

ANNUAL REPORT 2024



ALLIANCE
FOR A NEW TOMORROW



অগ্রণী ব্যাংক প্রিভেট লিমিটেড.
Agrani Bank PLC.

Committed to serve the nation

Alliance for a New Tomorrow.....

The cover art portrays a symbolic alliance through a handshake, with upward arrows emerging from the clasped hands to represent progress and forward movement. The green-sketched hand symbolizes Agrani Bank PLC, the red-sketched hand evokes the spirit of the July Revolution of 2024, and the golden-sketched upward arrows reflect a bright new tomorrow. Together, they signify the Bank's commitment to advancing the future aspirations of a new Bangladesh—aspirations inspired by the July Revolution. This message is captured in the cover theme, 'Alliance for a New Tomorrow.'

The July Revolution of 2024 marked a historic milestone for Bangladesh, heralding a new era of hope, unity, and progress. The July Revolution was an all-out popular uprising against all injustice, oppression and discrimination. Rooted in the collective aspirations of the people, this pivotal movement laid the groundwork for a vibrant, resilient, and inclusive Bangladesh.

As a cornerstone of the national economy, Agrani Bank PLC. has fully embraced this spirit of change. In the face of challenges, we have remained steadfast — driving economic stability, supporting inclusive growth, and championing innovation. Our steadfast dedication to empowering citizens through accessible banking, advancing inclusive financial solutions, and driving technological innovation continues to resonate with the nation's ambitious future vision.

Anchored in transparency, accountability, and public trust, Agrani Bank PLC. is more than a financial institution. We are a trusted partner in progress — walking alongside the people of Bangladesh, working to build a tomorrow that reflects our shared hopes and aspirations. Together, we are not just witnessing history — we are shaping it.



Partnering for an inclusive society

In light of the historic July Revolution 2024 in Bangladesh — a defining movement for justice, equity, and democratic values — banks have an essential role in fostering inclusive development. Inspired by the spirit of this revolution, our bank has strengthened its commitment to building a more inclusive society. By broadening financial access to underserved segments, including rural populations, women entrepreneurs, and low-income individuals, we are enabling meaningful economic participation across all tiers of society. Through digital banking solutions, microfinance initiatives, and socially responsible investment partnerships, we are aligning our efforts with the national aspiration for an empowered, equitable, and resilient Bangladesh — a nation where prosperity is shared, and no one is left behind.



Letter of Transmittal

All Shareholders
Registrar of Joint Stock Companies & Firms
Bangladesh Securities and Exchange Commission
Bangladesh Bank, Dhaka.

Subject: Annual Report for the year ended on 31 December, 2024.

Dear Sir(s):

We are pleased to enclose a copy of the Annual Report 2024 that contains the Audited Financial Statements of Agrani Bank PLC. and its six Subsidiaries i.e. Agrani Equity & Investment Limited, Agrani SME Financing Company Limited, Agrani Exchange House Private Limited, Singapore, Agrani Remittance House Sdn. Bhd., Malaysia, Agrani Remittance House Canada Inc. and Agrani Exchange Company (Australia) Pvt. Limited for your kind information and satisfaction.

Respectfully,



Md. Anwarul Islam
Managing Director & CEO

NOTICE

18th Annual General Meeting

Notice is hereby given to all the shareholders of Agrani Bank PLC. that the 18th Annual General Meeting of the Company will be held on 31st July, 2025 at 4.30 pm at Board Room of Agrani Bank PLC., Head office, Dhaka to transact the following business and adopt necessary resolutions:

Agenda

- i) To apprise the minutes of the 17th Annual General Meeting held on 30th May 2024;
- ii) To receive, consider and adopt the Audited Financial Statements of the Bank for the year ended on 31 December, 2024 together with the Auditors' Report and the Report of the Directors' thereon;
- iii) To elect /re-elect Directors;
- iv) To appoint Auditors for 2025 and to fix their remuneration; and
- v) To transact any other related business with the permission of the Chair.

By Order of the Board of Directors

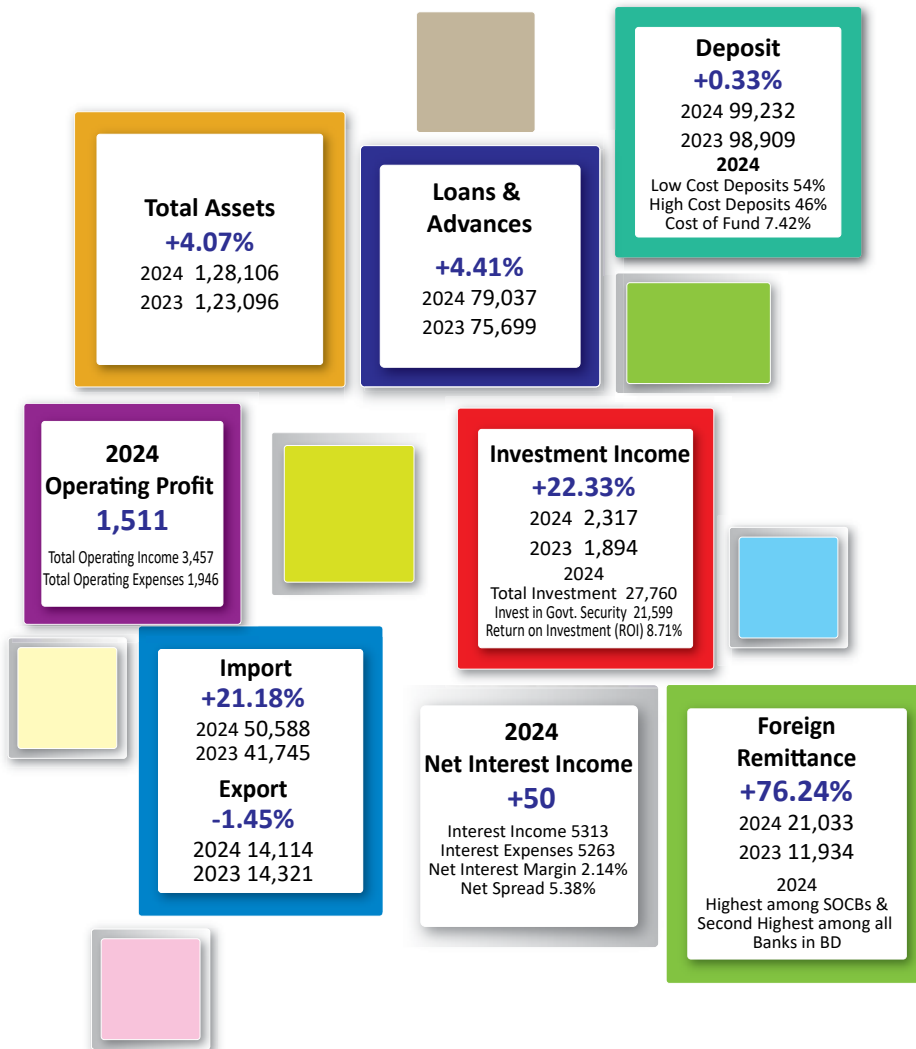


S.M. Tauhide Rabbani
Company Secretary

Dhaka
17 July, 2025

Performance Snapshot -2024

Figures shown in crore BDT



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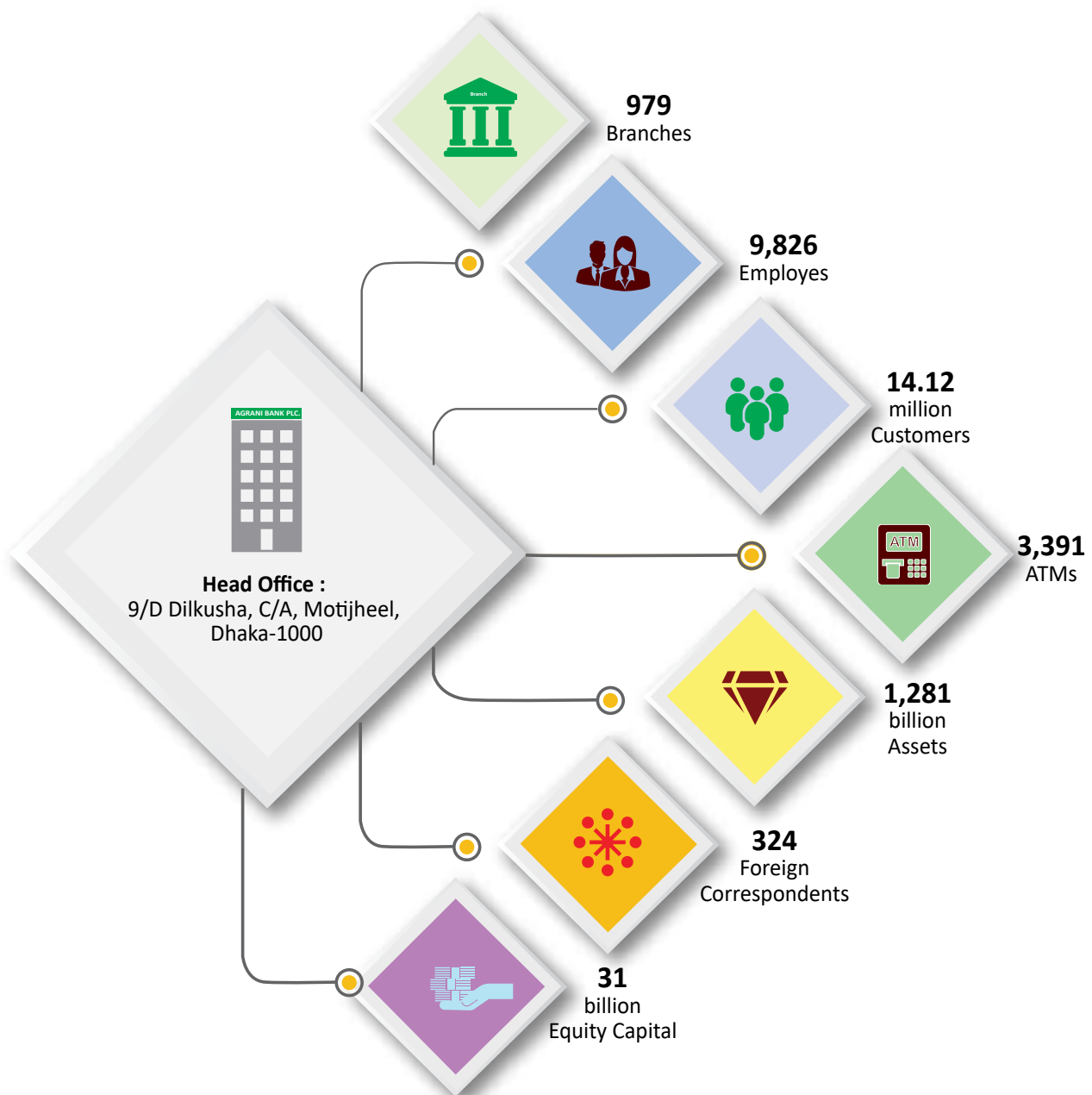


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Our Uniqueness

Agrani Bank emerged as a Nationalized Commercial Bank in consonance with Bangladesh Bank (Nationalization) Order 1972 vide President's Order No. 26 of 1972 under which former Habib Bank Limited and Commerce Bank Limited renamed as Agrani Bank. Agrani Bank PLC. was incorporated as a State-owned Commercial Bank on 17 May 2007 under the Companies Act 1994. Agrani Bank PLC. took over the business, assets, liabilities, rights and obligations of Agrani Bank through a vendor's agreement signed on 15 November 2007 between the Ministry of Finance of the People's Republic of Bangladesh and the Board of Directors of Agrani Bank PLC. with retrospective effect from 01 July, 2007.

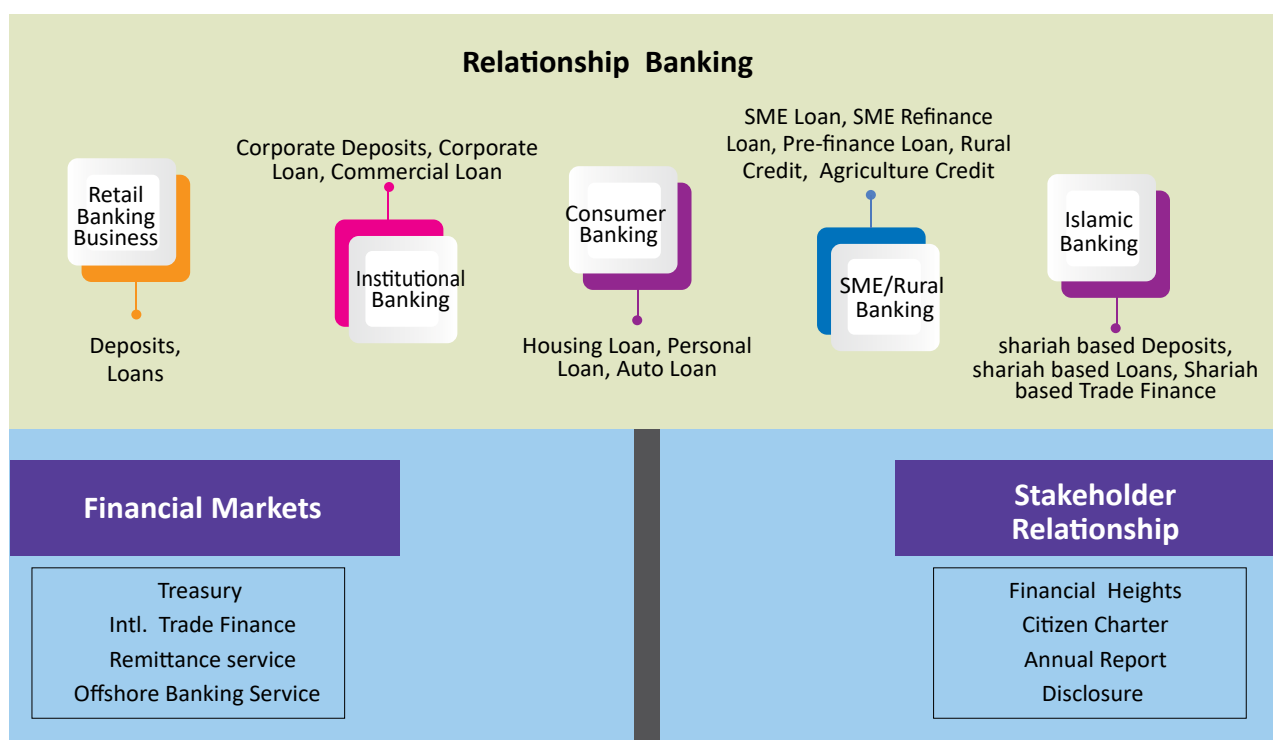


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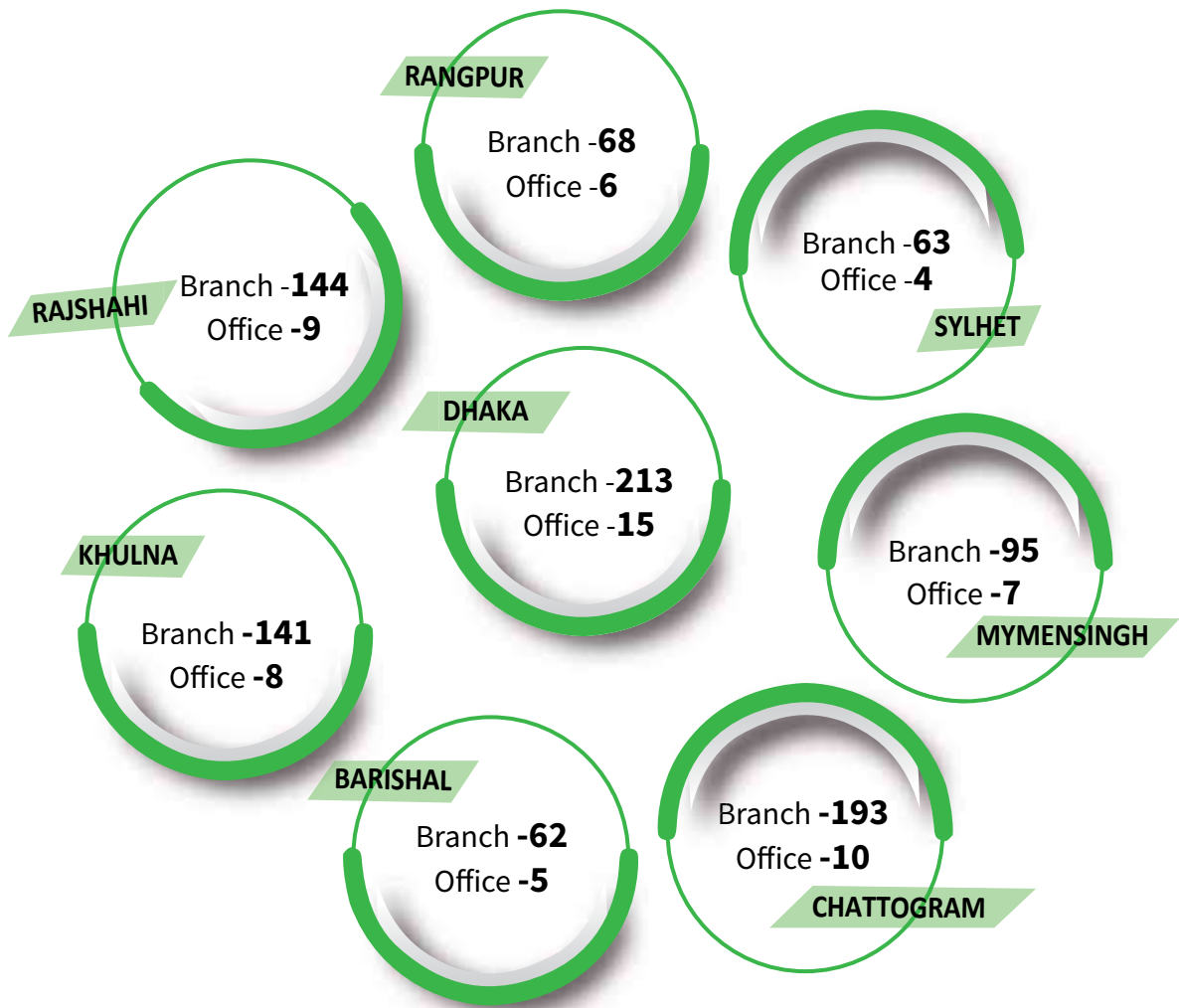
We Contribute

ABPLC. provides its corporate, SME and retail clients with a wide range of products and services such as extensive deposit and loan options that include Traditional Banking, Islamic Banking, foreign exchange and pension schemes. Our offering includes personal financial services, business banking, commercial and corporate banking, transaction banking, corporate finance, capital market activities, treasury services and clearing services. In addition, through our subsidiaries, we provide asset management, venture capital management, SME Finance and Foreign Remittance services.

Aspiring to foster an inclusive society, we prioritize ethical and responsible operations to generate sustainable value for all stakeholders:



The Canvas of Our Existence



Branches - 979
Islami Banking Window-60

Our Subsidiaries

- Domestic-2**
Two subsidiaries in Bangladesh
- Foreign-4**
Singapore, Malayasia, Canada and Australia

About Our

Integrated Annual Report

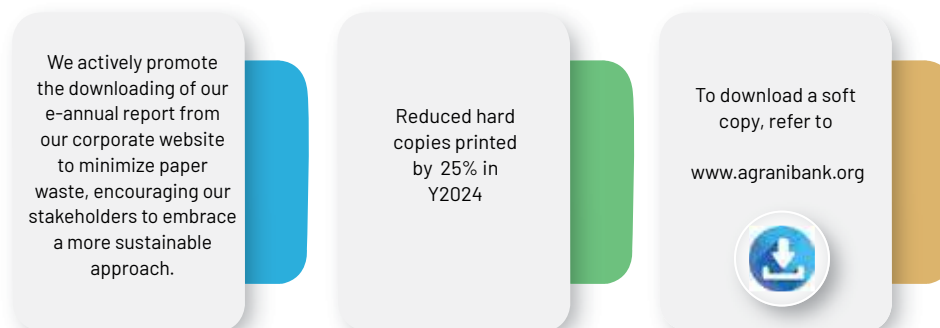
Our Integrated Reporting <IR> Journey

As a State Owned Commercial Bank Agrani Bank PLC., aims to make a tangible impact on the socio-economic landscape of Bangladesh. Specifically, in the aftermath of the pandemic, we are committed to contributing to the nation's recovery. We recognize the importance of meeting the expectations and aspirations of our customers, that is why we offer a diverse range of deposit and savings products to promote financial security. Additionally, we provide customized loan products to fulfill the unique needs of individuals and businesses. This Integrated Annual Report (IAR) details our impact on our customers and society.

In 2022, our Integrated Annual Report (IAR) began following the International Integrated Reporting Council (IIRC) 2013 guidelines for the first time. In 2024, we made every effort to incorporate the revisions to the framework published in January 2021, which are effective for reporting periods beginning January 2022.

Since Agrani Bank began adopting <IR>, our Integrated Annual Report evolved to include high-quality and interconnected disclosures that demonstrate our integrated thinking. The report focuses on providing value-enhancing disclosures that not only meet regulatory requirements but also facilitate informed decision-making by our stakeholders.

As we continue to adopt <IR> best practices, we are committed to actively reducing the carbon footprint of this report, aligning with our goal of becoming a Sustainability Leader in the country.



Our Suite of Reports

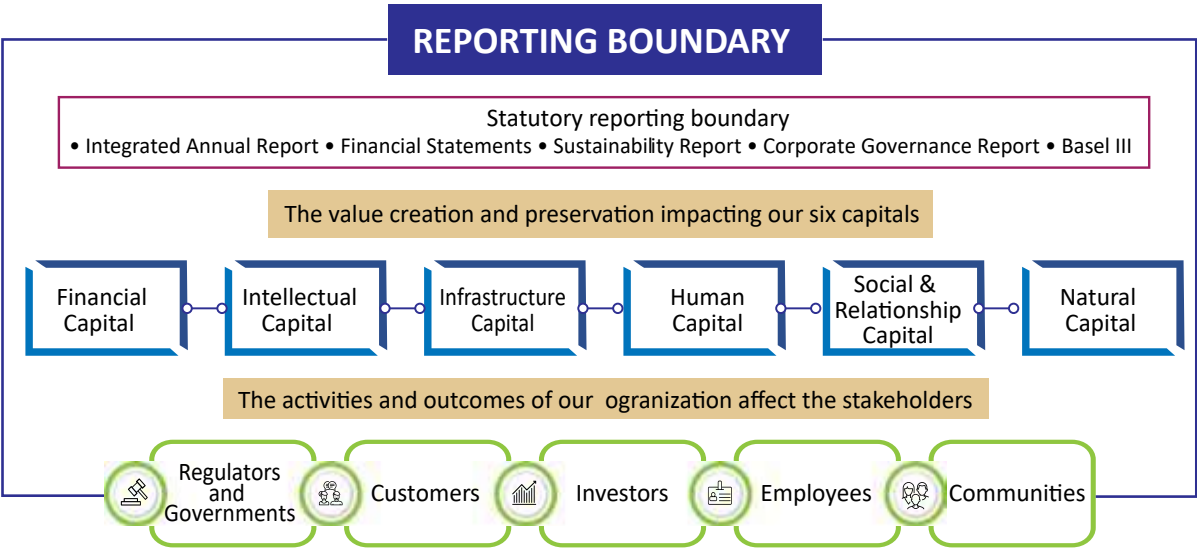
The preparation of this integrated annual report is guided by compliance with statutory provisions, best practices, policies and guidelines by the relevant governing and regulatory bodies:



About Our Integrated Annual Report

Reporting Scope & Boundary

This integrated annual report covers the principal activities and operations of Agrani Bank PLC., including subsidiaries' operations. The risks, opportunities and outcomes of our principal activities and operations are covered in detail. The period covered in this report is from 1 January 2024 to 31 December 2024 (Accounting Year 2024) unless otherwise stated. Financial information has been prepared in accordance with International Financial Reporting Standards (IFRS) and the requirements of the Banking Companies Act, 1991 (as amended up to date), the rules and regulations issued by Bangladesh Bank (BB), any significant restatements of data from previous years are noted in the respective sections.



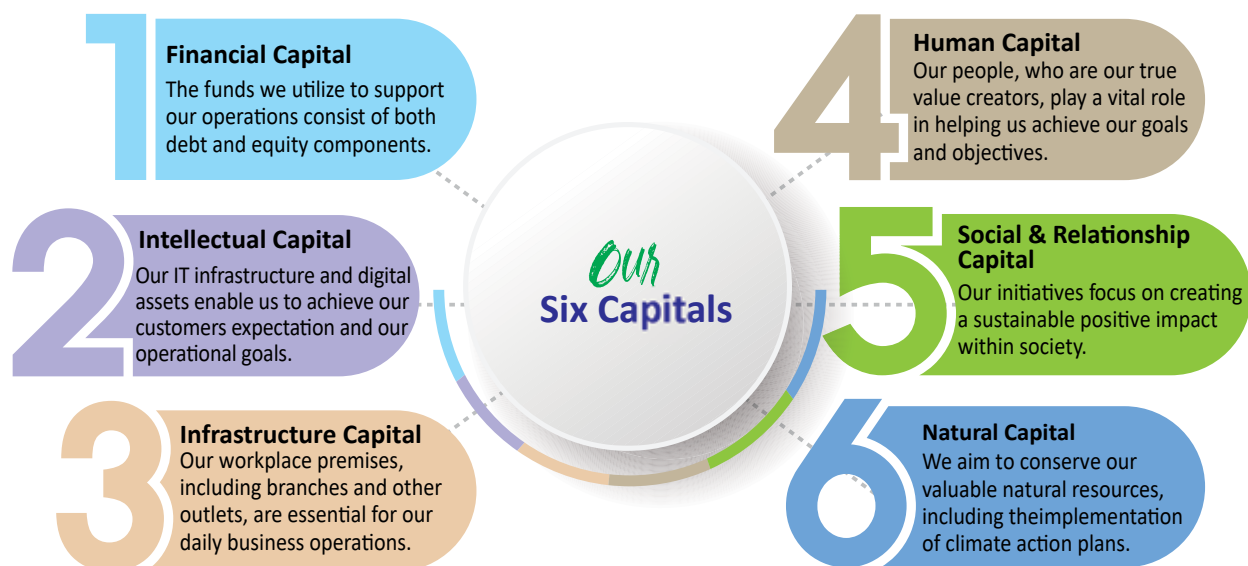
Material Matters

We determine the information to include in our annual report based on materiality. We determine the information to include in our annual report based on materiality. The report discloses risks, opportunities, trends, and other factors that impact our six capitals and value creation for stakeholders. Consequently, this Integrated Annual Report (IAR) emphasizes the opportunities and challenges that significantly affect the bank's business, operations, and, finally, our stakeholders.

Identified Material Matters



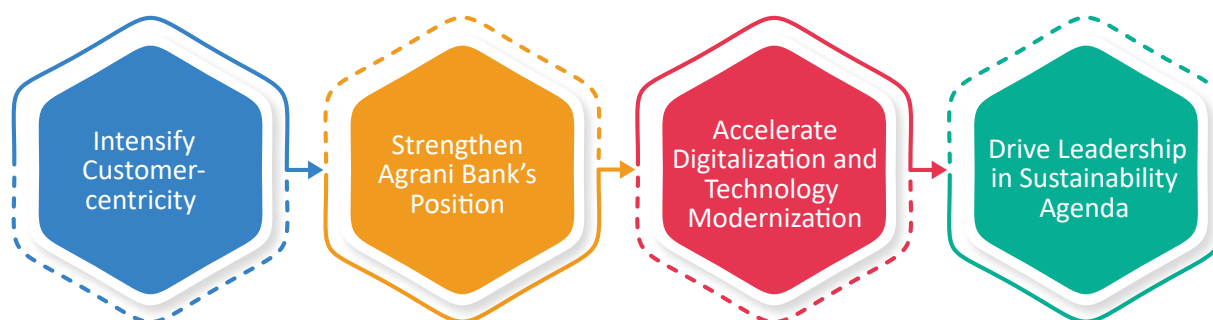
About Our Integrated Annual Report



Our principal risks



Our priority strategy



About Our

Integrated Annual Report

Forward-Looking Statement

This report includes forward-looking statements regarding Agrani bank's future strategy, performance, operations, and prospects. These statements and expectations are subject to risks and uncertainties as they are dependent on future circumstances. Consequently, actual results or developments may significantly differ from Agrani bank's forward-looking statements made during the release of our Annual Report-2024. Agrani Bank PLC. does not make any representations or warranties, express or implied, regarding the achievement of these forward-looking statements. It is advised not to place undue reliance on such statements, and Agrani Bank PLC. will not assume responsibility for any loss or damage resulting from the reliance on these statements by any party.

Responsibility Statement

The Management has thoroughly examined the content of this IAR to ensure the accuracy, completeness, and relevance of the information presented. Additionally, the Board has reviewed and approved the report. Both the Board and the Management acknowledge their responsibility for the preparation and presentation of this IAR.

Stakeholder Identification and Analysis

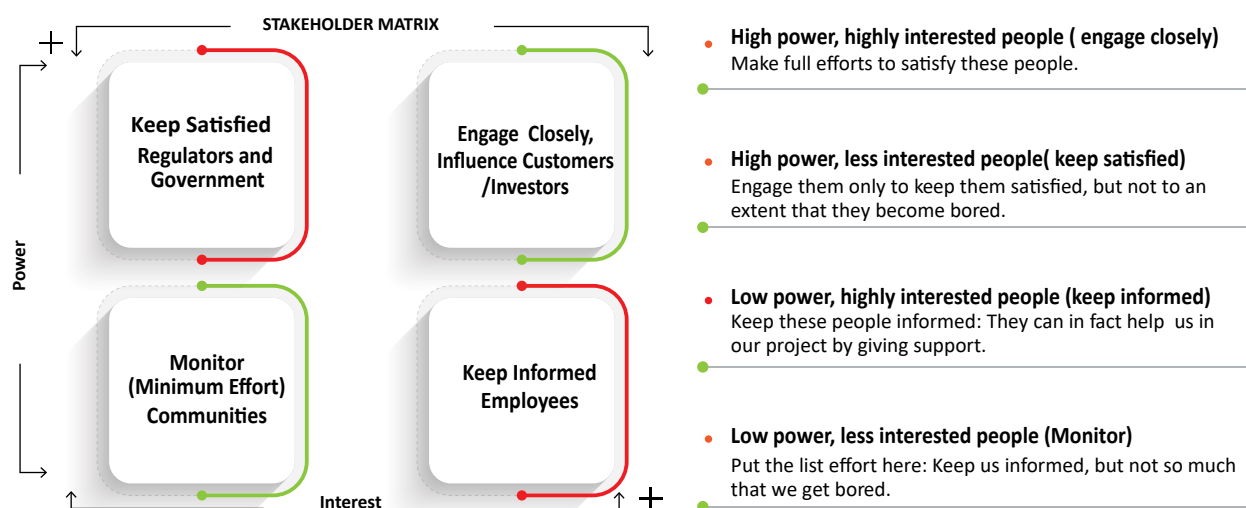
Stakeholder Identification is an ongoing and vital process at Agrani Bank PLC. It allows us to gain insights into stakeholder expectations and identify significant issues that affect our business. This process empowers us to become a responsible and relevant corporate entity that aligns with the evolving expectations of our stakeholders.

Our key stakeholders encompass a diverse range of individuals and groups, including customers, shareholders, investors, employees, suppliers, business partners, the community, and regulators. To initiate our stakeholder identification process, we begin with stakeholder mapping. This involves evaluating stakeholders based on their level of interest and influence in our company's activities.

We then categorize our material stakeholders by considering their influence on us and the impact we have on them. This comprehensive framework allows us to address the unique needs of each stakeholder relationship. We develop specific goals and measure outcomes for each stakeholder group, ensuring that we effectively manage and nurture these crucial relationships.

Stakeholder Analysis

Before developing customer experience strategy, stakeholder analysis should be performed to know their attitudes and their influence. This helps create the right engagement strategy and ensure project success.



Navigating Our Integrated Annual Report

By navigating through our integrated annual report, readers can pinpoint specific details, grasp the report's layout, and access additional resources. This enriches their engagement and fosters a deeper comprehension of the Bank's overall corporate performance and sustainability endeavors.



Statement of

Forward Looking Approach

This Annual Report contains forward looking statements with respect to the financial condition, result of operations and business of the Bank based on experience, estimates, beliefs and future expectations. Forward looking statements may include, among others, future plan, performance, growth of business, profitability, cash flows which are subject to known and unknown future events and hence actual performance or results may vary from the initial plans, assumptions, estimates expressed or implied in forward looking statements. As such, placing excessive reliance on forward looking statements is discouraged while making any decisions, transactions or investments with the Bank. Actual results may significantly differ from those implied or expressed in the forward looking statements for several variables which may include, among others, the followings:

- Changes in local and international political, economic, business and financial conditions including changes in fiscal, monetary and trade policies;
- Changes in interest rates, which may affect net income, penalty interest income, and other future cash flows, or the market value of our assets, including investment in securities.
- Changes in local and international financial and capital markets, commodity prices and foreign exchange rates;
- Changes in corporate tax structure along with legislation and regulation of VAT on banking services;
- Environmental conditions that exist or may exist on properties owned by, leased by, or mortgaged to the Bank;
- Changes in statutory requirement of keeping cash reserve with the central bank and investment limit in approved securities as well as changes in provision requirements against non-performing assets;
- The extent of ICT service development;
- Changes in customer behavior and technology;
- Changes in local and international legal and regulatory framework;
- Changes in the market structure and competitive condition;
- The outcome of pending or threatened litigation, or of other matters before regulatory agencies, whether currently existing or commencing in the future;
- Business strategy of existing competitors/corporate peers;
- Continued productivity of available human resources;
- Internal generation of sufficient economic capital;
- Unforeseen and unpredictable natural disasters; and
- Any other unforeseen changes in economy, market, society, environment and the globe.

The Bank does not assure that the expressions made or implied in forward looking statements would be materialized as well as the Bank does not assume any responsibility to update, modify or revise any forward looking statement contained in this annual report regardless of whether those are changed by any new events, information or future development of any type.

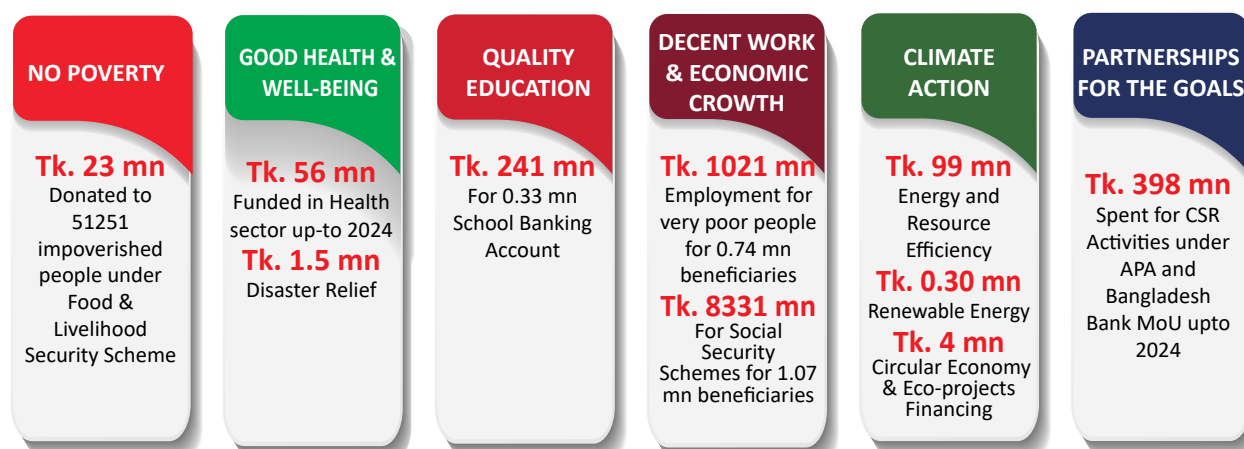
Efforts in line with the UN Sustainable Development Goals



As a state-owned commercial bank, we hold a vital position in society, actively participating in initiatives that create meaningful impact. Our efforts are centered on delivering value in line with the Sustainable Development Goals (SDGs), with a focus on two primary areas of influence:

- Our business operations and
- Our community and citizenship programs.

Agrani Bank is dedicated to integrating the Sustainable Development Goals (SDGs) into its operational decisions to help build a brighter, more inclusive future. The Bank strives to uplift underprivileged communities, deliver meaningful value to its stakeholders, and ensure long-term sustainable growth. Through targeted initiatives, strategic planning, and clear objectives, Agrani Bank remains committed to advancing equitable and sustainable socio-economic development.



Stakeholder Centric Value Generation

For Community

- Disbursed 1032 million in green financing.
- BDT 5.9 million has been spent on CSR throughout 2024.
- As a part of social safety net program ABL open 4.54 million bank account for social financial inclusion.
- Donate 3.12 million to education sector and 1.48 million as disaster relief.
- From 2011 onward, Agrani Bank PLC. is sponsoring children book fair on the Bangladesh Shishu Academy premises. In every year, seven eminent writers were awarded Agrani Bank Children literary Award; a prestigious literary award of the country introduced by Agrani Bank PLC. since 1981 and is being offered every year.
- Conduct financial literacy program through total 64 branches of Rangamati, Khagrachhari, Cox's Bazar, Thakurgaon, Chapai Nawabganj, Naogaon, Panchagarh, Cumilla.
- Agrani Exchange House, Singapore launches Mobile Remittance App to make remittance service more efficient and convenient for the Bangladeshi expatriates in Singapore.
- Provide grant to Tauri Foundation – a school for gifted children.

For Clients

- Branches 979.
- 567 Agent Banking Units.
- 3,391 ATMs.
- 14.12 million Customers.
- Customer deposits BDT 992,322 million.
- Loans and advances BDT 790,374 million.
- Rolled out the “Agrani Smart App” for mobile banking.

For Staff

- 116 Training programs conducted.
- Training provided to 10,539 participants.
- Training hours 2,01,869.
- Dedicated Medical Center & doctors for employees.
- Executive Wellness Center within the Premises.
- Increased lunch subsidiary for the employees.

For Investment Partners

- Total Asset 1281.06 Billion.
- Interest Earning Asset 830,660 million.
- Total Investment 277,597 million.
- Total revenue BDT 87,197 million.
- Operating profit BDT 15,106 million.
- Return on Investment 8.71%.
- NAV per share BDT 150.66.
- Credit Deposit Ratio 79.65%.
- ICMAB Best Corporate Award (Bronze) 2023.
- **Credit ratings:**

Rating Mode	Long Term	Short Term	Outlook
Govt. Support	AAA	ST-1	Stable
Stand Alone	A+	ST-2	Stable

- Yearly salary increase and incentive Bonus given.
- As an equal opportunity employer, we are dedicated to fostering an inclusive workplace by offering employment opportunities to members of the transgender community and individuals with disabilities.

Laurels and Citations

RECOGNITION IS AN
ADDITIONAL RESOURCES

Excellence in Corporate Governance

14th ICMAB Best Corporate Award

"Bronze Award"-2023:

South Asian Federation of Accountants (SAFA) "Gold Award"-2022

Agrani Bank PLC. achieved "Gold Award" in South Asian Federation of Accountants (SAFA) Best Presented Annual Report Awards-2022 among State Owned Commercial Banks of South Asian Association for Regional Cooperation (SAARC) member countries.

The Institute of Chartered Accountants of Bangladesh (ICAB)

"Gold Award"-2022:

Agrani Bank PLC. secured 1st position for best presented annual report 2022 among public sector banks of Bangladesh and won ICAB "Gold Award"

The Institute of Cost and Management Accountants of Bangladesh (ICMAB) "Best Corporate Award-2022"

The Bank has achieved (ICMAB) Best Corporate Award 2022 "Bronze Award" among public sector commercial banks' of Bangladesh.

APA Evaluation

ABPLC. achieved 2nd place in 2022-2023 and 2021-2022, 1st place in 2019-2020 in APA Evaluation among the SCBs of Bangladesh.



SAFA Gold Award 2022



ICAB Gold Award 2022



ICMAB Best Corporate Award 2023



ICMAB Best Corporate Award 2022



APA evaluation award 2021-22

Laurels and Citations

RECOGNITION IS AN
ADDITIONAL RESOURCES

Leading in Foreign Remittance Collection

Top position among State Owned Commercial Banks

First position among State Owned Commercial Banks (SOCBs) for consecutive 13 years in inward foreign remittance collection.

Remittance Awards

Ministry of Expatriates, Welfare & Overseas Employment
Remittance Award 2024

Bangladesh Bank Remittance Award 2022

Bangladesh Bank Remittance Award 2021

Bangladesh Bank Remittance Award 2020

Bangladesh Bank Remittance Award 2019

Bangladesh Bank Remittance Award 2016

NRB Remittance Award 2016

NRB Silver Award for Remittance 2014



Shaping a better Future

1st Position in Green Financing

Bangladesh Bank has awarded Agrani Bank PLC. the 1st Position for highest green financing among all banks.

1st in Disbursement of CMSME Loan

Agrani Bank ranked 1st among all the banks in disbursement of CMSME Loan under COVID-19 stimulus package

1st in Sustainability Rating

A subsidiary of ABPLC. "Agrani SME Financing Company Ltd." secured 1st position among the NBFIs in Sustainability Rating in 2022 & 2021.

Appreciation Letter

ABPLC. received appreciation letter from Bangladesh Bank for 101% disbursement of agriculture loan under COVID-19 stimulus packages.

Transforming for Tomorrow

MAS FinTech Awards – Singapore

Agrani Exchange House Pte Ltd. achieved "MAS FinTech Awards" (ASEAN FinTech) 2020 for Remittance App by Monetary Authority of Singapore.



Agrani Exchange House Pte Ltd. awarded "MAS FinTech Awards" (ASEAN FinTech) 2020 MAS, Singapore.



Fostering our Future Personnel

Officers of ABPLC. received the 'Eastern Bank Limited Gold Medal & Cash Prize for completing the Banking Professional Examination (November-December 2019) in one chance securing 'First Position'.

Received the 'Bangladesh Development Bank Limited Cash Prize for securing 'Highest Marks 'in SME & Consumer Banking in the Banking Professional Examination held during November-December 2019.

Received the 'National Bank Limited Cash Prize' for securing 'Highest Marks' in different subjects in the Banking Professional Examination.



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Our Guiding Light

VISION

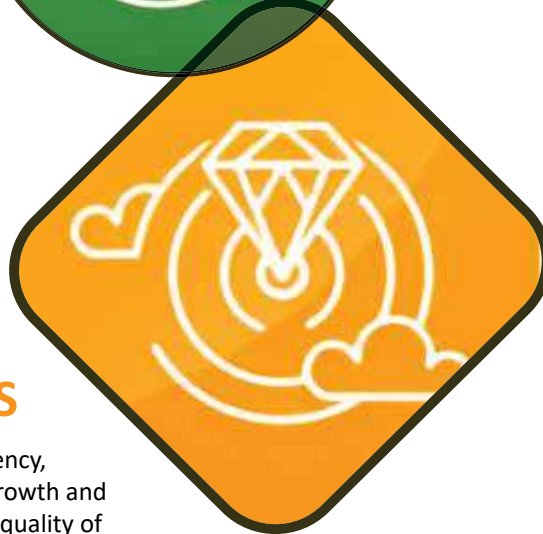
To become the best leading state-owned commercial bank of Bangladesh operating at international level of efficiency, quality, sound management, excellent customer service and continuous strong liquidity.

MISSION

To operate ethically and fairly within the stringent framework set by our regulators and to integrate ideas and lessons from the best practices to improve our business policies and procedures to the benefit of our customers and workforce.

CORE VALUES

We value integrity, transparency, accountability, dignity, diversity, growth and professionalism in providing high quality of services to all our customers and stakeholders inside and outside the country.



Business Code

Agrani Bank PLC. is committed to conducting its business activities ethically, applying appropriate protection standards while dealing with and meeting the potential grievances of its customers.

Integrity and Fairness

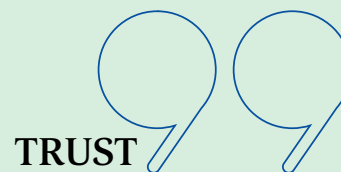
By integrity ABPLC. means practice of truthfulness, honesty, and trustworthiness; fairness is the attribute of being just, equitable, and impartial. Integrity and fairness relate to the general moral qualities of decision makers. At a minimum, business people are expected to comply with all extant laws and regulations. In addition, they should not willfully affect customers, clients, employees, or even other competitors through deception, misrepresentation, or coercion. Although business people often act in their own economic self-interest, ABPLC. strongly believes that ethical business relations should be grounded on the corporate interest, fairness and justice.

Human Significance

Agrani Bank upholds the international human rights as outlined by the UN declaration and convention. No one in the Bank shall in any way cause or contribute to the violation or circumvention of human privileges.

Human Capital

Agrani Bank is devoted to human capital initiative connecting with milestone training, performance coaching & development, key talent acquisition, management, balancing



TRANSPARENT

INTEGRITY

RELATIONSHIP

of work/ life choice and human capital development reviews.

Health, Safety and Work Environment

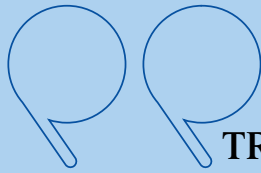
Agrani Bank is committed to providing effective arrangements to identify and to handle all work-related hazards and risks and promote health at work and continuously improve health, safety and work environment.

Confidentiality

Clear, honest and open communication is maintained in Agrani Bank to ensure accountability maintaining standard of normal corporate privacy. The use of company confidential information before it is made public for personal interest is strictly prohibited and is perceived as an offence and deviance. The Bank maintains secrecy of customer's information; but at the same time it complies with the provisions of 'The Right to Information Act-2009'.

Protection of Personal Data

Agrani Bank's processing of personal data shall be subject to care and awareness, required by laws and regulations and relevant for information that might be sensitive, regardless of the data customers, officials or others.



TRUST

TRANSPARENT

INTEGRITY

RELATIONSHIP

Fraud, Theft or Illegal Activities

Employees shall be alert and vigilant about waste, abuse, fraud, theft or illegal activity committed within the office. If any such activity comes to the attention of an employee, the employee must immediately report the same to the relevant Manager, Zonal Head, Executive-in-Charge/GM/ GH and to the Audit Division, who will take appropriate follow-up action. Failure to report of any such activity will be subject to due disciplinary action.

Intellectual Property

Intellectual property such as know-how, methodology, concepts and ideas are important to Agrani Bank's successes in the market. Unless otherwise specified by law or orders from other public authorities, no employee shall make disclosure of corporate secret or other information to unauthorized persons.

Nature and Environment

Agrani Bank is very much aware of the need for environmental protection, by minimizing environmental damages and by developing, promoting, and utilizing or harvesting environment-friendly technology.

Accounting

Agrani Bank has the highest concern for truth, completeness and accuracy in the recording of business transactions in full

compliance with applicable Bangladesh laws & regulations, financial reporting standards, sound accounting practices as well as maintaining valid authorization and ensuring complete documentation.

The annual accounts and interim accounts shall be in conformity with the law, BFRS and good accounting practices. ABPLC. strives to maintain the twin values of accuracy and transparency in financial reporting.

Competition

Agrani Bank is committed to engaging in the prevailing market competition through constant innovation of technology-based products and efficiency enhancement, being responsive to the requirements of our customers and partners.

Corruption and Bribery

Agrani Bank is firmly opposed to all forms of corruption including bribery and malpractices. Bribery is fundamentally inconsistent with the Bank's corporate values; any direct and indirect promise of payment which is perceived as personal advantage is totally unacceptable and to subject to legal action.

Money Laundering

The Bank has set its priority not to become implicated, in any way, with individuals or firms involved in criminal activities and money laundering and staff members are expected to exercise maximum caution in this regard. Agrani Bank is firmly opposed to all forms of money laundering, and takes due steps to prevent its financial transactions from being used by others to launder money.

Code of Conduct



Transparency and Disclosure

The Bank shall deal with customers in a continuously fair, equitable and professional manner.



Suitability

The Bank shall gather sufficient information from the customer to ensure that the product or service meets his or her financial needs.



Awareness and Education

The Bank shall provide customers with (i) a list of their rights and responsibilities containing clear information on customer's protection, (ii) Key Fact Statement contains ample key information on the conditions, benefits and risks of products or services, as well as a comprehensive list of the fees and charges collected by the Bank .



Confidentiality (Secrecy and Data Protection)

The Bank shall protect the customers' personal and financial information in compliance with Banking Secrecy Law and without prejudice to Anti-Money Laundering and Counter Financing law.



Complaints Handling

An efficient mechanism is developed enabling customers to submit their claims and guaranteeing fair and timely follow-up and outcome thereof.



Ensuring the Consistency of Records

Internal accounting information and customer records must be accurate and maintained with authenticity and consistency. Transactions must be reflected in an accurate and timely manner.



Providing Candor in Dealing with Auditors, Examiners, and Legal Counsel

All employees should be required to respond honestly and candidly when dealing with internal auditors, independent auditors and regulators.



Avoiding Self-Dealings and Acceptance of Gifts or Favors

All employees are prohibited from seeking or accepting anything of value (including services, discounts or entertainment) from clients, suppliers or anyone else in return for any business (mainly granting loans), service or restricted information of the Bank.



Involving Internal Auditor in Monitoring Corporate Code of Conduct or Ethics Policy

The Bank engages credible audit team to monitor the operation of internal controls against self-dealing, conflict of interests and other violations of the Code of Conduct, identify weaknesses, and ensure corrective action.

Corporate Information



Share Capital

Authorised Capital
Tk. 2,500.00 Crore

Paid-up Capital
Tk. 2,072.29 Crore

Face Value per Share
Tk. 100

Shareholding Pattern
100 percent share

owned by Government
of the Peoples'
Republic of Bangladesh



Legal Status
Public Limited Company
(as per the Bank
Companies Act 1991)



Service Network

Branch	979
Circle Office	11
Zonal Office	53
Corporate Branch	36
Authorised Dealer (AD) Branch	43
Foreign Correspondent	305
Islami Banking Window	60
Agent Banking	533
Remittance Only Points	320



Registered Office
9/D Dilkusha, Dhaka 1000
Bangladesh

Date of Incorporation
17 May 2007 under
the Companies Act 1994

Commencement Date
17 May 2007

**Business Identification
Number (BIN) 000000221**

**Tax Identification Number
(TIN) 395478266223**

**VAT Registration
Number 19011031730**

Chairman
Syed Abu Naser Bukhtear Ahmed

Managing Director & CEO
Md. Anwarul Islam

Chief Financial Officer (CFO)
Muhammed Didarul Islam, FCA

Company Secretary
S.M. Tauhide Rabbani



Auditors

G Kibria & Co.
Chartered Accountants

Hussain Farhad & Co.
Chartered Accountants



Subsidiaries

Domestic
Agrani Equity & Investment Limited
Agrani SME Financing Company
Limited-52 branches

Overseas
Agrani Exchange House
Private Limited
Singapore - 4 branches

Agrani Remittance House Sdn. Bhd.
Malaysia -6 branches

Agrani Remittance House Canada Inc.
Agrani Exchange Company
(Australia) Pty. Limited.



Credit Rating

Long Term

Govt. Support: AAA
Stand Alone : A+

Short Term

Govt. Support : ST-1
Stand Alone : ST-2

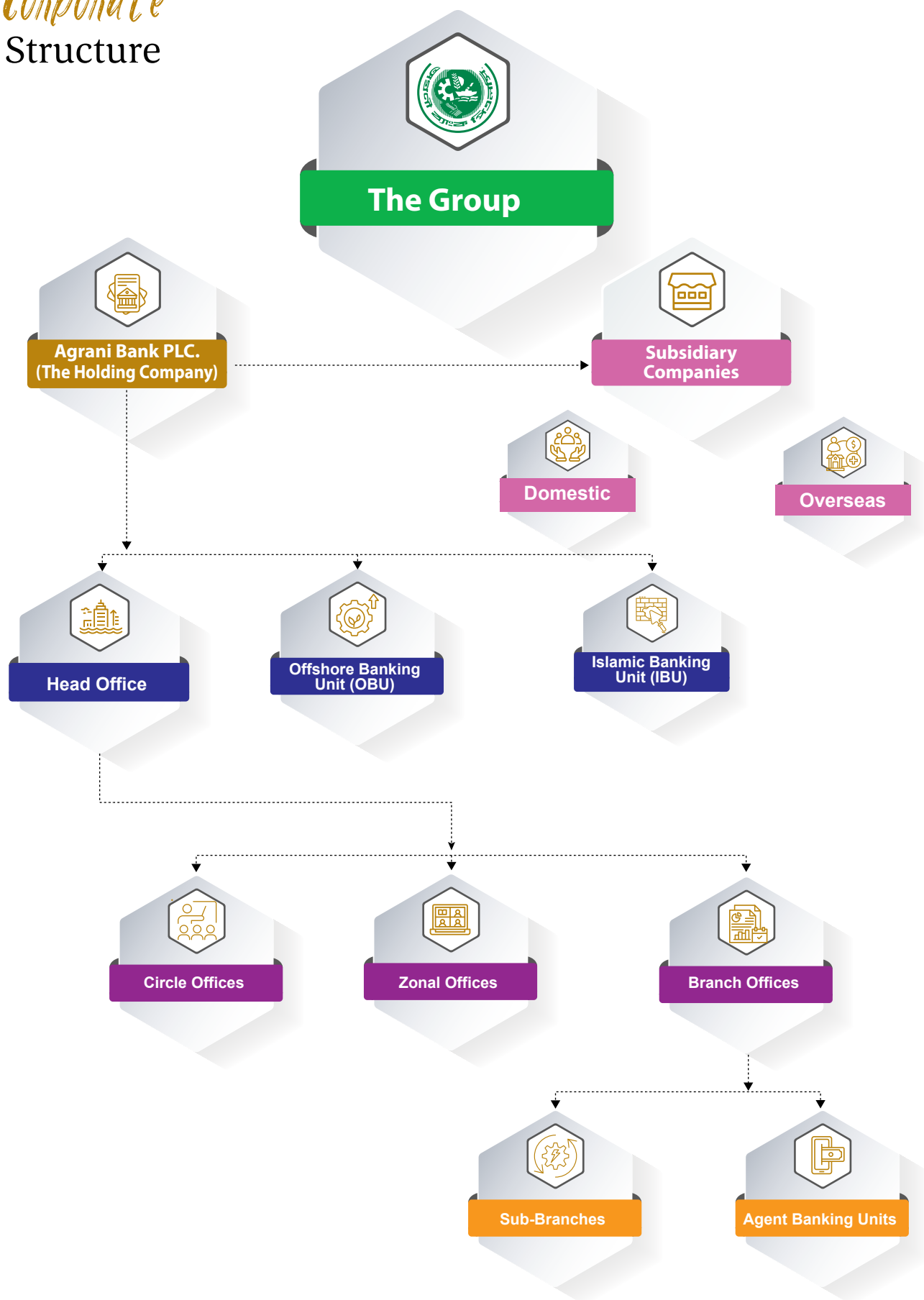
Outlook

Govt. Support: Stable
Govt. Support: Stable

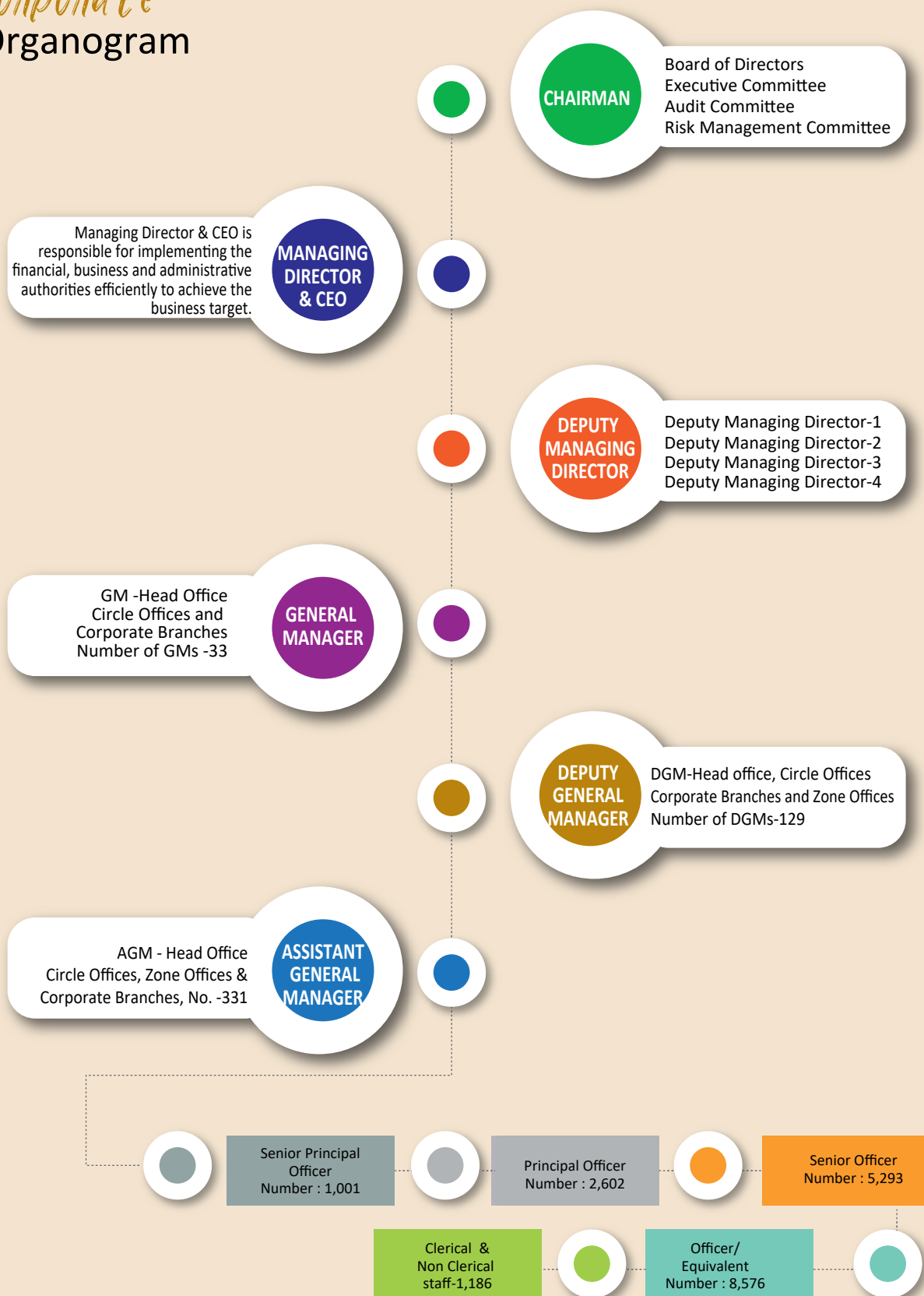
CONTACT ADDRESS

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Fax : +88-02-9562346, +88-02-9563662, +88-02-9563658,
E-mail : agrani@agranibank.org, Web: www.agranibank.org,
SWIFT Code : AGBKBDDH

Corporate
Structure



Corporate Organogram



TOTAL SIZE OF OFFICIALS AND WORKERS AS PER ORGANOGRAM-19,156

Agrani Bank

Chairmen of the Board
1972-2007

- M. Fazlur Rahman
02 Jan, 1972 - 31 Mar 1981
- Abdur Rahman Biswas
01 Apr, 1981 - -04 May, 1982
- Prof. M. Safiullah
05 May, 1982 - 04 May, 1985
- M. Matiur Rahman
05 May, 1985 - 16 Apr, 1986
- Mir Ataul Haque Khandker
17 Apr, 1986 - 21 Jan, 1987
- Imamuddin Ahmad Chaudhury
22 Jan, 1987 - 14 Dec, 1990
- Mohd. Faizullah
15 Dec, 1990 - 05 Oct, 1991
- L.K. Siddiqi
06 Oct, 1991 - 22 Sept, 1993
- M. Hafizuddin Khan(Acting)
23 Sep, 1993 - 03 Jan, 1994
- Dr. Fashiuddin Mahtab
04 Jan, 1994 - 31 Jan 1996

- Atauddin Khan
01 Feb, 1996 - 18 Jul, 1996
- H. T. Imam
11 Aug, 1996 - 10 Aug, 1998
- Md. Matiur Rahman
13 Aug, 1998 - 21 Jun, 2000
- Abdul Hannan
22 Jun, 2000 - 25 Mar, 2001
- Dr. Sohrabuddin
28 Mar, 2001 - 11 Nov, 2001
- M. Ahsanul Haque
14 Nov, 2001 - 12 Nov, 2003
- Sayed Mushtak (Acting)
19 Nov, 2003 - 13 Jan, 2004
- Md. Fazlur Rahman
14 Jan, 2004 - 26 Nov 2006
- S. M. Jahurul Islam
19 Dec, 2006 - 02 Apr, 2007
- Siddiqur Rahman Choudhury
23 Apr, 2007 - 30 Jun, 2007

AGRANI BANK PLC.

Chairmen of the Board

2007-UP TO NOW

- Siddiqur Rahman Choudhury
01 Jul, 2007 - 16 Sep, 2009
- Dr. Zaid Bakht
19 Nov, 2014 - 25 Aug 2024
- Dr. Khondoker Bazlul Haque
17 Sep, 2009 - 09 Sep, 2014
- Syed Abu Naser Bukhtear Ahmed
08 September, 2024 till to date
- Arastoo Khan (Acting)
21 Sep, 2014 - 18 Nov, 2014

Agrani Bank

Managing Directors 1972-2007

- M. Fazlur Rahman
26 Mar, 1972 - 14 Jul, 1982
- Lutfar Rahman Sarkar
15 Jul, 1982 - 31 Aug, 1983
- Humyun Hamid (Acting)
01 Sept, 1983 - 13 Oct, 1983
- Mohammad Hossain
14 Sept 1983 - 11 Apr, 1987
- Humayun Hamid
11 Apr 1987 - 04 Mar, 1991
- Gulam Mohammad (Current Charge)
04 Mar, 1991 - 09 Sept, 1991
- Quazi Baharul Islam
09 Sept 1991 - 30 Jul, 1992
- Mustafa Aminur Rashid
30 Jul, 1992 - 30 Sept, 1995
- Foyezuddin Ahmed
30 Sept, 1995 - 04 Feb, 1996

- A. Q. Siddiqui
04 Feb, 1996 - 03 Aug, 1996
- Khondoker Ibrahim Khaled
03 Aug, 1996 to 18 Feb, 1997
- Mosharraf Hossain
12 Mar, 1997 - 28 Apr, 1999
- A. K. M. Nazmul Haq
31 May, 1999 - 25 Jul, 1999
- M. Enamul Haq Chowdhury
01 Aug, 1999 - 06 Jan, 2000
- M. A. Yousoof
06 Jan, 2000 - 10 Jul, 2001
- A. S. M. Imdadul Haque
10 Jul, 2001 - 05 Sept, 2004
- A. K. M. Asaduzzaman (Current Charge)
06 Sept, 2004 - 01 oct, 2004
- Syed Abu Naser Bukhtear Ahmed
02 Oct, 2004 - 30 Jun, 2007

Agrani Bank Limited

Managing Directors & CEO

2007-2024

- Syed Abu Naser Bukhtear Ahmed
01 Jul, 2007 - 30 Sept, 2007
- Dr. Syed Abdul Hamid, FCA (Acting)
01 Oct, 2007 - 14 Apr, 2008
- Syed Abu Naser Bukhtear Ahmed
15 Apr, 2008 - 12 Apr, 2010
- Dr. Syed Abdul Hamid, FCA
13 Apr, 2010 - 29 Jul, 2016
- Mohammad Shams-UI Islam
24 Aug, 2016 - 24 Aug, 2022
- Md. Murshedul Kabir
28 Aug, 2022 - 16 April 2024
- Agrani Bank Plc.
- Managing Director & CEO
- 2024- Up to Now
- Md. Murshedul Kabir, (CEO)
17 April 2024 - 19 Sept. 2024
- Md. Anwarul Islam
03 Nov, 2024 till to date

Key Financial Indicators Since Inception

1972-2024

1972-1980

(BDT in Crore)

Year	1972	1973	1974	1975	1976	1977	1978	1979	1980
Authorised Capital	5	5	5	5	5	5	5	5	5
Paid-up Capital	1	3	3	3	3	3	3	3	3
Equity	1	4	5	6	6	6	7	7	7
Total Assets	137	213	270	310	354	430	560	769	853
Deposits	96	125	137	141	182	248	318	380	470
Loans & Advances	77	101	121	126	152	206	251	295	361
Operating Profit	1	3	3	4	5	5	5	5	5
Net Profit	1	3	3	4	5	5	5	5	5
Classified Loans	-	-	-	-	-	-	-	-	-
Import	16	60	77	60	76	190	208	279	282
Export	16	29	37	39	90	100	102	131	133
Foreign Remittance	-	-	-	-	-	-	9	-	-
Workforce	2,267	2,363	3,517	3,561	3,770	5,074	6,672	6,981	7,901
No. of Branches	249	283	289	305	351	510	602	690	775

1981-1989

(BDT in Crore)

Year	1981	1982	1983	1984	1985	1986	1987	1988	1989
Authorised Capital	5	5	5	15	15	15	15	15	15
Paid-up Capital	3	3	3	3.5	3.5	3.5	3.5	3.5	3.5
Equity	7	7	7	7	10	10	11	12	12
Total Assets	950	1,040	1,471	2,309	2,576	2,642	3,200	3,525	4,644
Deposits	571	707	1,027	1,441	1,742	1,967	2,381	2,625	3,060
Loans & Advances	394	464	662	1,031	1,286	1,466	1,650	1,916	2,248
Operating Profit	7	9	12	17	32	28	18	13	1
Net Profit	7	9	12	17	32	28	18	13	1
Classified Loans	-	-	-	-	-	-	-	-	660
Import	284	315	502	863	891	901	1,162	1,106	1,746
Export	141	231	289	470	538	509	593	735	822
Foreign Remittance	11	31	86	182	316	430	651	757	780
Workforce	7,460	9,334	10,062	10,523	11,128	11,196	11,237	12,605	13,213
No. of Branches	775	776	777	789	808	825	851	862	870

1990-1998

(BDT in Crore)

Year	1990	1991	1992	1993	1994	1995	1996	1997	1998
Authorised Capital	800	800	800	800	800	800	800	800	800
Paid-up Capital	106	106	106	248	248	248	248	248	248
Equity	116	116	116	278	278	278	279	279	280
Total Assets	4,572	5,362	5,765	6,420	7,911	9,723	9,470	10,422	11,004
Deposits	3,187	3,667	4,176	4,512	5,250	6,344	6,713	7,301	8,278
Loans & Advances	2,193	2,458	2,650	3,060	3,767	4,650	4,861	5,101	5,378
Operating Profit	2	0.02	0.04	0.64	1	1	1	1	1
Net Profit	2	0.02	0.04	0.64	1	1	1	1	1
Classified Loans	736	867	930	1,230	1,292	1,620	2,023	2,433	2,846
Import	1,285	1,177	1,803	2,163	3,224	4,058	2,948	2,832	3,053
Export	1,135	1,218	1,724	2,129	2,853	3,590	3,510	3,520	3,521
Foreign Remittance	906	1,183	1,611	1,846	2,115	2,026	2,160	2,517	2,675
Workforce	13,152	13,154	13,143	13,915	13,981	13,789	13,952	13,486	13,530
No. of Branches	881	889	891	895	899	903	903	903	903

Key Financial Indicators Since Inception

1972-2024

1999-2007

(BDT in Crore)

Year	1999	2000	2001	2002	2003	2004	2005	2006	2007
Authorised Capital	800	800	800	800	800	800	800	800	800
Paid-up Capital	248	248	248	248	248	248	248	248	248
Equity	316	325	333	340	340	(1,890)	(1,726)	(1,532)	334
Total Assets	11,939	12,326	13,107	14,445	14,144	15,138	15,553	15,408	18,628
Deposits	9,079	10,053	10,671	11,547	11,743	12,538	13,084	12,892	13,592
Loans & Advances	5,837	7,701	8,002	8,896	8,931	9,592	9,940	10,587	11,849
Operating Profit	1	59	24	30	26	(75)	214	358	526
Net Profit	1	2	0.2	1.5	0.14	(2,172)	163	194	316
Classified Loans	3,005	2,937	3,000	3,144	2,641	2,692	2,814	2,782	3,179
Import	2,597	3,271	2,634	3,122	2,897	3,591	5,119	11,592	11,343
Export	3,472	4,202	3,743	3,458	3,575	4,197	4,171	5,171	4,892
Foreign Remittance	2,795	3,219	3,371	3,172	2,743	3,684	3,457	3,930	4,281
Workforce	13,341	13,320	13,058	12,901	12,514	12,208	11,938	11,793	11,345
No. of Branches	903	903	901	891	872	870	864	866	866

2008-2016

(BDT in Crore)

Year	2008	2009	2010	2011	2012	2013	2014	2015	2016
Authorised Capital	800	800	800	1,000	2,500	2,500	2,500	2,500	2,500
Paid-up Capital	248	497	547	901	991	2,072	2,072	2,072	2,072
Equity	642	1,144	1,572	2,594	717	3,564	3,957	4,468	3,658
Total Assets	18,733	21,179	26,485	34,882	37,872	44,416	49,487	56,535	62,357
Deposits	14,681	16,628	20,633	25,221	29,243	34,868	38,392	43,998	49,405
Loans & Advances	11,336	12,224	16,326	19,409	21,266	20,297	23,509	24,480	26,587
Operating Profit	633	644	1,086	1,474	1,007	1,064	1,074	878	555
Net Profit	265	111	352	250	(1,862)	905	199	65	(697)
Classified Loans	2,549	2,374	2,102	2,149	5,380	3,580	3,966	4,640	6,804
Import	10,952	7,753	16,792	26,877	16,963	15,947	15,741	10,917	10,153
Export	4,954	4,461	6,443	9,310	8,838	7,845	8,345	7,543	7,396
Foreign Remittance	5,269	5,587	7,097	8,682	11,681	12,657	12,980	13,204	12,022
Workforce	10,988	11,443	11,900	12,085	13,890	14,005	13,414	13,396	12,672
No. of Branches	867	867	867	876	889	899	921	930	935

2017-2024

(BDT in Crore)

Year	2017	2018	2019	2020	2021	2022	2023	2024
Authorised Capital	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500
Paid-up Capital	2,072	2,072	2,072	2,072	2,072	2,072	2,072	2,072
Equity	4,073	4,159	4,243	4,080	4,057	4,080	4,148	3,122
Total Assets	67,392	78,915	85,393	1,09,310	1,19,501	1,14,978	1,23,096	1,28,106
Deposits	53,035	62,193	69,224	92,065	100,864	93,077	98,909	99,232
Loans & Advances	31,912	39,575	46,583	51,944	59,790	72,938	75,699	79,037
Operating Profit	813	832	900	662	648	1,202	1,715	1,511
Net Profit	676	104	107	14	137	111	69	(937)
Classified Loans	5,570	6,993	6,643	6,472	9,987	15,400	21,476	32,002
Import	13,267	23,551	38,841	24,874	39,922	66,111	41,745	50,588
Export	7,059	8,280	10,873	10,637	14,766	18,133	14,321	14,114
Foreign Remittance	10,605	12,680	14,863	21,014	17,961	13,247	11,934	21,033
Workforce	12,798	12,656	12,051	11,389	10,750	10,140	10,028	9,826
No. of Branches	941	953	956	960	962	969	977	979

Board of Directors



(From the left) Md. Amzad Hossain Khan, Observer, Bangladesh Bank, Mohammad Sultan Mahmud, Director, Muzaffar Ahmed, FCMA, FCS, Director, Dr. Md. Fazlul Hoque, Director, Syed Abu Naser Bukhtear Ahmed, Chairman, Md. Anwarul Islam, Managing Director & CEO, Md. Sayed Kutub, Director, Md. Rizwanul Huda, Director, Kabirul Ezdani Khan, Director.

Profile of Director



Syed Abu Naser Bukhtear Ahmed
Chairman, Board of Directors

Mr. Syed Abu Naser Bukhtear Ahmed is a seasoned professional banker combining over 40 years of international experience with a deep knowledge of the South Asian banking sector. He has exposure to the World Bank/IMF reform agenda for the nationalized banking sector with an impeccable reputation for professionalism and management experience. He has a proven track record of success in the management of banking operations in a demanding commercial environment in Bangladesh. Having pursued his academic experience, he obtained his masters degree in Business Administration in 1969 from the Institute of Business Administration, University of Dhaka. He is Director of Financial Excellence Limited and Managing Director of Trade Hub (Bangladesh) Limited. He is also the current president of Bangladesh Gymnastics Federation.

Mr. Ahmed started his career with State Bank of Pakistan in 1970. He then worked with Bangladesh Bank and later joined Central Bank of United Arab Emirates and worked there for 21 years. After serving three Central Banks in Pakistan, Bangladesh and UAE for over 25 years, he served Arab Bangladesh Bank Ltd. and Prime Bank Ltd. He thereafter worked for Southeast Bank Ltd. as the President & CEO and Agrani Bank Ltd. as the Managing Director & CEO. Mr. Ahmed has been awarded several prestigious awards including Nawab Sir Salimullah Gold Medal, Financial News Service Business Gold Medal etc. He was Chairman of BAFEDA and Governing Body Member of ABB, BIBM and IBB. He was Vice-Chairman of Primary Dealers Association of Bangladesh and President of IBA Alumni Association. Mr. Ahmed was Director of Bangladesh Commerce Bank Ltd. and ICB. He was Independent Director of Dhaka Bank Ltd. He is associated with various social and cultural organizations & clubs.

Profile of Director



Dr. Md. Fazlul Hoque

Director

Dr. Md. Fazlul Hoque, Additional Secretary (rtd.) Joined Agrani Bank PLC as a Board of Directors on 12 November 2024.

He is also the Chairman of Audit Committee & Member of the Risk Management Committee of the Board of Agrani Bank PLC.

Just before joining Agrani Bank, he worked as Procurement & Contract Management Associate (P&CMA) to the World Bank Finance Project, SMO-MRPA.

Dr. Hoque joined the Bangladesh Civil Service (BCS) Admin Cadre on 20 December 1989. Prior to this, joining the Civil Service he worked as Assistant Director of Bangladesh Bank.

(ii). Research Officer, Ministry of Works,

(iii). Audit officer, SAMABAYA SADAN, under the Ministry of Local Govt. & Just before,

(iv). he Joined the ICB as Senior Officer short period of time.

Dr. Hoque being a career bureaucrat for 29 years, he worked in dissimilar level of field administration as well as secretariate service. In the field administration-

Worked as Assistant Commissioner & Magistrate, Senior Assistant Commissioner- Economic Relation Division (ERD), UN Wing, Ministry of Finance.

• He worked as Upazila Nirbahi Officer (UNO) Rangpur, Additional District Magistrate (ADM, ADC-G) Noakhali & Additional Chief Judicial Magistrate (ACJM) in the District

of Shariatput Judges Court on deputation under the High Court Division on 7 Nov-2007 to 6 Nov 2009.

Dr. Hoque served as the Cognizance taking Magistrate at Sunamganj Sadar, Derai, Chhatak, Doarabazar Upazila in the District of Sunamganj and later served as the Cognizance Taking Magistrate 1st Class at Sreemangal, Moulvibazar Sadar & Barlekha upazila in the Districts of Moulvibazar.

He worked as Deputy Secretary Ministry of Fisheries & Livestock (MoF&L). Dr. Hoque worked as Joint Secretary Ministry of Health & Family Welfare (MoH & FW). worked as Director (Admin), Director General of Family Planning (DGFP) & transferred to Board of Investment (BOI). Now BIDA, as Director, Joint Secretary, under the Prime Minister's Office.

Dr. Hoque served as Additional Secretary in Bangladesh Council of Scientific and Industrial Research (BCSIR) as Member Finance, Member Development and Member Science & Technology. Then joined the public administration and retired from MoPA.

Dr. Hoque has participated in numerous training, workshop, seminar, conference, exposé visit & higher studies in different countries including Thailand, Singapore, Malaysia, Vietnam, Indonesia, Sri Lanka, India, Nepal, Saudi Arabia etc.

In his academic career, Dr. Hoque obtained his degrees in Economics Honours and Masters degree and MBA (HR) from Dhaka University. He also received LLB degree from Dhaka University. He is a Senior Advocate of the Dhaka Bar. He has received higher training in Microbiology from Bangladesh Council of Scientific and Industrial Research (BCSIR). Letter he completed Master of Public Health (MPH) Epidemiologist from DIU and Doctor of Philosophy (Ph.D) in Public Health from AIU, California, USA. He also received DHMS (BHB). He is only the Classical homeopathic Physician approved by the People's Republic of Bangladesh.

He is a renowned Classical Homeopathy Physician, specially in Chronic diseases like: Asthma, Gout, Arthritis, Spondylosis, CKD, Cough, Cold, Bronchitis, Allergy, Psoriasis, Skin diseases, Drop beat, Bradycardia, Cancer: Prostate, Breast, Uterus, Wats, Cystic, & Fibroid Tumor, Stroke, Paralysis etc shall be cured by Homeo Medicine. Due to homeopath "Treat the Patient, not the diseases" ie: deindividualized treatment system.. Even twin baby are different from each other. Passport is the evidential doc. "আপনার স্বাস্থ্য আপনার-ই হাতে" এটি হচ্ছে আমার শ্লোগান।

Dr. Hoque as a Senior guest Speaker- regularly lectures at innumerable government training institutes such as NAPD, BIAM, BPATC, NIMCO, Jubo Unnayan Training Center, Savar. ABTI etc. On topics-Government Servants Discipline and Appeal Rules 2008 (Amended-2018), Motivation, Courtesy, Ethics, Customs & Etiquette, File Management, Public Procurement Law 2006 & Rules (PPR) 2008 (Amended 2018), and other matters provided by the authorities..

After Retirement: Served as the Ex-Registrar, Fareast Int. Uni. (FIU) & Project Director of 10 Storied Building.

As Adjunct Faculty of Bangladesh University of Professional (BUP), Econ, Daffodil International University (DIT), BBA & MBA, Northern University (NU), TQM & Good Governance, Open University MPH-on public Health,

Publications: Four books are published and Four international journals are published from USA, Japan and India.

• Health & Training related videos Links are inserted here:

<https://www.youtube.com/@sammultimedia1>

<https://www.facebook.com/drmdfazlulhoque1>

Profile of Director



Kabirul Ezdani Khan
Director

Kabirul Ezdani Khan, joined the Bangladesh Civil Service (BCS) Taxation Cadre as Assistant Commissioner of Taxes on 11 December 1991. Before joining the Civil Service, he worked as Research Associate at the Bangladesh Institute of International and Strategic Studies (BISS), an organization of the Ministry of Foreign Affairs. Later he joined the Bangladesh Export Processing Zones Authority (BEPZA) under the Prime Minister's Office as Assistant Manager (Investment Promotion) from 07 July 1990 to 10 December 1991. As Assistant Commissioner of Taxes, he served in both the Circle Offices of Income Tax Department and the Taxes Zone Headquarters. Later, he assumed vital responsibilities as Deputy Commissioner of Taxes in the Large Taxpayer Unit (LTU) deal with major revenue sourcing companies. As Second Secretary (International Treaties & Opinions) at the National Board of Revenue, he represented the Bangladesh team in negotiation meetings on Avoidance of Double Taxation Agreement with Kuwait, Norway, and Nepal.

Kabirul Ezdani Khan joined the Ministry of Foreign Affairs on deputation as a Senior Assistant Secretary in 2002. He served as Senior Assistant Secretary (South East Asia), Senior Assistant Secretary (Mission Service) and Director (Multilateral Economic Affairs) in the Ministry of Foreign Affairs. In August 2004, he joined the Diplomatic Wing of the Bangladesh High Commission in Kuala Lumpur as a First Secretary. Later, he was promoted to the rank of Counsellor. During his tenure in Kuala Lumpur, he also discharged responsibility as the Director of the Agrani Remittance House, a subsidiary of Agrani Bank Limited.

He also worked as Counsellor in BHC Singapore for a short period of time. He rejoined the National Board of Revenue as First Secretary (Tax Monitoring & Training) after serving as a Counsellor at the Bangladesh High Commission in Malaysia and Singapore from 2004 to 2009. As part of this responsibility, he supervised the Human Resource Management, training and income tax collection of different Taxes Zones. He played a crucial role as the Member Secretary in organizing the first-ever Income Tax Fair in the country. He was promoted to Additional Commissioner of Taxes in 2010. During his tenure at the National Board of Revenue, he served as Deputy Project Director of the DFID-funded Tax Administration and Taxpayer Service Project. Most of the cadre officers of the Income Tax Department received capacity building training on various topics under this project. Additionally, eight Taxpayer Service Centers were established in eight divisions under this project.

Kabirul Ezdani Khan joined the Expenditure Management Wing of the Finance Division, Ministry of Finance, as Deputy Secretary in 2013. During his tenure in the Finance Division, he got promoted to the rank of Joint Secretary and Additional Secretary. As Additional Secretary, he worked as Executive Chairman of the Institute of Public Finance, apex training institute of the Finance Division. He served as the Head of the Project Implementation Team of 'Internal Audit in the Public Sector' Scheme of SPFMS (Strengthening Public Service Management to Enable Services) a World Bank funded reform program of Finance Division. The Risk Based Internal Audit Charter and Manual for the public sector were published for the first time under this scheme. Later he worked as Executive Chairman of National Pension Authority for a term of one year.

Kabirul Ezdani Khan participated in various training programs at home and abroad as part of his official assignments. Notable among those are the two training programs at the Internal Revenue Service HQ in Washington, D.C. and the Public Administration Center in The Hague. He also visited Vietnam and Australia as part of the Senior Staff Course and Policy Planning and Management Course of Bangladesh Public Administration Training Centre. As part of the National Board of Revenue Team, he went to Kenya and Uganda to attend experience-sharing meetings with their Revenue Authority. As a trainer, he regularly lectures at various government training institutes such as BIAM, BPATC, BCS Tax Academy, Administration Academy and FIMA on topics including budget management, expenditure management, internal audit, integrity, tax management, and public pension.

In his academic career Kabirul Ezdani Khan completed SSC and HSC from Dhanmondi Government Boys High School, Dhaka and Dhaka Residential Model College. Later, he obtained a first-class Honors degree from the Department of Public Administration at Dhaka University, followed by a second-class first rank in the same subject for his Master's degree from the same university. He earned another Masters degree in Public Finance from the University of Ulster, UK. Subsequently, his thesis paper was published in the Journal of the Financial Management Academy (FIMA).

Kabirul Ezdani Khan is married and has two daughters. Elder daughter Saima Mehedi Khan is doing her Phd in Behavioural Economics in the University of Tasmania, Australia and youngest daughter Radiyaa Mehedi Khan is doing her Civil and Environment Engineering degree in the Military Institute of Science and Technology (MIST) Dhaka.

Profile of Director



Mohammad Sultan Mahmud
Director

Mr. Mohammad Sultan Mahmud a practising lawyer joined Agrani Bank PLC. as a director of Board of Directors on 04 December 2024. Mr. Mohammad Sultan Mahmud is also member of Executive Committee and Risk Management Committee of the board.

Mr. Mahmud was a student of Hazi Ibrahim Alamchan High School in Madanganj Bandar and passed SSC from Bangladesh Krira Shikkha Protisthan (BKSP) in 1990, HSC from Government Tolaram College in 1992 & BA from the same college under National University in 1994. He obtained LLB & LLM degrees from Dhaka International University.

As a lawyer, he has practical experience in dealing with cases in Civil matters, Criminal matters, Writ matters, Company Matters, Income Tax VAT & Customs Matters, Arbitration & Recovery matters in the High Court Division.

He also has practical experience in dealing with cases in Dhaka District Judge Court, Narayanganj District Judge Court, Bangladesh Taxes Bar, Administrative

Tribunal & Administrative Appeal Tribunal Court. He has wide practical knowledge in Land Related Act & Rules, Bank Companies Act 1991, Artha Rin Adalat Act 2003, Money Laundering Prevention Act 2012, Co-operative Society Act 2001, Local Government Act & Rules, Power, Gas & Petroleum Act & Rules, Ordinance.

As a defense lawyer, he acted on behalf of Prof. Dr. Mohammad Yunus in his time of distress. He also played a pivotal role in dealing with cases framed against Zia family namely former prime minister Begum Khaleda Zia, her two sons-Tarique Rahman & Arafat Rahman Koko during troublesome days centering 1/11 in 2007. He represented 4000 BDR personnel in BDR mutinee case.

Mr. Mahmud was a mayor candidate in Narayanganj City Corporation (NCC) in 2016 and 2022. He is president of Narayanganj Society.

Mr. Mahmud visited Singapore, Malaysia, Thailand, Sri Lanka, India on various personal occasions.

Mr. Mohammad Sultan Mahmud, son of Falan Bepari & Helana Begum was born on 31 December 1973 in a respectable Muslim family of Khan Bari in Madanganj Bandar, Narayanganj. His wife is Sanjida Kadir. In personal life he is father of a son, Arham Mahmud and a daughter, Helan Mahmud Ava.

Profile of Director



Muzaffar Ahmed, FCMA, FCS
Director

Muzaffar Ahmed, FCMA, FCS is a known personality in the corporate arena of Bangladesh and a successful finance professional. Mr. Ahmed is now working as the Executive President of the Credit Rating Information and Services Limited (CRISL). He is the Founder President of the Institute of Chartered Secretaries of Bangladesh – ICSB (A statutory Body under the Act of Parliament, GOB). He was the President of the Institute from 1997 till 2004 and again reelected as President for a three years term 2019-2022.

Mr. Ahmed served the Institute of Cost Management Accountants of Bangladesh (ICMAB) for 18 years as Director, Council Member, Treasurer, Secretary, Vice President, and finally, he was elected as the President in 1999. He represented ICSB and ICMAB in many national and international seminars and conferences. Having an excellent academic career, with First Class First position in M.Com from University of Chittagong in 1974, Mr Ahmed starting his career as a lecturer in the Department of Accounting in Chittagong University in the same year. He served many national and international organizations in senior positions. In his professional career, Mr. Ahmed pioneered the

rating industry in Bangladesh and established Credit Rating Information and Services Limited (CRISL), the first-ever multinational rating agency of the country. He is presently serving as Executive President of CRISL and advisor to the Association of Credit Rating Agencies in Bangladesh. As the Executive President of CRISL, Mr. Ahmed has the privilege of looking at various sectors of the national economy very closely.

Mr. Ahmed is one of the Founders of the Association of Credit Rating Agencies in Asia (ACRAA) sponsored by the Asian Development Bank which is head quartered in Manila and he has served ACRAA as a member of the Board of Directors and Chairmen of the Training Committee of the Association for almost 10 years.

The Financial Mirror rewarded Mr. Ahmed for his outstanding contribution towards Institutional Development in the Financial Sector of the country once in 2004 and again in 2010. Mr. Ahmed has many publications and has attended many Conferences and Seminars both at home and abroad and presented number of technical papers as a Resource Person.

Profile of Director



Md. Sayed Kutub

Director

Mr. Md. Sayed Kutub, Additional Secretary, Financial Institutions Division has been appointed as a Director of Agrani Bank PLC in 21 January 2025. He is also a member of the Audit Committee of the board of Agrani Bank PLC.

Mr. Kutub completed his graduation and post-graduation in Accounting from Dhaka University. After completing post-graduation, he started his carrier as a banker in International Finance Investment and Commerce (IFIC) Bank Limited in 1996. Later on he joined the Bangladesh Civil Service (Administration) Cadre in 1999. Being a career bureaucrat for more than 26 years, he worked in different level of field administration as well as secretariat service. In field administration, he worked as Assistant Commissioner, Assistant Commissioner (Land), Senior Assistant Commissioner, Upozila Nirbahi Officer and Additional Deputy Commissioner. Beside these, he also performed his duty as Magistrate (Class-I) under District Magistracy. He worked as Deputy Secretary of Financial Institutions Division under Ministry of Finance from 2015 to 2020. After getting promotion of

Joint Secretary he served as a Director of Bangladesh Rural Development Board and Member (Administration) of Bangladesh Power Development Board on deputation. He also worked at Ministry of Civil Aviation and Tourism as Joint Secretary of Biman and Civil Aviation wing. After getting promotion of Additional Secretary he has been further transferred at Financial Institutions Division and entrusted with the responsibility of Insurance and Capital Market wing. During his long carrier, he gathered knowledge and experienced in Land Management, Criminal Judiciary, Financial Management and Human Resource Management.

As a civil servant Mr. Kutub participated in different professional training in various institutions at home and abroad. He visited different countries like, USA, Germany, Switzerland, France, Singapore, Australia, China, India, Philippines, Indonesia, Cambodia, Sri Lanka, Kingdom Saudi Arabia etc. for training, workshop, seminar, conference, exposure visit and higher studies.

In addition to his regular responsibility, he held the position of Board Member of Northern Electric Supply Company (NESCO), Coal Power Generation Company Bangladesh Ltd. (CPGCBL), and General Electric Manufacturing Company Limited (GEMCO) and Syndicate Member of Aviation and Aerospace University, Bangladesh.

He is married and blessed with two daughters.

Profile of Director



Md. Rizwanul Huda

Director

Md. Rizwanul Huda, additional secretary (rtd.) joined Agrani Bank PLC. as a director of Board of Directors on 27 February 2025.

Mr. Huda obtained M.Com in Finance from the University of Dhaka and M.S in Government Financial Management from the UK.

During his long span of administrative career in government service, he served in different capacities in field level and in Bangladesh Secretariat. He has 33 years of experience in Bangladesh Civil Service including 15 years experience in Bank and Financial Institutions Division, Ministry of Finance and performed in diversified areas successfully, especially in the areas of Practical decision making process in banking sector as a Director of the Board of Directors of Rupali Bank PLC., drafting/preparation of different Acts, Rules, Regulations, Policies, Strategy Papers, etc. such as Money Laundering Prevention Act 2009 & 2013, Bank Companies (Amendment) Act 2013, Foreign Exchange Regulation (Amendment) Act 2015, National Strategy for Preventing Money Laundering

and Combating Financing of Terrorism 2015-2017, Financial Sector Reforms such as transferring three nationalized commercial banks into three public limited companies, Financial Inclusion, Negotiation with International Organizations and Foreign Governments such as negotiation on international co-operation review group (ICRG) process of Financial Action Task Force (FATF), Supervision of State owned Commercial and Specialized Banks, Project Management, Human Resources Management.

He attended numerous trainings, seminars and workshops at home and abroad. The trainings covered issues in banking arena such as development, laws, bankruptcy, management, accounting, auditing, budgeting, financing, Anti-Money Laundering and Combating Financing of Terrorism (AML/CFT), asset management, macro-economic management & policies, public finance management, financial market, financial stability, financial inclusion etc.

Mr. Huda visited India, Malaysia, Thailand, U.S.A., U.K., Singapore, South Korea, Australia, Indonesia, China, Phillipines, Japan, Germany, Netherlands, Belgium, France, Turkey, Norway, U.A.E., Mexico, Srilanka, Nepal, Ireland, Italy, Russia, Switzerland, etc.

Mr. Huda, son of Shamsul Huda & Saleha Huda was born on 21 November 1965 in a respectable Muslim family in Cumilla. He is married to Shabnaaz Zahereen and father of a daughter.

Profile of Director



Md. Anwarul Islam
Managing Director and CEO

Md. Anwarul Islam serves as the Managing Director and CEO of Agrani Bank PLC. He joined to this position on November 03, 2024. With an extensive banking career spanning over 37 years, Mr. Islam is widely recognized as a dynamic and innovative professional. He holds a strong academic background and has actively contributed to various sectors within the banking industry.

Mr. Islam possesses a broad range of expertise in banking, including integrated treasury management, asset liability management, capital adequacy & solvency management, credit portfolio management, evaluation of credit risk & risk grading systems, foreign exchange dealing, money market operations, profitability management, liquidity management, and strategic risk management. His comprehensive knowledge in these areas highlights his proficiency as a seasoned banking professional.

Prior to his role as Managing Director and CEO of Agrani Bank PLC., Mr. Islam served as the Deputy Managing Director of the bank from November 01, 2021 to November 12, 2023. Mr. Islam holds a Master of Commerce (M. Com) degree in Accounting from Rajshahi University and later he upgrade himself with Master of Business Administration (MBA) degree in Finance. He is also a Diplomaed Associate of the Institute of Bankers, Bangladesh (IBB). Moreover, he has enriched his professional expertise by attending numerous domestic and international training programs, workshops, and seminars including Bangladesh Bank "Investment fair & Road Show" in Italy & Germany, Management Development Program, Training of Trainers, Employment Generation Program for the Rural Poor, Credit Management, Branch Management, Foreign-Trade & Foreign Exchange and many more.

Mr. Islam began his banking career as a Senior Officer at Agrani Bank PLC. on March, 1988. Over the years, he gained valuable experience by working in various important position of the bank including Circle Head, Divisional Head, Zonal Head and Branch Manager.

Furthermore, Mr. Islam has been appointed as the Chairman of Agrani SME Financing Company Limited. As a Managing Director and CEO of Agrani Bank PLC. he also ornamented the Director position in all ABL domestic and overseas subsidiaries like Agrani Equity and Investment Limited, Agrani Exchange House Ltd in Singapore and Agrani Remittance House in Malaysia.

committees of
the Board

Executive Committee



Syed Abu Naser
Bukhtear Ahmed
Chairman



Mohammad
Sultan Mahmud
Member



Md.
Rizwanul Huda
Member



Md. Amzad
Hossain Khan
Observer, BB



Dr. Md. Fazlul Hoque
Chairman



Kabirul Ezdani Khan
Member



Muzaffar Ahmed
FCMA, FCS
Member



Md. Sayed Kutub
Member



Md. Amzad
Hossain Khan
Observer, BB

Audit Committee



Muzaffar Ahmed
FCMA, FCS
Chairman



Management Committee

Management Team

Managing Director & CEO → **Md. Anwarul Islam**
 Deputy Managing Directors → **Tahmina Akhter**
 → **Md. Abul Bashar**
 → **Rubana Pervin**

Ex-Chief Executive Officer (CEO) → **Md. Murshedul Kabir**
 Ex-Deputy Managing Directors
 [PRL/Transferred] → **Wahida Begum**
Kazi Abdur Rahman

General Managers

A.K.M. Shameem Reza

Md. Shamsul Alam

A.K.M. Fazlul Haque

Md. Aminul Haque

Md. Nurul Huda

Mohammad Fazlul Karim

Md. Abu Hasan Talukder

Md. Atiqur Rahman Siddique

Md. Afzal Hossain

Swapan Kumar Dhar

Sudhir Ranjan Biswash

Shahinur Sultana

Md. Humayun Kabir

Md. Shamiul Huda

Md. Ekhtiar Uddin

Mostaque Ahmed

Suprova Saeed

Md. Jalal Uddin

Shireen Akter

Raofa Haque

Jahanara Begum

Md. Zahid Iqbal

General Manager [Contractual]

Muhammed Didarul Islam, FCA
 Chief Financial Officer

Md. Shahinur Rahman

CISSP, CISA CDPSE

Chief Information Technology Officer (CITO)

Moshiur Rahman Chowdhury

Chief Law Officer

Management Team



Md. Anwarul Islam
Managing Director & CEO



Tahmina Akhter
Deputy Managing Director



Md. Abul Bashar
Deputy Managing Director



Rubana Pervin
Deputy Managing Director

Management Team

Ex-Chief Executive Officer



Md. Murshedul Kabir
Chief Executive Officer (CEO)

Ex-Deputy Managing Director



Wahida Begum
Deputy Managing Director



Kazi Abdur Rahman
Deputy Managing Director

Management Team



A.K.M. Shameem Reza
General Manager



Md. Shamsul Alam
General Manager



A.K.M Fazlul Haque
General Manager



Md. Aminul Haque
General Manager



Md. Nurul Huda
General Manager



Mohammad Fazlul Karim
General Manager



Md. Abu Hasan Talukder
General Manager



Md. Atiqur Rahman Siddique
General Manager



Md. Afzal Hossain
General Manager



Swapan Kumar Dhar
General Manager



Sudhir Ranjan Biswash
General Manager



Shahinur Sultana
General Manager

Management Team



Md. Humayun Kabir
General Manager



Md. Shamiul Huda
General Manager



Md. Ekhtiar Uddin
General Manager



Mostaque Ahmed
General Manager



Suprova Saeed
General Manager



Md. Jalal Uddin
General Manager



Shireen Akter
General Manager



Raofa Haque
General Manager



Jahanara Begum
General Manager



Md. Zahid Iqbal
General Manager



Muhammed Didarul Islam, FCA
Chief Financial Officer



Md. Shahinur Rahman
CISSP, CISA CDPSE
Chief Information Technology Officer (CITO)



Moshir Rahman Chowdhury
Chief Law Officer

Deputy General Managers

Shahinoor Begum	A.B.M. Saifuddin Khan Chy.	Md. Mohidur Rahman
Md. Shahidul Islam	Md. Hhumayun Kabir	Md. Lokman Hakim
S.M. Mostofa-E-Kader	Iqbal Kabir Akhand	Md. Hashimur Rahman
Md Solaiman Mollah	Md. Mokhlesur Rahman	S.M. Israfil Hossain
Md. Sharful Alam	Md. Abu Bakkar Siddique.	Manwara Begum
Zakir Hossain	Ferdous Ahmed	Bhajan Chandra Das
Syed Salma Usman	Md.saiful Islam Bhuiyan	Md. Rafiqul Islam
Md. Rezaul Sharif	Md Shahjahan Khan	Mohammad Shafiqul Quddus.
Mahmood Reza	Mohammad Shahzadul Alam	Bidhan Chandra Mallick
Mohammad Kabir	Ajoy Kumar Chowdhury	Shah Mohammad Billal
Md. Lutfor Rahman	K.M. Shahed Amin Hossaini	Hosne Ara Khanum
Md. Shahjahan Mia	Mohammod Ala Uddin Patoary	Alauddin Ahmed
Md. Rezaul Karim	Zakia Parveen	Shirin Akhter
Shameem Ara Sultana Ghani	Tapan Chandra Sarker	Asma Zaman
Shahnaj Chowdhury	Bishwajit Das	Manjur Hossain
Md. Abdul Karim Miah	Md. Jamal Uddin	Md. Mizanur Rahman Sarker
Roksun Ara Hossain	Md. Zulfikar Zahir	Md. Abdul Karim Sheikh
Ashutosh Chandra Sikder	Asgar Ali Molla	Khondker Reazul Hasan
Md. Abdur Rahman.	Md. Azizur Rahman	Md. Mokarrum Ali
Md. Marfot Ali	Nahid Sultana Chowdhury	Md. Tariqul Islam
Morsheda Akhter	Md. Abdul Mazid	Mohammad Faisal Murshed
Md. Enamul Kabir	Md. Mahiruzzaman	Foyaz Ahmed
A.N.M. Ali Haider	Md. Nasir Uddin Khan	Md. Mashiul Islam
Md. Mozaffar Hossain	Mrs. Saida Fatema	Dr. Indira Chowdhury
Skeikh Din Mohammad	Md. Helal Uddin	Md. Haideruzzaman
Md. Nurul Islam	Bayezid Md. Ashrafuzzaman	Mohammad Abul Kalam Azad
Md. Saiful Amir	S.M. Tauhide Rabbani	Tapati Rani
Md. Kafil Uddin	Shafiul Azam	Sabina Sultana
Md. Moniruzzaman	Md. Mizanur Rahman	Mohammad Jasim Uddin
Md. Abdul Latif	Dipak Chandra Baral	Md. Omar Faruque
Mosammat Anjumanara Begum	Mohammad Atiqur Rahman Khan	Gonesh Chandra Debnath
Samar Kumar Roy	Khondaker Lutful Kabir	Farzana Begum
F.m. Abdul Kuddus	Mohammad Shah Jalal	Md. Humayun Khalid
Nirab Kanti Das	Shameemuddin Joarder	Md. Rokon Uddin
A.G.M. Khairul Nayeem	Md. Anowarul Azim	Md. Ariful Islam
Md Kamal Hossain	Md. Nazim Uddin.	Md. Najmul Islam
Lakshman Chandra Singha	Md. Abdul Mottalib	Md. Ujir Hossain Mollah.
Mst. Shamim Ara	Sumon Kanti Paul	Ishrat Jahan
Lakkhan Chandra Das	Mohammad Anwar Hossen	Md. Nazrul Islam
Md. Shafiqur Rahman	Nilanjana Chakma	J.A.S.M. Memrazul Islam
Arundhati Mondal	Md. Badruzzaman	Anowarul Hoque
Debabrata Paul	Md. Abdul Alim Choudhury	Md. Salim Reza
Shishir Kanti Das	Nasima Begum	Md. Nurul Islam

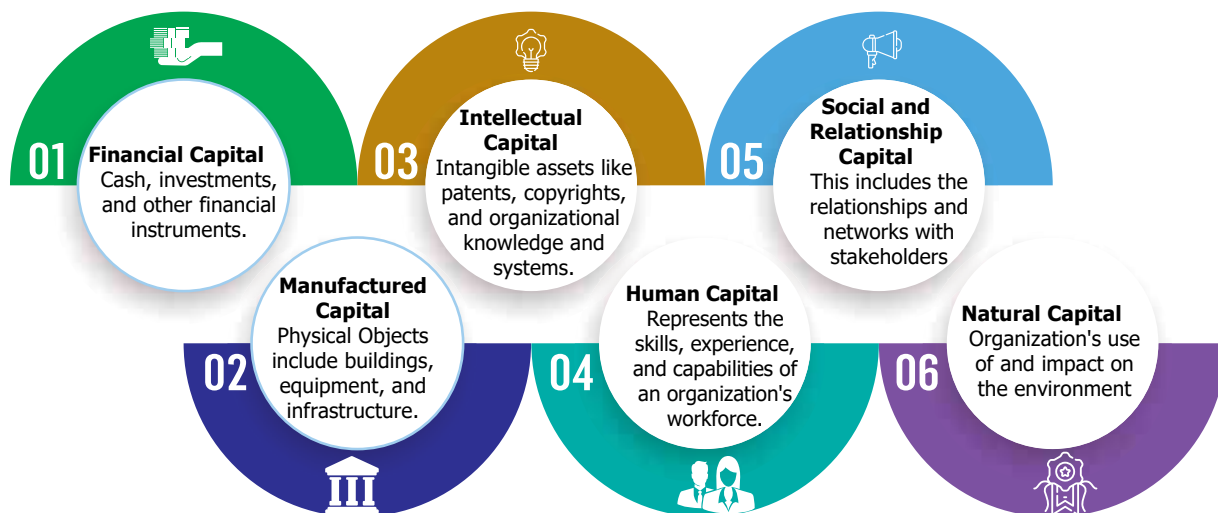
Bank's Six Capitals

Modern organizations must look beyond financial performance to assess their broader impact. To address the limitations of conventional financial reporting, the International Integrated Reporting Council (IIRC) introduced the Six Capitals Framework in 2013. This approach evaluates:

- **Financial Capital**
- **Manufactured Capital**
- **Intellectual Capital**
- **Human Capital**
- **Social & Relationship Capital**
- **Natural Capital**

By measuring these interconnected capitals, businesses gain a holistic view of their value creation and long-term sustainability.

Bank's Six Capital: A holistic view of Value Creation and Long-term Sustainability



Financial Capital

What it means

This refers to an organization's total financial liquidity, comprising cash and cash equivalents (e.g., currency, demand deposits), short-term marketable securities (e.g. Treasury bills, commercial paper), and other highly liquid financial instruments with maturities of three months or less, as defined under applicable accounting standards.

Outputs

- Cash and Cash Equivalent in 2024 : BDT 5,636.23 Crore
- Investment in T. Bill: 4,997.26 Crore
- Average yield on Investment (ROI): 8.71%
- Average yield on Performing Loans: 9.89%
- Net Interest Income: 502.72 mn
- Credit Deposit Ratio: 79.65%

Six Capitals

Future strategic approach

To reinforce our bank's financial resilience and ensure long-term sustainability, we have outlined the following strategic initiatives:

1. **Diversifying Revenue Streams**—Expanding into non-interest income sources, such as fee-based services, commissions, and wealth management, to create a more balanced revenue portfolio.
2. **Strengthening Risk Management**—Implementing advanced risk management frameworks to mitigate credit, market, and operational risks.
3. **Ensuring Regulatory Compliance**—Strictly adhering to capital requirements and adopting best practices in corporate governance.
4. **Forging Strategic Partnerships**—Establishing alliances to enhance financial stability and unlock new growth opportunities.
5. **Exploring Capital Raising Options**—Evaluating equity, debt, and other financial instruments to strengthen our capital reserves.
6. **Up skilling Our Workforce**—Providing ongoing training to enhance financial management expertise and foster a culture of sound financial practices.

These measures will solidify our financial foundation, enabling us to support economic growth while navigating future challenges with confidence

Manufactured Capital

What it means:

Under the Six Capitals framework, Manufactured Capital encompasses the physical assets and systems that enable us to deliver seamless financial services. This includes our branches, offices, technology platforms, and operational networks—all critical to supporting our day-to-day activities and long-term growth. We maintain an extensive physical presence, including:

- **Branches & Sub-Branches** – Facilitating in-person customer interactions and localized services.
- **SME Unit Offices** – Dedicated support for small and medium enterprises.
- **Agent Banking Outlets** – Expanding financial access in underserved areas.
- **ATMs Nationwide** – Ensuring convenience and accessibility for customers.

These touch-points strengthen our public visibility and reinforce trust through direct engagement.

Our Presence:

- **Total no of Branches across the country** : 979 Branches
- **Islamic Banking Units**: 60
- **No of Agent Banking Units**: 567
- **Total no of ATMs (owned and shared)**: 3294
- **Dedicated for CMSME**: Agrani SME
- **Total no of Subsidiaries (beyond national boundary)**: 04
- **Total Fixed Assets**: 1,741.30 Crore

Future strategic approach:

To build a future-ready banking infrastructure that drives operational excellence and sustainable growth, we are implementing the following key initiatives:

- Upgrade core banking systems and data centers for enhanced performance, security, and scalability
- Deploy cloud-based solutions to improve flexibility and cost efficiency
- Implement a hybrid branch model combining physical and digital touch-points
- Adopt green building standards and energy-efficient technologies across all facilities
- Transition to renewable energy sources to minimize environmental impact
- Establish robust disaster recovery protocols and redundant data centers
- Deploy AI-powered service kiosks and virtual assistants across branches
- Modernize ATM networks with advanced functionalities and wider coverage
- Design collaborative office environments to boost employee productivity and innovation

Six Capitals

- Implement smart building technologies for improved operational efficiency
- Conduct regular infrastructure audits to ensure full compliance with evolving standards

By executing this comprehensive plan, we will establish a robust foundation to support our long-term growth objectives while maintaining operational excellence in an evolving financial landscape.

Intellectual Capital

What it means:

Intellectual capital represents an organization's intangible assets- its knowledge, expertise, relationships, and systems - that create competitive advantage and business value. This strategic asset fuels innovation, drives profitability, and enables sustainable growth by transforming ideas into market opportunities. Intellectual Capital has some Strategic Business Advantages-

- Competitive Edge
- Value Generation
- Sustainable Growth

Our Achievements:

- All 979 Branches are under Core Banking Software (T24 by Temenos)
- Agrani's web-based software:
 - ✓ Agrani Contact App
 - ✓ Web-based online MIS (WMIS)
 - ✓ Agrani Smart Banking app
 - ✓ ISS Software
 - ✓ Exchange Currency Software
 - ✓ Online Inventory Software
 - ✓ Collateral Security & Mortgaged Property Management System
 - ✓ Year-end closing software
 - ✓ LSIS (Legal Suit Information System)
 - ✓ Web-based online MIS
 - ✓ Online CL Software
 - ✓ SBS 2 and SBS 3 Automation Software
 - ✓ Payroll and Staff Data Card Software
- Digital Customer Engagement:
 - ✓ SWIFT System: 43 Authorized Dealers
 - ✓ e-GP (Electronic Government Procurement)
 - ✓ BACH & BEFTN
 - ✓ BD-RTGS (Initiated by BB on 29-10-20215)
 - ✓ e-Account & e-KYC
- Total Debit Card users: 306110
- SMS Alert Service: (Introduced in 2017)

Future Initiatives:

- Launch specialized training in FinTech, AI Banking, Risk Analytics with certifications (e.g., CFA, FRM).
- Partner with Bangladesh Institute of Bank Management (BIBM) for tailored programs.
- Create a "Lessons Learned" digital repository for retiring experts.
- Implement cross-generational mentorship (junior-senior staff pairing)
- Upgrade core systems with AI-driven analytics (e.g., loan risk prediction).
- Develop an internal wiki for process documentation.
- Establish an "Idea Hub" with incentives for employee-driven solutions.
- Allocate 1% of profits to FinTech startup collaborations.
- Deploy CRM tools to track client preferences and lifecycle needs.
- Train frontline staff in relationship-based advisory services.

Six Capitals

- Partner with local universities (e.g., Dhaka University) for joint research on financial inclusion.
- Join global banking consortia (e.g., SWIFT) for best practice sharing.
- Track employee skill ratios, patent filings, client retention rates.
- Appoint a Chief Knowledge Officer (CKO) to oversee IC strategy.

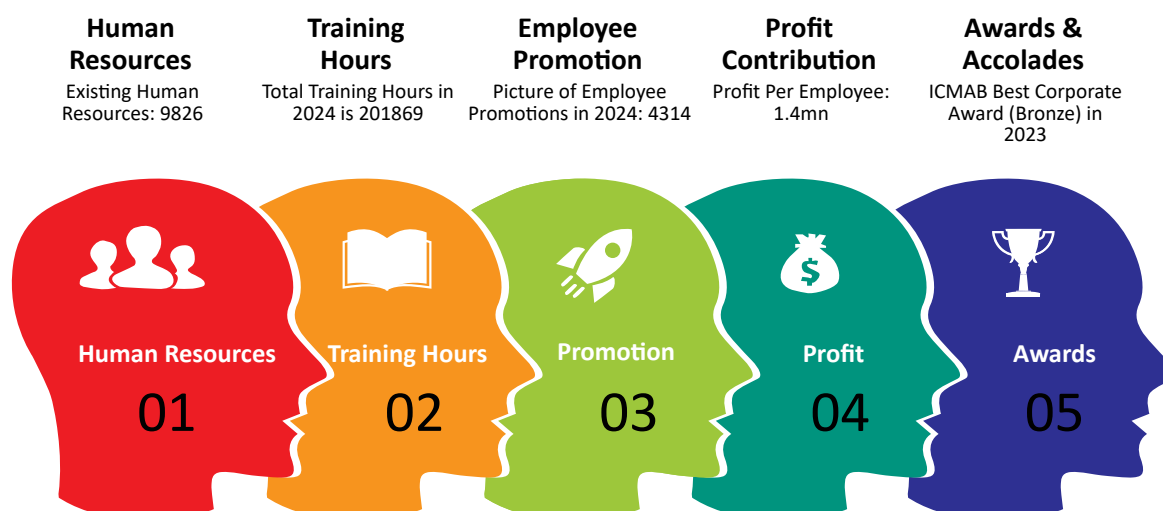
Expected Outcomes:

- 20% faster product development cycles
- 5% rise in high-value client portfolios
- Top 3 ranking in Bangladesh for **digital banking innovation**

Human Capital

What it means:

The economic value derived from individuals' knowledge, skills, experience, and abilities—enabling productivity and value creation for organizations and communities.



Human Capital Strategy at Agrani Bank

Our people drive our success. At Agrani Bank, we build competitive advantage through strategic human capital management:

Talent Excellence Framework:

- **Targeted Acquisition:** Recruit top-tier banking professionals through rigorous selection processes
- **Continuous Development:** Implement structured learning programs for skills enhancement
- **Performance Culture:** Maintain merit-based advancement and recognition systems

Employee Value Proposition:

We foster an engaging workplace through:

- Equity and inclusion policies
- Professional growth opportunities
- Competitive compensation structures

Outcomes:

- Strong employer branding in Bangladesh's financial sector
- High retention of critical skills
- Aligned workforce driving organizational value

Six Capitals

Social & Relationship Capital

What it means:

The strategic value derived from a bank's stakeholder networks and interaction quality, measured through:

- **Customer Metrics:** Satisfaction scores, retention rates, and loyalty program effectiveness
- **Partner Ecosystems:** Strength of alliances with financial institutions, fintechs, and suppliers
- **Community Ties:** Engagement with local populations and regulatory bodies

Strategic Impact:

- Enhances customer lifetime value
- Uncovers co-creation opportunities (e.g., embedded finance)
- Strengthens crisis resilience through trusted networks

Six Capitals Alignment:

Quantifies intangible value from relationships with:

- Retail/Corporate Clients
- Employees & Unions
- Regulators & Industry Peers
- Local Communities

Future strategic approach:

1. Customer-Centric Relationship Architecture

Initiatives:

- **Tiered Engagement Model:**
 - ✓ **Retail:** AI-driven personalized banking (e.g., lifecycle-based product triggers)
 - ✓ **SME:** Dedicated relationship managers + digital advisory portals
 - ✓ **Corporate:** Co-created financial solutions (e.g., supply chain financing ecosystems)
- **Loyalty Engineering:**
 - ✓ Implement predictive churn models with 90-day intervention protocols
 - ✓ Launch "Agrani Connect" rewards integrating local merchant partnerships

Measurement: Digital engagement (40% increase)

2. Institutional Network Strengthening

Partnership Levers:

- Regulatory: Quarterly policy dialogue sessions with Bangladesh Bank
- FinTech: Sandbox collaborations with top 3 local fintechs (e.g., bKash API integration)
- Peer Banks: Cross-border remittance alliances (e.g., Malaysia/ME worker corridors)

Risk Mitigation:

- Partner scorecards with ESG compliance thresholds
- Blockchain-based smart contracts for transparent collaborations

3. Community Embeddedness Strategy

Localized Programs:

- "Agrani Shathi" financial literacy drives in 500+ rural schools
- Green SME financing with BSCIC (Bangladesh Small Industries)
- Disaster-response credit lines for climate-vulnerable districts

Brand Equity Tools:

- Social impact dashboard (publicly reported)
- Branch-level CSAT tied to community development KPIs

BANK'S

Six Capitals

4. Employee-Led Relationship Amplification

Internal Enablers:

- Frontline staff certification in "Relationship Banking" (yearly recertification)
- 360° stakeholder feedback loops into product development
- "Voice of Employee" digital platform for grassroots innovation

Why This Works for Agrani Bank:

- **Regulatory Alignment:** Matches Bangladesh Bank's financial inclusion mandates
- **Competitive Edge:** Differentiates in a crowded market through hyper-localization
- **ROI Focus:** 60% of initiatives use existing branch infrastructure

Implementation Roadmap:

- **Phase 1 (0-6mo):** Customer segmentation overhaul + pilot fintech partnerships
- **Phase 2 (6-18mo):** Scale community programs + employee certification
- **Phase 3 (18-36mo):** Full metric integration into balanced scorecard

Natural Capital

What it means:

Natural capital comprises Earth's renewable/non-renewable resources that underpin economic activity. For banks, this involves:

- **Operational Impact:** Energy use, waste, and emissions from facilities
- **Financial Influence:** Lending/investment decisions affecting ecosystems
- **Strategic Response:** Green financing, ESG compliance, and carbon footprint reduction

Key Drivers: Climate risk regulations, sustainable development goals, and stakeholder ESG expectations.

Our Commitment to Natural Capital Stewardship

While our operational footprint is limited as a financial institution, we leverage our core business to drive environmental progress:

1. Responsible Finance Framework

- ESG-integrated credit assessments
- Green loan prioritization (renewables, clean tech)
- Exclusion policies for high-impact sectors

2. Operational Eco-Efficiency

- Branch energy optimization programs
- Paperless banking acceleration
- Sustainable procurement policies

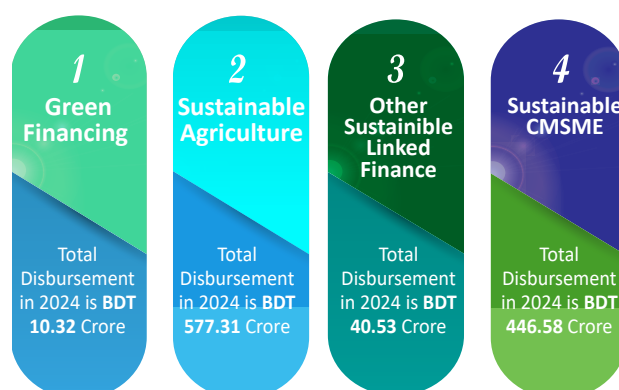
3. Stakeholder Engagement

- Client education on sustainable practices
- Partner collaborations for climate initiatives
- Transparent sustainability reporting

Impact Pathways:

- Reduced financed emissions (-25% by 2030)
- 30% green portfolio growth annually
- 100% renewable energy in flagship branches

Our Contributions in Sustainable Financing:



Flashback
of Key Events

PHOTO GALLERY



Every Picture Tells a Tale

PHOTO GALLERY



Extending the heartfelt congratulations to our esteemed Chairman of the Board of Directors, Syed Abu Naser Bukhtear Ahmed.

Managing Director & CEO Md. Anwarul Islam received the 'Remittance Award 2024' from Hon'ble Advisor Dr Asif Nazrul (Expatriates' Welfare & Overseas Employment) and Hon'ble Advisor Asif Mahmud Shojib Bhuiyan (Youth & Sports).



Attendees pose for a group photo following the 'Risk Management Awareness in Banking' seminar at ABTI, held on February 8, 2025.



PHOTO GALLERY

Board members pictured at the 962nd session of Agrani Bank PLC's Board of Directors.



Md. Anwarul Islam, Managing Director & CEO, received the esteemed NRB Remittance Award in recognition of Agrani Bank's exemplary performance in facilitating overseas remittances during fiscal year 2023-24



Participants of the 92nd and 93rd Officer (Cash) Foundation Course at Agrani Bank Training Institute (ABTI), Dhaka — inaugurated on July 13, 2025.

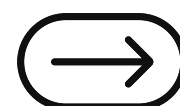


PHOTO GALLERY



Inaugurating a new era of digital connectivity through the DATA Connectivity Agreement signing.

Hon'ble Chairman Syed Abu Naser Bukhtear Ahmed unveils Prerona, commemorative publication, in celebration of National Revolution and Solidarity Day at Agrani Bank PLC.



Foundation Course trainees at ABTI, nurturing the next generation of banking professionals.



PHOTO GALLERY

Top management in session
at Agrani Bank PLC.'s Strategic
Business Review Meeting.



Hon'ble MD & CEO
Md. Anwarul Islam accepts
the prestigious ICMAB Best
Corporate Award on behalf of
Agrani Bank PLC.



Agrani Bank Cricket Club achieves
a commendable 6th place finish in
the 2024–25 Dhaka Premier Division
Super League, hosted at Shere Bangla
National Stadium, Mirpur.



PHOTO GALLERY



Agrani Bank PLC. secures the Gold Award (1st position) in the Public Sector Bank category at the 23rd ICAB National Award Ceremony, recognising excellence in corporate governance and financial reporting.

Agrani Bank PLC. pays heartfelt tribute to the martyrs of the Liberation War on Independence and National Day 2025.



Honouring the language martyrs: Agrani Bank PLC. commemorates International Mother Language Day 2025.





Corporate Strategy

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Corporate Strategy

Strategic Objectives

During the year under review, our strategic focus was on driving sustainable long-term growth by optimizing the deposit mix, enhancing asset quality, and rationalizing operating costs. We prioritized operational efficiency, resource productivity, and faster customer service while strengthening risk management and corporate governance. As a compliant institution, Agrani Bank PLC. remains committed to sustainable profitability, upholding accountability, integrity, ethics, and transparency across all operations.

We provide a comprehensive range of banking solutions for Corporate, SME, and Retail clients, including diversified deposit and loan products, Islamic Banking services, Foreign Trade facilitation, and Deposit Pension Schemes. ABPLC.. leads the industry with its fully integrated real-time banking network, connecting 979 branches—a competitive advantage unmatched by peers.

Crafting strategy is an ongoing endeavor rather than a one-time event, and Agrani Bank PLC. has implemented strategies designed to evolve over time.



At Agrani Bank PLC., we establish a set of actions for our managers to exceed competitors and achieve higher profitability. These include:



Corporate Strategy



Business Model Canvas of Agrani Bank PLC.

With five decades of proven banking expertise, Agrani Bank PLC. has developed a resilient business model designed to adapt to market volatility and withstand macroeconomic challenges. Our core mission is to harmonize stakeholder interests while enhancing value chain contributions. In this report, we will systematically break down our business model using the Business Model Canvas framework to provide a clear and structured analysis.

Agrai Bank PLC..				
 Key Partners	 Key Activities	 Value Propositions	 Relationships with Clients	 Customer Segments
Stakeholders <ul style="list-style-type: none"> Government Shareholders Central Bank of Bangladesh (BB) Other Banks & Non-Bank Financial Institutions (NBFIs) Surplus Economic Entities Multilateral Organizations Investors Regulators Vendors 	<ul style="list-style-type: none"> Core Banking Operations Risk Management & Compliance Customer Service & Relationship Management Digital & Technological Innovation Marketing & Business Development Treasury & Investment Management Strategic Partnerships & Alliances 	<ul style="list-style-type: none"> Deposit and Loan Products ATM & Card Services Agrani Smart Banking App Working Capital Loans Trade Finance Authorized Dealer (AD) Services Agent Banking Foreign Remittance Pension Schemes Wage Earners' Bonds Foreign Exchange Trading Locker Facilities Remittance Facilities Microfinance & Rural Credit 	<ul style="list-style-type: none"> Determine customer needs Ancillary Roles Dedicated Personal Assistance Automated Services (QR Code based services) Communities Engagement Customer Support (Live Chat) Premium service for High-Value Clients Social Media Engagement (LinkedIn, Twitter, Facebook) Consistent customer engagement RM-based business model 	<ul style="list-style-type: none"> Retail Banking Customers Digital-First Customers SME and Business Clients High-Net-Worth Individuals (HNIs) Rural and Agent Banking Users Corporate and Institutional Clients Services like bKash/ Nagad integration Tech-savvy users- Agrani Smart App

Corporate Strategy

	 Key Resources		 Channels	
	<ul style="list-style-type: none"> • Extensive Branch Network & Physical Infrastructure • Digital and Technological Resource • Financial Resource • Human Capital and Expertise • Brand and Reputational Resources • Strategic Partnerships and Regulatory Support 		<ul style="list-style-type: none"> • Branches & Agent Networks • Digital Banking Platforms • Mobile Financial Services (MFS) • Corporate & Institutional Channels • Partnerships & Third-Party Networks 	
 Structure of Costs <ul style="list-style-type: none"> • Operational Costs • Interest Expenses • Loan Loss Provisions • Technology and Digitalization • Administrative and Regulatory Costs • Marketing and CSR • Other Miscellaneous Expenses 		 Sources of Revenue <ul style="list-style-type: none"> • Interest Income • Commission, exchange earnings and brokerage • Foreign Exchange (Forex) Operations • Investment Income • Other Income 		

SMART Analysis of Agrani Bank PLC.

Goals drive achievement by creating focus, motivation, and measurable targets. The **SMART** framework (Specific, Measurable, Achievable, Relevant, Time-bound) structures effective goal-setting to maximize success.



Acronym	Key Focus Area	Targets
Specific	Non-Performing Loan (NPL) Reduction	<ul style="list-style-type: none"> ✓ NPL Ratio: Reduce from existing level to below 10% by 2025 as per MoU. ✓ Loan Recovery: From Top-20 defaulters BDT 892 Crore, from other classified loans BDT 1,255 Crore and from Write-off loans BDT 395 Crore . ✓ New Loan Approvals: Ensure <3% default rate for new disbursements.

Corporate Strategy

Acronym	Key Focus Area	Targets
Measurable	Digital Banking Adoption	<ul style="list-style-type: none"> ✓ Mobile App Users: Target 1 million active users by 2025. ✓ Digital Transactions: Increase to 20% of total transactions by 2025. ✓ Agent Banking Points: Expand from 567 to 740 agents. ✓ Reduction in Branch Visits: Decrease by 20% due to digital migration.
Achievable	SME Financing	<ul style="list-style-type: none"> ✓ Loan Portfolio: Allocate 60% of new ALG to CMSME and other retail ✓ Achievement: Disbursement in CMSME to be increased from 86% to 100% by 2025 ✓ Entrepreneurs: Disburse SME loans to 50000 entrepreneurs from 42,333 through Agrani SME. ✓ Fund 50 solar projects (5MW capacity total). ✓ Compliance: Achieve 100% alignment with Bangladesh Bank's ESG guidelines.
Realistic	Rural Credit	<ul style="list-style-type: none"> ✓ New Accounts: Open 300,000 rural accounts (zero-balance/SME) in 2025. ✓ Loan Disbursement: Increase to 80% from 47% against a target of 700 Crore. ✓ Deposit Growth: Increase rural deposits by 20% YoY.
Timely	Employee Skill Development	<ul style="list-style-type: none"> ✓ Trained Staff: Certify 50% of frontline employees in digital banking. ✓ Customer Satisfaction: Improve CSAT scores to 50%. ✓ Attrition Rate: Reduce below to 5% by 2025.

How (NPL) Reduction Fits SMART Criteria

SMART Element	Implementation
Specific	Targets NPL reduction in measurable terms.
Measurable	Keeping NPL ratio below 28%
Achievable	Uses existing systems + Bangladesh Bank support.
Relevant	Critical for profitability and regulatory compliance.
Time-bound	December 2025 deadline.

PESTEL Analysis of Agrani Bank PLC.

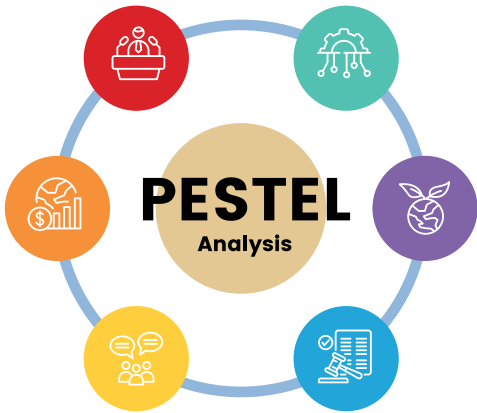
PESTEL is a strategic framework that evaluates **macro-environmental factors** affecting an organization. It examines: **Political, Economic, Social, Technological, Environmental and Legal**. PESTEL is important for Agrani Bank for a number of reasons:

- Identifies Opportunities & Threats
- Guides Strategic Decision-Making
- Ensures Regulatory Compliance
- Improves Risk Management
- Enhances Competitive Advantage

Corporate Strategy

Acronym	Key Factors	Impact
Political	<ul style="list-style-type: none"> As a state-owned bank, Agrani benefits from policy support but faces bureaucratic delays. Must comply with Bangladesh Bank directives (e.g., loan classification). Elections or policy shifts can alter priorities. 	Opportunity: Leverage government-backed projects (e.g., infrastructure loans) Threat: Slow decision-making due to state ownership.
Economic	<ul style="list-style-type: none"> Raises operating costs and deposit interest rates. USD 26,890 million remittance flow for all banks (2024) but volatile market. Industry NPLs average 42% in the year 2024 (higher for state banks). 	Opportunity: Grow diaspora banking services. Threat: Margin squeeze from rising funding costs.
Social	<ul style="list-style-type: none"> Unbanked Population: 50% lack formal banking access 65% mobile penetration enables fintech growth but requires literacy programs. Rural customers prefer Agrani for perceived stability. 	Opportunity: Scale agent banking in untapped regions. Threat: Private banks attract urban youth with digital services.
Technological	<ul style="list-style-type: none"> MFS dominate mobile money; Agrani lags in app functionality. Rising digital fraud (e.g., phishing) demands investment in firewalls. Outdated core banking software slows innovation 	Opportunity: Partner with fintechs for QR payments/BNPL. Threat: Obsolescence risks if tech upgrades lag.
Environmental	<ul style="list-style-type: none"> Floods/cyclones disrupt rural branches and agri-loans. Bangladesh Bank requires 5% of loans for eco-projects by 2026. Carbon Footprint 	Opportunity: Fund solar projects to meet ESG goals. Threat: Loan defaults from climate-affected farmers.
Legal	<ul style="list-style-type: none"> Basel III Compliance: Must maintain 10% capital adequacy ratio (CAR). AML Laws: Strict anti-money laundering rules increase compliance costs. 	Opportunity: Strengthen governance to attract investors. Threat: Penalties for non-compliance (e.g., loan misclassification).

PESTEL ANALYSIS



P	Political
E	Economic
S	Social
T	Technological
E	Environmental
L	Legal

Corporate Strategy

PESTEL's Role in Agrani Bank's Success

Factor	Key Influencers	Strategic Response
Political	State ownership slows innovation but ensures stability.	Lobby for autonomy in digital initiatives.
Economic	Inflation/NPLs pressure margins.	Diversify into fee-based services.
Social	Rural trust vs. urban digital shift.	Hybrid model (digital + human touch).
Technological	Fintech disruption risks.	Co-develop apps with startups.
Environmental	Climate risks + green mandates.	Insure agri-loans; fund renewable energy sectors
Legal	Basel III/AML compliance costs.	Automate reporting systems.

Competitive Force: Five Forces Model

This framework evaluates the **competitive intensity** and **profitability potential** of Agrani Bank in Bangladesh's banking sector. For Agrani Bank, this framework is crucial because it helps:

- Identifies Competitive Threats & Opportunities
- Assesses Profitability Potential
- Guides Strategic Decision-Making
- Evaluates Supplier & Customer Power
- Supports Risk Management

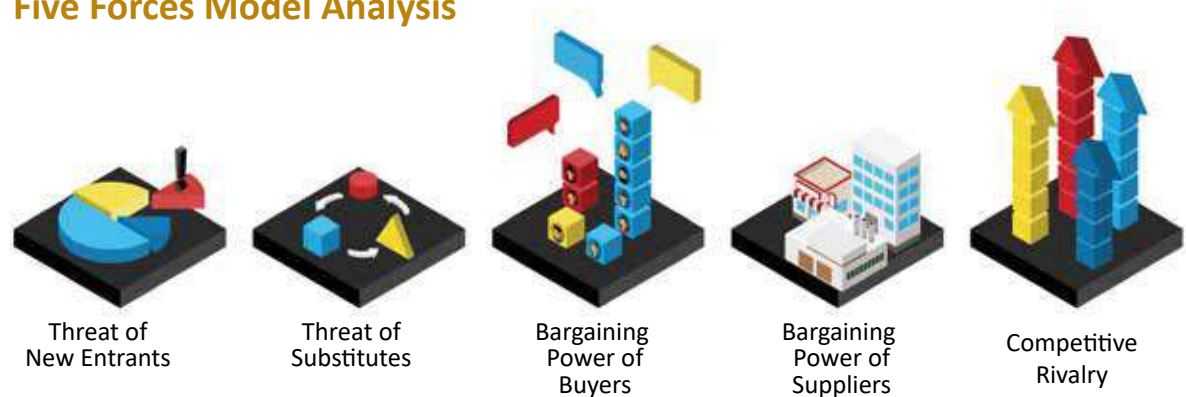
Forces	Impact	Influencing Factors	Strategy
New Entrants	Moderate to Low	<ul style="list-style-type: none"> • High capital requirements (Bangladesh Bank mandates) BDT 500 crore for new banks). • Regulatory hurdles (e.g., licensing, Basel III compliance). • Agrani's strong government backing and brand trust deter startups. 	Strengthen digital offerings to counter fintech threats
Bargaining Power of Customers	Moderate to High	<ul style="list-style-type: none"> • Low switching costs • Demand for higher deposit rates <p>Factors Reducing Power:</p> <ul style="list-style-type: none"> • Rural customers' loyalty to state-owned banks. • SMEs depend on Agrani for subsidized loans. 	Enhance customer retention via personalized services
Bargaining Power of Suppliers	Low to Moderate	<ul style="list-style-type: none"> • Depositors: Influence interest rates but lack collective bargaining. • Tech vendors: Limited power 	Negotiate bulk deals with fintech providers
Threat of Substitutes	High	<ul style="list-style-type: none"> • Mobile financial services (bKash, Nagad) for payments. • Microfinance institutions (ASA, BRAC) for small loans. 	Accelerate agent banking and mobile app features
Competitive Rivalry	High	<ul style="list-style-type: none"> • State-owned banks: Sonali, Janata (similar services but weaker digital infrastructure). • Private banks: DBBL, BRAC Bank (better tech, lower NPLs). • Market Saturation: 61 scheduled banks in Bangladesh 	Differentiate via green banking and rural financial inclusion.

Corporate Strategy

Strategic Recommendations for Agrani Bank PLC.

- **Counter New Entrants:** Fast-track digital transformation (e.g., AI chatbots for customer service).
- **Reduce Customer Power:** Launch loyalty programs (e.g., cashback on remittance fees).
- **Leverage Supplier Weakness:** Partner with local fintechs to cut costs.
- **Combat Substitutes:** Offer integrated services (e.g., mobile banking + insurance).
- **Outperform Rivals:** Focus on NPL recovery and ESG-compliant loans.

Five Forces Model Analysis



Five Forces Summary Table for Agrani Bank PLC.

Force	Agrani's Position	Action Required
New Entrants	Moderate to Low	Invest in digital barriers (e.g., patents).
Customer Power	Moderate to High	Improve service quality/digital UX.
Supplier Power	Low to Moderate	Bulk procurement of tech solutions.
Substitutes	High	Compete with bundled products.
Industry Rivalry	High	Highlight state-backed stability.

Real-World Application for Agrani Bank PLC.

Five Force	Agrani's Challenge	Strategic Response
New Entrants	Digital banks may disrupt.	Launch Agrani's own mobile wallet.
Customer Bargaining	Urban clients prefer private banks.	Offer personalized SME loan packages.
Supplier Bargaining	IT vendors charge high fees.	Partner with local fintech startups.
Substitutes	MFSs dominates mobile payments.	Integrate QR payments in Agrani's app.
Industry Rivalry	Private Banks have better tech.	Highlight Agrani's government backing.

Agrani Bank's Market Positioning: SWOT Analysis

SWOT Analysis is crucial for **Agrani Bank** to assess its competitive position, identify growth opportunities, and mitigate risks in a dynamic financial industry. Here's why it's essential:

- Helps Agrani Bank align its long-term goals with market realities.
- Guides decisions on expansion, digital transformation, or service improvements.
- Recognizes Agrani Bank's strong government backing (as a state-owned bank).
- Highlights large customer base, branch networks, and trust in rural & urban areas.
- Points out inefficiencies like slow digital adoption, bureaucratic delays

Corporate Strategy

- Helps improve NPL (Non-Performing Loans) management and operational costs.
- Helps Partnering with mobile financial services or launching own digital apps.
- Aids in expanding credit facilities for small businesses and farmers.
- Leveraging state-sponsored schemes (e.g., stimulus packages).
- Helps to points out effects of macro-economic ingredients like Inflation, currency fluctuations, and loan defaults.
- Assists how to comply with Bangladesh Bank policies.

SWOT ANALYSIS OF AGRANI BANK PLC.

STRENGTHS

Government-owned Bank
Extensive branch network
Strong rural presence
Good Governance and Compliance
Steady Financial and Operational Performance
Strong Solvency & Liquidity
Cutting-Edge Core Banking software
Locally & internationally accepted Bank

WEAKNESSES

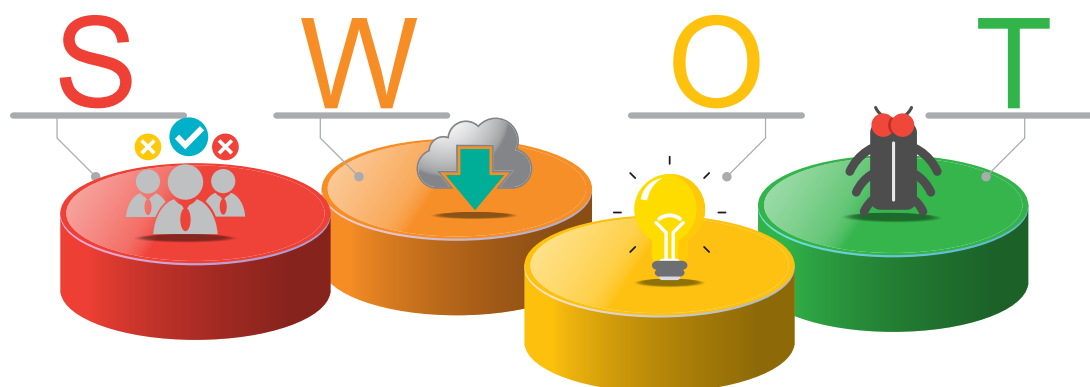
Slow digital transformation
High NPLs (bad loans)
Bureaucratic inefficiencies
High Credit Concentration
Revenue Diversification Challenges
Escalating Cost of Funds
Technological Vulnerabilities

OPPORTUNITIES

Growth in digital banking
SME & agricultural financing
Government Partnerships & Policy Support
Diaspora Banking & Remittance Growth
Serving unbanked people
Financial Inclusion
Green Banking & Sustainable Finance
Strategic Alliances & Asset Diversification
Pool of talented Human Resources

THREATS

Rising competition from private banks
Economic instability (inflation, forex risks)
Cybersecurity risks
Regulatory & Compliance Risks
Technological Obsolescence
Political & Policy Uncertainty
Talent Drain to Private Sector



SWOT analysis strengthens its market position, improves services, and adapts to digital trends while managing risks like NPLs and competition. It ensures sustainable growth in Bangladesh's evolving banking sector.

Products and Services

Conventional Banking Deposit Products <ul style="list-style-type: none"> • Current Deposit Account • Savings Bank Account • Special Notice Time Deposit (SNTD) • Non-Resident Special Taka Account (NRTA) • Non-Resident Investors Taka Account (NRIT) • Student Savings A/C (School Banking) • Ten Taka Farmers A/C • Freedom Fighters A/C • Other Beneficiaries A/C under social Security's Program • FDR Deposit 	Loans and Advances Products <ul style="list-style-type: none"> • Cash Credit (Hypo) • Cash Credit (Pledge) • Secured Overdraft (SOD) • Industrial Credit • Housing Loan (General & Commercial) • Consumer Credit • Loan for Overseas Employment • Weavers' Credit • Crop Loan • Fishery Loan • Animal Husbandry Loan • Agri Machinery Loan • Rural Transport Loan • Poverty Alleviation Loan
Foreign Currency Account <ul style="list-style-type: none"> • Foreign Currency (FC) A/C • Non-Resident Foreign Currency Deposit (NFCD) A/C • Resident Foreign Currency Deposit (RFCD) A/C • Exporters' Retention Quota (ERQ) A/C 	Other Loan Products <ul style="list-style-type: none"> • Agrani Bidesh Jowar Loan (ABJL) • Green Finance • Any Purpose Loan • Term Loan for Muktijodda (Freedom Fighter)

Corporate Strategy

Agrani Deposit Schemes <ul style="list-style-type: none"> • Agrani Education Scheme • Agrani Super Savings • Agrani Bank Pension Scheme (APS) • Agrani Bank Bisesh Sanchay Scheme (ABS) • Agrani Bank Quarterly Income Scheme • Agrani Bank Double Benefit Scheme • Agrani Bank Lakhpoti Deposit Scheme • Agrani Bank Millionaire Deposit Scheme • Agrani Bank Lalhpoti Deposit Scheme • Agrani Bank Probash Deposit Scheme • Agrani Bank Deposit Scheme for Women • Agrani Senior Citizen Savings Scheme • Agrani Bank Sanchay Pension Scheme (ASPS) • Agrani Bank Wage Earners Deposit Scheme • Monthly Profit Deposit Scheme 	Small and Medium Enterprise Loan <ul style="list-style-type: none"> • Service Sector Loan • Trading Sector Loan • Manufacturing Sector Loan • Women Entrepreneurs Loan Letter of Guarantee <ul style="list-style-type: none"> • Payment against Guarantee • Bid Bond • Performance Guarantee • Shipping Guarantee • Standby Credit Value Added Service <ul style="list-style-type: none"> • Locker Service • Utility Bill Service • Armed Forces Pension Automated Challan System (ACS)
Money Market <ul style="list-style-type: none"> • Call Money Transaction • Term Replacement (FDR) • Treasury Bills • Treasury Bonds • Secondary Trading Government Securities • Repo • Reverse Repo • Custodian Services • Other Investment 	Import Finance <ul style="list-style-type: none"> • Loan against Imported Merchandise (LIM) • Loan against Trust Receipt (LTR) • Payment against Document (PAD) Cash Service <ul style="list-style-type: none"> • ATM Service • Cheque Encashment • Foreign Currency
Other Foreign Exchange Service <ul style="list-style-type: none"> • Documentary Bill Collection • Advanced Payment for import & Export • Foreign Remittance (Incoming & Outgoing) • Forex Currency Endorsement against passport • Issuance of Draft, TT • Collection of Draft, Cheque, TC • Opening of Student File, Medical 	Export Finance <ul style="list-style-type: none"> • Export Cash Credit • Packing Credit • Local/Foreign Bill Purchased (FBP) • Loan against Export Development Fund (EDF) • Advance against Cash Incentives (Subsidy, Assistance)
Fund Transfer <ul style="list-style-type: none"> • Inter-Branch Money Transfer • SWIFT • Telegraphic Transfer (TT) • Issuing Foreign Draft • Encashing Foreign Draft • Bangladesh Electronic Fund Transfer Network (BEFTN) • Bangladesh Automated Clearing House (BACH) • Online Deposit to Accounts • Real Time Gross Settlement (RTGS) 	Foreign Exchange Market <ul style="list-style-type: none"> • Selling Foreign Currency for Import Payment • Buying Foreign Currency against Export Proceeds • Fixation of Exchange Rate • Foreign Currency Buying and Selling • SWAP Transactions • Forward Transactions • Term Replacement Letter of Credit <ul style="list-style-type: none"> • Letter of Credit-Sight • Letter of Credit-Usance • Back to Back L/C
Islamic Banking Service (Deposit) <ul style="list-style-type: none"> • Al-Wadeah Current Account • Mudharaba Deposit Account. • Mudharaba Savings Account. • Mudharaba Hajj Savings Scheme. • Mudharaba Term Deposit (MTDR) • Mudharaba Special Savings Scheme • Mudharaba Special Notice Deposit (MSND) • Mudharaba Probashi Kalyan Savings Scheme • Mudharaba Cash Waqf Savings Scheme 	Islamic Banking (Investment) <ul style="list-style-type: none"> • Bai Mudaraba (Pledge) • Bai Muazzal (Hypo) • Higher Purchase Sirkatul Melik • Bai Sal



Stakeholders Information

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Stakeholders' Information

Stakeholder Involvement and Inclusion

Agrani Bank PLC. Remains steadfast in its commitment to sustainability, viewing it as a highly valuable tool for generating lasting value for its stakeholders. With a view to ensuring pragmatism in engagement and reporting, the bank strategically defines the different nature of various key stakeholders as customers, regulators, investors, employees, and communities. Through stakeholders' inclusiveness and strategic engagement, the bank aims to achieve conclusive and positive outcomes for each of the identified stakeholders.

Stakeholders	Communication Route	Periodicity	Focus Areas
Clients	<ul style="list-style-type: none"> ➤ Branches, Divisional offices & Area offices ➤ Head office ➤ Face to face ➤ Annual Report ➤ Quarterly Financial Statements ➤ Ongoing market research & product modernism 	<ul style="list-style-type: none"> ➤ Regular ➤ Regular ➤ Regular ➤ Once in a year ➤ Quarterly of a year ➤ Ongoing 	<ul style="list-style-type: none"> ➤ Service quality: Customer relations ➤ Pricing: Value delivered by products and services ➤ Customer satisfaction ➤ Protection of customer rights ➤ Proper compliance with corporate governance principles
Government Agencies and Regulators	<ul style="list-style-type: none"> ➤ Periodic meetings ➤ Annual General Meeting ➤ Regular reporting ➤ Website, E-mails, Phone calls 	<ul style="list-style-type: none"> ➤ Several times ➤ Once in a year ➤ Regular in specified times ➤ According to necessity 	<ul style="list-style-type: none"> ➤ Proper compliance with corporate governance principles ➤ Reporting in time as per requirement ➤ Timely payment of corporate tax and deposited TDS & VDS
Investment Partners	<ul style="list-style-type: none"> ➤ Annual General Meeting ➤ Business conferences ➤ Press releases ➤ Value added statements ➤ E-mails, Phone calls 	<ul style="list-style-type: none"> ➤ Once in a year ➤ According to events ➤ According to necessity ➤ Once a year (Annual Report) ➤ According to necessity 	<ul style="list-style-type: none"> ➤ Transparency and easy access to information regarding the bank ➤ Optimal return on investment ➤ Sound governance and risk management
Staff	<ul style="list-style-type: none"> ➤ Internal meetings ➤ Training, workshop and orientation classes ➤ Corporate events ➤ Internet (paperless communication) ➤ Phone calls, website, e-mails 	<ul style="list-style-type: none"> ➤ According to necessity ➤ According to necessity ➤ According to events ➤ According to necessity ➤ According to necessity 	<ul style="list-style-type: none"> ➤ Working conditions ➤ Employee benefits ➤ Employee health and safety ➤ Workplace dialogue & Performance based career management ➤ Equality of opportunity and diversity
Community Members	<ul style="list-style-type: none"> ➤ Government engaged special/ safety net programs ➤ CSR activities 	<ul style="list-style-type: none"> ➤ Several times in a year ➤ Several times in a year ➤ According to necessity 	<ul style="list-style-type: none"> ➤ Support in government engaged special programs ➤ Support local communities according to their basic needs

Shareholders' Information

Particulars	Distribution of Shares	
	31 December 2024	31 December 2023
Government of Bangladesh	20,72,29,397	20,72,29,395
Directors	7	9
General Public	–	–
Total	20,72,29,404	20,72,29,404

Sl. No.	Particulars	Status	Share	Closing Position	Change
1	Syed Abu Naser Bukhtear Ahmed	Chairman	1	1	0%
2	Dr. Md. Fazlul Hoque	Director	1	1	0%
3	Kabirul Ezdani Khan	Director	1	1	0%
4	Mohammad Sultan Mahmud	Director	1	1	0%
5	Muzaffar Ahmed, FCMA, FCS	Director	1	1	0%
6	Md. Sayed Kutub	Director	1	1	0%
7	Md. Rizwanul Huda	Director	1	1	0%
		Total	7	7	0%

Responding to Shareholders' Feedback

During the Bank's 17th Annual General Meeting, directors and shareholders expressed concerns about specific financial issues and services, along with recommendations for improvement. The bank's management took these concerns seriously and made dedicated efforts to implement the suggested actions. The following justifications were provided:

SL	Insights for Enhancement	Responding to Shareholders' Feedback
01.	Actions to Strengthen Recovery from Non-Performing and Written-Off Loans	Management has taken necessary steps to increase recovery from classified & written-off loan. In 2024, total recovery from classified & written-off loan stood at BDT 1,726 crore.
02.	Strategies to Maintain Growth in Net Interest Income	Management has taken various active steps to continue the trend of positive Net Interest Income. The Bank has able to earn positive Net Interest Income. In 2024, Net Interest Income stood at BDT 50.27 crore.
03.	Strengthen SME Loan Portfolio	The bank management has been given priority in SME financing for micro economic development. In line with the Bangladesh Bank directives, the Bank disbursed more SME loan in 2024. Total SME loans stood at BDT 14,974.13 crore in 2024 which was BDT 14,807.34 crore in 2023.
04.	Optimize the Deposit Mix by Reducing High-Cost Deposits and Growing Low- and No-Cost Deposits	The bank management has prioritized reducing high-cost deposits and increasing low- to no-cost deposits. In line with that, low & no cost deposit stood at BDT 53,471 crore in 2024.

Mechanism for Customer redressal

The management of the Bank has assigned designated officers to receive complaints from the customers. The customers of the Bank can make their complaints through the following ways:

- Email address
- Dedicated helpline
- Courier, etc.

The Process for Redressal of Customers' Complaints

- Lodging a Complaint: The customer has to lodge first a complaint to the Bank through the above-mentioned modes or to the designated email (available on the Bank's website).
- Acknowledgement: The concerned officer acknowledges the receipt of the complaint, and maintains a complaints register to resolve the queries.
- Investigation: The concerned officer/authority investigates the complaint and verify the details provided by the customer. It may involve contacting the concerned parties, examining relevant documents, and conducting other necessary checks.
- Communication: The concerned officer communicates with the customer regarding the status of the complaint and any further information or clarification required.
- Resolution: Based on the findings of the investigation, the Bank then takes appropriate action to resolve the complaint.
- Closure: Once the complaint is resolved to the satisfaction of the investor, then the issue is closed.

Profitability, Performance & Liquidity Positions

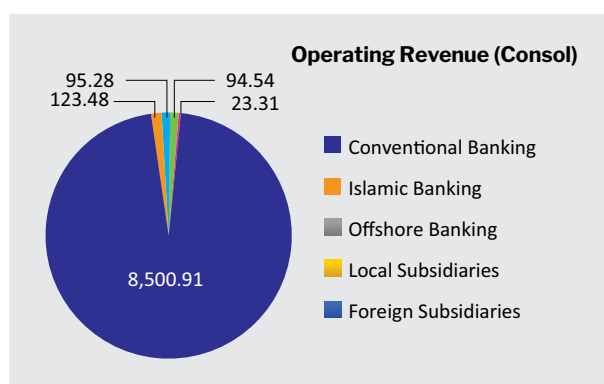
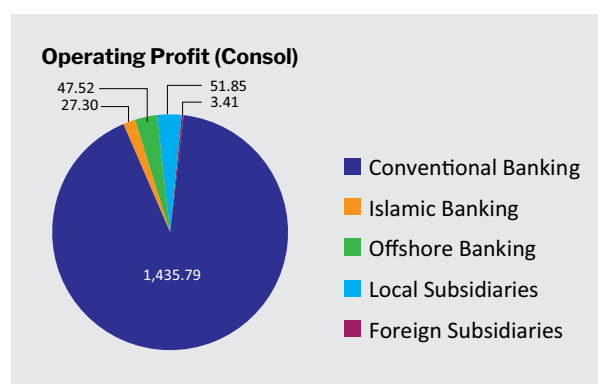
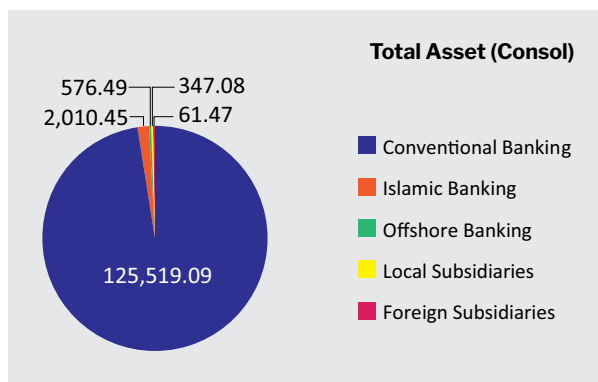
Particulars	2024	2023	2022
Net Interest income Ratio	0.95%	10.83%	10.04%
Operating cost-Efficiency ratio	22.32%	22.69%	24.70%
Return on Capital Employed	1.82%	2.28%	1.79%
Net profit ratio	-10.74%	0.86%	1.64%
Cost to income ratio	82.68%	78.55%	82.15%
Return on assets	(0.73%)	0.06%	0.10%
Return on equity	(30.00%)	1.66%	2.71%
Non-interest expenses to total assets	1.52%	1.47%	1.45%
Non-interest income to total assets	2.66%	2.43%	2.12%
Interest margin to total assets	0.04%	0.44%	0.38%
Earnings per share (BDT)	(45.20)	3.33	5.34
Net asset value per share (BDT)	151	200	197
Cost of fund	7.42%	6.55%	6.11%
Return on investment	8.71%	7.90%	5.99%
Profit per employee (Crore BDT)	0.15	0.17	0.12
Non-Performing Loans to total Loans	40.49%	28.37%	21.11%
Statutory Liquidity Ratio	19.89%	19.05%	23.32%
Cash Reserve ratio/ Liquid Asset ratio	4.03%	4.04%	4.22%
Current Ratio	1.02	0.70	1.01
Debt to Assets Ratio	97.56%	90.09%	96.45%
Debt Equity Ratio	4003.15%	2673.75%	2717.75%
Loans & advances to deposit ratio	79.65%	76.53%	78.36%
Loans & advances to total assets ratio	61.70%	61.50%	63.44%
Provision to total loans & advances	8.29%	6.25%	6.49%

Segment Analysis (Consolidated)

Agrani Bank (Consolidated)

Crete Taka unless otherwise specified

Particulars	Operating Revenue	Profit before Tax	Total Asset
Conventional Banking	8,500.91	1,435.79	125,519.09
Islamic Banking	123.48	27.30	2,010.45
Offshore Banking	95.28	47.52	576.49
Local Subsidiaries	94.54	51.85	347.08
Foreign Subsidiaries	23.31	3.41	61.47
Total	8,837.52	1,565.87	128,514.58

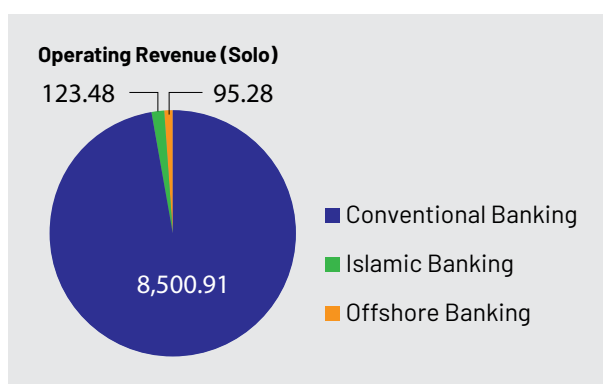
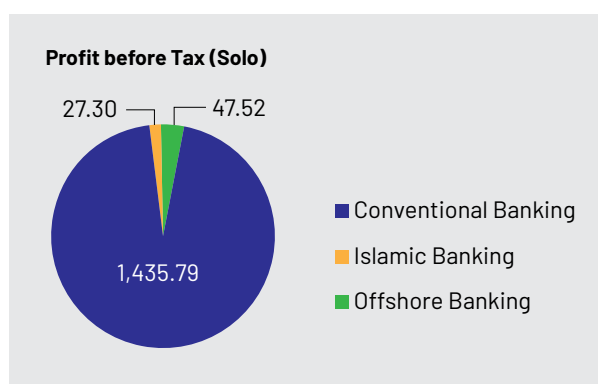
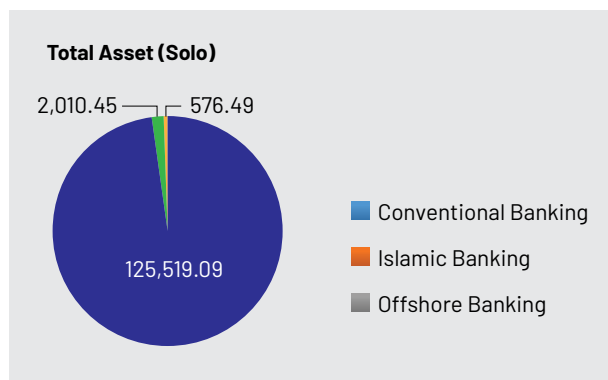


Segment Analysis (Solo)

Agrani Bank (Solo)

Crore Taka unless otherwise specified

Particulars	Operating Revenue	Profit before Tax	Total Asset
Conventional Banking	8,500.91	1,435.79	125,519.09
Islamic Banking	123.48	27.30	2,010.45
Offshore Banking	95.28	47.52	576.49
Total	8,719.67	1,510.61	128,106.03



Unit-wise

Business Position

Crore Taka unless otherwise specified

Sl No	Name of Circle/ Branch	Deposit	Loans & Advances	Operating Profit	Non- Interest Income	Classified Loan (CL)	Recovery from CL	Recovery from W/ Off Loan	Import	Export	Foreign Remittance
1	Dhaka Circle-1	13,782	2,760	406	19	1,756	30	0.45	2,820	1,801	406
2	Dhaka Circle-2	7,519	2,574	243	14	2,658	689	3.71	21,273	2,140	558
3	Faridpur Circle	3,182	1,385	121	11	207	13	0.45	0	8	359
4	Mymensingh Circle	7,062	4,099	282	24	146	22	2.16	-	-	694
5	Chattogram Circle	5,004	639	112	7	1,857	32	9.57	861	1,148	212
6	Cumilla Circle	8,575	1,793	307	21	236	17	0.90	5	45	941
7	Rajshahi Circle	6,723	3,721	216	26	459	114	16.56	117	30	404
8	Rangpur Circle	3,602	3,851	89	25	510	30	1.79	576	90	118
9	Khulna Circle	7,109	4,454	251	31	599	27	1.38	151	1,550	468
10	Barishal Circle	2,749	1,519	87	9	303	40	4.87	-	-	160
11	Sylhet Circle	3,282	918	113	11	590	14	0.46	340	-	294
12	Corporate Branches	27,904	50,234	395	305	22,649	698	8.05	24,445	7,302	258
13	Islami Banking Unit	1,801	515	27	1	32	0	-	-	-	-
14	Head Office	938	576	(1,138)	584	-	-	-			16,162
Total		99,232	79,037	1,511	1,090	32,002	1,726	50.35	50,588	14,114	21,034

Market Value Added Statement

Market value added (MVA) is simply the difference between the current total market value of a company and the capital contributed by investors. As a wealth metric it measures the level of value, the bank has accumulated over time. The formula used to find market value added is:

$$\text{Market Value Added} = \text{Market Value} - \text{Capital Invested}$$

Since Agrani Bank is not enlisted in share market, it is not possible to calculate MVA in a regular method.

Calculation of Market Value Added

Particulars	Number of Share	Value per share (BDT)	Amount (BDT)
Intrinsic value per share	207,229,404	150.66	31,221,367,774
Book value	207,229,404	100.00	20,722,940,400
Market value added	207,229,404	50.66	10,498,427,374

Stock Performance

As Agrani Bank is not listed with the Bangladesh Securities and Exchange Commission (BSEC), there is no stock performance data to report. Consequently, the market price of Agrani's shares is not accessible. However, the value of the bank's net assets (NAV) excluding goodwill can be determined as follows:

NAV is calculated by subtracting the total value of tangible and intangible liabilities at current market value from the total value of tangible and intangible assets at current market value.

Net Assets Value (NAV) per share:

(In BDT)

Year	2024	2023	2022
Net Assets Value (NAV)	150.66	200.15	196.91

Share Price Sensitivity

The Bank is not listed with any stock exchange in Bangladesh, as such Share Price Sensitivity analysis has not been assessed in respect of probable earnings.

Market Value Added Statement

Dividend Policy And Payment of Dividend

Agrani Bank PLC. does not have a designated dividend policy; instead, it follows a residual dividend policy. However, as 100% shares of Agrani Bank are owned by the Government of the People's Republic of Bangladesh, dividends are paid to the government considering the profitability of the bank and other related issues.

Dividend paid to Government by the Bank		
Year	Amount (BDT in Crore)	Dividend Nature
1985	0.50	Stock Dividend
2002	0.50	Cash Dividend (NTR)
2009	248.42	Stock Dividend
2010	49.68	Stock Dividend
2011	54.65	Stock Dividend
2012	90.12	Stock Dividend
2015	0.50	Cash Dividend (NTR)
Total	444.37	

Risk based Capital Adequacy Ratios

Particulars	2024	2023	2022
Capital adequacy ratio	1.86%	4.57%	6.28%
Tier I Capital	0.96%	3.07%	4.03%
Tier II Capital	0.90%	1.50%	2.25%
Leverage Ratio	0.70%	2.01%	2.49%
Liquidity Coverage Ratio	209.00%	135.53%	108.59%
Net Stable Funding Ratio	100.23%	100.12%	100.59%

Financial Calendar

Financial Calendar 2024

Events	Date
18th Annual General Meeting	To be held on 31 July 2025
Financial Statements for the year 2024	Signed on 27 May 2025
Audited consolidated results for the 4th quarter ended 31 December 2024	Announced on 27 May 2025
Unaudited solo results for the 3rd quarter ended 30 September 2024	Announced on 15 October 2024
Unaudited solo results for the 2nd quarter ended 30 June 2024	Announced on 15 July 2024
Unaudited solo results for the 1st quarter ended 31 March 2024	Announced on 15 April 2024

Financial Calendar 2025 (Proposed)

Events	Date
19 th Annual General Meeting	Will be held on 31 May 2026
Financial Statements for the year 2025	Will be signed on 28 February 2026
Audited consolidated results for the 4th quarter ended 31 December 2025	Will be announced on 28 February 2026
Unaudited solo results for the 3rd quarter ended 30 September 2025	Will be announced on 15 October 2025
Unaudited solo results for the 2nd quarter ended 30 June 2025	Will be announced on 15 July 2025
Unaudited solo results for the 1st quarter ended 31 March 2025	Announced on 15 April 2025

Reflections from the Top



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REFLECTIONS FROM THE TOP

Chairman's Message



Syed Abu Naser Bukhtear Ahmed
Chairman, Board of Directors

Dear Shareholders,

On behalf of the Board of Directors of Agrani Bank PLC, I welcome you all to the 18th Annual General Meeting of the bank and have the privilege of placing before you the Annual Report and audited financial statements of the bank for the year 2024.

During July-August 2024 a student-people's uprising paved the way for significant political transformation and extensive economic and legal reforms in Bangladesh. As the country enters a new era, it presents opportunities for much-needed reforms in the financial sector that can support the revival of the economy.

The latest World Economic Outlook reports a slowdown in global growth as downside risks intensify. While policy shifts unfold and uncertainties reach new heights, policies need to be calibrated to rebalance growth-inflation trade-offs, rebuild buffers, and reinvigorate medium term growth, thereby reducing both internal and external imbalances.

The International Monetary fund (IMF) released its April 2025 World Economic Outlook, titled “A Critical Juncture amid Policy Shifts”, highlighting a significant slowdown in global growth due to escalating trade tensions and policy uncertainties. Global GDP growth projected at 2.8% for 2025, down from the 3.3% forecast in January. This growth was anticipated to be constrained by several factors, including high borrowing costs, reduced fiscal support, structural challenges, demographic shifts, sluggish productivity growth and rising geo-political & geo-economic tensions. Global trade growth will dip more than output, to 1.7 percent in 2025, a significant downward revision since January 2025. This growth will be driven by strong momentum in North America, bolstered by robust consumption, nonresidential investment, improved export performance, and strong domestic demand in the euro area.

Bangladesh economy faces significant macroeconomic challenges characterized by persistently high inflation, decelerating GDP growth, exchange rate volatility, stagnant private investment, rising public debt, and alarmingly high levels of non-performing loans. BB is currently engaged in a comprehensive analysis of these global and domestic macroeconomic developments to guide its monetary policy stance and credit policy for the second half of FY25 while ensuring alignment with the government's objective of achieving a GDP growth target of around 5 percent and maintaining inflation within 7 percent by end-FY25.

As of mid-2025, Bangladesh's economy is experiencing moderate growth alongside persistent inflationary pressure and currency depreciation. It will take some time for the positive impacts of various government actions to materialize fully. The current interim government's massive economic reform efforts are expected to benefit the economy in the medium to long-term. Strong domestic political support for financial sector reforms and commensurate support from international development partners, underpin the prospects for further momentum to economic recovery. These considerations notwithstanding, the near-term challenges continue to be bringing down inflation further, maintaining exchange rate stability, sustaining the rebuilding of foreign exchange reserves, and restoring confidence in the banking system. Global economic uncertainties, coupled with domestic political uncertainties, create complex macroeconomic challenges requiring vigilance and proactive policy responses.

Bangladesh's GDP growth has decelerated in recent years. In FY2023-24, the economy grew by approximately 5.82% according to the Bangladesh Bureau of Statistics. However, the World Bank estimates a moderation to 5.2%. Looking ahead, projections for FY2024-2025 vary.

Bangladesh's foreign exchange reserves have faced significant challenges recently due to various external sector pressures. These pressures include a range of factors, such as increased trade deficits with heightened

demand for imports, a surge in import payments and widened financial account deficit. As of 31 December 2024, the gross official foreign exchange reserves was USD 21.39 billion as per BPM6 and now it is in the trend of gradual uprising. The interim government expects the country's gross foreign exchange reserves to rise to USD 34.4 billion by the end of the fiscal year 2025-2026, buoyed by strong remittance inflows, export performances and budgetary support from development partners.

Despite all the challenges, Agrani Bank PLC. experienced mixed trends in major indicators in 2024. The bank generated a operating profit of BDT 1510.61 crore. Total deposit of the bank stood at BDT 99,232.22 crore in 2024. While total loans and advances of the bank reached BDT 79,037.41 crore, an increase of 4.41% in loans and advances from the previous year. As a result, AD ratio of the bank increased to 3.11% in 2024 from the previous year and stood at 76.53%. Due to import reign on less-necessary and luxury goods, reinforcement monitoring mechanism by Bangladesh Bank and notable depreciation of the Bangladesh Taka, the country's forex business faced headwinds in 2024. Total import of the bank increased 21.18% in 2024 and stood at BDT 50,588 crore while export earnings fell by 1.45% and stood at BDT 14,114 crore. Foreign remittance of the bank also increased to BDT 21,033 crore from BDT 11,934 crore in 2024. Classified loans of the bank increased in 2024 compared to previous year. Now our main task is to recover and regularize classified loans & advances as well as to make sure that any regular loans and advances can not be converted into non-performing loan. We are expecting and working hard towards the goal of getting the positive result within December 2025 in this context.

Corporate governance is also a prerequisite for sustainable growth for any organization. For this, we continuously review and update our policies regarding corporate governance. We always strive to reinforce our Anti-Money Laundering and Countering Financing of Terrorism Capabilities through system enhancements, new processes and awareness programs.

Our utmost priority is to safeguard the interest of our depositors and stakeholders. We work towards providing excellence in customer experiences consistently through all our banking channels. Our priority is to bring digital transformation at process level so that customers can feel more comfortable.

On behalf of the Board of Directors, I convey my sincere thanks to the stakeholders for having faith in us and choosing Agrani Bank PLC. as your bank. I would like to recognize the tireless efforts of our management team led by the Managing Director and CEO for helping us achieve our goals while building a strong foundation for the future. We are grateful to regulators, especially Bangladesh Bank for their constant support and prudent guidance all the way.



Syed Abu Naser Bukhtear Ahmed
Chairman, The Board of Directors



Managing Director & CEO'S Overview

REFLECTIONS FROM THE TOP

Dear Shareholders

AssalamuAlaikum,

The 2024 Annual Report highlights a year of resilience, transformation, and progress. Despite global economic volatility and domestic market challenges, we achieved sustainable growth, advanced digital innovation, and delivered superior customer experiences. These results reflect our agility, strategic vision, and commitment to excellence. As we convene for the 18th Annual General Meeting of Agrani Bank PLC, we take pride in

reflecting on our bank's performance. Despite the challenges of 2024—including global geopolitical tensions such as the Russia-Ukraine war and the Middle East conflict—we have demonstrated resilience and maintained steady progress. This success stems from the strategic guidance of our Board of Directors, the enduring trust of our customers, and the dedication of all stakeholders. We sincerely appreciate your unwavering support during these challenging

times.

The global economy in 2024 grappled with persistent conflicts, political transitions, supply chain disruptions, and geopolitical tensions. These factors destabilized financial markets, trade, and investment flows, contributing to a worldwide economic slowdown that affected Bangladesh's domestic economy. Key challenges included foreign exchange shortages, rising import costs, and sustained inflationary pressures.

To address inflation, Bangladesh Bank discontinued the SMART lending rate and transitioned to market-driven interest rates. A crawling peg exchange rate system was introduced to stabilize forex reserves and improve management. Despite these measures, liquidity pressures emerged in some banks, necessitating periodic central bank support.

The second half of 2024 saw political changes and organizational reforms create temporary uncertainty, slowing business activity. The banking sector's non-performing loans (NPLs) surged to a record BDT 3.45 trillion (20.2% of total loans), exacerbated by uncovered directed/insider lending. However, forex reserves showed recovery, supported by robust remittance inflows.

While the banking sector maintained profitability through Treasury bill/bond investments, the Dhaka Stock Exchange (DSEX) declined 16.5% amid inflation and political uncertainty. On a positive note, exports grew by 7.01% in the RMG sector, pushing total earnings to USD 47.3 billion. These mixed results underscore both resilience and areas needing reform, with cautious optimism for 2025."

Geopolitical tensions among major economies reshaped global trade policies, directly impacting our institution's 2024 performance. Facing these challenges, we maintained constant stakeholder engagement and developed proactive risk mitigation strategies to ensure operational resilience.

Our proactive measures secured financial stability and delivered strong results. Key achievements are **Loan Recovery Success**: "Meet the Borrowers" outreach program, real-time monitoring via Recovery Dashboard and streamlined legal resolutions **Operational Excellence**: Sustained revenue growth, strict compliance adherence and robust risk mitigation **Client-Centric Focus**: premium banking products and superior service delivery

These efforts reinforced economic resilience while navigating challenges, demonstrating our commitment to sustainable progress.

2024 PERFORMANCE OVERVIEW

Operating Income

Total operating income: BDT 3,456.96 crore (down 2.1% from 2023's BDT 3,529.56 crore). Primary causes: Increased interest expenses on deposits/borrowings, Sector-wise liquidity constraints and Government borrowing demands on state-owned banks.

Operating Expenses

Despite strict cost-control measures aligned with government policy, operating expenses rose 7.3% to BDT 1,946.36 crore (2023: BDT 1,814.44 crore) due to: Money market volatility and Declining yields.

Key Efficiency Measures:

- Accelerated digital shift (paperless banking focus)
- Energy-saving workplace initiatives
- Targeted operational optimizations

We continue balancing strategic investments with cost discipline to maintain our cost-to-income ratio, while achieving measurable improvements across key expense categories.

Net Interest Income

Net Interest Income declined 7.3% to BDT 503 crore (2023: BDT 542 crore), primarily due to higher interest expenses on deposits and borrowings.

Profit before Provision & Tax

2024 Operating Profit: BDT 1,510.61 crore (12% decline from 2023's BDT 1,715.12 crore). We maintained profitability despite: Geopolitical tensions (Ukraine war, Middle East conflicts), Global trade disruptions and Persistent COVID-19 economic impacts

Net Profit after Tax

In 2024, the Bank recorded a staggering net loss of BDT 936.72 crore, which is much higher than the previous year's net profit of BDT 69.03 crore. This decline is primarily attributed to maintaining higher provisions for loans and advances, Provision for diminution in the value of Investments and other provisions. The cumulative effect of these provisions exerted pressure on net profit after tax. Despite this decrease, we maintain our steadfast commitment to advancing progress and striving for even greater achievements in the future.

Deposits

2024 Deposit Growth & Cost Management is as follows: Total Deposits-BDT 99,232.22 crore (0.33% increase from 2023's BDT 98,908.79 crore) Growth Drivers are-Competitive deposit interest rates, Lending rate cap removal and Attractive T-bill/bond yields. Yield Performance: Cost of funds: 7.42% (2023: 6.55%), Return on investment: 8.71% (2023: 7.90%) and Positive yield spread maintained. The following strategic Initiatives are in place-Aggressive low-cost deposit mobilization, Introduction of innovative deposit products and ongoing cost-of-funds optimization

Deposit Mix

Optimizing the deposit mix is key to boosting net interest income. In 2024, low-cost deposits (53.88%) outweighed high-cost deposits (46.12%), enabling competitive corporate lending and driving growth. Customer loyalty, retention, and referrals are critical to sustaining this advantage.

Loans and Advances

As of December 31, 2024, gross loans and advances reached BDT 79,037.41 crore, marking 22.68% YoY growth from BDT 75,699.24 crore. Our diversified portfolio spans agriculture, business, and industry, with strategic emphasis on rural and SME financing. The Board and Management drive this expansion while innovating loan products to meet technological and market trends.

AD Ratio

The Advance Deposit Ratio (ADR) is a critical performance metric for financial institutions, reflecting fund utilization efficiency and lending strategy effectiveness. A higher ADR indicates proactive income generation through credit expansion.

Agrani Bank PLC. maintained ADR stability at 79.65% in 2024 (2023: 76.53%), staying well within Bangladesh Bank's 85% limit for conventional banks. This was achieved through a diversified loan portfolio and disciplined asset-liability management.

By optimizing our lending operations, we enhance profitability while ensuring capacity to support customer financial needs and broader economic growth.

Total Assets

Agrani Bank PLC. ended the year with total assets of BDT 128,106.03 crore. We've been focusing mainly on providing trade and business financing, especially working capital support. We're working hard to reduce bad loans and strengthen our assets. Our profits (ROA) dropped to (0.73%) of total assets because we set aside money to cover potential losses from these bad loans. We've taken strong steps to lower our bad debts, and these improvements should show in our financial reports soon.

ROE

Our profits dropped in 2024 compared to 2023, with Return on Equity falling to -30.00%. While we worked hard to use our money wisely and deliver good returns, bad loans hurt our results. However, we've taken strong action to reduce these problem loans and expect to see improvement. We're committed to making the right financial decisions that will strengthen our performance and benefit our shareholders over time."

EPS

Our earnings per share (EPS) dropped to a loss of BDT 45.20 in 2024, significantly lower than 2023's profit of BDT 3.33 per share. While our core operations performed adequately, setting aside funds for bad loans hurt our overall profits. We're now focusing on three key areas to rebuild profitability: Smarter use of our resources, stronger risk controls and better deployment of our workforce. We're confident these measures will put us back on track to deliver sustainable returns for our shareholders.

Non-Performing Loan Management

In 2024 total loans grew to BDT 79,037.41 crore (from BDT 75,699.24 crore in 2023) and classified loans stood at BDT 32,002 crore. We implemented a three-pronged approach to manage problem loans: Intensive account monitoring, Targeted recovery campaigns and Staff performance incentives. Our comprehensive action plan aims to maximize recoveries while preventing new loan classifications through proactive risk management.

Effective Governance and Regulatory Compliance

At Agrani Bank PLC., our Board-led governance framework ensures stakeholder protection and regulatory compliance. In 2024 we maintained 100% compliance with CRR/SLR requirements, achieved 1.86% capital adequacy ratio and implemented enhanced risk monitoring systems. While working to strengthen our capital position, we remain committed to: Prudent financial management, Proactive opportunity identification and Continuous value creation. Our disciplined approach continues to build stakeholder confidence and ensure operational integrity.

Foreign Remittances

Remittances drive Bangladesh's economic growth by strengthening foreign reserves, creating jobs, and empowering women. As the nation's premier remittance processor, we ensure secure, efficient transfers through: Largest legal remittance channel network, advanced fintech solutions and award-winning service standards.

2024 Performance: Processed remittance of BDT 21,033 crore, expanded to 3 new international corridors and maintained market leadership for 14 consecutive years. Strategic Focus: Global network expansion, Continuous technology upgrades and Customer experience optimization

Import-Export Business

Despite global headwinds—including the Russia-Ukraine war, Middle East conflicts, currency volatility,

trade tensions, and COVID-19 aftershocks—Agrani Bank PLC. delivered strong trade performance in 2024:

- Imports financed: BDT 50,588 crore
- Exports supported: BDT 14,114 crore

As a leading trade facilitator, we continue to power Bangladesh's economic growth through strategic trade financing solutions.

Credit Rating

Agrani Bank PLC. has achieved exceptional credit ratings of 'AAA' (long-term with government support) and 'A+' (standalone), along with 'ST-1' (short-term with government support) and 'ST-2' (standalone). These top-tier ratings highlight the strong backing of the Government of Bangladesh and demonstrate the bank's independent financial strength. The government's steadfast support enhances our institutional credibility, enabling us to overcome challenges and effectively contribute to Bangladesh's economic growth and stability. This partnership reinforces our position as a key driver of national development while maintaining robust standalone financial health.

Digital Advancement

As Bangladesh's first state-owned bank to fully computerize operations, we've automated all 979 branches via Core Banking Software and launched digital solutions: Agrani Contact App, Mobile banking with e-Account opening, Agrani Smart Pay for queue-free withdrawals, Partnered with DOER for paperless "Smart Banking" and developed internal systems (IHRM, PFM) for staff & customer efficiency. Our innovations continue to transform banking convenience nationwide. Additional digital products such as Staff Data Card Software and Online CIB Reporting back to enhancing operational efficiency and customer service.

Agrani Bank PLC.: Banking for a Sustainable Future

We believe in responsible banking that helps people, businesses, and the planet.

- **Green Banking Leader:** Since 2011, we've supported eco-friendly businesses, renewable energy, circular economy & Eco-Projects Financing and green projects.
- **Sustainable Finance:** In 2024, we invested BDT 1,074.74 crore in green initiatives and sustainable projects and during this year our total disbursement of Green Financing is BDT 10.30 crore
- **Responsible Lending:** We consider social and environmental impacts before approving loans.
- **Secure & Innovative Banking:** We use technology to keep customer data safe while making banking easy for everyone.
- **Balancing People, Planet & Profit:** Our approach ensures growth that benefits society and the environment.

By banking with us, you support a greener, more sustainable future.

Agrani Bank PLC.: Committed to Social Responsibility

We believe businesses must help build a better society. Through our CSR programs, we support communities while balancing business growth with social welfare.

Our Focus Areas (2024)

- Education for underprivileged students
- Healthcare support for vulnerable groups
- Disaster relief assistance
- Environmental protection
- Sports, arts & cultural preservation
- Infrastructure development in remote areas
- Social Safety Net Programs

Impact in 2024

- Invested BDT 58.64 Lac in CSR initiatives
- Reached marginalized communities across Bangladesh
- Promoted inclusive growth and sustainable development
- We have opened 4544066 Accounts with a deposit of BDT 1713.28 Crore under Financial Inclusion. This program includes School Banking Accounts, Accounts for Farmer, Freedom Fighter Account, and Street Urchin Accounts and so on.

At Agrani Bank, we measure success not just by profits, but by positive change in people's lives.

Agrani Bank PLC.: Driving SME Growth (2024)

CMSME Financing

- **Portfolio:** BDT 14,955.15 Cr (Service: 1,415.11 Cr | Trade: 8,690.09 Cr | Industry: 4,849.95 Cr)
- **Disbursement:** BDT 8,984.83 Cr
- **Target Achievement:** Cottage (113.41%) | Micro (89.17%) | Small (92.84%) | Medium (70.75%)

Key Focus Areas

- Women entrepreneurship (BWCCI partnership)
- Green industries & agro-businesses
- Startup innovation

Dedicated Support

- Agrani SME Financing Company Ltd

Supporting Bangladesh's Industrial Policy 2016 through targeted SME financing.

State Revenue Participation

As a key revenue partner, Agrani Bank PLC. deposited BDT 1,635.19 crore in VAT, taxes, and duties to the national exchequer in 2024, demonstrating our fiscal stewardship and alignment with Bangladesh's development goals.

Establishing a Pervasive Presence across the Country

Agrani Bank PLC.'s 979-branch network drives nationwide financial access, with strategic expansions planned to support Bangladesh's development and community banking needs.

Fostering a Culture of Care for Our Human Capital

Agrani Bank PLC. implements structured workforce initiatives covering health protection, competency development (including digital up skilling), and performance optimization to maintain operational resilience and service quality.

Global Banking Sector Outlook (2024)

1. Interest Rate Landscape: Gradual easing in developed markets (Fed, ECB) may stabilize margins after 2024 volatility. Emerging markets to remain cautious amid inflation risks.
2. Digital Transformation: AI-driven services (catboats, fraud detection) and block chain adoption will accelerate. Cybersecurity spending to rise as threats evolve.
3. Regulatory Focus: Stricter climate-risk disclosures (e.g., Basel III updates). CBDCs (Central Bank Digital Currencies) may pilot in 20+ countries.
4. Credit Quality: NPLs (non-performing loans) to stabilize but remain elevated in post-pandemic recovery markets. SME and green financing to grow.

Bangladeshi Banking Industry Specific Factors

1. Macroeconomic Pressures: Taka stability, forex reserves, and inflation control will dictate liquidity conditions. Continued focus on meeting Basel III requirements.
2. Sectoral Growth Drivers: **Remittances:** Tech-enabled channels (like Agrani's mobile solutions) to boost inflows. **Green Finance:** Regulatory push for sustainable lending (e.g., solar, agri-tech). **SME Banking:** Priority sector lending to expand.
3. Challenges: High NPLs (especially in state-owned banks) may require tighter risk management. Political uncertainty could impact investor sentiment.
4. Opportunities: Digital banking penetration (only 15% of adults now use mobile banking). Partnerships with fintechs for last-mile reach.

Gratitude & Commitment

To our customers, shareholders, employees, regulators, and communities – thank you. Your trust drives our success.

1. Customers: "Your loyalty inspires our innovation."

- Meaning: Customer trust and repeat engagement motivate Agrani to continuously improve and develop new solutions.

- Why it matters: Loyal customers provide feedback, drive demand, and help the company refine its offerings.
- Example: A long-term client's needs might lead Agrani to introduce a more efficient digital banking feature.

2. Shareholders: "Your confidence fuels our growth."

- Meaning: Shareholders' investment and belief in Agrani enable expansion, R&D, and market competitiveness.
- Why it matters: Financial backing and trust allow strategic risks and scaling opportunities.
- Example: Shareholder support might fund Agrani's entry into sustainable finance initiatives.

3. Team Agrani: "Your dedication powers our progress."

- Meaning: Employees' hard work and commitment drive operational excellence and innovation.
- Why it matters: A motivated workforce ensures service quality, adaptability, and a strong corporate culture.
- Example: An employee's initiative to streamline processes could enhance customer satisfaction.

4. Regulators: "Your guidance ensures our resilience."

- Meaning: Compliance with regulatory standards strengthens Agrani's stability and long-term viability.
- Why it matters: Regulations protect customers, maintain market integrity, and prevent systemic risks.
- Example: Adhering to new cybersecurity laws might prevent data breaches and build trust.

5. Communities: "Your partnership shapes our purpose."

- Meaning: Collaboration with local communities aligns Agrani's business goals with social impact.
- Why it matters: Sustainable growth requires addressing community needs (e.g., financial literacy programs).
- Example: A financial inclusion project for rural entrepreneurs could expand Agrani's reach while empowering locals.

Overall Message:

Agrani positions itself as a stakeholder-centric organization, recognizing that its success depends on mutual value creation. Each group plays a vital role—customers and communities define relevance, shareholders enable scalability, employees execute vision, and regulators provide guidelines for ethical growth.

With sincere gratitude,



MD. Anwarul Islam
Managing Director & CEO



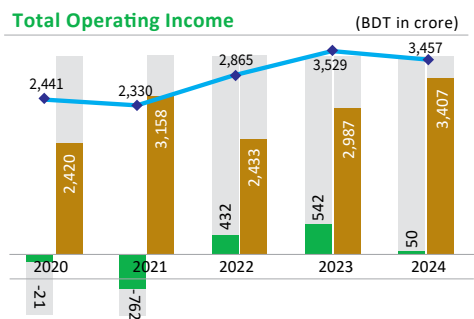
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Management Discussion & Analysis

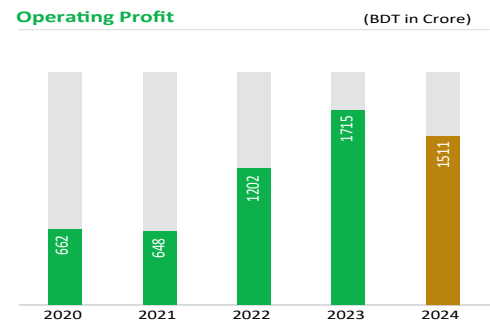
Performance Review -2024

Financial Highlights



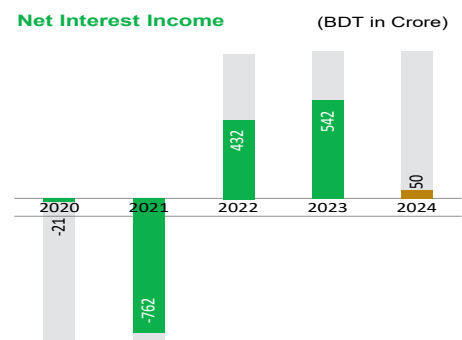
Total Operating Income
Total operating income showed decrease 2.04% to BDT 3,457 crore.

BDT **3,457** crore
(2.04%)



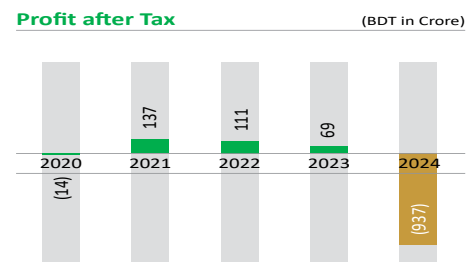
Operating Profit
Operating profit stood at BDT 1,511 crore which is 11.90% lower compare to the previous year. Operating profit decreased due to decreased of net interest margin.

BDT **1,511** crore
(11.90%)



Net Interest Income
For the period Bank Earn Net Interest Income 50 crore. Net Interest Income experienced a Severly Negative growth of 90.77%. This negative growth can be attributed to the decrease in net interest margin.

BDT **50** crore
(90.77%)



Net Profit after Tax
The Bank reported Net Profit after Tax of BDT (937) crore in 2024, which was 69 crore in previous year. Though the bank has earn a handsome operating profit in the year 2024, due to maintainance of higher provision Net Profit after Tax has declined.

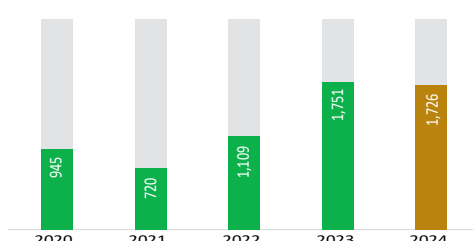
BDT **(937)** crore

Management Discussion & Analysis

Performance Review -2024

Financial Highlights

NPL Recovery (BDT in Crore)



NPL Recovery

In 2024, the total recovery of NPL amounted to BDT 1,726 crore, which was BDT 1,751 crore in 2023. NPL recovery growth rate decreased by 1.43% than previous year.

NPL Cash Recovery

Cash recovery increased to BDT 441 crore which is 13.37% higher than previous year. Moreover in 2024 recovery of written-off loan stood at BDT 23 crore .

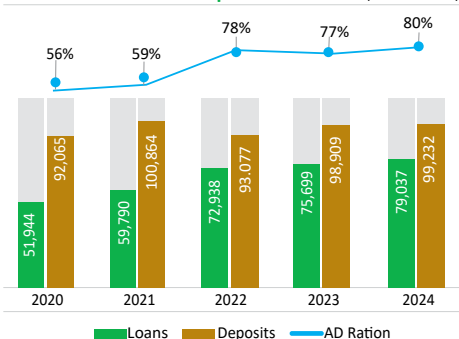
NPL Recovery

BDT **1,726** crore
(1.43%)

Cash Recovery

BDT **441** crore
13.37%

Customer Loans and Deposits (BDT in crore)



Customer Deposits/ Loans

Customer deposits increase 0.33% to BDT 99,232 crore.

Customer Deposits

BDT **99,232** crore
0.33%

Customer Loans

Customer loans grew 4.41% from a year ago to BDT 79,037 crore in 2024 because of quality loan disbursement.

BDT **79,037** crore
4.41%

The Bank's funding position continues to be strong with a healthy loan-to-deposit ratio at 79.65% in 2024.

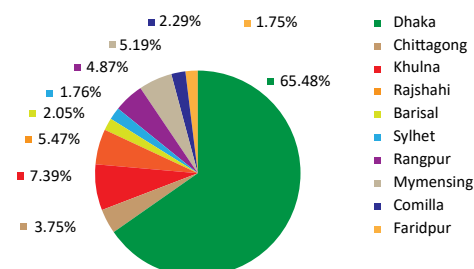
Loan/Deposit Ratio
79.65%

Management Discussion & Analysis

Performance Review -2024

Financial Highlights

LOANS AND ADVANCES



Loans By Geography

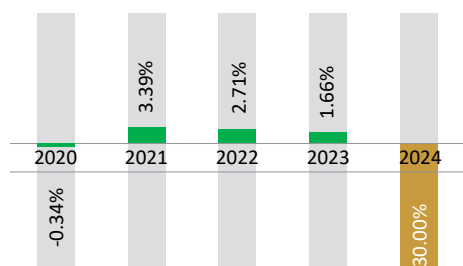
Gross loans grew 4.41% year-on-year to BDT 79,037 crore as at 31 December 2024.

Dhaka region which accounted for 65.48% of the total loan reported 6.52% growth year-on-year to reach to BDT 51,751 crore while other regional average growth of 1.13%.

79,037 crore
4.41%

Return on Equity (ROE)

(BDT in Crore)



Shareholders' Equity/Return on Equity

Shareholders' equity decreased 24.73% from the last year to BDT 3,122 crore as at 31 December 2024.

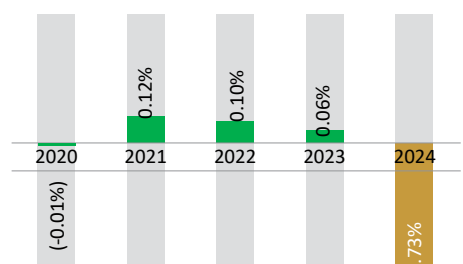
Return on equity is (30%) for 2024.

Shareholders' Equity
BDT **3,122** crore
(24.73%)

Return on Equity
(30%)

Return on Assets

(BDT in Crore)



Total Assets/Return on Assets

Total assets increased 4.07% to BDT 1,28,106 crore in 2024 from BDT 1,23,096 crore of the previous year.

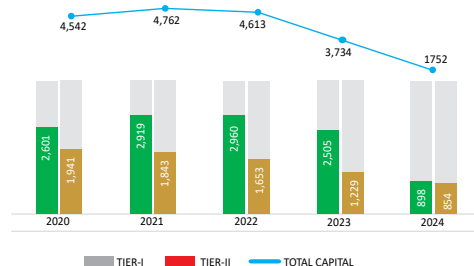
Return on assets for 2024 recorded to (0.73%).

BDT **1,28,106** crore
increased **4.07%**

Return on Assets
(0.73%)

Total Capital

(BDT in crore)



Capital Adequacy Ratio (CAR)

The Bank has been able to maintain 0.95% capital in form of Common Equity and finally to maintain 1.86% as capital against the minimum requirement of 10% of total risk weighted assets as per requirement of Basel-III Accord

CET-1 CAR
0.95%

Total CAR
1.86%

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Directors' Report

The Board of Directors of Agrani Bank PLC. is pleased to present the 2024 Directors' Report. This comprehensive report evaluates the Bank's performance for the year ending on December 31, 2024. It includes an update on the Bank's performance, strategic indicators, and audited financial statements. Demonstrating the Bank's unwavering commitment to transparency and accountability, the report offers stakeholders a clear view of both global macroeconomic conditions and Bangladesh's economic landscape. It also delivers a forward-looking perspective and an in-depth evaluation of the Bank's financial and competitive positioning in 2024, aligned with regulatory compliance. To ensure the accuracy and credibility of financial disclosures, the Board has established robust internal controls and IT security frameworks. These systems are grounded in best practices and uphold the highest standards of financial reporting integrity.

The Directors' Report has been structured to facilitate easy access for shareholders to the following key information elements:

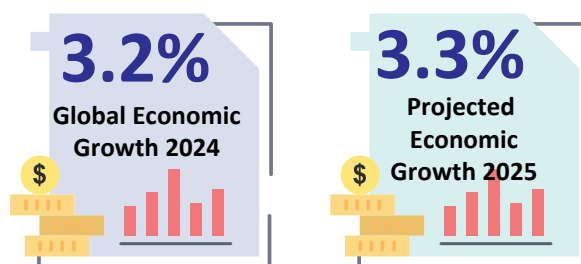


The Global Economic Landscape

The global economy is holding steady, although the degree of grip varies widely across countries. Economic activity was surprisingly resilient through the global disinflation of 2022–23. As global inflation descended from its mid-2022 peak, economic activity grew steadily, defying warnings of stagflation and global recession. Growth in employment and incomes has held steady as favourable demand and supply developments have supported major economies, despite rising central bank interest rates aimed at restoring price stability. However, lower government spending, the long-term impacts of the COVID-19 pandemic, the Russia-Ukraine war, ongoing conflicts in the Middle East, and increasing geopolitical divisions are expected to slow down the pace of economic growth. In the World Economic Outlook Update, July 2024, International Monetary Fund (IMF), growth is expected to remain stable at 3.2

percent in 2024 and 3.3 percent in 2025. The forecast for global economic growth is broadly unchanged from that in the April 2024 Outlook. Growth in advanced economies is expected to remain stable at 1.7 percent in 2024 and 1.8 percent in 2025. Growth of the United States is projected to rise at 2.6 percent in 2024 but slow down to 1.9 percent in 2025, partly due to moderate consumption. In emerging market and developing economies, however, growth is expected to remain stable at 4.3 percent during 2024 and 2025.

Economic Growth and Divergence



According to the World Economic Outlook published by the International Monetary Fund (IMF) in October 2024 and updated in January 2025, global GDP growth, which stood at 3.3 percent in 2023, is projected to ease slightly to 3.2 percent in 2024 before rebounding to 3.3 percent in 2025. This modest trajectory reflects a range of constraining factors, including elevated borrowing costs, reduced fiscal support, structural and demographic challenges, sluggish productivity growth, the ongoing Russia–Ukraine conflict, and intensifying geopolitical and geo-economic tensions.

For advanced economies, GDP growth was recorded at 1.7 percent in 2023 and is expected to remain unchanged in 2024, followed by a slight uptick to 1.9 percent in 2025. This improvement is largely attributed to strong economic momentum in the United States, supported by resilient consumer spending, non-residential investment, improved export performance, and robust domestic demand within the euro area. Specifically, U.S. output growth is projected at 2.8 percent in 2024, down marginally from 2.9 percent in 2023. Meanwhile, growth in the euro area is expected to rise to 0.8 percent in 2024, up from 0.4 percent in the previous year. In contrast, emerging markets and developing economies are anticipated to experience a slowdown, with growth projected to decline from 4.4 percent in 2023 to 4.2 percent in both 2024 and 2025.

Directors' Report

Global Inflation

Global disinflation is progressing, but recent data indicates that this momentum is slowing in certain regions. The global median of sequential core inflation has hovered just above 2% in recent months, suggesting a deceleration in the pace of disinflation. While core goods price inflation has returned to or fallen below trend levels, services price inflation remains elevated, particularly in advanced economies like the United States and the euro area. Nominal wage growth is showing signs of moderation, and labor markets are gradually normalizing. However, some emerging market and developing economies in Europe and Latin America continue to experience persistent inflation due to various idiosyncratic factors. In these regions, central banks are adopting a cautious approach to monetary easing, closely monitoring economic activity, labor market indicators, and exchange rate movements. In summary, while global disinflation continues, challenges remain, particularly in the services sector and in certain emerging markets, necessitating careful policy considerations by central banks worldwide.

Monetary Policies and Fiscal Measures

In today's uncertain economy, governments must balance short-term risk management with long-term growth strategies. Central banks should stabilize prices and support employment. Where inflation is high, tight monetary policy must continue until clear signs of decline emerge; where inflation is low and growth is sluggish, easing policies can stimulate recovery. Fiscal policy should focus on reducing public debt sustainably without stifling growth. Transparent communication and credible plans are key to maintaining market and public confidence.

Countries will require tailored monetary approaches, affecting exchange rates and capital flows. As per the IMF's Integrated Policy Framework: i) Nations with strong FX markets and low foreign-currency debt should allow flexible exchange rates and adjust interest rates as needed; ii) Countries with weaker markets and high foreign-currency debt may need temporary FX interventions, capital flow controls, or macro prudential measures. To boost economic dynamism, governments must pursue reforms in labor markets, competition, healthcare, education, and digitalization. Global cooperation remains essential to tackle shared challenges and promote a stable, fair trading system.

Global Trade: Resilience amid Realignment

The year 2024 marked a significant chapter in the

evolution of global trade, shaped by a mixture of recovery, disruption, and transformation. As countries continued to emerge from the long tail of the COVID-19 pandemic and faced growing geopolitical uncertainty, the global trading system demonstrated both resilience and the need for realignment. Trade patterns in 2024 reflected deeper structural shifts toward digitalization, regionalism, and sustainability, while also responding to economic headwinds such as inflation, supply chain fragmentation, and rising protectionism.

One of the most defining characteristics of global trade in 2024 was the reconfiguration of supply chains. Multinational corporations, wary of overdependence on any single country, accelerated the diversification of sourcing strategies—a move driven by trade tensions between the U.S. and China, as well as Russia's continued conflict with Ukraine. Trade volumes showed modest growth in 2024, with the World Trade Organization (WTO) estimating a global merchandise trade volume increase of around 2.6%, following a more sluggish performance in 2023. Service trade, particularly in areas like IT, education, and healthcare, continued to expand rapidly due to digital transformation and the normalization of remote work. However, inflationary pressures and interest rate hikes in major economies tempered consumer demand, creating a mixed outlook for exporters worldwide.

Global Banking Industry: Adapting to a New Financial Era

The global banking industry in 2024 stood at the crossroads of digital transformation, economic uncertainty, and regulatory evolution. As financial institutions continued to recover from post-pandemic disruptions and navigate high inflation and interest rate volatility, banks worldwide embraced innovation and resilience to stay competitive in a rapidly shifting landscape.

One of the most notable trends was the accelerated adoption of digital banking technologies. Banks invested heavily in artificial intelligence, blockchain, and cloud-based platforms to enhance efficiency, reduce operational costs, and meet evolving customer expectations. Digital wallets, contactless payments, and decentralized finance (DeFi) platforms gained popularity, especially among younger consumers, pushing traditional banks to modernize their services and partner with fintech firms.

Meanwhile, macroeconomic conditions had a mixed impact on banking performance. High interest rates

Directors'

Report

boosted banks' net interest margins, but they also increased the risk of loan defaults and slowed credit demand in sectors like real estate and consumer lending. Geopolitical tensions, particularly in Europe and Asia, heightened market volatility and forced banks to reassess risk management strategies and global exposure. Sustainability and compliance also gained prominence. Banks were expected not just to deliver profits but also to demonstrate responsibility in financing the green transition and supporting inclusive economic development.

Outlook and Risks

Energy commodity prices are expected to decline by 2.6 percent in 2025, more than assumed in October. This reflects a decline in oil prices driven by weak Chinese demand and strong supply from countries outside of OPEC+ (Organization of the Petroleum Exporting Countries plus selected nonmember countries, including Russia), partly offset by increases in gas prices as a result of colder-than-expected weather and supply disruptions, including the ongoing conflict in the Middle East and outages in gas fields. Nonfuel commodity prices are expected to increase by 2.5 percent in 2025, on account of upward revisions to food and beverage prices relative to the October 2024 WEO, driven by bad weather affecting large producers. Monetary policy rates of major central banks are expected to continue to decline, though at different paces, reflecting variations in growth and inflation outlooks. The fiscal policy stance is expected to tighten during 2025–26 in advanced economies including the United States and, to a lesser extent, in emerging market and developing economies. In the medium term, the balance of risks to the outlook is tilted to the downside, with global growth poised to be lower than its 2025–26 average and five-year-ahead forecasts at about 3 percent. Near-term risks, in contrast, could reinforce divergences across countries: they are tilted to the upside in the United States, whereas downside risks prevail in most other economies amid elevated policy uncertainty and headwinds from ongoing adjustments (in particular, energy in Europe and real estate in China).

An intensification of protectionist policies, for instance, in the form of a new wave of tariffs, could exacerbate trade tensions, lower investment, reduce market efficiency, distort trade flows, and again disrupt supply chains. Growth could suffer in both the near and medium term, but at varying degrees across economies. The risk of renewed inflationary pressures could prompt central banks to raise policy rates and intensify monetary policy

divergence. Higher-for-even-longer interest rates could worsen fiscal, financial, and external risks. A stronger US dollar, arising from interest rate differentials and tariffs, among other factors, could alter capital flow patterns and global imbalances and complicate macroeconomic trade-offs.

In addition to risks from economic policy shifts, geopolitical tensions could intensify, leading to renewed spikes in commodity prices. The conflicts in the Middle East and Ukraine could worsen, directly affecting trade routes as well as food and energy prices. Commodity-importing countries may be particularly affected, with the stagflationary impact of higher commodity prices compounded by an appreciating dollar.

Bangladesh's Economy: Growth & Macroeconomic Situation

Like many other countries in the world, Bangladesh has nearly overcome the adverse effects of COVID-19. However, geopolitical instability, such as the Russia-Ukraine war and the Israel-Gaza crisis, has created significant challenges for developing countries, including Bangladesh. Despite these global challenges, Bangladesh achieved a growth of 5.78 percent in FY2022-23 and 5.82 percent in FY 2023-24.

According to the provisional estimates of Bangladesh Bureau of Statistics (BBS), GDP growth rate for FY 2023-24 stood at 5.82 percent as against 5.78 percent in the final estimates for FY 2022-23. As per the provisional estimate for FY 2023-24, the size of GDP in current market prices is Tk.50,48,027 crore or USD 459 billion, which was Tk.44,90,842 crore or USD 452 billion in the previous fiscal year.

Agriculture, industry and services are the broad three sectors of GDP. Broad sector-wise data shows that the provisional growth for FY 2023-24 in the agriculture sector stood at 3.21 percent, which was 3.37 percent in the final estimate of FY 2022-23. Growth rate of the agriculture sector decreased by 0.16 percentage point in FY 2023-24 compared to FY 2022-23. Growth of the industry sector for FY 2023-24 is estimated at 6.66 percent which was 8.37 percent in the final estimate for FY 2022-23. Growth rate of the industry sector has decreased by 1.71 percentage points in FY 2023-24 as compared to FY 2022-23. On the other hand, growth of the service sector has been provisionally estimated at 5.80 percent for FY 2023-24, which was 5.37 percent as in the final estimate for FY 2022-23. The growth rate of service sector increased by 0.43 percentage point in FY 2023-24 over FY 2022-23.

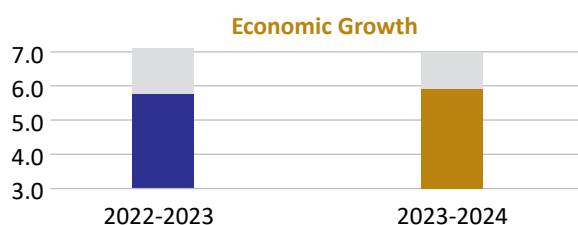
Directors' Report

Monetary Policy and Management

During FY 2023–24, Bangladesh Bank implemented a contractionary monetary and credit policy to address inflationary pressures, stabilize the exchange rate, tackle ongoing economic challenges, enhance foreign exchange reserves, and pursue optimal GDP growth. To achieve these objectives, several key measures were undertaken:

- The policy rate was increased from 7.75% to 8.50%
- The policy interest rate corridor was narrowed from +200 to +150 basis points
- The Standing Lending Facility (SLF) rate was raised from 9.75% to 10.00%, while the Standing Deposit Facility (SDF) rate was increased from 5.75% to 7.00%, improving liquidity management

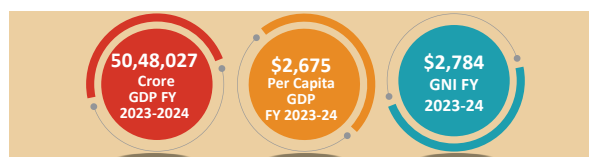
To stabilize the Taka–USD exchange rate, a Crawling Peg Exchange Rate System was introduced. Reforms were initiated to reduce non-performing loans (NPLs), and targeted support was extended to agriculture, cottage, micro, small and medium enterprises (CMSMEs), and import-substitute industries. Additionally, to reinforce foreign exchange reserves, Bangladesh Bank introduced currency swaps and enhanced the appeal of Resident Foreign Currency Deposit (RFCD) accounts.



GDP and GNI

Based on the final estimates by the Bangladesh Bureau of Statistics (BBS), the Gross Domestic Product (GDP) at current market prices for FY 2022–23 reached Tk. 44,90,842 crore, marking an increase from Tk. 39,71,716 crore in the preceding fiscal year. The GDP growth rate at current market price in the FY 2022–23 was 12.41 percent, while the growth rate at constant price was 5.78 percent. BBS has provisionally calculated the GDP for the FY 2023–24 to be Tk. 50,48,027 crore, which is Tk. 5,57,185 crore higher than the previous fiscal year. Again, in the FY 2022–23, the per capita Gross Domestic

Product (GDP) was Tk. 2,62,868 (USD 2,643), which was Tk. 2,31,861 (USD 2,687) in the FY 2021–22. GDP per capita is provisionally calculated to be Tk 2,94,191 (USD 2,675) in the FY 2023–24. On the other hand, per capita



Gross National Income (GNI) stood at Tk 2,73,360 (USD 2,749) in the FY 2022–23, which was Tk. 241,047 (USD 2,793) in the FY 2021–22. The per capita GNI in the FY 2023–24 is calculated to be Tk. 3,06,144 (USD 2,784). It is evident that per capita GDP and per capita GNI, when measured in US dollars, either declined or experienced only modest growth, primarily due to the depreciation of the Taka against the US dollar.

Inflation

The geopolitical instability triggered by events such as the Russia–Ukraine war, which began in February 2022, led to widespread inflationary pressures that affected Bangladesh along with many other countries. Consequently, the inflation rate in Bangladesh rose to 9.02 percent in FY 2022–23. In an effort to contain inflation, the government undertook a range of measures, including adjustments to monetary and fiscal policies, expansion of the Open Market Sales (OMS) programme, distribution of family cards to low-income households to facilitate access to essential goods at subsidized prices, reduction of tariffs on key imports, and an increase in the policy interest rate by the central bank. Despite these interventions, inflation continued to climb, reaching 9.73 percent in FY 2023–24. During this period, food inflation was recorded at 10.65 percent, while non-food inflation stood at 8.86 percent.

Savings and Investment

In FY 2022–23, domestic savings rose to 25.76% of GDP, reflecting an increase of 0.54 percentage points from the previous fiscal year. National savings also climbed to 29.95% of GDP, up by 0.60 percentage points compared to FY 2021–22. According to provisional estimates by the Bangladesh Bureau of Statistics (BBS), domestic savings in FY 2023–24 reached 27.61% of GDP—an increase of 1.85 percentage points over the prior year. Similarly, national savings were provisionally calculated at 31.86% of GDP, marking a rise of 1.91 percentage points.

Directors' Report

Investment contributed 30.95% to GDP in FY 2022–23, which was 1.10 percentage points lower than the previous year. Of this, private investment accounted for 24.18% and public investment for 6.77%. Both components saw slight declines as a share of GDP compared to FY 2021–22. Provisional figures for FY 2023–24 indicate total investment at 30.98% of GDP, with private investment at 23.51% and public investment at 7.47%. This reflects a marginal increase of 0.03 percentage points in total investment over FY 2022–23.

Exports

In FY 2023–24, Bangladesh's total export earnings stood at USD 44.48 billion, marking a 4.34 percent decline from USD 46.50 billion recorded in FY 2022–23. Although export earnings rose for certain products, they fell for others when compared to the previous fiscal year. Consistent with previous trends, knitwear and woven garments continued to dominate export performance in FY 2023–24, contributing 43.32 percent and 37.91 percent of total export earnings, respectively.

Import

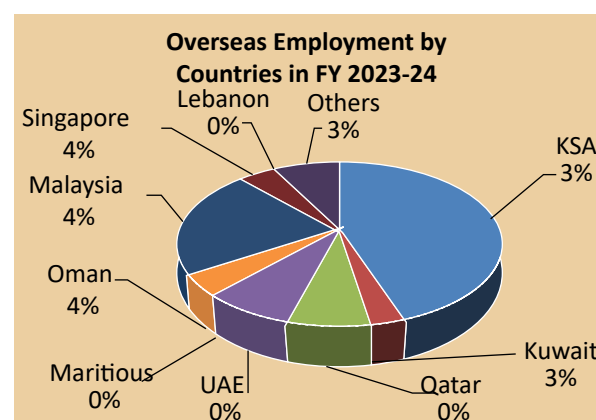
In FY 2023–24, total import payments on a cost and freight (c&f) basis amounted to USD 66.73 billion, reflecting an 11.1 percent decline from USD 75.06 billion in the previous fiscal year. This reduction in import expenditure is largely attributed to the substantial increase in letters of credit (LC) margins, which were implemented to discourage the import of luxury and non-essential items. During this period, China remained the top import source, contributing 28.55 percent of total imports, followed by India at 13.47 percent and the United States at 4.32 percent.

Overseas Employment and Remittance

Overseas employment has emerged as a critical driver of economic development and poverty alleviation in Bangladesh. Since the 1970s, millions of Bangladeshi workers have migrated abroad, primarily to the Middle East and Southeast Asia, in search of better employment opportunities. As of 2024, more than 13 million Bangladeshi migrants are working in over 160 countries around the world. Overseas employment significantly declined during the FY 2020-21 due to the impact of COVID-19, but it experienced an increase later on. In the FY 2021-22, a total of 9.66 lakh workers went abroad, followed by 11.26 lakh workers in the FY 2022-23, and 11.81 lakh workers in the FY 2023-24.

Remittances sent by Bangladeshi migrants play a vital role in the national economy. They are a major source of foreign exchange, helping to stabilize the balance of payments and strengthen the country's foreign reserves. In the fiscal year 2022-23, Bangladesh received over USD 21 billion in remittances, making it one of the top 10 remittance-receiving countries globally. These remittances contribute significantly to household income, education, healthcare, and rural development across the country. The government of Bangladesh, through the Ministry of Expatriates' Welfare and Overseas Employment and the Bureau of Manpower, Employment and Training (BMET), has taken various initiatives to streamline labor migration. These include skill development programs, expanding legal migration channels, and strengthening diplomatic efforts to open new labor markets.

In the FY 2023-24, Bangladeshi expatriates sent remittances amounting to USD 23.91 billion, which was 10.65 percent higher compared to USD 21.61 billion in the previous fiscal year. Middle Eastern countries are the major contributors to the total remittances of Bangladesh. In the FY 2023-24, the highest amount of remittances came from the United Arab Emirates, followed by the USA, UK, KSA, Malaysia, Kuwait, Qatar, Oman, Singapore, and others.



Overseas Employment by Countries in FY 2023-24

Foreign Exchange Reserve

Bangladesh Bank has undertaken various initiatives to maintain foreign exchange reserves. However, the gross foreign exchange reserves of Bangladesh Bank declined to USD 26,815 million at the end of June 2024, compared to USD 31,203 million at the end of June 2023. This decrease was primarily due to net selling of foreign exchange to stabilize the exchange rate and prevent significant fluctuations. The foreign exchange

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reserves have declined due to factors such as the rise in prices of fuel and other essential commodities in the global market, increased interest rates in the developed countries, and other factors. This amount of reserve can cover only 4.8 months of import payment.

Banking Sector of Bangladesh

The Bangladeshi banking industry in 2024 has undergone significant transformation, characterized by both innovative advancements and systemic challenges. The sector has seen a notable shift towards digital banking, with over 50% of retail transactions occurring through digital platforms like bKash and Nagad. This digital revolution is supported by the widespread adoption of mobile banking, boasting over 40 million active accounts, and the introduction of open banking initiatives by approximately 30% of financial institutions. These developments aim to enhance financial inclusion, particularly in rural areas, and modernize the banking experience for a growing middle class.

Despite these technological strides, the industry faces severe challenges. Non-performing loans (NPLs) have escalated dramatically, reaching a record high by the end of 2024, with state-owned commercial banks experiencing NPL ratios exceeding more than ever. This surge in defaults has strained liquidity and undermined investor confidence. Capital adequacy has stood well below the regulatory minimum, signaling vulnerabilities in the sector's ability to absorb financial shocks.

In response to these issues, the Bangladesh Bank has initiated comprehensive reforms aimed at stabilizing the sector. These include stricter loan classification and provisioning standards, the establishment of asset management companies to handle distressed assets, and the drafting of a Bank Resolution Ordinance to manage bank insolvencies effectively. Additionally, the central bank has engaged major international audit firms to conduct asset quality reviews of banks implicated in significant financial irregularities, as part of broader efforts to recover misappropriated funds and restore public trust in the banking system.

In summary, while Bangladesh's banking industry in 2024 is rapidly embracing digital innovation and inclusion, this occurs against a backdrop of serious credit quality and systemic concerns. The ongoing reforms offer a constructive framework—but maintaining optimism requires cautious vigilance: success depends on consistent implementation of provisioning rules, legal enhancement, liquidity support, and possibly sector consolidation to ensure long-term resilience.

Bangladesh's Economic Horizon—Steering through Pressure and Opportunities

Bangladesh's economy in 2024 demonstrated strong export and remittance growth yet faced key vulnerabilities: high inflation, banking sector distress, weak investment, climate disasters, and unemployment. Stabilization efforts—including monetary tightening, IMF-backed reforms, FX liberalization, and SEZ development—provide hope, but execution on structural reforms will determine whether the economy can rebound to robust 5–6% growth and deliver quality jobs for its youth.

By the close of 2024, Bangladesh's economy stood at a critical crossroads. Growth had moderated—estimated at around 5–6% for FY2023–24—due to persistent inflation, a fragile balance of payments, and structural weaknesses in banking and investment. The post-pandemic rebound faltered under the weight of global commodity pressures, tightened external financing conditions, and a complex, multiple exchange rate regime that undermined foreign exchange inflows.

Despite tightening monetary policy and IMF-backed currency realignment measures, inflation stayed stubbornly high—hovering near double digits—while banking sector NPLs remained elevated and credit growth sluggish. Political transition, including the formation of an interim government led by Nobel laureate Muhammad Yunus, helped stabilize the situation. This paved the way for IMF disbursements via the Extended Credit and Resilience Facilities—totaling over \$1.3 billion by mid-2025—offering needed foreign exchange support.

Looking ahead, several strategic priorities have been identified to strengthen Bangladesh's economic outlook. Rebuilding external resilience remains a key focus, particularly through the replenishment of foreign exchange reserves and the restoration of investor confidence. Efforts to cool inflation will continue through sustained monetary tightening and prudent fiscal management. Reforming the banking sector to reduce non-performing loans (NPLs) and stimulate private investment is also critical. Additionally, export diversification beyond the dominant garment sector is essential, with targeted growth in industries such as pharmaceuticals, light engineering, and leather goods.

In summary, 2024 was a year of significant macroeconomic stress for Bangladesh—marked by slower growth, inflation, financial imbalances, and political transition. Yet, with concerted reforms, international support, and export diversification, the foundations are being laid for a sustainable recovery in the years ahead.

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Agrani Bank PLC.

Agrani Bank PLC. traces its roots back to 1972 when it was formed through the merger of Habib Bank Limited and Commerce Bank Limited under the Bangladesh Banks (Nationalization) Order, following the country's independence. As a state-owned commercial bank, it played a crucial role in rebuilding and expanding the financial system of the new nation. To modernize its operations and improve governance, the bank was incorporated as a public limited company in 2007 under the Companies Act, 1994, transferring all assets, liabilities, and operations from the former entity to Agrani Bank PLC. In compliance with the amended company law, a special general meeting in 2023 approved the name change to Agrani Bank PLC. (Public Limited Company), officially replacing "Limited" with "PLC.". Over the decades, the bank has grown into one of Bangladesh's largest financial institutions, pioneering services such as agent banking and Islamic banking, and continuing to contribute significantly to national development and financial inclusion.

Branch Network and Service Portfolio of Agrani Bank PLC.

Agrani Bank PLC. has one of the most extensive banking networks in Bangladesh, operating 979 branches nationwide along with numerous zonal and circle offices, as well as overseas subsidiaries and remittance houses. Through this wide reach, the bank delivers comprehensive services including corporate and retail banking, SME and agricultural financing, foreign trade, remittance services, and treasury operations. It also offers specialized products such as Islamic banking through Shariah-compliant windows and agent banking to expand financial access in rural and remote areas. By combining traditional banking with modern digital solutions, Agrani Bank ensures that its services cater to diverse customer needs, from large enterprises to individual clients, contributing to both financial inclusion and economic growth.

Management

The management of Agrani Bank PLC. is structured to ensure strong governance, operational efficiency, and strategic leadership. The bank is overseen by a Board of Directors headed by a Chairman, while the day-to-day operations are led by the Managing Director & Chief Executive Officer (CEO). Supporting them are several Deputy Managing Directors and General Managers who supervise key divisions such as credit, foreign exchange, recovery, human resources, audit, risk management,

and information technology. To strengthen oversight and decision-making, the bank operates through various committees including the Management Committee (MANCOM), Credit Committee (CRECOM), and Asset Liability Committee (ALCOM). This structured management system enables Agrani Bank PLC. to maintain accountability, drive innovation, and effectively serve its customers across a vast nationwide network.

Present Management and organogram structure

The present management of Agrani Bank PLC. is structured to ensure effective governance, strategic oversight, and operational efficiency. The bank is led by a Board of Directors, chaired by Syed Abu Naser Bukhtear Ahmed, while the Managing Director and CEO, Md. Anwarul Islam, oversees daily operations. Supporting them are several Deputy Managing Directors and General Managers, who are responsible for key functional areas such as credit, treasury, risk management, audit, human resources, foreign exchange, and information technology. This management team works collaboratively through various committees to implement policies, monitor performance, and guide the bank's growth, innovation, and customer-focused initiatives across its extensive national and international network.

Delegation of Power

In order to extend business and settle internal affairs quickly and effectively in the perspective of ever changing banking environment, the bank has its delegation of power on administrative and financial related matters approved by the board of directors. The delegated power has been decentralized ensuring accountability so that the person concerned applies this power judiciously and prudently only for the welfare of the organization. Misuse of the delegated power amounts to violation of serious corporate norms. The delegation of power on administrative affairs concerns deployment of discretionary power within the perimeter of Agrani Bank Employees Service Rule 1995. The delegation of power on financial affairs concerns deployment of discretionary power within the approved sector-wise annual budget. Delegation of power in ABL is exercised complying with the rules and regulations set in the Delegation of Power-2017.

Management Committees

Asset-Liability Management Committee (ALCOM)

Chaired by the Managing Director & CEO, ALCOM oversees the bank's balance sheet management, ensuring proper liquidity, interest rate risk control, capital adequacy, and

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compliance with regulatory requirements for sustainable financial stability.

Senior Management Team (SMT)

The SMT consists of the Managing Director & CEO, Deputy Managing Directors, and General Managers, responsible for strategic planning, policy execution, and addressing important operational and administrative matters of the bank.

Credit Committee

This committee reviews and approves loan proposals within delegated authority, monitors portfolio performance, and ensures compliance with Bangladesh Bank's guidelines on lending and classification.

Credit Risk Management Committee

Dedicated to identifying, assessing, and mitigating credit-related risks, this committee ensures that credit exposures are within acceptable limits and aligned with the bank's risk appetite and policies.

Management Committee (MANCOM)

Chaired by a Deputy Managing Director, MANCOM addresses day-to-day operational issues, procurement, HR and training, disciplinary matters, and overall internal governance, ensuring smooth functioning of the bank.

Business Development Committee (BDC)

The Business Development Committee of Agrani Bank PLC. serves as a key driver of the bank's strategic growth and operational efficiency. Composed of senior executives, the committee meets regularly to ensure transparency and accountability in managing operating expenses across various business activities. It also plays a crucial role in shaping strategies for business development, fostering innovation, and implementing effective expenditure controls. The committee is led by the Deputy Managing Director, who provides leadership and direction to align initiatives with the bank's long-term objectives.

Supervisory Review Process (SRP) Team

The Supervisory Review Process (SRP) Team of Agrani Bank PLC., comprising senior executives and the heads of relevant functional divisions, plays a vital role in ensuring strict compliance with risk management policies and strategies. The team is responsible for monitoring the bank's overall risk profile, assessing capital adequacy, and aligning risk practices with regulatory guidelines and Basel frameworks. By reviewing credit, market,

operational, and liquidity risks, the SRP Team strengthens internal control mechanisms and supports the Board and management in making informed decisions. This structured approach enables Agrani Bank PLC. to maintain financial stability, safeguard stakeholders' interests, and achieve sustainable growth while adhering to international best practices in risk governance.

Risk Management

Credit Risk Management

Credit risk is one of the crucial risks faced by the lenders. In 2024, with the emergence of economic challenges such as inflationary, liquidity, and exchange rate pressure caused by Russia-Ukraine war, Zero-Covid policy in China, energy deficit in Europe, depletion of foreign exchange reserve, and climate change, several business risks have evolved. Hence, restraining of non-performing loans remains one of the top priorities. In this context, regular and systematic monitoring would be strengthened for financing work order, export, projects/real estate, importers, and dealers of different commodities.

In 2025, the scope of work of the credit risk management division shall be among others, to develop and strictly follow Risk Appetite Statement (RAS) based on industry outlook, ensuring faster disposal of credit proposals for small and medium enterprise businesses, channeling fund to CMSME & Agri Sector, combating money laundering and allocation of sufficient Green Finance etc. Other crucial activities covering managing credit risk in 2024 and onward are designed as under:

- Addressing concentration risk;
- Developing effective portfolio monitoring;
- Emphasis on efficient collateral valuation;
- Focus to combat trade based & credit backed money laundering activities; and
- Prioritization on skill development of credit officers etc.

Operational Risk Management

Risks stemming from weak internal processes, human errors, system disruptions, or external events are addressed by Agrani Bank through robust internal controls, increased automation, continuous staff training, and strict compliance monitoring.

Market Risk Management

The bank faces risks from fluctuations in interest rates, equity prices, and other market variables, which are

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managed through portfolio diversification, asset-liability management, and adherence to regulatory guidelines.

Environmental Risk

Loans or projects that may have adverse environmental impacts pose risks. Agrani Bank addresses this by conducting environmental due diligence before financing and promoting green banking practices.

Political Risk

Instability in political conditions may affect borrower performance, investment flows, or operations. The bank mitigates this by diversifying its portfolio and aligning policies with government priorities.

Exchange Rate Risk

Fluctuations in foreign currency rates can impact remittance, trade finance, and foreign exchange earnings. Agrani Bank manages this through treasury operations, currency hedging, and strict monitoring.

Other Risks (e.g. Cyber security & Reputational Risk)

With increasing digitalization, cyber threats and reputational risks are significant. The bank mitigates these by strengthening IT security, adopting robust digital systems, and maintaining customer trust through transparency and service quality.

Human Resource Management

Efficient management of human capital plays the role of spirit of any organization. The scope of work of human resource management is not just to facilitate the administrative functions but also to work effectively considering the interest of the employees of the Bank. HR Planning, Deployment & Operations Division (HRPDOD) of the bank works to improve the quality of work life by creating and implementing new programs and policies including a revised organogram, revised service rules, performance-based promotion, posting and transfer at right place, employee welfare, training and skill development which affect all aspects of the business positively. We believe that long term sustainable growth can only be ensured with the proper induction and retention of the talents. In this context, human resources management ensures, "Right Person in Right Position in Right Time in Right Number." The following table shows the number of male and female employees according to category:

Types	Male	Female	Total
Executives and Officers	7694	1307	9001
Support Staff	811	14	825
Total	8505	1321	9826

Transfer to other banks

In 2024, there was 1 employee transferring out to another bank and 2 employees transferring in. In contrast, 2023 saw 4 employees transferring out and only 1 transferring in. The decrease in outbound transfers from 2023 to 2024 suggests improved retention or reduced attractiveness of external opportunities. Meanwhile, the increase in inbound transfers could indicate enhanced recruitment strategies or better employer branding. Additionally, the trends in transfers suggest a positive shift in the bank's ability to attract talent from other institutions. To maintain a stable workforce, the bank should focus on strategies to reduce turnover, such as improving employee engagement, offering competitive benefits, and fostering career growth opportunities.

HR Training, Research & Development

Training facilitates to sharpen the existing skills and knowledge coupled with acquiring new knowledge and skills to contribute further to growth of the organization and keeping the aforesaid in mind, the Bank provides need-based training courses and workshops at different level of personnel including the trainings on Foundation Course, Credit Management Course, Anti Money Laundering and Combating Financing Terrorist, Leadership and Branch Management, Internal Control and Compliance, Core Risk Management, Risk Based Capital Adequacy etc.

Employee Remuneration Policy

Agrani Bank PLC., a prominent state-owned commercial bank in Bangladesh, follows a dual framework for employee's remuneration, depending on their employment type. Salaries and allowances for regular (permanent) employees are strictly aligned with the official government pay scale. This means permanent staff receive fixed monthly salaries and benefits as determined by the Ministry of Finance. For employees hired on a contractual basis, the salary and benefits are not fixed by the government scale. Instead, they are set by the Board of Directors of Agrani Bank PLC. This allows the Bank to offer competitive or market-based salaries for specialized roles or expert consultants. These packages may vary widely depending on the nature of the contract, experience of the candidate, and strategic importance of the role.

Board of Directors

The Board of Directors (BoD) is responsible for establishing policies for the Bank and ensuring

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internal control and compliance, accountability of the Bank Management. The Board is also responsible for reinforcing corporate governance within the Bank. The Board closely monitor and give directives and instructions to the management to achieve the best business result. In line with the above, the Board reviewed, updated and introduced several business policies, monitoring the policies, risk management policies and internal control and compliance polices during 2024 that contributed a lot to securing Business Performance and to ensure corporate governance within the Bank.

Composition of the Board

The Board of Directors of Agrani Bank PLC. is composed in accordance with the provisions of the Bank Companies Act, 1991 and the Companies Act, 1994, reflecting its status as a fully state-owned commercial bank. The Board is headed by a Chairman appointed by the Government of Bangladesh, along with several Directors who also serve as government nominees, each holding one representative share on behalf of the state. In addition, the Managing Director and Chief Executive Officer serves as an ex-officio member of the Board, responsible for implementing its policies and overseeing the bank's day-to-day operations. This composition ensures that the Government, as the sole shareholder, exercises effective oversight and strategic direction, while maintaining alignment with national economic objectives and the broader financial sector policies of Bangladesh.

Present Board of Directors

Sl. No.	Name of Directors
01	Syed Abu Naser Bukhtear Ahmed, Chairman (Date of joining on 08.09.2024)
02	Dr. Md. Fazlul Hoque (Date of joining on 12.11.2024)
03	Kabirul Ezdani Khan (Date of joining on 04.12.2024)
04	Mohammad Sultan Mahmud (Date of joining on 04.12.2024)
05	Muzaffar Ahmed (Date of joining on 23.12.2024)
06	Sayed Kutub (Date of joining on 21.01.2025)
07	Rizwanul Huda (Date of joining on 27.02.2025)
08	Md. Anwarul Islam (Date of joining on 03.11.2024)

Former Board of Directors

Sl. No.	Name of Directors
01	Dr Zaid Bakht, Chairman (Resigned on 25.08.2024)
02	Biswajit Bhattacharya Khokan, NDC, Director (Ceased to be director on 23.01.2024),
03	Md Mafiz Uddin Ahmed, Director (Tenure ended on 11.04.2024)
04	Nafiul Hasan, Director (Removed from the board of directors on 11.11.2024)
05	Kashem Humayun, Director (Removed from the board of directors on 17.09.2024)
06	K.M.N Manjurul Hoque Labloo, Director (Removed from the board of directors on 17.09.2024)
07	Khondaker Fazle Rashid, Director (Removed from the board of directors on 28.01.2025),
08	Md Shahadat Hossain, Director (Tenure ended on 05.09.2024)
09	Mohammad Masud Rana Chowdhury, Director (Tenure ended on 21.02.2025)
10	Md. Murshedul Kabir, CEO (Terminated as CEO on 19.09.2024)

The Philosophy and Policy of the new Board

The philosophy and policy of the new Board of Agrani Bank PLC. center on strengthening corporate governance, enhancing financial discipline, and driving innovation to meet the evolving needs of customers. Guided by the vision of building a modern, inclusive, and technology-driven banking institution, the Board emphasizes transparency, accountability, and sustainable growth in all areas of operation. Its policies focus on expanding digital banking services, promoting SME and agricultural financing, improving asset quality, and strengthening risk management practices. At the same time, the Board remains committed to advancing financial inclusion through agent banking, remittance services, and Shariah-compliant products, thereby aligning the bank's strategic direction with national economic priorities and customer expectations.

Meetings

The guidelines, policies and manuals that were

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formulated, reviewed and updated during 2024 through holding a number of meetings by the Board and its different committees.

Name of Meetings	Number of Meetings
Board Meeting	33
Executive Committee Meeting	13
Audit Committee Meeting	4
Risk Management Committee Meeting	4

The names of the Board Members, along with the number of meetings attended and the remuneration paid to them, are provided in detail on Page 215.

Retirement and reelection of the Directors

In line with the provisions of the Companies Act 1994, the directors of Agrani Bank PLC. are subject to retirement and re-election to ensure accountability and continuity in governance. At every Annual General Meeting (AGM), one-third of the directors, or if their number is not a multiple of three, the nearest number, are required to retire by rotation. Retiring directors, however, are eligible for re-election and may continue to serve if reappointed by the shareholders. Since Agrani Bank PLC. is a state-owned commercial bank, the Government of Bangladesh, as the sole shareholder, holds the authority to appoint or reappoint directors in accordance with these legal requirements. This process ensures compliance with company law while maintaining effective oversight and representation of government interests on the Board.

Appointment of Managing Director & CEO

The Managing Director & CEO of Agrani Bank PLC. is appointed by the Government of Bangladesh in accordance with the Bank Companies Act, 1991 (amended up to 2023) and the Companies Act, 1994 (2nd amendment 2020). As a state-owned commercial bank, the MD serves as the Chief Executive Officer responsible for the overall management, strategic direction, and day-to-day operations of the institution. The appointment is made for a fixed tenure as determined by the government, with the possibility of extension or reappointment based on performance and policy considerations. Acting under the guidance of the Board of Directors, the Managing Director ensures the effective implementation of government directives, regulatory compliance, and the bank's mission of promoting financial inclusion, innovation, and sustainable growth.

Independent Directors

As a state-owned commercial bank, the Government of Bangladesh appoints the directors of Agrani Bank PLC., each holding one representative share on behalf of the state and treated as independent directors. This arrangement enables the government to retain full ownership and control of the bank, while the appointed directors ensure oversight, strategic guidance, and policy direction in line with national economic priorities. Through this structure, Agrani Bank PLC. operates not only as a commercial institution but also as an important vehicle for advancing financial inclusion and supporting the country's economic development.

Board Committees

Executive Committee (EC)

The Executive Committee, formed from the Board of Directors, reviews and approves major business and policy matters within delegated authority, ensuring timely decisions on credit, investment, and operational issues.

In 2024, the Executive Committee of Agrani Bank PLC. held nine meetings, focusing on timely decision-making related to credit, investment, and operational matters. Key decisions taken during these meetings included measures to strengthen the recovery of the top 20 non-performing loans through case-by-case actions under the Money Loan Court Act (Ortho-Rin-Adalat), 2003, with reinforced supervision of these cases, among other strategic initiatives.

Audit Committee

The Audit Committee oversees financial reporting, internal controls, and compliance, ensuring transparency and accountability in line with Bangladesh Bank and regulatory requirements.

In 2024, the Audit Committee of Agrani Bank PLC. held four meetings and carried out extensive activities to enhance governance, compliance, and risk management. The Committee reviewed internal audit reports, ICC policies, self-assessments of anti-fraud controls, and health reports in accordance with Bangladesh Bank guidelines. It approved financial statements, oversaw risk-based audit plans, and prioritized reducing audit objections through branch-level engagement, targeted training, and bilateral/trilateral meetings with auditors. Special emphasis was placed on fraud prevention through the enforcement

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of the “Fraud Detection and Management Policy-2019,” while also reviewing business risk frameworks and recommending improved loan diversification, recovery of classified loans, and safeguarding asset quality. In its health assessment, Agrani Bank PLC. was rated overall as “Good,” with “Marginal” financial health, “Good” internal control and compliance health, and “Excellent” image and reputation health—reflecting its strong public trust as a state-owned bank, while underscoring the need to strengthen financial resilience.

Risk Management Committee (RMC)

The Risk Management Committee monitors the bank’s overall risk exposure, formulates strategies to mitigate credit, market, operational, and liquidity risks, and ensures alignment with Basel and Bangladesh Bank guidelines.

In 2024, the RMC held four meetings, reviewing key areas such as large loan restructuring, ICT security, foreign exchange risk, credit risk guidelines, risk appetite, and credit concentration. It also monitored compliance with core risk management policies, supervised the Executive Risk Management Committee, and ensured alignment with regulatory requirements. Through active discussions and evaluations, the RMC provided valuable guidance to strengthen the bank’s risk culture, enhance governance, and safeguard its financial stability.

The roles and responsibilities of the aforementioned committees are outlined in detail on Page 208. The Chairman's Report of the Audit Committee is presented on Pages 210 to 214, while the Chairman's Report of the Risk Management Committee appears on Pages 235 to 236.

Compliances

Agrani Bank PLC. strictly adheres to all regulatory and statutory requirements to ensure transparent, secure, and responsible banking operations. The bank follows the directives of Bangladesh Bank, the Companies Act, 1994, the Bank Companies Act, 1991, and other relevant laws, covering areas such as capital adequacy, liquidity management, credit classification, anti-money laundering (AML), and corporate governance. It also implements internal policies in line with international best practices, including risk management frameworks, audit procedures, and IT security standards. By maintaining consistent compliance, Agrani Bank builds stakeholder confidence, mitigates operational and

financial risks, and promotes sustainable growth.

ABPLC.'s Business related Policies and Guidelines

- Guidelines for Agent Banking in Agrani Bank PLC.
- Loan takeover policy.
- Zone and corporate branch-wise CMSME loan target for 2024.
- Interest rate on rural & agriculture credit.
- Working capital loan/investment facility to large industry & service sectors affected by Covid19.
- The policy of re-fixation of interest rate of staff house building loan.
- Personal Loan Policy.
- Digital Banking Service policy.
- Changes in personal loan (credit against salary) limits.

Corporate Governance

The principal objective of Agrani Bank PLC. is to ensure good corporate governance through upholding transparency and accountability to all stakeholders in respect of its overall policy- making, operational, financial, executive affairs, and control and compliance. Corporate Governance is the system of internal controls and procedures used to define and protect the rights and responsibilities of various stakeholders. The Bank has adequately complied with all the Corporate Governance Guidelines of Bangladesh Bank and Bangladesh Securities and Exchange Commission (BSEC). It is ensured by the Board that all activities and transactions of the Bank are conducted in compliance with national and international best practices to protect the highest interest of all the stakeholders. In this regard, the Bank has instituted necessary tools and techniques including:

- Compliance with the relevant laws and regulations by its Board of Directors and Management;
- Effective enterprise risk management system (ERM);
- Efficient internal control and compliance system;
- Timely information dissemination and reporting system; and
- Policy-based human resources management system.

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Detail disclosure on corporate governance has been presented at pages 186--205.

Sustainability Report

Agrani Bank PLC. is committed to sustainable banking practices that balance economic growth, social responsibility, and environmental stewardship. Through its Sustainability Report, the bank highlights initiatives that promote financial inclusion, support small and medium enterprises (SMEs), empower women entrepreneurs, and expand green financing. The bank also undertakes projects in renewable energy, energy efficiency, and eco-friendly banking operations to reduce its environmental footprint. In addition, Agrani Bank actively contributes to social development by supporting education, healthcare, disaster relief, and community welfare programs. By aligning its operations with the United Nations Sustainable Development Goals (SDGs) and national development priorities, Agrani Bank PLC. demonstrates its dedication to building a resilient, inclusive, and sustainable future for Bangladesh. The bank's detailed Sustainability Report for the year 2024 is presented in pages 251 to 284.

Green Banking

Green Banking, or ethical banking, incorporates social and environmental considerations into financial services. Agrani Bank supports eco-friendly businesses and energy-efficient industries, funding projects in renewable energy, clean water, and waste disposal. The bank has allocated BDT 1037.00 crore for green finance, promoting eco-conscious products and services through online media. As of December 2024, Agrani Bank invested BDT 500 million in green bonds and Taka 1700 million in green SUKUK bonds, disbursed BDT 10.30 Crore in various green finance sectors.

Agrani Bank has agreements with Bangladesh Bank for the Green Transformation Fund, Technology Development Fund, and refinancing schemes for green products. The bank reports its green and sustainable financing activities quarterly to Bangladesh Bank and other authorities. As a pilot project, the Amin Court Corporate Branch in Dhaka is being transformed into a green branch, with plans to extend this initiative to all branches.

Environmental Issues

To maintain a green office, several in-house environmental initiatives have been implemented:

1. Use both sides of paper for internal documents.
2. Maximize online communication.
3. Rely on daylight and proper ventilation over electric lights and air conditioning.
4. Use Eco Font for lighter printing on both sides of paper.
5. Opt for video/audio conferences instead of physical travel.
6. Efficiently use printer cartridges, photocopy toner, and office supplies.
7. Share emails instead of paper memos.
8. Utilize solar and renewable energy sources.
9. Develop a Green Office Guideline to reduce information gaps, hazards, and pollution while increasing efficiency and awareness.

Agrani Bank PLC. integrates environmental risk into its credit and investment management, enhancing its risk management process. Following Bangladesh Bank's instructions, Agrani Bank has issued guidelines on Environmental and Social Risk Management (ESRM). The bank assesses environmental and social risks in agriculture, small and medium enterprises, corporate finance, and project finance using an Environmental and Social Due Diligence (ESDD) checklist, incorporating risk mitigation measures into its lending portfolio and avoiding investments in high-risk projects.

Corporate Social Responsibility (CSR)

Corporate Social Responsibility (CSR) is crucial for developing nations, benefiting disadvantaged communities and balancing profit with societal good. CSR fosters positive business-society relationships and can enhance profits by attracting investors and customers, thereby improving a company's reputation.

Agrani Bank believes that a thriving society is essential for a thriving business. Its CSR efforts focus on more than profit; they aim to uphold human dignity and rights. To build a better society Agrani Bank's ethical standard is not only meant for maximizing profit, rather its vision is built up society where human dignity and rights receive the highest consideration and evaluation. The bank prioritizes financial assistance to sectors like disability support, disaster relief, poverty reduction, education, healthcare, day care centers, cultural preservation, sports, and environmental protection. Agrani Bank spent BDT 58.64 lac on various CSR activities in 2024.

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Information Technology as a means of Financial Inclusion

All 979 branches of the Bank have been computerized where they are operating under Core Banking Software. Banking activity like clearing is being performed through Bangladesh Automated Cheque Processing System (BACPS) under Bangladesh Automated Clearing House (BACH). In addition, fund transfer within Agrani Bank PLC. and with other banks are carried out through Bangladesh Electronic Fund Transfer Network (BEFTN), Real Time Gross Settlement (RTGS). ABPLC.. is the first among the state-owned banks who introduced “Agent Banking” service in collaboration with the associated partner aiming to a safe, hassle-free, and secured alternative channel to deliver financial services to the unbanked and under banked population across the country. To serve customers digitally a mobile app named ‘Agrani e-Account’ has been developed by the experts of IT & MIS division. Coupled with account opening remittance, fund transfer to Bkash, EFT, RTGS can be done by the IT application to make the banking service paperless, fast and secured.

Events after Balance Sheet Date

Following the balance sheet date, the bank temporarily suspended its agent banking activities, which were previously managed through a contractual arrangement under the brand name ‘Doer Banking’, and decided to bring the operations under its own management. This strategic shift aims to enhance transparency, ensure stricter regulatory compliance, and strengthen customer trust while continuing to promote financial inclusion. The bank also recorded a significant increase in deposits, highlighting its effective focus on fund management. Apart from these developments, no other material events have occurred after the balance sheet date that could impact the bank’s business.

Website of Agrani Bank PLC.

www.agranibank.org is the domain name of the Bank’s website which is maintained with updated necessary policies, guidelines, schedule of charges, employment related information etc. A web-based email system has also been integrated by which each employee can get access to his/her email account from anywhere of the globe.

Health, Safety and Working Environment

The Bank is committed to establishing necessary and effective arrangement to identify and when necessary to eliminate or control any type of work related hazards and probable risks and promote healthy work place and

continuous improvement of health, safety and working environment for its employees and other stakeholders. ABL is much aware of environmental protection, by minimizing environmental damages and by promoting and utilizing environment-friendly technologies. An organization’s potential to succeed is limited by the degree of its successful management of employee welfare resulting in employee motivation. HR Planning, Deployment & Operations Division (HRPDOD) of ABL is entrusted with the task to ensure employee welfare and motivation.

Risk Management

The risk Management Committee of the Board (BRMC) holds the responsibility to formulate appropriate strategies for risk assessment and risk control of the Bank. The committee reviewed, updated and formulated several risk management policies and guidelines during the year and obtained approval from the Board. In addition, as per Bangladesh Bank’s direction a Risk Management Division has been formed in the bank and sufficient manpower has also been deployed there under the supervision of Chief Risk Officer (CRO).

Activities of Board Risk Management Committee During 2024

The BRMC advises, suggests and instructs on various risk issues of bank for further improvement through discussions and review session with the Chief Risk Officer (CRO). The committee reviewed and focused on various issues during the year. Some key issues are as follows:

Review of restructured large loans;

Observation on issue of “Asset Liability Management Policy”;
Review of “Foreign Exchange Risk Management Manual”;
Review of “Credit Risk Management Guidelines”;
Review of “Guidebook on Prevention of Money Laundering and Terrorist Financing”;
Observation on Risk Appetite Report;
Observation on Credit Risk Assessment and Resolution Report for Top-20 Loans;
Observation on Comprehensive Risk Management Rating by Bangladesh Bank;
Review and approval of “Strategic Business Plan” of the bank;
Observation on the risks covered under SRP;
Review on Large loan concentration;
Review on implementation and progress of decisions taken in each Board Risk Management Committee meeting;

Directors' Report

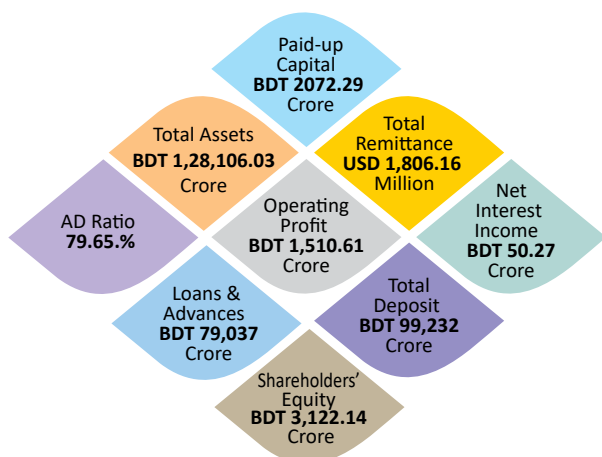
Probable Risk Factors and Agrani Bank's Response to challenge those Risk Factors

Risk Factors	Strategies against Risk Factors
Increasing fund cost adversely affects profitability of the Bank.	i) Agrani Bank PLC. has placed emphasis on opening of low cost and no cost deposit accounts and increasing the share of core deposits to reduce the cost of deposits; ii) Exercise of enhanced due diligence while screening new borrowers, accelerated monitoring and recovery activities to reduce non-performing assets aiming to improve actual yield on loans and advances and investment thereby improving Bank's profitability; and iii) All out efforts are in place to effectively control operational cost.
Deposit Retention and Growth of deposits	Implement year-round deposit campaigns to retain existing deposits as well as introduction of new deposit products with attractive features. This approach will facilitate counterbalancing of potential risk created by high inflation and reduced saving capacity.
Unpredictable money market and foreign exchange market may increase liquidity risk.	Treasury Division of the Bank is operating under the direct supervision of the MD & CEO and liquidity management is being operated prudently within the approved risk limits.
Assets quality may deteriorate due to internal/ external cause(s).	i) Portfolio diversification helps to reduce concentration risk. ii) Exercise of Enhanced Due Diligence (EDD) reduces credit/ investment risk; iii) Effective and accelerated CL recovery program has been undertaken to improve the recovery of classified loans and advances; and iv) Internal audit division carries out its regular audit and inspection across the bank to unearth any irregularities and correct them.
Capital requirement under Basel III are increasing corresponding increase to risk-weighted assets (RWA).	i) Profit growth will continue as a result of implementation of prudent business policies and consequently retained earnings will also grow to contribute to the quantity of capital; ii) 100% of eligible borrowers will be brought under credit rating to reduce risk-weighted assets and capital requirement; iii) Priority will be given to lending to small and retail borrowers having lower risk weight and lower capital requirement; iv) Overall risk management system has been strengthened to reduce risk assets of the Bank and to improve asset quality; v) Tier-2 capital may be improved by issuing qualifying capital instruments.
IT system may be vulnerable to cyber security risk.	CBS system is being upgraded to new version to enhance performance and to prevent security risk. In addition, other auxiliary support systems are regularly tested and monitored to identify and prevent any type of security threat either from internal or external sources.
Employee productivity and compliance	Set elevated emphasis on employee productivity which will result in enhanced profitability and strict compliance with internal and external rules and regulations. Motivated and informed manpower is one of the keys of bank's success.

Directors' Report

Risk Factors	Strategies against Risk Factors
On-going global and local economic situation may slowdown Agrani Bank PLC.'s business growth	Stakeholders and business partners always nurture high confidence on SOCBs like Agrani Bank PLC. Competent Management of ABPLC.. is able to revisit its business and operational policies, targets, limits in response to any changing situation to maintain its business volume and growth.
Green Banking	Agrani Bank PLC. is committed to promoting green banking by financing to green projects, introducing different forms of electronic banking, enhancing CSR activities across the country.
Changes in regulatory policies	Agrani Bank PLC. is strongly committed to remaining compliant with all applicable laws and regulations even by remodeling its operations and business in alignment with the regulatory requirement.

FINANCIAL POSITION & PERFORMANCE OF Agrani Bank PLC. IN 2024



Financial Framework

The year-end funding structures of the Bank in 2024 and 2023

(Taka in crore)

Sources of Fund	2024	2023
Deposits	99,232.22	98,908.79
Paid-up Capital	2072.29	2,072.29
Statutory Reserve	1,037.32	1,037.32
Revaluation & Amortization Reserve in Govt. Securities	8.27	25.05
Assets Revaluation Reserve	1,085.11	1,085.11
General Reserve	54.86	54.86

Sources of Fund	2024	2023
Retained Surplus from Profit and Loss Account	(1,145.72)	(136.98)
Borrowings from Other Banks, Financial Institutions and Agents	2,010.98	2,570.85
Risk Fund	10.00	10.00
Subordinated Debt	80.00	220.00
Other Liabilities	23,660.70	17,248.50
Total	1,28,106.03	1,23,095.79

Fund Allocation

The year-end asset portfolio scenarios of the Bank in 2024 and 2023

(Taka in crore)

Particulars of Assets	2024	2023
Loans and Advances	79,037.41	75,699.23
Investments	27,759.67	25,443.62
Fixed Assets	1,741.30	1,746.04
Money at Call and Short Notice	149.01	50.53
Cash in Hand and Balance with Other Banks & FIs	9,686.59	11,010.19
Other Assets	9,690.33	9104.46
Non-banking Assets	41.72	41.72
Total	1,28,106.03	1,23,095.79

Directors' Report

Shareholders' Equity

Shareholders' equity reached Tk. 3,122.14 crore as at 31 December 2024 against Tk. 4,147.6 crore of 2023.

Capital Structure

At present Authorized Capital of Agrani Bank PLC. is BDT 2,500 crore and Paid-up Capital is BDT 2072.29 crore.

Capital to Risk-weighted Assets Ratio (CRAR)

Capital to Risk-weighted Assets Ratio was 1.86 percent at the end of 2024 as compared to 4.57 Percent of the previous year. CRAR ratio could not be maintained to the minimum capital requirement (MCR) due to increase in risk-weighted assets, transfer of profit to provision against non-performing assets, reduction of regulatory capital for redemption of subordinated bond. However, action plan has been instituted to improve the capital position by 2028 through increasing net profit, containing asset quality deterioration, reducing capital requirement through effective management of risk assets.

Comparative position of regulatory capital of Agrani Bank PLC. is shown as under:

Particulars	Position for the year ended	
	2024	2023
A. Total Risk-weighted Assets	94,440	81,756
B. Tier-1 Capital	898	2,505
C. Tier-2 Capital	854	1,229
D. Total capital (B+C)	1,752	3,735
E. Minimum Capital Required (10% of A)	9,444	8,175
F. Tier-1 Capital Ratio (B/A)	0.95%	3.07%
G. Tier-2 Capital Ratio (C/A)	0.91%	1.50%
H. CRAR (F+G)	1.86	4.57%

Operating Performances

Total Operating Income

Total operating income reached to Tk. 3,456.97 crore, led by a peak of increase in investment income.

Total Operating Expenses

The Bank's total operating expenses was Tk. 1,946.35 crore in 2024 as against Tk. 1,814.44 crore in 2023. This

is mainly due to increase of electricity use, rent, tax; and salary & allowance expenses.

Operating Profit

Operating profit stood at Tk. 1,510.61 crore at the end of 2024 which was Tk. 1,715.12Crore at the end of 2023.

Net Interest Income

Net Interest Income was Tk. 50.27 Crore in 2024 which was Tk. 542.31crore in the previous year.

Net Profit after Tax

The Bank earned a profit/loss of BDT (936.72) crore in 2024 which was BDT 69.03 crore in the preceding year. Net profit has decreased due to maintaining higher provision.

Appropriation of Profit

During 2024, ABPLC.. earned operating profit of BDT. 1510.61 crore before provision and tax which has been appropriated in the following manner:

(Taka in Crore)

Particulars	2024	2023
Profit/(Loss) before Provision & Tax	1,510.61	1,715.12
Provision for Loans and Advances	800.00	960.00
Other Provision	1,638.89	495.74
Total Provision	2,438.89	1,455.74
Net profit/(loss) before Tax	(928.28)	259.38
Current Tax	476.64	475.10
Deferred Tax	(468.21)	(284.74)
Total Provision for Tax	8.43	190.36
Net Profit/(loss) after Tax	(936.72)	69.03
Add: Retained Surplus/deficit from the Previous Year	(136.98)	(152.55)
Available for Appropriation	-	52.57
Retained Surplus	(1,145.72)	(136.98)

Interest Margin

In 2024, the Net Interest Margin (NIM) stood at a healthy 2.14 percent, reflecting the bank's continued resilience in a shifting interest rate environment. While marginally lower than the previous year's 2.30 percent, this stability signals the institution's proactive approach to asset-liability management and its ability to maintain core profitability amidst evolving market dynamics. The

Directors' Report

bank's consistent NIM demonstrates sound financial oversight and positions it well to capitalize on future growth opportunities.

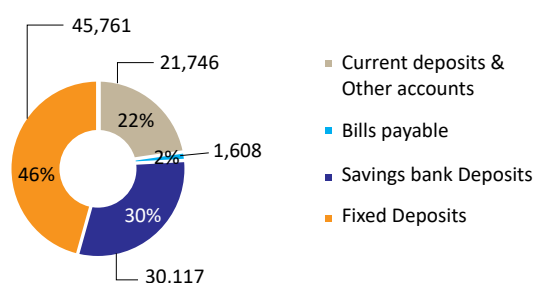
Interest Spread

In 2024, the interest spread improved to 5.38 percent from 2.61 percent in the previous year, showcasing a notable improvement. This rise indicates that the difference between the interest rates charged on loans and the interest rates paid on deposits has widened. The higher spread suggests that the bank has been able to either charge higher rates on its loans or reduce the rates it pays on deposits, or a combination of both, leading to improved profitability. This elevation in interest spread reflects the bank's successful strategies in interest rate management and its ability to enhance its financial performance.

Deposits

In 2024 deposit of the Bank was Tk. 99,232.22 crore compared to Tk. 98,908.79 crore at the end of previous year. Customer deposits continue to show a robust upward trend, reflecting their strong trust in our systems and operational excellence. This increase is also influenced by rising interest rates, which enable Agrani Bank PLC. to offer competitive returns. To strategically lower the cost of funds, the Bank has focused on mobilizing low-cost and zero-cost deposits. In pursuit of broadening its deposit base, the Bank has introduced a variety of innovative and diversified deposit products tailored to customer needs.

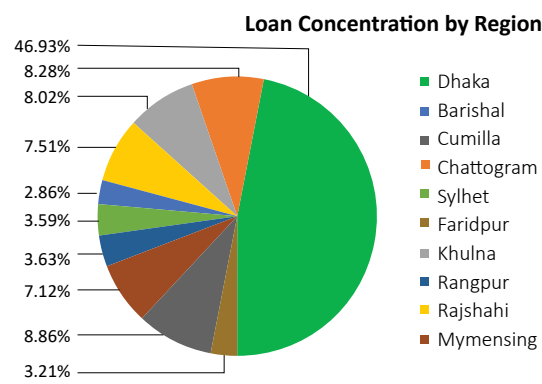
Deposit Mix



Loans and Advances

The total loans and advances as on 31 December 2024 was Tk. 79,037.41 crore as against Tk. 75,699.24 crore at the end of previous year. Agrani Bank PLC. maintains a well-diversified advance portfolio, extending credit

support across agriculture, commerce, and industrial sectors. Our Board of Directors and Management Team have worked in close collaboration to significantly boost credit flow, particularly targeting rural communities and the SME sector. In response to changing market demands and evolving technologies, the Bank continues to develop innovative loan products that align with modern financial needs and digital advancements.



Total Assets

At the close of the financial year 2024, the total asset value amounted to BDT 1,28,106.03 crore which was BDT 1,23,095.80 in 2023. Agrani Bank PLC. remains steadfast in its commitment to maintaining the quality of its assets, a vital foundation of its operational resilience. While expanding credit facilities, the Bank has consistently upheld its rigorous standards of excellence in asset management. In its strategic pursuit of strengthening the asset portfolio, the Bank's leadership has prioritized financing in trade and commerce, particularly through working capital support. Additionally, proactive measures have been taken to mitigate nonperforming loans and prevent the emergence of new classifications, reinforcing the Bank's prudent risk management practices.

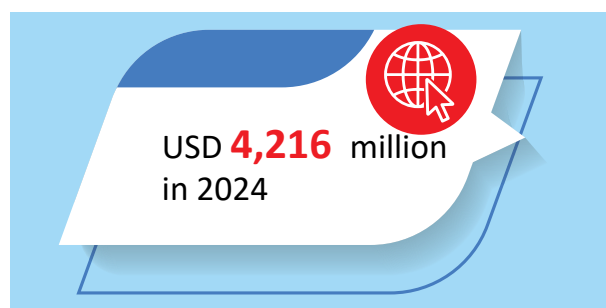
International Trade

Agrani Bank PLC., through its 43 Authorized Dealer branches, has achieved an admirable market share in the realm of foreign exchange business within the country. The Bank's pivotal role in the national economy is demonstrated by its operation of 36 Nostro Accounts with prominent foreign banks in various countries. Through these accounts, the Bank facilitates the settlement of transactions involving export receipts, import payments, inward and outward remittances,

Directors' Report

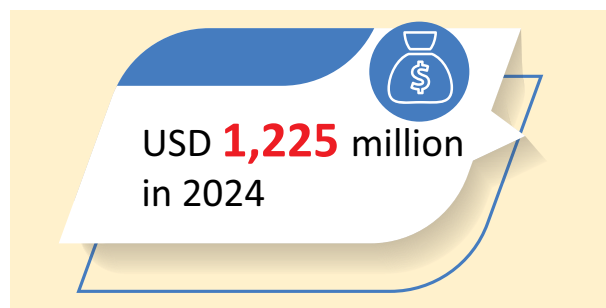
while also acquiring valuable foreign currencies. As a result, the Bank has become a symbol of trust and confidence for its customers and clients. Moreover, Agrani Bank PLC. has established a separate Offshore Banking Unit (OBU) at the EPZ Corporate Branch in Chattogram, which functions autonomously and effectively.

Import Business



Total import of Agrani Bank PLC. in 2024 was USD 4,216 million against USD 3,795 million in 2023. The major imported items were petroleum & petro-products, industrial raw materials, capital machinery, raw cotton, chemical, food grains, medicine, milk and cream, spices, pulses, sugar, POL, plastic and rubber articles, etc.

Export Business



Total export of Agrani Bank PLC. in 2024 was USD 1,225 million against USD 1324 million in 2023. The major exported items through ABL were knitwear and woven garments, tea, raw jute, jute goods, footwear, leather goods, frozen foods, leather and handicraft products, engineering products, plastic products, cotton and cotton products, chemical products etc.

The import and export business position of Agrani Bank PLC. in 2024 and 2023 are given below:

(BDT in crore)

Types of Business	Year	
	2024	2023
Import	50,587.75	41,744.68
Export	14,113.77	14,320.73

(Million USD)

Types of Business (2024)	Agrani Bank PLC.	National	Agrani Bank's Contribution %
Import	4,215.65	69,211.93	6%
Export	1,224.77	52,302.77	3%

Challenges of Import-Export Business of the Bank

Import business has some challenges- Crisis of FC, devaluation of BDT etc. Despite of all challenges, we have achieved a substantial goal in 2024.

On the other hand, export business face some challenges during the year of 2024 due to Russia-Ukraine war & Middle-east crisis. But gradually we are overcoming the crisis by adopting diversification of export products of our valued exporters.

Future planning for increase foreign exchange business of the Bank

- Offering competitive pricing.
- Digitization of Fx business related services.
- Expanding correspondent banking. Relationships with global bank seamless trade finance transactions.
- Dividing the International Trade & Foreign Currency Management Division into several independent cells for faster and efficient processing of FX Trade business.
- Ensure regulatory compliance, Ensure compliance with global trade regulations such as FATF, OFAC etc.
- Conducting training, seminar, workshop for developing the skills of employees in FX business.

Foreign Remittance Business

Inward foreign remittances play a pivotal role in Bangladesh's economic transformation, significantly

Directors'

Report

contributing to foreign exchange reserves while positively impacting per capita income, women's empowerment, and employment generation. Agrani Bank PLC. has positioned itself as a trusted channel for remittance inflows, utilizing advanced and secure distribution systems to ensure efficient delivery. Through its Agent Banking services and specialized Remittance-Only Points, the Bank offers doorstep services and incentivizes senders with attractive schemes. With strong managerial oversight, swift transaction processing, and cutting-edge technology, Agrani Bank has maintained its leadership in remittance collection among government-owned banks for the past thirteen years. Honored with prestigious accolades, the Bank remains committed to expanding its network and continuously improving customer service standards.

Bank's Achievement in Remittance Business in 2024

In 2024, Agrani Bank PLC. secured the first position among SOCBs and the second position among all banks in terms of remittance collection. The volume of foreign remittances received through Agrani Bank increased by 76.24% compared to the previous year. The total remittance collected in 2024 amounted to USD 1,806.16 million. The remittance collection target for 2024 was BDT 16,500 crore, but the achievement reached BDT 21,033.90 crore, which is 127.47% of the target.

- Agrani Bank maintains remittance business partnerships with 85 exchange houses globally. In 2024, agreements were signed with four new exchange houses, and efforts are ongoing to establish partnerships with more companies;
- New agreements were signed in 2024 with exchange houses such as Clavis Fintech Solution Ltd., Canada; Xpress Money Service Limited, UAE; Al Zamil Exchange, Kuwait and Japan Money Express (JME), Japan;
- For the first time, Agrani Bank PLC. established a remittance payment channel with the NGO named BURO Bangladesh. This partnership enables remittance disbursement to remote areas across the country through BURO Bangladesh's 1,432 branches;

- To expand remittance distribution channels, a partnership with the mobile wallet service Nagad was initiated, and remittance disbursement through Nagad commenced in 2024;
- Agrani Bank has implemented API (Application Programming Interface) integration with several exchange companies to ensure a fast, secure, and seamless remittance process. In 2024, API integration was completed with seven exchange houses, enabling instant crediting of account payee remittances to customers' accounts;
- Since 2022, remittances from Agrani Exchange House, Singapore, have been directly credited through ITCL (Information Technology Consultants Limited). From 2024, ITCL has facilitated direct deposit of remittances from other exchange houses into customers' accounts;
- A test of software developed by Agrani Bank's in-house team for its subsidiary, Agrani Remittance House Malaysia, has been completed. Once operational, this system will allow direct deposit of remittances from Malaysia into Agrani Bank's CBS (Core Banking System) accounts, as well as quick deposits via bKash, Nagad, and ITCL;
- The in-house developed Agrani RMS (Remittance Management System) software by the Foreign Remittance Division has also completed testing. This system enables the immediate upload of remittance data sent by exchange houses, ensuring faster credit to customers' accounts;
- On December 18, 2024, in celebration of International Migrants Day and National Expatriates Day, a remittance fair was organized at the Osmani Memorial Auditorium in Dhaka. During the event, Agrani Bank PLC. was awarded the "Migration Fair Award" by the Ministry of Expatriates' Welfare and Overseas Employment for being one of the top remittance-collecting banks in the country;
- In 2024, Agrani Bank PLC. was also honored with the "Top Ten Remittance Silver Award" by the Center for NRB for being the second-highest remittance-collecting bank among all banks.

Directors' Report

Remittance Scenario of Bangladesh from 2015 to 2024

(USD in Million)

Year	Total National Foreign Remittance	ABPLC.'s Share	In Percentage (%)
2024	26,890.45	1,806.16	6.72%
2023	21,925.64	1,103.32	5.03%
2021	21,286.66	1,405.33	6.60%
2020	22,070.87	2,093.28	9.48
2019	21,740.79	2,477.35	11.39
2018	15,520.68	1,515.07	9.76
2017	13,538.32	1,313.77	9.70
2016	13,603.98	1,535.26	11.29
2015	15,316.94	1,699.25	11.09

Treasury Performance for the year 2024

In the year 2024, Treasury Division of the Bank has very efficiently managed the Bank's liquidity and earned Taka 2,333.06 crore which was very challenging over the year due to post COVID-19 pandemic economic transition period. The summary of treasury income of the Bank for the year 2024 is as follows:

(BDT in Crore)

Sl.	Particulars	2024	2023
01.	Sales of Securities	(148.03)	(162.02)
02.	Sales of Share	-	20.30
03.	Discount on Treasury Bills & Bonds	528.61	182.00
04.	Interest on Treasury & Other Govt. Bonds	1,508.87	1,277.87
a)	Interest on Treasury Bonds	1,413.70	1,217.12
b)	Interest on Other Govt. Bonds	95.17	60.75
05.	Dividend Warrent	14.79	23.31
06.	Interest on Subordinated Bonds	424.52	568.49
07.	Interest on Interbank & Bangladesh Bank Reverse Repo	1.85	0.04
08.	Under Writing Commission	2.45	0.09
Total		2,333.06	1,910.08

Primary Dealership

Primary Dealers Bangladesh Limited (PDBL) is the apex body of primary dealer banks operating in Bangladesh. The main objective of PDBL is to create deep and vibrant secondary market of government securities in Bangladesh. Primary Dealers are appointed by Bangladesh Bank, the Central Bank of Bangladesh. Agrani Bank PLC. is the founder member of Primary Dealers Bangladesh Limited (PDBL). PDBL had started its journey in the year 2008 with 8 bank and 1 FI. At present there are 24 members of PDBL approved by Bangladesh Bank. From the very first day as a member of PDBL, Agrani Bank PLC. has been playing an important role by purchasing Bangladesh Bank Bill, Government Treasury Bill & Bond from primary auction for supporting budgetary deficit and other financing of the government. The bank is also working to develop a vibrant secondary market for government securities by trading the securities in the secondary market.

(BDT in Crore)

Type of Trading	Type of Securities	2024	2023
Purchase from Primary Auction	Bangladesh Bank Bills	-	-
	Treasury Bills	10,749.94	7,845.61
	Treasury Bonds	5,712.05	1,734.72
	Total	16,461.99	9,580.33
Trading in Secondary Market	Bangladesh Bank Bills	-	-
	Treasury Bills	-	-
	Treasury Bonds	8.10	-
	Total	8.10	-

Investment

The investment portfolio of the Bank at the end of the year 2024 stood at Tk. 27,759.67 crore as against Tk. 25,443.62 crore in the previous year. The Bank has always given emphasis to high yielding investments and maintains Statutory Liquidity Requirement (SLR) as fixed by Bangladesh Bank vide DOS circular no. 26 dated 19 August 2019. The portfolio of investment of the Bank is shown below:

Directors' Report

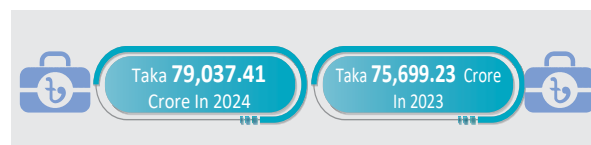
(BDT in Crore)

Types of Securities		Year	
		2024	2023
SLR Securities			
Government Securities	Treasury Bills	4,977.26	4,117.80
	Treasury Bonds	16,618.89	13,719.84
	Reverse Repo	-	-
Non-Government Securities	Sub-total(A)	21,596.15	17,837.64
	Shares	63.06	63.06
	Sub-total(B)	63.06	63.06
(i) Total (A+B)		21,659.21	17,900.70
Non SLR Securities			
Government Securities	Treasury Bills	-	-
	Treasury Bonds	-	-
	Prize Bonds	2.84	1.85
	Sub-total(C)	2.84	1.85
Non-Government Securities	Other Bonds	4,692.50	6,136.05
	Commercial Papers	-	-
	Syndicated Term Loan	-	-
	Shares	1,405.13	1,405.03
	Sub-total(D)	6,097.63	7,541.08
(ii) Total (C+D)		6,100.47	7,542.93
Grand Total(i+ii)		27,759.68	25,443.63

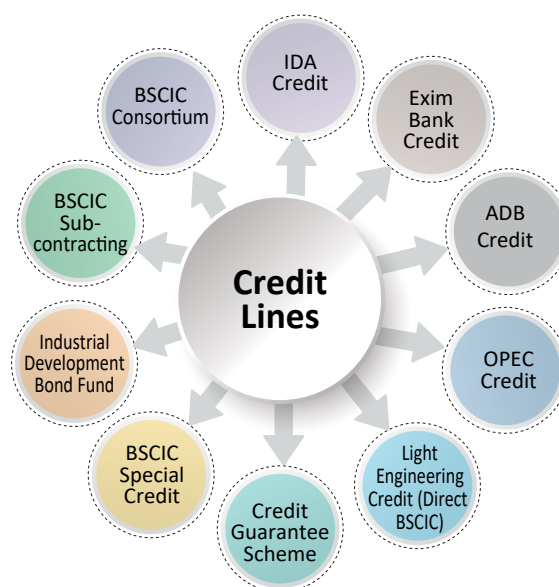
Treasury Priorities in 2024

- ❑ To increase investment in Treasury bill/ Bonds.
- ❑ To maximize profit through proper liquidity management and utilization of fund in local and foreign currency market.
- ❑ To keep ADR at comfortable position.
- ❑ To reshuffle Transfer Pricing (TP) in line with market movement.
- ❑ To update the interest rate of assets and liabilities in accordance with the market movement.
- ❑ To adjust exchange rate of Foreign Currency A/C in accordance with market movement.
- ❑ To update buying rates for inward remittance & exporters as per market movement.
- ❑ To provide quick and effective cliental service though "Government Securities Investment Window" for the investors of Treasury Bills & Bonds.

Loans and Advances



Credit Lines



Sectoral Segmentation of Credit

The total loans and advances as on 31 December 2024 was Tk. 79,037.41 crore as against Tk. 75,699.24 crore at the end of previous year. The advance portfolio of the Bank is well diversified and it covers funding to a wide spectrum of business and industries including agro-based and agro-processing, ship building, ship breaking, steel & engineering, paper & paper products, chemicals, construction, real estate and loans under consumers' credit schemes, various trading businesses, women entrepreneurs loan and 'Agrani Bidesh Jawar Loan'.

Sector-wise Loans	2024	2023
Agriculture and Fishery	2,745.37	2499.45
Jute and Jute goods	1,323.58	1287.24
Transport, Storage & Communication	566.23	593.91
Ship Breaking	85.02	431.14
Textile & Readymade Garments	13,142.63	13123.19
Food and Allied Industry	1,401.43	1485.60

Directors' Report

Sector-wise Loans	2024	2023
Construction & Engineering	1,768.53	1736.57
Pharmaceuticals & Chemicals	1,426.34	1549.65
Leather	618.56	641.02
Power & Energy	700.18	672.04
Professional and Services	1,406.16	14592.61
Housing	3,655.47	3677.50
Wholesale/ Retail Trading	13,603.09	15279.02
Staff Loan & Personal Loan	12,553.81	6104.48
Bank & Other Non-financial Institution	1,432.93	1212.47
Electronics & Automobile	379.06	278.99
Cement & Ceramic	649.60	852.18
Others	21,579.39	9,682.17
Total	79,037.41	75,699.23

Industrial Credit

Total Disbursement
BDT **18,008.63** crore

Agrani Bank PLC. as one of the state-owned commercial banks, plays important role in implementing Govt's rapid industrial policy for the overall development of the country. It extends term loan as well as working capital loan facilities almost in all sectors of industrialization both individually and jointly with other government and private banks and financial institutions under consortium/ syndication arrangement. Credit facilities are made available not only in establishing new projects but also in BMRE of existing projects. A total sum of Tk. 18,008.63 crore has been disbursed against a sanctioned amount of Tk. 30,872.28 crore in 977 projects up to December 2024.

The comparative position of project loans during 2024 and 2023

(BDT in Crore)

Year	Loan Sanctioned		Loan Disbursed	
	No.	Amount	No.	Amount
2024	977	30,872.28	940	18,008.63
2023	976	30,514.03	939	16,554.84



Heaven Textile Mills financed by Agrani Bank PLC.

Loan to Power Sector

Total Loan Sanctioned
BDT **10,015.03** crore

In the recent years Power Sector is treated as the priority sector of the country. This Bank has been playing a significant role in financing this sector. Up to December 2024, the bank has sanctioned a total of Taka 10,015.03 crore in 19 Projects. All these projects are generating more or less 4,909.20 MW electricity per day, all of which are duly linked with the national grid of the country.



Orion Power Meghnaghat Ltd. financed by Agrani Bank PLC.

Loan to Health Care Sector

Total Loan Disbursed
BDT **504.83** crore

Individual's sound health is mandatory for the overall development of the country. Sound health refreshes both body and mind together and thereby instigates motivation in daily work. Hence, to spread the medical services to the doorsteps of mass people of the country, the bank has disbursed a total of Tk. 504.83 crore so far to 11 hospitals, clinics, pharmacy and pharmaceuticals.

Directors' Report

Syndication Financing

Agrani Bank PLC. has been playing an important role in implementation of big projects under syndication system. In this regard, since 2005, ABL is participating as a member bank as well as with the role of lead bank in syndication/consortium, it has participated in syndication term loans in 98 projects till December 2024, out of which most of the projects except 28 projects have already been adjusted. The total sanctioned loan in these 28 projects is Tk 14,200.01 crore, of which the bank's participation is Tk 4,872.23 crore and the annual liability is Tk 2,848.00 crore.

CMSME Financing

Sectors of SME Financing

Service Sector	Business Sector	Industry Sector
Hotel, restaurant, tailoring, laundry, hospital, clinic, kindergarten, block and printing, tractor, power tiller, irrigation equipment etc.	Grocery shop, cloth shop, medicine shop, plastic and synthetic shop, spare parts shops, rods and cement, furniture, agro-business and other income-generating and socially acceptable business.	Cotton industry, jute industry, garments, rice mill, plastic industry, saw mill, light engineering, agro processing, feed mill, furniture industry, steel industry and other socially recognised and eco-friendly business.

Sectorwise SME Loan disbursement during 2024 & Outstanding as on December, 2024

(BDT in Crore)

Sectors of SME financing	Disbursement January to December 2024	Outstanding as on December 2024
Service Sectors	973.07	1,415.11
Business Sectors	5,971.66	8,690.09
Industrial Sectors	2,040.10	4,868.93
Total	8,984.83	14,974.13

SME Loan Disbursement 2023 & 2024

(BDT in Crore)

Year	Loan Disbursement		Outstanding
	Number	Amount	Amount
2024	38,878	9,302.58	14,974.13
2023	31,923	8,984.83	14,807.34

Position of SME Loan as on December 2024

(BDT in Crore)

Nature of loan	Outstanding Target'2024	Disbursement as on December'2024		Outstanding	Classified loans	December,2024
		Number	Amount			Achievement
Cottage	5.19	9	0.28	5.89	0.02	113.41%
Micro	2,074.34	7,021	1,169.02	1,849.67	231.20	89.17%
Small	10,549.89	24,495	6,886.01	9,794.72	1,647.51	92.84%
Medium	4,671.15	398	929.51	3323.85	1,924.88	70.75%
Total	17,300.57	31,923	8,984.83	14,974.13	3,803.61	86.44%

Disbursement of CMSME Loan in Various Institutes

NGO Linkage program of ABPLC..

Agrani Bank PLC. is a pioneer bank in expanding credit activities through the capable NGOs. The bank has engaged different NGOs for expanding the SME credit services. Any potential NGO can avail the credit facilities from this bank complying existing rules and regulations. The bank has disbursed a total loan of Tk 352.00 crore

to the BRAC in 2015, 0.50 crore to the Ad-Din Welfare Centre in 2017, 2.85 crore to the Sajida Foundation in 2017, 300.00 crore to the TMSS in 2017, 0.10 crore to the Rural Remonstratation Foundation in 2018, 180.00 crore to the Midas in 2020, 0.50 crore to the DISA in 2022, 2.00 crore to the Somaj Unnoyon Kendro(SUK) in 2022 and 20 crore to the SEBA in 2023..As a retailer, the NGOs have re-lent the same to the targeted SME people. Total outstanding of NGO linkage CMSME loan as on 31.12.2024 is taka 458.39 crore.

Directors' Report

Foreign Aided Credit Programs of ABPLC..

The Agrani Bank PLC. has been utilizing its own fund and the foreign fund for credit operation. The credit programs namely EGPRP and MSFSCIP (Kurigram) are being successfully operated by the bank under the financial assistance of IFAD. Under the program EGPRP, the bank extending credits to the people through its 191 branches. Agrani Bank PLC. has disbursed TK 3.31 crore under EGPRP program & TK 17.05 crore under MSFSCIP program in 2024.

Implementation of CMSME Incentive Package

The CMSME sector affected by the novel Corona virus (Covid-19) was instructed to implement a special incentive package of Tk 20,000 crore by the Government.

- Performance of this Bank in CMSME incentive package (COVID-19)-1st phase (2020-2021), 2nd Phase(2021-2022) & 3rd Phase (2022-2023) are as follows:

1 st Phase (2020-2021)		
Target	Disbursement Amount	Disbursement rate
950.00	977.13	102.86%

2 nd Phase (2021-2023)		
Target	Disbursement Amount	Disbursement rate
890.00	1113.50	125.11%

3rd Phase (2023-2024)		
Target	Disbursement Amount	Disbursement rate
900.00	946.50	105.12%

As on 31/12/2024 disbursed loan data of first, second and third phase of Revolving CMSME Incentive Package (COVID-19) is as follows:

(BDT in Crore)

Phase	Disbursement Amount	Recoverable	Total Recovery	Recovery Rate	Outstanding as on Dec. 2024
1st phase	977.13	977.13	949.36	97.19%	1793.81
2nd Phase	1113.50	1113.50	1079.96	96.99%	
3rd phase	946.50	946.50	920.34	97.24%	
Total	3037.13	3037.13	2949.96	97.13%	

Introducing of Pre-financing Scheme in CMSMEs

If it is possible to create an opportunity to get money easily among the entrepreneurs engaged in the CMSME sector of the country, it will accelerate the achievement of national economic growth. To that end, a Pre-financing scheme has been set up by Bangladesh Bank to ensure credit/investment facilities at relatively low interest/profits and easy terms to CMSME entrepreneurs through banks and financial institutions. Under this facility, 700.40 crore have been distributed among 3595 public entrepreneurs. In this sector, the target for ABL was 700 crores within June, 2025 by Bangladesh Bank. Among this target we have already achieved 100% of it by 31.12.2024.

CMSME Achievement 2024

The Government of People's Republic of Bangladesh formulated policy strategies for developing SME through industrial policy 2016 providing guidelines for SME development. As a development partner of the Government the Agrani Bank PLC. has completed the vision successfully. In this regard Agrani Bank PLC. has disbursed 14,955.15 Crores against the target Tk 17,300.57 Crores taka on behalf of Cottage, Micro, Small and medium industry/Enterprise in the year 2024. Achievement rate is 86.44%. A Memorandum of Understanding has been signed with the BWCCI to increase the flow of credit between women entrepreneurs. Everyone has informed through circular/letter to implement all instructions of Bangladesh Bank, various SME Credit products of Agrani Bank PLC. have been displayed in various fairs & the bank has participated in various seminar/conference. Special attentions are given to increase financing in environment friendly, agro based & agro processing industries, labor intensive & production oriented enterprise, production of import substitute commodities, export oriented enterprises, creative new enterprises, IT & technology related enterprises. Bangladesh Bank is working for new guidelines about CMSME. After declaring that guideline, necessary steps will be taken to gear up overall SME activities, so that the performance of Agrani Bank PLC. will be pioneer to all in developing CMSMEs.

Agriculture and Rural Credit

Agrani Bank PLC. has been playing an important role among the state-owned banks in the economic development progress of Bangladesh. Since 1977,

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Agrani Bank PLC. has been lending to various types of productive activities including agriculture, fisheries and livestock. According to Bangladesh Bureau of Statistics provisional estimates, the contribution of agriculture to the Gross Domestic Product (GDP) in the fiscal year 2023-2024 is 11.02%. Agriculture sector also has an indirect contribution to the growth of industry and service sector. Apart from this, according to the Labor Force Survey 2023 (annual periodic) 44.41% of the country's total workforce is directly involved in agriculture. Production of nutritious food, increase in export earnings, employment generation. Even through agriculture to deal with the adverse effects of environmental disasters and climate change. There is no alternative without advanced technology based agricultural systems to ensure food security and nutrition. The country is now self-sufficient in food crop production as a result of the agriculture-friendly policies and initiatives of the Bangladesh government aimed at sustaining the ongoing progress of agriculture in the overall economic development of the country.

Major Credit Programs

Crop loan programme, Crop Diversification programme, Swanirvar credit programme, Rural Finance Project (RFP). Crop Godown loan prokalpa, Shrimp Culture Programme (General). Credit Scheme for Banana Cultivation, Credit to Salt Cultivation, Credit for Flower Cultivation and Marketing, credit for Small and Cottage industries, Vermicompost organic fertilizer credit programme, credit for Akti bari Akti khamar programme, credit for Biogas project, credit for solar panel project, credit for Medicinal Plant nursery, credit for Plant nursery, Khudra Uddag credit programme, Fisheries Financing Programme (Pond). credit for Fish Cultivation within Case, Semi-intensive Shrimp Culture

programme, credit programme for purchasing Irrigation equipment, Self Employment Programme for the unemployed youth, credit for Rural House Building, credit for Rural Transport, bank loan programme in small scale poultry farms, General Rural credit programme, Horticulture crop production programme for poverty alleviation, Agricultural Equipment credit, credit for Betel leaf cultivation project, credit for purchase of cow, credit for Beef Fattening programme, credit for Bull & Buffalo purchase programme, Goat and Ram rearing programme for poverty alleviation, Heifer purchase credit programme, Agro-based project loan which includes-Fish Cultivation project, Fish hatchery and nursery project, Poultry and dairy project, Integrated farms project, Feed Meal industries etc.

General Agricultural and Rural Loan Disbursement Information of Agrani Bank PLC. during Fiscal Year 2023-2024

In the fiscal year 2023-2024 Bangladesh Bank, Agricultural Credit Department, Head Office, Dhaka has set a disbursement target of Tk. 700.00 crore for Agrani Bank PLC. in the agricultural and rural credit sector vide their ACD Circular No-02, dated 06-08-2023. As per Bangladesh Bank circular our Bank Instruction Circular No-RCD/Budget(2023-2024)/99/2023, dated 21/08/2023 to provide regional budget allocation through the following information to be distributed in the year 2023-2024 against the targets and other indicator. Department, Head Office, Dhaka vide ACD Circular No-04, dated 28-07-2023 Instruction Circular No-RCD/Budget(2023-2024)/117/2023, dated 10/08/2023 To provide regional budget allocation through The following is the information to be distributed in the year 2023-2024 against the targets.

Figure of Agriculture and Rural Credit for the financial year 2023-2024

(BDT in Crore)

Financial Year	Disbursement			Recovery			CL Loan	Rate of CL
	Target	Achievement	Rate(%)	Target	Achievement	Rate(%)		
2023-2024	700.00	701.26	100.18%	450.00	481.64	107%	160.10	6.09%

Fiscal Year 2024-2025 : (ongoing)

In the year 2024-2025, Bangladesh Bank, Agricultural Credit Department, Head Office, Dhaka has set a disbursement target of Tk. 700.00 crore for Agrani Bank PLC. in the agricultural and rural credit sector vide their ACD Circular No-01,

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dated 29-08-2024. As per Bangladesh Bank circular our Bank Instruction Circular No-RCD/Budget(2024-25)/93/2024, dated 12/09/2024 the allocation is provided in the zone-wise budget. In terms of targets, the data as on 31-12-2024 is as follows:Figure of Agriculture and Rural Credit Upto December/2024 for the financial year 2024-2025.

(BDT in Crore)

Financial Year	Disbursement			Recovery			CL Loan	Rate of CL
	Target	Achievement	Rate(%)	Target	Achievement	Rate(%)		
2024-2025	700.00	332.06	47.44%	450.00	216.26	48.06%	292.99	10.67%

Agri and Rural Credit

Sector wise and Disbursement loan amount information for the year 2024

(BDT in Crore)

Serial No.	Sector Name	As on 31-12-2024		
		Disbursement Target	Achievement	Rate
Short Term Loan				
1.1	Crops Loan	406.00	435.05	107%
1.2	Shrimp Culture Loan	14.00	12.41	89%
1.3	Disabled person Loan	0.00	0.00	0%
1.4	Crops Go-down Loan	1.00	1.00	100%
1.5	Poverty Alleviation Loan	69.00	63.57	92%
1.6	Pulse, Oil seeds, spices and maize Loan	14.00	14.40	103%
Term Loan				
2.1	Pisciculture/project loan	77.00	59.75	78%
2.2	Livestock (Dairy Poultry etc)	103.00	104.47	101%
2.3	Goat and ramp rearing loan	2.00	2.05	103%
2.4	Tree Plantation(Nursery) Loan	1.00	0.35	35%
2.5	Solar panel and Bio gas Plant	1.00	0.67	67%
2.6	Loan for trained youth	0.00	0.00	0%
2.7	Poverty Alleviation and others loan	12.00	5.87	49%
2.8	BANK, NGO Linkage Loan	0.00	0.0	0%
Grand Total		700.00	700.06	100%

Comparative Figure of Agriculture and Rural Credit for the year 2023 and 2024

(BDT in Crore)

SL No	Sector	2023 (01-01-2023 to 31-12-2023)			2024 (01-01-2024 to 31-12-2024)		
		Target	Disbursement	Rate	Target	Disbursement	Rate
1.	Crops	420.00	446.91	106%	420.00	449.92	107%
2.	Fisheries	91.00	72.90	80%	91.00	72.16	79%
3.	Livestock	105.00	98.77	94%	105.00	106.52	101%
4.	Poverty Alleviation	79.00	82.31	104%	79.00	63.57	81%
5.	Others	5.00	5.39	108%	5.00	7.89	158%
Total		700.00	706.28	101%	700.00	700.06	100%

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The present and future plans of the Bank for the disbursement of agricultural and rural loan

Bangladesh bank has set up the disbursement target of agriculture and rural credit Taka 38,000 crore for all banks in the financial year 2024-2025. As per Agricultural and Rural credit policy by Bangladesh Bank, the scheduled disbursement target of agriculture and rural credit of Agrani Bank PLC. is 700.00 crore. Through our bank instruction circular no: RCD/Budget (2024-2025)/93/2024, Dated: 12-09-2024 said budget is distributed among the zone and announced for all rural branches. For achieving 100 % annual target of agriculture and rural credit disbursement and recovery Rural Credit Division is monitoring regularly, if any zone fails to achieve acceptable disbursement target then officials of Rural Credit Division make regular visit to respective zone. During visiting hours, they make regular telephonic conversation with zonal heads & branch managers and give them necessary recommendation on case to case basis for achieving goal.

Keeping in view the growing demand for agricultural and rural credit, the credit disbursement system will be enhanced in a more modern and transparent manner. All the weaknesses in the ongoing process will be removed. Efforts will be made to make disbursement and collection process online. In addition to the ongoing agricultural loan disbursement system, initiatives will be taken to disburse agricultural and rural loans through agent banking.

Overview of Micro Credit Loans

Agrani Bank PLC. has programs in poverty alleviation and self-employment apart from agriculture/rural credit programs, as noted below:

Swanirvar Credit Programme

In order to accelerate the socio-economic development of rural poor people, the SACP (Special Agriculture Credit Program) program of Tk 100 crore was started in 1978 through the mediation of Bangladesh Bank with the financing of the 6 state-owned banks that's are Sonali, Janata, Agrani, Rupali, Uttara and Bangladesh Krishi Bank. In addition to providing loans to small farmers under the program, collateral-free micro-loan program called "Dheki Loan" was launched for poor women in

10 upazilas. The objective of this program was that the poor rural women would buy paddy from the market with an unsecured loan and run the household with the income generated by threshing and selling rice in the market. Initially, the ceiling of the loan was Tk 500/- . Loans were provided to different sectors in phases and In 1982 this program was extended to different upazilas and the loan ceiling was increased from Tk 500/- to a maximum of Tk 5000/-. Later the loan ceiling was increased to Tk 10,000/- in 1998, to Tk 15,000/- in 2006 and to Tk 25,000/- in 2008 and to Tk 40,000/- in 2010 respectively. Under this program, loans have been distributed through 138 branches in 33 regions, with a current liability of Tk 119.12 crore. Out of the said loans, 69.83 crore taka are classified and 14.27 crore taka are write-off.

Other Programs

In the view of the importance of the agricultural sector in the context of the post-Covid-19 pandemic crisis and the ongoing Russia-Ukraine war, Bangladesh Bank launched other programs and schemes under the refinancing scheme for sustainable agricultural production and employment generation, which are as follows.

Information regarding

Refinance Loan

Refinance Scheme-01

Bangladesh Bank, Agricultural Credit Department, Head Office, Dhaka in accordance with the instructions of ACD Circular No.-01 dated 13-04-2020 of Novel Corona Virus. 5000.00 (Five thousand) crore refinancing scheme was launched in favor of farmers under the incentive facility to deal with the financial crisis caused by the outbreak (the interest rate at the customer level is 4% and the banks participating in this scheme are at the interest rate of 1% determined by Bangladesh Bank will get refinancing facility). Under this scheme, Tk. 125.35 crore has been distributed among 13122 farmers. Against the target, the achievement rate is 101%.

The information related to the disbursement of current capital loan of Tk 124.00 crore allocated to Agrani Bank

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PLC. under this scheme is as follows:

(BDT in Crore)

Disbursement Period	Disbursement Target	Disbursement	Disbursement Rate	Disbursement Farmers Num-ber	Number of firms/ institutions	Comments
April/2020-June/2021	124.00	125.35	101%	13,122	139	Distribution process has expired.

Refinance Scheme-02

Bangladesh Bank, Agricultural Credit Division, Head Office, Dhaka vide the instructions of ACD Circular No-02 dated 14-09-2021 of 3000.00 (three thousand) crore refinancing scheme was launched in favor of farmers under the incentive facility to deal with the financial crisis caused by the outbreak of novel corona virus (phase 2) (the interest rate at the customer level

is 4% and the banks participating in this scheme are scheduled to be Bangladesh Bank 1% interest rate will get refinancing facility).

The information related to the disbursement of current capital loan of Tk 95.00 crore allocated to Agrani Bank PLC. under this scheme is as follows:

(BDT in Crore)

Disbursement Period	Disbursement Target	Disbursement	Disbursement Rate	Disbursement Farmers Num-ber	Comments
February/22-December/24	95.00	96.93	102%	10,813	Distribution process has expired.

Refinance Scheme-03

In pursuance of the instructions of Bangladesh Bank, Agricultural Credit Division, Head Office, Dhaka, ACD Circular No.-01 dated 03-01-2022, 500 (Five Hundred) Crore Tk "Returning Home" refinancing scheme was launched to create employment and alleviate poverty among people who returned to villages due to the

the customer level is 6% and the banks participating in this scheme are scheduled to be Bangladesh Bank 0.50% interest rate will get refinancing facility).

Details regarding disbursement of ongoing package of Tk 36.00 crore loan allocated in favor of Agrani Bank PLC. as on 31-12-2024 is as follows

(BDT in Crore)

Disbursement Period	Disbursement Target	Disbursement	Disbursement Rate	Disbursement Farmers Num-ber	Comments
February/22-December/24	36.00	34.27	95.19%	3135	Distribution process has expired.

Refinance Scheme-04

In pursuance of the instructions of Bangladesh Bank, Agricultural Credit Division, Head Office, Dhaka, ACD Circular No-07 dated 17-11-2023, Rural Credit Division's Instruction Circular No-RCD/Refinance/5000/04/2024/ dated 04-01-2024, Taka 5,000 crore refinancing scheme was launched to ensure food security (4% interest rate at customer level and banks participating in this scheme

will get refinancing facility at 0.50% interest rate fixed from Bangladesh Bank). Under this scheme, region-wise budget allocation of Taka139.00 crore has been provided for this bank.

The information related to the disbursement of current capital loan of Taka139.00 crore allocated to Agrani Bank PLC. under this scheme is as follows:

(BDT in Crore)

Disbursement Period	Disbursement Target	Disbursement	Disbursement Rate	Disbursement Farmers Num-ber	Comments
February/22-December/24	139.00	131.70	94%	14055	Distribution process has expired.

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Refinance Scheme-05

In order to maintain normal supply of wheat, maize and food products produced from them in the country, Bangladesh Bank, Agricultural Credit Division, Head Office, Dhaka vide ACD Circular No.-05 dated 25-08-2023 through Rural Credit Division Instruction Circular No.-RCD/Wheat and Bhutta/140/2023 dated 25-09-2023 a refinancing scheme of Taka 1,000.00 (one thousand) crores was launched to increase the production of wheat and maize in the country (the interest rate at the consumer level is 4% and the participating banks in this scheme are Bangladesh will get refinancing facility at 0.50% interest rate determined from the bank). At the same time, taking into account the amount and capacity of the loan disbursed to the said banker under the said refinancing scheme, the amount of allocation has been increased by Taka 18.00 crore for the period of 30th June 2025 to the total allocation (2.00+18.00) = Taka 20.00 crore by Bangladesh Bank. It is to be noted that in the financial year 2023-2024, one hundred percent (100%) of the target provided by Bangladesh Bank has been distributed. The newly allocated remaining 18.00 (Eighteen) crore taka has been approved in the region wise budget on 31-12-2024 for disbursement in the next 30th June 2025 period.

The information related to the disbursement of current capital loan of Taka 20.00 crore allocated to Agrani Bank PLC. under this scheme is as follows:

(BDT in Crore)

Disbursement Period	Disbursement Target	Disbursement	Disbursement Rate	Number of farmers
September/22-June/25	20.00	8.90	45%	1343

Agrani Overseas Loan Project

Aims and Objectives of ABJL

Nearly 1 crore 20 lakh Bangladeshi citizens live in foreign countries. Every year 8 to 10 lakh workers go abroad from Bangladesh. A large portion of our foreign exchange comes from remittances sent by them. As a result, Bangladesh does not require foreign assistance to meet its foreign currency needs. Most of our migrant workers have to mobilize the cost of going abroad by either selling their property or borrowing money from NGOs or local moneylenders at high rates of interest.

Consequently, provision of cheaper institutional loans by Agrani Bank will be very helpful for poor workers who intend to go abroad and would also serve to increase their remittances. Agrani Bank Limited has launched the project named "Agrani Loan for Overseas Worker (ALOW)" for the benefit of citizens who intend to go abroad for jobs. The bank has provided close support to them by lending money from the very beginning to meet all requirements inclusive of obtaining their passport, training, visa, medical tests and air-ticket. Approximately 32.16 crore taka have been disbursed to date from 145 Agrani Bank branches across the country under the ALOW Project and new loan proposals are in progress.

Moreover, Agrani Bank Limited launched another project named "Agrani Overseas Education Loan (AOEL)" for the benefit of citizens who intend to go abroad for higher study. Approximate 91.50 lakh taka has been disbursed to date from 22 of our branches across the country under the AOEL Project and further loan proposals are being processed.

Current Project Activities and Future Plans

Remittances have been playing a very important role in the economy of Bangladesh for the last few decades. This money sent by expatriates is considered as one of the regulators of our growth. Due to the lack of coordination between the demand and supply of labor in the domestic labor market, the expatriate labor market is considered as an important center of our labor force. However, not only the migrant workers, but also the income of the inner city dwellers has been helping to drive the wheel of rural economy. It is undeniable that while remittances from expatriate workers are strengthening the foundations of the macro-economy, remittances from domestic and expatriate workers are also playing an important role in poverty alleviation, food security, child nutrition and education. This huge amount of foreign exchange has reduced our dependence on foreign aid. Agrani Bank has launched the first "Agrani Loan for Overseas Worker (ALOW)" scheme in the country. Through this scheme, loans of 0.50 (fifty thousand) lakhs to a maximum of 3.00 (three) lakhs are given in favor of expatriate candidates for a period of 36 months at 13.40% interest rate.

The biggest driver of long-term economic growth is human resource development. Other factors, even good governance, ultimately depend on improving the quality of human resources. There is no alternative

Directors' Report

to looking at education planning as part of economic development strategy.

And education for all is not enough, but the need to ensure quality education and the right to higher education for the children of low-income families. Agrani Bank Limited has launched the first project in the country called "Agrani Overseas Education Loan (AOEL)". Through this scheme loans of Tk. 3.00 (three) lakhs to maximum 5.00 (five) lakhs at 13.40% interest rate for 36 to 60 months are given in favor of meritorious students going abroad.

Initially, a project called "Agrani Loan for Overseas Worker (ALLOW)" was started with the idea of expatriate workers in mind. Agrani Bank Limited has also launched the first "Agrani Abroad Higher Education Loan" project in the country under the name "Agrani Loan for Overseas Worker (ALLOW)".

Bangladesh is rapidly moving ahead towards development. As part of this voyage, many brilliant students from deprived families can be given the chance to have admission for higher studies in native universities. It is planned to lend them an additional 3 to 5 lakh taka for studying in our country. Moreover, skilled migrant workers will also be eligible to avail of this loan in the near future.

Disbursement and Recovery of Project Loans

Agrani Loan for Overseas Worker (ALLOW) up to 31-12-2024	
Total number of loans disbursed	1292
Total loan disbursed amount	Tk. 32,82,68,500 .00
Total recovery amount	Tk. 20,31,54,000.00
Total number of branches that have disbursed loans	145
Rate of interest	13.40 %

Disbursement and recovery of Agrani Overseas Education Loan as on 31 December 2024

Agrani Overseas Education Loan (AOEL) up to 31-12-2024	
Total number of loans disbursed	23
Total loan disbursed amount	Tk. 91,50,000.00
Total recovery amount	TK. 75,96,000.00
Total number of branches that have disbursed loans	22
Rate of interest	13.40 %

Loan Classification & Recovery

Recovery of classified and non-performing loans of the bank is an ongoing process. Due to the reluctance of the borrowers to repay the loans, lack of monitoring in the recovery process, delay in settling the cases, tendency to file writ cases and delay in writ vacancies, the recovery process is being hampered and classified loans are increasing at an alarming rate. Continuous increase in classified loans is having a negative impact on the earning capacity (Profitability), provisioning capacity, capital adequacy and strengthening the financial base of the bank. To overcome this situation, the bank has formulated a 03 (three) year (from 2025 to 2027) effective action plan (Time Bound Action Plan) to reduce classified loan as follows:

(BDT in Crore)

	Year-2025	Year-2026	Year-2027
Amount of Classified Loan	23,421.00	19,652.00	16,059.00
Rate of Classified Loan	28%	22%	17%

If the amount of classified loans decreases as projected, distressed asset and provision requirements against the loans will decrease proportionally, which will play an important role in increasing the net profit. In 2024, total loan classification increased to BDT 32,002.20 crore as against BDT 21,476.50 crore in 2023 and the percentage of loan classification increased to 40.49 percent from 28.37 percent of previous year. The amount of newly classified loans was BDT 12251 crore in 2024.

Classified Loan Recovery Activities 2024



Taka **1,726** crore
in 2024

In 2024, the bank declared recovery targets and devised action plans to address classified and written off loans. To implement the recovery strategy, the bank initiated monitoring, supervision and follow-up activities at the Head Office, as well as branch levels. A "Recovery Cell" was formed to allocate responsibility among senior executives for recovery the Top-20 classified loans.

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Throughout the year, instructions were provided all relevant staff members through a circular outlining the “Classified and Written off Loan Recovery Strategy and Action Plan-2024”. Additionally, various initiatives such as 58 days Uddipta Jatra (03-01-2024 to 30-12-2024), Customer Service Month, Recovery Month, Zoom Webinars, Meet the Borrower, Crush Program, Town Hall Meeting and View Exchange meetings were conducted to quicken the recovery of classified loans.



Loan Recovery Program organized by Recovery and NPA Management Division

Comparative Position of Loan Recovery in 2023 & 2024

Total loans and advances (including staff loan) on December 2023 and December 2024 were respectively BDT 75,699.24 crore and BDT 79,037.40 crore. Against these, the amount of classified loans were BDT 21,476.50 Crore and BDT 32,002.20 Crore, which occupy respectively 28.37% and 40.49% of total loans and advances. During the year 2023 total target of

loan recovery was BDT 2,700.00 crore among which BDT 1,750.67 crore was recovered which constituted 64.84% of the total target whereas during the year 2024 total target of loan recovery was BDT 4,000.00 crore among which BDT 1,726.11 crore was recovered which constituted 43.15% of the total target. The total recovery from written off loan was BDT 74.34 crore and 50.30 crore in 2023 and 2024 respectively. The total outstanding of Top-20 Classified Loans in 2023 and 2024 were BDT 6,853.96 crore and BDT 11,162.72 crore, on the other hand, the recovery were BDT 414.17 crore and BDT 324.77 crore in which cash recovery was BDT 18.03 crore and BDT 43.86 crore respectively.

Agrani Bank Reconciliation System

Agrani Bank PLC. is moving ahead with the process of digitalization in various fields by following a dynamic concept “Digital Bangladesh” discovered by the daughter of the father of the nation, The mother of peace, our Hon’ble Prime Minister Sheikh Hasina. As part of this, the inter-branch accounts of the Bank has been brought under digitalization. Computerized MO and NG processing has been going on since May 2013 from Manual MO and NG. As a result, the dynamics of inter-branch accounting has increased significantly compared to the pre-2013 MO and NG reconciliation system. The following is a comparative picture of unreconciled entries of 31st December 2024, 2023 and 2021 inter-branch transactions.

(BDT in crore)

Description	2024		2023		2022	
	Entries	Amount	Entries	Amount	Entries	Amount
Debit	3515	1341.00	5544	3626.66	6747	2945.35
Credit	4208	2279.00	6397	1120.17	12058	3458.03
Total	7723	3620.00	11941	4747.00	18805	6403.38

For the purpose of inter-branch transactions, the Bank has a separate department called “Reconciliation Division”. The division is currently conducting inter-branch accounting operations using "Agrani Bank Reconciliation System" software. The amount of provision of inter- branch transactions of the Bank

for the previous unreconciled entries is gradually decreasing.

The following is a comparative picture of the provision for unreconciled inter-branch transactions of different years based on 31st December.

(BDT in crore)

Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Provision	70.58	120.58	112.91	112.91	26.31	15.70	8.77	17.55	54.19	39.02

Directors' Report

The Achievement against Target of December, 2024

Name		Achievement			
Number of Entries	Amount	Number of Entries	Amount	Rate of Achievement	
				Number of Entries	Amount
11,941	4,747.00	10,666	4,688.14	89%	98%

The Bank is formulating and implementing various plans to accelerate inter-branch transaction activities. In the meantime, inter-branch transactions related to VAT, tax, employee welfare fund, etc. are being submitted directly through CBS without advice. The pension of the employees will also be paid through this method from 2023 and the amount of inter-branch transactions will also be further reduced. It is planned to carry out inter-branch transactions related to foreign trade through CBS. At present, it has been possible to streamline the inter-branch transaction activities of the bank. The future plan of the bank is to achieve the ultimate goal of inter-branch transaction activities on a daily basis by performing real-time inter-branch transactions.

Help Desk

Agrani Bank PLC. provides all time help desk service to all of its online branches. In addition to that, help desk exists in all branches. Any problem of the customer is being primarily resolved by the help desk.

Branch and Subsidiary Network

The total number of Bank's branches stands at 979 at December 2024 which was 977 in 2023. It has been planned to open more branches in all upazillas as well as all commercially important places of the country in the coming years so that the Bank can deliver its service to the wider group of clients all over the country.

SL No.	Name of Division	Number of Branch
1	Dhaka	213
2	Chattogram	193
3	Khulna	141
4	Rajshahi	144
5	Sylhet	63
6	Mymensingh	95
7	Barishal	62
8	Rangpur	68
	Total	979

On the other hand, 6 subsidiary companies of ABL as at 31 December 2024 are as under:

- Agrani Equity & Investment Limited;
- Agrani SME Financing Company Limited;
- Agrani Remittance House Sdn. Bhd., Malaysia;
- Agrani Exchange House Private Limited, Singapore;
- Agrani Remittance House Canada Inc.
- Agrani Exchange Company (Australia) Pty. Limited.

Detail financial statements of the subsidiary companies have been presented at pages 435-476 under the title "Accounts of Subsidiary Companies".

The Continuous Advancement of Islami Banking in Agrani Bank PLC.

Among the state-owned commercial banks in Bangladesh Agrani Bank PLC. is the first to introduce shariah-based islami banking activities with five islami banking windows since February 28, 2010 and subsequently including 45 others now it has increased to 60 windows in different important places of the country on condition that the installation of separate boundary and counter and accounting system concerning to shariah principles must be ensured.

Activities of Islami Banking

Islami banking activities of Agrani Bank PLC. has already passed its successful 15 years' journey. At present a total of 60 Islami Banking Windows are providing service proving gradual advancement in terms of deposit collection, investment disbursement and profit earning having started with only five windows initially. Apart from this, after approval from Bangladesh Bank 6 more windows are in the queue to start their journey. Islami Banking Windows are within On-line network and providing real time online service to its customers.

Directors' Report

Islami Banking service has been introduced through IBM from all the branches of Agrani Bank under the corporate service of the bank. Shariah banking of Agrani Bank has

already occupied a significant place among the State-owned Commercial Banks, which will be strengthened in near future in-sha-Allah.

Islami Banking Services/Products of Agrani Bank PLC.

Shariah Based different Deposit Products

1. Al Wadiah Current Deposit Account.
2. Mudaraba Deposit Account;

2.1 Mudaraba Savings Account	2.8 Mudaraba Cash Waqf Savings Scheme
2.2 Mudaraba Term Deposit (MTDR)	2.9 Mudaraba Monthly Profit Scheme
2.3 Mudaraba Special Notice Deposit (MSND)	2.10 Agrani Mudaraba Savings Bond
2.4 Mudaraba Probashi Kalyan Savings Account	2.11 Agrani Zakat Sanchoy Prokolpo
2.5 Mudaraba Hajj Savings Scheme	2.12 Qurbani Sanchoy Prokolpo
2.6 Mudaraba Special Savings Scheme	2.13 Agrani Omrah Sanchoy Prokolpo
2.7 Mudaraba Mohor Savings Scheme	2.14 Agrani Aykor Sanchoy Prokolpo

Shariah based different Investment Products

Following 3 shariah modes for investment are applied in islami banking of Agrani Bank PLC..:

1. Bai-Murabaha; 2. Bai-Muajjal; 3. Hire Purchase under Shirkatul Melk(HPSM)

Based on the above shariah modes investments are sanctioned to the following sectors:

SL	Investment Sectors	SL	Investment Sectors
1.	SME & Micro Credit	6.	Foreign Exchange Investment (Import)
	(a) Term Investment	7.	House Building Investment
	(b) Continuous Investment		(a) Residential
	(c) Women Entrepreneur Inv.		(b) Commercial
2.	Industrial Investment (Term)	8.	Agrani Labbaik Investment Product for Hajj & Umra
3.	Industrial Investment (WC)	9.	Investment in Rural Sector.
4.	Commercial Investment	10.	Investment in Agriculture Sector
	(a) Working Capital (Business)	11.	Others Investment
	(b) Others		(a) Agrani Household Durable Scheme.
5.	Foreign Exchange Investment (Export)		(b) Transport/Car Investment

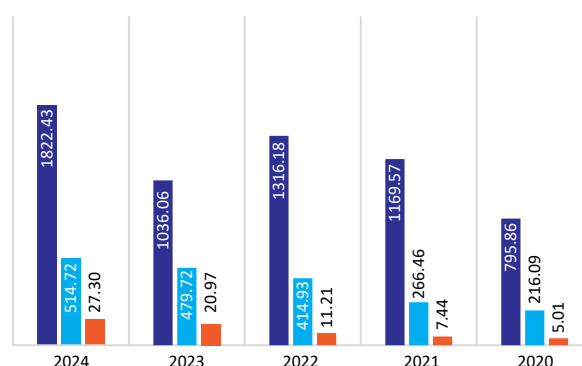
Shariah Based different Services

Foreign Remittance, LC Opening, Issuing Guarantee and Qard Hasanah.

Achievement of Islami Banking in last 5 years

(BDT in Crore)

Year	Total Deposit	Total Investment	Profit
2024	1801.17	514.72	27.30
2023	1036.06	479.72	20.97
2022	1316.18	414.93	11.21
2021	1169.57	266.46	7.44
2020	795.86	216.09	5.01



Directors' Report

Offshore Banking Unit (OBU)

Bangladesh as a developing country, needs rapid industrialization as well as the development of trade and commerce to maintain sustainable growth in the economy. For this reason, Bangladesh needs an adequate source of capital with a competitive price. Private capital in Bangladesh is not plentiful since there is a lack of a variety of sources of funds. As an alternative, Bangladesh Bank has taken a policy of attracting foreign investment. Because there is ample scope and, indeed, a necessity to encourage investment from abroad. Bangladesh Bank has started allowing Offshore Banking Unit (OBU) operations for commercial banks via Banking Control Department (BCD) Circular No. (P) 744(27), dated December 17, 1985 in Bangladesh. Bangladesh Bank has recently issued a comprehensive policy for operating Offshore Banking Unit (OBU) through BRPD Circular No. 02 dated February 25, 2019. This OBU policy will be steered according to guidelines issued by the Bangladesh Bank. Any subsequent changes in regulations will be implemented as needed.

An Offshore Banking Unit (OBU) is a separate unit of a bank, dealing specifically with only foreign currency transactions of fully foreign owned enterprises or other than fully foreign-owned enterprises located in free trade zones, juristic persons or natural persons not resident in Bangladesh, local companies in certain cases. OBU can borrow, lend, and provide international banking services to its intending non-resident and eligible resident customers.

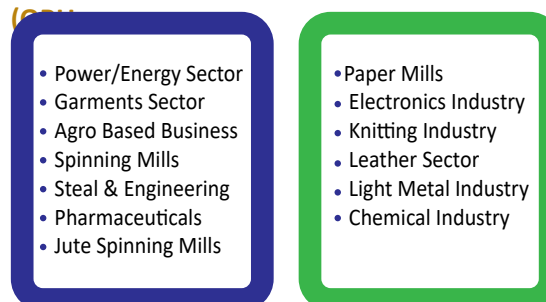
Although the Offshore Banking Unit is a part of Agrani Bank PLC. and its operating activities are ultimately combined in the final accounts of the bank, some of the unique features of the OBU require separate accounting treatment and procedures for the operation of their business transactions. Hence, Agrani Bank PLC. will maintain separate accounts relating to its offshore banking business for the purpose of assessing financial performance and other purposes. However, offshore banking operations must be included in equivalent Bangladeshi Taka (BDT) denominations when preparing the bank's basic financial statements as a business line.

Exposure of Agrani Bank PLC.'s Offshore Banking Unit (OBU) at a Glance

(Taka in Crore)

Year	Amount	Growth (Amount)	Growth %
2024	576.49	(125.76)	(17.91)
2023	702.25	(955.36)	(57.63)
2022	1,657.61	-	-

Current Investment Area of Offshore Banking Unit (OBU)



Subsidiary Companies of Agrani Bank PLC.

Agrani Bank PLC. has four subsidiary companies of its 100 percent ownership. Two of them are in Bangladesh and two are abroad.

Agrani Equity & Investment Limited (AEIL)

Agrani Bank PLC. started to take part in the capital market operations since it got license from BSEC on 23rd March, 2009. Initially its operations were executed under Merchant Banking Unit of the bank. On March 16, 2010, the bank has formed a subsidiary company named 'Agrani Equity & Investment Limited'. It started its operation on 15th June, 2010 taking all the assets and liabilities of merchant banking unit of Agrani Bank PLC.

Vision

To become the market leader in merchant banking operations by acting as a market maker & ensure the development of the capital market by active participation.

Mission

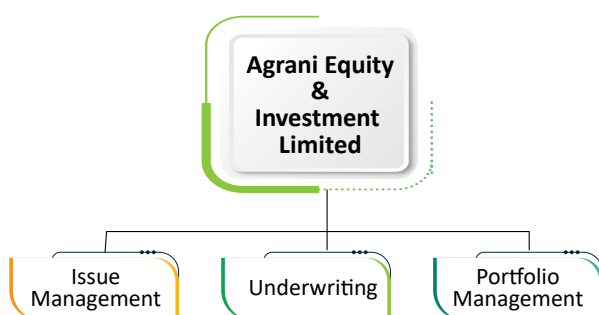
To act as a strong participant for increasing market depth which will ensure the proper channeling of funds among banks, NBFIs & capital market.

Directors' Report

Objective

1. Maximize the value creation of the shareholders as well as clients
2. Provide a very profound fundamental information base to educate the investors
3. Achieve reliability to market participants by acting as a safeguard for the market
4. To boost the small and medium investors awareness & eagerness and enhance the demand of potential securities as well.
5. To perform operations with high standards of business ethics.

Activities of Agrani Equity & Investment Limited



Financial Advisory Services

Corporate Advisory Service is one of the core activities of merchant bank. Recently BSEC has started to adopt a guideline for the financial advisory service and Agrani Equity & Investment Limited is planning and developing

the following services for the forthcoming years-

- Customized instrument designing
- Placement of equity with FIs, NRBs, Banks, Asset Managers, Mutual Funds, etc.
- Private capital raising
 - a) Equity
 - b) Debt
 - c) Hybrid
- Advisory of private placement of Securities
- Management advisory
- Arranging activities related to Trustees for Securities
- Arranging credit rating agency related activity

Role of AEIL in the arena of Agrani Bank PLC.

Agrani Equity & Investment Limited (AEIL) is a wholly owned subsidiary of Agrani Bank PLC. As a full-fledged merchant bank AEIL is operating issue management, underwriting, merchant banking services, corporate finance and advisory services. AEIL is managing a large portfolio in its own account considering market and individual stock fundamentals, macroeconomics trends, overall behavioral factors. Maintaining highest level of professionalism we are trying to explore new avenues for growth and profitability. As a profitable concern AEIL plays an important role improving Bank's financial strength.

Summary of the Financial Results of AEIL

	2020	2021	2022	2023	2024
Capital Gain	15.47	62.18	13.06	16.78	4.65
Dividend Income	16.08	15.35	14.47	12.05	11.78
Fees & Commission, Interest and Other Income	1.18	19.84	46.02	37.56	39.35
Total Income	32.73	97.37	73.55	66.39	55.78
Total Expense	26.96	24.37	26	24.15	26.33
Net Profit/(Loss) Before Provision	5.77	73	47.55	42.25	29.45
Provision Against Taxes	4.76	9.29	4.78	9.11	6.26
Provision Against Unrealized Loss / Margin Loan	-	-	21.36	20.00	21.67
Net Profit/(Loss) after tax	1.01	63.71	21.41	13.14	1.52
EPS (Tk.)	0.20	12.74	4.28	2.63	0.30

Directors' Report

Agrani SME Financing Company Limited

Agrani SME Financing Company Limited was registered with the Registrar of Joint Stock Companies & Firms on October 27, 2010 as 100 percent owned Subsidiary Public Limited Company of Agrani Bank PLC. It emerged as a Non-bank Financial Institution (NBFI) having License from Bangladesh Bank on January 31, 2011. The NBFI is rendering financial services to the existing and potential entrepreneurs in Bangladesh. It is for the development of entrepreneurship as well as small and medium scale labour intensive enterprises to increase the income and employment for the missing middle eligible entrepreneurs with particular emphasis to women entrepreneurs in the urban, semi-urban and rural areas in the operational areas of the Company.

Objectives

- ✓ Develop entrepreneurship and small/medium scale labour intensive enterprises.
- ✓ Increase income and employment for the entrepreneurs.
- ✓ Promote women entrepreneurs.
- ✓ Generate income and support a more equitable income distribution.

Company's Capital
Authorized Capital:
500 crore.
Paid-up Capital :
100 crore

Interest Rate
16.75 Percent
(Reducing Balance
Method).

Equity Share
Sufficient equity is
maintained as per
norms.

**Repayment
Period**
Maximum 5 years.

Geographical Coverage

- 20 Branches in greater Faridpur district.
- 20 Branches in greater Mymensingh district.
- Total 53 Branches.
- Key Branches-
 - ✓ Natun Bazar Branch, Barisal;
 - ✓ Abdul Hamid Road Branch, Pabna
 - ✓ Comilla Branch, Comilla
 - ✓ Gazipur Branch, Gazipur
 - ✓ Sunamganj Branch, Sunamganj
 - ✓ Mithamain Branch, Kishoregonj
 - ✓ Madhabdi Branch, Narsingdi
 - ✓ Moulvibazar Branch, Moulvibazar
 - ✓ Shaistaganj Branch, Shaistaganj
 - ✓ Sylhet Branch, Sylhet
 - ✓ Pakundia Branch, Kishoregonj;
 - ✓ Chandpur Branch, Chandpur.

Type of Enterprise to Finance

All viable enterprises under the following sectors are eligible for getting finance from the company.

a. Small and medium scale agro-based and agro-supporting industries	f. Community Center, Park, Residential Hotel.	k. Dairy Farm, Poultry Farm, Fish Farm.
b. Textile/Garments related enterprise	g. Solar power, Cyber Cafe, Cable operator.	l. Animal and Fish feed mill.
c. Cottage industries.	h. Medicine. Hardware, Furniture, Shoe selling stores.	m. Grocery shop, Departmental Store.
d. Small scale repair workshop.	i. Oil / Coconut oil, Saw mill and Rice mill.	n. Cloth selling, readymade garments business.
e. Small scale rural haulage transport.	j. Various Service Organizations.	o. Electric and Electronics item, Parts, business.

Directors' Report

Contribution of Agrani SME Financing Company Limited in development of entrepreneurship as NBFi owned by Agrani Bank PLC.

Agrani SME Financing Company Limited is the only Non-Bank Financial Institution (NBFi) owned by a state-owned commercial Bank, Agrani Bank PLC. From the inception, Agrani SME Financing Company Limited has disbursed the SME credit to 42,333 entrepreneurs. At present (December 31, 2024) total number of existing loanee / entrepreneurs is 14,592. Notably, it has extended loans to 6,345 women entrepreneurs (From the begging till now). The company also has earned net profit of TK. 3.82 crore in 2013, TK.6.02 crore in 2014, TK. 3.66 crore in 2015, TK. 0.97 crore in 2016, TK.2.17 crore in 2017, TK.4.53 crore in 2018, TK.7.21 crore in 2019, TK.6.34 crore in 2020, TK.7.66 crore in 2021, TK.8.77 crore in 2022, TK.5.89 crore in 2023 and Tk 6.49 crore in 2024. The main objectives of the company is to generate employment through entrepreneurship development/creation. Up to December 31, 2024, the company has created employment to 1,13,700 persons (approx.). Through providing financial assistance the Company is alleviating poverty by generating employment to the entrepreneurs and employment to others who were engaged by the entrepreneurs with giving special emphasis to strengthening women empowerment. The Company also promoting Small and Cottage industries and Medium enterprises, establishing backward linkage to small scale enterprises by integrating Missing Middle people of the country. The company is in its heartiest endeavor to develop the socio-economic status of the country beside the contribution of the holding company i.e. Agrani Bank PLC. so that SDG could be achieved by 2030.

Agrani Exchange House Private Limited, Singapore

Agrani Exchange House Private Limited (AEHPL) is a remittance service company incorporated in Singapore on January 04, 2002 under the laws of Singapore with the slogan of 'Trusted name abroad'. It is a fully owned subsidiary of Agrani Bank PLC., embarked its journey in Singapore on February 08, 2002 for catering the long-felt need of hassle-free transfer of money by the Bangladeshi expatriates from Singapore. It's authorized & paid-up capitals are SGD 10,00,000.00 and SGD 10,00,000.00 respectively.

Agrani Exchange House Private Limited is operating with its 5 branches in Singapore. The five branches are: Serangoon Branch, JooKoon Branch, Jurong East Branch, Woodlands Branch and Tuas South Dormitory.

The main task of AEHPL is to motivate Bangladeshi workers and expatriate in Singapore to send their hard-earned money through approved institutional channels like us complying with the guidelines to protect Money Laundering and Terrorist Financing. Over 95 percent remitters of AEHPL are of Bangladeshi nationality. Majority of the clientele are low-income workers of construction sector, shipyard and industrial sectors. Among others includes engineers, doctors, teachers and other Bangladeshi expatriates along with those who intend to send money to their friends or relatives in Bangladesh.

This Remittance Company is receiving SGD solely which is being converted into Bangladesh Currency i.e., BDT at the beneficiaries (Bangladesh) end and Indonesian Rupee (IDR) in Indonesia.

The Company has developed products and services through the years to satisfy various remittance needs of Bangladeshi migrant workers in Singapore. Any remitter can send money through Spot cash (Ready cash) and Real time Account Credit for Agrani Bank PLC. The remitter can send money through BEFTN to designated beneficiary's bank account other than Agrani Bank within 24 to 48 hours and real time instantly cash deposit through ITCL, Bkash, Upay, Nagad.

Agrani Exchange House Singapore also helps the remitters to open Savings/ABS/FDR/FCUSD account with Agrani Bank PLC. in Bangladesh. In 2024 it opened 2773 various accounts at the different branches of Agrani Bank in Bangladesh. The company also provides services to the migrant Bangladeshi nationals to invest their hard-earned money in Wages Earners Development Bond (WEDB), US Dollar premium Bonds, US Dollar investment Bonds. In 2023, the invested amount of WEDB through AEHPL is BDT 30.07 Crore. AEHPL also assists the expatriate Bangladeshi migrants to register in the 'Probash Scheme' under the Peoples Republic of Bangladesh Government's Universal Pension Scheme.

With heightened competition among the market players, Agrani Exchange House Private Limited has put in place a number of strategies to maintain sustainable growth in all indicators during past years to remain

Directors' Report

market leader in Singapore. The real time online money transfer solution of the Company allows the beneficiaries to receive remittance from all locations of Agrani Bank PLC. instantly which greatly been encouraged the remitters to send money through this Company. The Company is continuously putting all its efforts to

remain compliant under the regulatory guidelines and to develop standard of services to ensure hefty growth in times ahead. The following table reviews the success of the Company since its inception. The table reveals last three consecutive years, in 2024, the company has achieved positive growth in all indicators.

Year	No. Of Remittance			Amount in SGD (Million)			Amount in BDT (Million)		
	NO.	Change	Growth	Amount	Change	Growth	Amount	Change	Growth
2024	255775	64133	33.46%	348.93	142.12	68.72%	31193.34	14453.58	86.34%
2023	191642	(13524)	(6.59)	206.81	(35.45)	(14.63)	16739.76	(332.19)	(1.95)
2022	205166	(32959)	(13.84)	242.26	(57.74)	(19.24)	17071.95	(1866.52)	(9.85)
2021	238125	(4258)	(1.76)	300.00	(12.67)	(4.05)	18,938.47	(408.93)	(2.11)
2020	242383	30938	16.43	312.67	108.72	53.31	19347.45	6715.64	53.16

Agrani Remittance House Sdn Bhd, Malaysia

Agrani Remittance House Sdn Bhd, a subsidiary of Agrani Bank PLC., one of Bangladesh's largest and most reputable state-owned banks, began its operations in Malaysia in 2006. Authorized by the Ministry of Finance of the Government of Bangladesh, this initiative was created with the primary aim of addressing the long-standing need for secure, reliable, and convenient remittance channels for the large community of Bangladeshi expatriates in Malaysia. Agrani Remittance House started with a single branch located at No. 33, Jalan Tun Tan Siew Sin, 50050, Kuala Lumpur. Despite the challenges that the remittance business faces in Malaysia, the company has made remarkable strides over the years.

The global remittance industry has faced various hurdles in recent times. The COVID-19 pandemic, the Russia-Ukraine conflict, global economic slowdowns, fluctuations in the value of currencies, and the strength of the US dollar have all contributed to a more difficult environment for money transfer businesses. However, under the astute leadership of Agrani Bank PLC., Agrani Remittance House has maintained a stable position and continued to grow. In 2024, Agrani Remittance House achieved a milestone by remitting a total of BDT 634.41 crore to Bangladesh and generating a record profit of RM 701,579.47, the highest in the company's history.

Expansion Plans and Future Endeavors

As the only government-owned bank from Bangladesh

in Malaysia, Agrani Remittance House is fully committed to extending its services to the entire expatriate community, not only Bangladeshis but also other migrant workers in Malaysia. The company is actively working to expand its network by opening more branches in major cities across Malaysia and forging strategic partnerships with various commercial banks and non-governmental organizations (NGOs) in Bangladesh.

In addition to its expansion in Malaysia, Agrani Remittance House is exploring new opportunities to open remittance corridors to other countries with significant migrant populations, such as Nepal, Indonesia, the Philippines, India, and Pakistan. This would further enhance the company's ability to serve a wider range of customers.

Digital Transformation

In response to the growing demand for digital banking services, Agrani Remittance House is also focused on modernizing its systems. The company is in the process of developing advanced in-house software and mobile applications designed to offer a seamless and efficient digital banking experience for its customers. These initiatives have already received approval from Bank Negara Malaysia, the country's central bank. The new software and mobile apps are expected to go live within next few months, and they will provide customers with more convenient and timely access to remittance services, account management, and financial transactions.

Directors' Report

Commitment to Excellence

Agrani Remittance House remains steadfast in its commitment to providing high-quality services that meet international standards of efficiency, security, and customer care. By continuously innovating and expanding its offerings, the company ensures that it stays ahead of the competition and remains a trusted financial partner for the expatriate community in Malaysia. The company's multi-dimensional approach is focused on sustainable development, not just for the short term but also for the future, as it looks to contribute to the financial empowerment of migrant workers and further strengthen ties between Bangladesh and Malaysia.

Anti-Money Laundering and Terrorist Financing

Money Laundering means transfer, conversion, remitting abroad or remit or bring from abroad to Bangladesh the proceeds or properties acquired through commission of a predicate offence for the purpose of concealing or disguising the illicit origin of the property or smuggle abroad fund or property earned through legal or illegal means. Agrani Bank PLC. maintains an organizational structure for effective compliance of Anti Money laundering activities which includes:

- 1) Branches comply with the norms and procedures of AML & CFT in opening accounts of the customers. They are collecting accurate and complete information, keeping records, properly preparation of KYC (know your customer) and TP (transaction profile), preservation and monitoring.
- 2) Cash Transaction Report (CTR), Suspicious Transaction Report (STR) & Suspicious Activity Report (SAR) are send to the Regulatory authorities i.e. Bangladesh Financial Intelligence Unit through goAML system.
- 3) Agrani Bank PLC. emphasizes on importance of Anti-Money Laundering Training for all employees & subsequently training programs are in progress.
- 4) Velocity AML Solution Suite Software has been introduced for UN Sanction Screening list on 24.07.18.
- 5) Agrani Bank PLC. published "Money Laundering & Terrorist Financing Risk Management" Guidelines on Money laundering on the light

of Bangladesh Bank's Money Laundering Risk Management Guidelines & also updated Bangla version of "Compliance of AML & CFT: Policy & Procedure-Guide Book" published in January 2024 .

6. Self-Assessment Report and Independent Testing Procedure (ITP) are another important tools to review and assess AML & CFT activities conducted by branches. Self-Assessment Report and Independent Testing Procedure (ITP) are collected bi-annually from branches and Audit Divisions respectively.

Roles and Responsibilities

For mitigating the risks, Agrani Bank PLC. has formed Central Compliance Committee (CCC) at Head office headed by the Chief Anti-Money Laundering Compliance Officer (CAMLCO) equivalent to General Manager (GM). The roles of the CAMLCO are to establish and maintain effective systems and control to meet legal and regulatory obligations in respect of Money Laundering Risk. The CAMLCO is the chief reporting officer and reports to the MD & CEO of Agrani Bank PLC. The bank has also nominated Deputy CAMLCO, Branch Anti-Money Laundering Compliance Officer (BAMLCO) and reporting officer for monitoring and reporting to the higher authority regarding the compliance issues of Money Laundering Risk. As the first line, the reporting officers at branch level have responsibilities for the application of policy controls and the identification and measurement of money laundering risk .The reporting officers must communicate risks and any policy non-compliance to the second line (BAMLCO) for review. Similarly, the reporting and review process flow upwards from BAMLCO to RAMLCO and RAMLCO to CAMLCO.

Risk Mitigation

Being a Bank Company, Agrani Bank PLC. has statutory obligation to comply with all applicable Anti-Money Laundering rules and regulations. In line with evolving regulatory rules and acts relating to the prevention and combating process, Agrani Bank PLC. has formulated its own policy, guidelines and manuals followed and implemented by the officials at all level of its effective management. The following activities are carried out by Agrani Bank PLC. diminish the risk regarding money laundering risk:

- Agrani Bank PLC. has formed CCC headed by the CAMLCO.

Directors' Report

- Agrani Bank PLC. has formulated its own policy guidelines and manuals related to money laundering risk and these are subjected to update as per necessity.
- Agrani Bank PLC. has introduced uniform Account Opening Form in which 'Know Your Customer' (KYC) and 'Transaction Profile' (TP) are included. As the part of KYC requirements, duly filled in KYC form is mandatory for account opening Agrani Bank PLC. has checked the reference and the back ground of the applicants compulsorily as per instruction of central bank.
- Agrani Bank PLC. has introduced Automated Screening Software named as "Velocity AML Solutions Suite Software" to comply with Anti-Money Laundering (AML), and Foreign Accounts Tax Compliance Act (FATCA) regulations with ease and simplicity.
- Monthly Cash Transaction Report (CTR) are submitted to Bangladesh Financial Intelligence Unit (BFIU) using goAML web for the customers depositing or withdrawing cash amounting/ above BDT 1.00 million or Equivalent amount in foreign currency above in a day.
- Monitoring of suspicious transaction is carried out through internal technique of the bank. Agrani Bank PLC. sends Suspicious Transaction Report (STR)/ Suspicious Activity Report (SAR) to the BFIU if any suspicion is detected.
- Agrani Bank PLC. has conducted AML training/ workshop through HR Training, Research & Development Division on a periodic basis to create awareness among the employees of the bank.

Green Banking Practices

In order to protect environment, save natural resources and combating against climate change effects, the Bank has taken effective initiatives like reducing paper work through the introduction of e-nothi (electronic file), online transactions, mobile apps, financing to renewable energy sector, comparatively easy financing

to low scored factories rated by the department of environment.

Corporate Social Responsibility

The Government of Bangladesh implements a number of public social safety net programs to support the poor and vulnerable. ABPLC., as a state owned Bank, discharge various activities including expenses for education, daycare center, healthcare, disaster relief, poverty alleviation etc. under this program without any return. The Bank has spent BDT 58.64 lac in 2024 for CSR activities.

Details have been presented at pages 267-268 under the section "Sustainability Report"

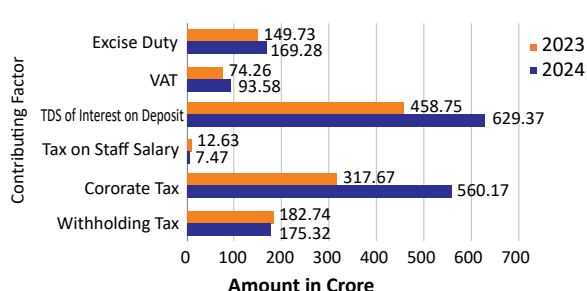
Contribution to National Exchequer

The Government is the most important stakeholder that plays a critical role in the economic development of the country. Being a legitimate and ethical entity, Agrani Bank PLC. contributes to the National Exchequer as and when perceived needful or required, such as deduction of income tax, value added tax and excise duty at source as per law from various expenditure, interest on deposit and banking services and deposited to the Government Exchequer. ABPLC.. also deducted AIT and deposited to the Government Exchequer on behalf of its employees. ABPLC.. made a handsome contribution to National Exchequer of an amount equal to Tk.1,285.78 and Tk. 1,635.19 crore respectively in 2023 and 2024. This reflects its fair and consistent commitment towards national contribution.

Particulars	2024	2023
AIT (Withholding Tax)	175.32	182.74
Payment of Tax on Bank's Income	560.17	317.67
Tax on Staff Salaries Deducted and Deposited	7.47	12.63
TDS of Interest on Deposit	629.37	458.75
VAT deducted at Source and Deposited	93.58	74.26
Excise Duty Deducted and Deposited	169.28	149.73
Total	1,635.19	1,285.78

Directors' Report

Contribution to National Exchequer



Prospects 2025: A Strategic Vision for ABPLC's Growth and Resilience

As the banking industry continues to evolve in Bangladesh, ABPLC. is poised to embrace the opportunities and navigate the challenges of 2025 with renewed vigor and strategic clarity. Building on the progress made in 2024, the year ahead promises transformation driven by digital innovation, regulatory alignment, and accountable growth.

The foundation of a successful banking operation lies in its financial health. In 2025, ABPLC. anticipates further improvement in the non-performing loans (NPL) ratio, thanks to stricter risk management and refined credit assessment mechanisms. Customer trust continues to grow, as evidenced by the increase in both deposits and loan advances. Reduced provisioning shortfalls reflect a more resilient and forward-looking financial posture, while capital adequacy remains comfortably above regulatory benchmarks. Even as liquidity remains tight across the sector, our balance sheet is structured to absorb shocks and maintain stability.

Digital banking remains at the heart of ABPLC.'s growth strategy. Following the surge in digital adoption during the pandemic, our bank recognizes the vast untapped potential in rural areas where digital access is limited. By investing in mobile platforms, biometric authentication, and localized digital literacy programs, we aim to empower underbanked communities. This inclusive approach will drive customer acquisition, enhance financial wellbeing, and increase market penetration. Our focus on digital infrastructure also supports operational efficiency and security, ensuring that all customers benefit from a seamless banking experience.

ABPLC. is committed to aligning its lending practices with Bangladesh's national development priorities. In 2025, we will actively expand into high-growth sectors

like renewable energy, health-tech, and green startups. These industries are vital to the country's future, and our financing will help drive innovation, sustainability, and social impact. This strategic lending focus positions ABPLC. not just as a bank, but as a catalyst for national progress.

The rollout of Basel III and other regulatory reforms presents both a challenge and an opportunity. Compliance requires significant investment in systems, reporting standards, and governance structures. ABPLC. views this not as a burden, but as a roadmap toward global best practices. We are committed to embracing anti-money laundering protocols, enhancing cybersecurity, and disclosing environmental risks as part of our ethical banking model. These changes will solidify our reputation, protect stakeholders, and build long-term resilience.

The ABPLC. Board of Directors reaffirms its dedication to strategic excellence. Through organic expansion and targeted acquisitions, we will grow our footprint and serve more clients. Our goals include maintaining a healthy capital adequacy ratio, minimizing classified loans, and optimizing cost-to-income efficiency. Internationally, we aim to deepen our involvement in trade finance and remittance services, supporting the cross-border ambitions of our clients. Investment in technology, prompt decision-making, and employee skill development will be key enablers of our journey.

ABPLC. enters 2025 with a bold vision and a disciplined strategy. We believe this year will mark a turning point as we transition from reactive adjustments to proactive leadership in the banking sector. By harnessing digital tools, targeting responsible lending, and committing to regulatory excellence, we can build a bank that is future-ready, customer-focused, and resilient. The path ahead is ambitious, but the fundamentals are strong—and with consistent execution, we are confident that ABPLC. will continue to set new benchmarks in banking excellence.

Preparation of Financial Statements

The financial statements, prepared by the Bank in accordance with the International Financial Reporting Standards (IFRS) and in the format prescribed by Bangladesh Bank vide BRPD Circular No. 14 dated 25 June 2003, give a true and fair view of the financial statements as on December 31, 2024. The results of its operations and its cash flows for the year ended

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December 31, 2024 complying with the applicable sections of The Bank Companies Act 1991 amended upto 2023 and other relevant laws and regulations. The financial statements have been duly certified by the statutory auditors.

Credit Rating

As a state owned commercial bank (SOCB), the Bank's long-term credit rating was AAA and the short term rating was ST-1 based on the information as of 31 December 2023 which expresses our strong credibility in both short and long term. Credit rating of the Bank based on the financial and other information as of 31 December 2024 is in progress and will be published upon receipt of the rating report from the credit rating agency, Alpha Credit Rating Limited.

Snapshot of last two years' credit rating of ABPLC.. may be seen as under:

Year	Credit Rating of ABPLC.			
	Entity Rating		As State Owned Commercial Bank	
	Long Term	Short Term	Long Term	Short Term
2023	A+	ST-2	AAA	ST-1
2022	A+	ST-2	AAA	ST-1

Dividend Declaration

The Board of Directors did not recommend any dividend for the year 2024.

Going Concern and Other Additional Statements

The Directors have made an assessment of the bank's ability to continue as a going concern and are satisfied that it has the ability to continue in the business for the foreseeable future. In addition, there exists no material uncertainty related to events or conditions that may cast significant doubt on the Company's (ABL) ability to continue as a going concern. Other issues such as detailed discussion on related party transactions (Page-400), review and explanation on any significant variance that occurs between quarterly financial performance and annual financial statements (Page 222), remuneration paid to the directors (Page 215), disclosure of significant deviations from the last year's operating result (for last five years) (Page-174-175) have been discussed in different relevant chapters/ notes to the financial statements for the year ended 31 December 2024 and relevant page number(s) has been

marked above for reference.

Statutory Audit and Auditors' Opinion

The Bank appointed external audit firms 'Hussain Farhad & Co.' and 'G. Kibria & Co.', Chartered Accountants, to audit its financial reports. They audited the Financial Report for 2024 and expressed a Qualified Opinion on a specific matter.

Issue highlighted in the Qualified Opinion

As disclosed in Notes 12.9, 12.10, 12.12, 12.13, 12.17, 12.22, 12.23 and 12.24 to the financial statements, the Bank has not recognized the full amount of the required provisions for loans and advances, balances with other banks and non-bank financial institutions, other assets, balances with Bangladesh Bank, off-balance sheet exposures and the superannuation fund. As at 31 December 2024, total provisions required under the applicable regulatory and financial reporting frameworks amounted to BDT 25,035.01 crore, whereas the Bank has maintained provisions of BDT 9,083.06 crore, resulting in a shortfall of BDT 15,951.95 crore.

The Bank has disclosed that it relied on a deferral granted by Bangladesh Bank through its letter no. DOS(CAMS)1157/41(Dividend)/2025-3093, dated 21 May 2025, which permitted the Bank to prepare its financial statements without making full provision for the shortfall.

In our view, the non-recognition of the entire provision shortfall is not in compliance with the applicable IFRSs and regulatory and financial reporting frameworks. Had the full provision been recognized, the total liabilities would have increased, resulting in a material reduction in the net assets and profit for the year by BDT 15,951.95 crore.

Our understanding of the situation:

In 2024 total provisions required by the Bank was BDT 25,035 crore, whereas the Bank having utmost effort was able to maintain a total provisions of BDT 9,083 crore which is 2,084 crore or 30% higher than the previous year. The Bank successfully reduced its provision requirements in several areas, including Money at Call & Short Notice, Inter-branch Adjustment, UPASS & EDF L/C, the Re-finance Scheme, and the Superannuation Fund. Additionally, the Bank maintained 100% provisioning for general provision requirements related to Loans & Advances, Investments, Money at Call & Short Notice, Inter-branch Adjustment, and the Re-finance Scheme. The increased amount or percentage of maintained provisions compared to the previous year reflects the

Directors'

Report

Bank's commitment to regulatory compliance and its adherence to applicable financial reporting standards.

In 2024, a significant rise in classified loans led to a higher provision requirement for Loans & Advances. The Bank's management is making concerted efforts to address the underlying issues contributing to this increase. Several initiatives have already been undertaken to manage the situation and minimize the shortfall. It is strongly expected that both the total provision requirement and the shortfall will decrease in the coming years.

Appointment of Auditors

The existing Auditors, (i) G. KIBRIA & CO., Chartered Accountants, and (ii) Hussain Farhad & Co., Chartered Accountants have completed their 3rd audit session for the year 2024. The Board of Directors has recommended (i) MABS & J Partners Chartered Accountants, and (ii) Hoda Vasi Chowdhury & Co., Chartered Accountants, to appoint as auditors of the bank for the year 2025. The appointment of auditor will be confirmed by the shareholders at the 18th Annual General Meeting.

Gratitude Acknowledgements

We extend our heartfelt gratitude to our esteemed customers for their continued trust and loyal support, which remain the cornerstone of our success. We also proudly recognize our devoted employees, whose exceptional dedication, tireless efforts, and unwavering professionalism have been vital in shaping our accomplishments throughout the year.

We sincerely thank our stakeholders for their enduring confidence in our institution and their meaningful role in driving our growth and progress. We also extend our appreciation to our business partners and collaborators, whose cooperative mindset, creative insights, and aligned vision have elevated the quality of our services and unlocked new avenues of opportunity.

We extend our sincere gratitude to the Ministry of Finance, Bangladesh Bank and all other relevant government agencies for their steadfast guidance,

collaboration, and trust-cornerstones of our operational integrity and regulatory compliance.

To the communities we serve, we are deeply thankful for their continued support. As part of our commitment to responsible corporate citizenship, we remain dedicated to uplifting society through meaningful initiatives and impactful programs.

Our heartfelt appreciation goes to the Board of Directors, whose visionary leadership and strategic counsel have played a pivotal role in shaping the bank's growth and progress.

We also acknowledge with gratitude our esteemed auditors, G. KIBRIA & CO. and Hussain Farhad & Co., Chartered Accountants, as well as our legal advisors and consultants, whose professionalism and keen focus on governance and compliance have reinforced our institutional strength.

To our technology partners and service providers, we offer our thanks for their unwavering support in ensuring operational resilience and delivering exceptional banking experiences to our customers.

Finally, to all stakeholders-including media professionals, financial analysts, and members of the broader banking community-we express our deep appreciation for your continued engagement, thoughtful feedback, and valuable insights. Your contributions inspire us to innovate, adapt and strive for excellence in everything we do.

For and on behalf of the Board of Directors.



Syed Abu Naser Bukhtear Ahmed
Chairman

পরিচালকদের প্রতিবেদন

অগ্রণী ব্যাংক পিএলসি. এর পরিচালনা পর্ষদ ২০২৪ সালের পরিচালকদের প্রতিবেদন উপস্থাপন করতে পেরে আনন্দিত। এই প্রতিবেদনে ২০২৪ সালের ৩১শে ডিসেম্বর পরিসংখ্যান বছরের জন্য ব্যাংকের কর্মক্ষমতা মূল্যায়ন করা হয়েছে। এই প্রতিবেদনের মধ্যে ব্যাংকের কর্মক্ষমতা, কৌশলগত সূচক এবং নিরীক্ষিত আর্থিক বিবরণীর হালনাগাদ তথ্য অন্তর্ভুক্ত রয়েছে। ব্যাংকের স্বচ্ছতা এবং জবাবদিহিতার প্রতি অবিচল প্রতিশ্রুতির পতিফলন ঘটিয়ে, এই পতিবেদনটি বৈশ্বিক সামষ্টিক অর্থনৈতিক পরিস্থিতি এবং বাংলাদেশের অর্থনৈতিক অবস্থা উভয় পেক্ষাপট সম্পর্কে শেয়ারহোল্ডারদের একটি সুস্পষ্ট ধারণা প্রদান করে। উপরন্তু, এই প্রতিবেদনটি নিয়ন্ত্রক সংস্থার প্রয়োজনীয় নিয়মকানুন পরিপালন সাপেক্ষে ২০২৪ সালের জন্য ব্যাংকের আর্থিক কর্মক্ষমতা এবং প্রতিযোগিতামূলক প্রেক্ষাপটের একটি দূরদর্শীমূলক পর্যালোচনা এবং বিশদ বিশ্লেষণ প্রদান করে। পর্ষদ আর্থিক বিবরণীর মধ্যে আর্থিক তথ্যের অখণ্ডতা এবং নির্ভরযোগ্যতা রক্ষার স্বার্থে অভ্যন্তরীণ নিয়ন্ত্রণ এবং তথ্যপ্রযুক্তি নিরাপত্তা ব্যবস্থা বাস্তবায়ন করেছে। এই ব্যবস্থাসমূহ আর্থিক প্রতিবেদনের মানদণ্ডের সর্বোত্তম অনুশীলনগুলি মেনে চলে।

বৈশ্বিক অর্থনৈতিক পটভূমি

বিশ্ব অর্থনীতি স্থিতিশীল অবস্থানে রয়েছে, তবে বিভিন্ন দেশের মধ্যে এর প্রভাবের মাত্রা ব্যাপকভাবে ভিন্ন। ২০২২-২৩ সময়কালের গ্লোবাল ডিসইনফ্লেশন (মন্দা ও মুদ্রাস্ফীতির সমন্বয়) সত্ত্বেও অর্থনৈতিক কার্যক্রম আশ্চর্যজনকভাবে দৃঢ় ছিল। ২০২২ সালের মধ্যভাগ হতে বৈশ্বিক মূল্যস্ফীতি থেকে অভূতপূর্বভাবে বিশ্বব্যাপী মূল্যস্ফীতি হ্রাস পেতে শুরু করলে; অর্থনৈতিক কর্মকাণ্ড সঙ্গতিশীলভাবে বৃদ্ধি পেয়েছে এবং মুদ্রাস্ফীতি ও বৈশ্বিক মন্দার সতর্কবার্তাকে প্রত্যাখ্যান করেছে। কর্মসংস্থান ও আয়ের বৃদ্ধি স্থিতিশীল রয়েছে, কারণ কেন্দ্রীয় ব্যাংকসমূহের মুদ্রাস্ফীতি নিয়ন্ত্রণে ঋণোপার্জন হার বৃদ্ধি করলেও সুদৃঢ় চাহিদা ও সরবরাহের উন্নয়ন বিশ্বের প্রধান অর্থনীতিগুলোকে সমর্থন করেছে। তবে সরকারের কম ব্যয়, কোভিড ১৯ মহামারির দীর্ঘমেয়াদি প্রভাব, রাশিয়া ইউক্রেন যুদ্ধ, মধ্যপ্রাচ্যের চলমান সংঘাত এবং বৃদ্ধি পেতে থাকা ভূ-রাজনৈতিক বিভাজন অর্থনৈতিক বৃদ্ধির গতি হ্রাসে জোরদার প্রভাব ফেলবে বলে আশংকা করা হচ্ছে।

আইএমএফ-এর বিশ্ব অর্থনৈতিক হালনাগাদ, জুলাই ২০২৪ অনুযায়ী, ২০২৪ সালে ৩.২ শতাংশ এবং ২০২৫ সালে ৩.৩ শতাংশ বৃদ্ধির প্রত্যাশা করা হচ্ছে। এই পূর্বাভাসে এপ্রিল ২০২৪-এর সম্ভাব্যতায় উল্লেখযোগ্য কোনো পরিবর্তন নেই। উন্নত অর্থনীতিতে উন্নয়নের হার ২০২৪ সালে ১.৭ শতাংশ ও ২০২৫

সালে ১.৮ শতাংশ ধরে রাখার প্রত্যাশা করা হচ্ছে। যুক্তরাষ্ট্রেও বৃদ্ধির হার ২০২৪ সালে ২.৬ শতাংশে বৃদ্ধি পাবে, কিন্তু ২০২৫ সালে তা হালকা মন্দা নিয়ে ১.৯ শতাংশে সীমাবদ্ধ হবে, যার জন্য আংশিকভাবে দায়ী মধ্যম স্তরের ভোগ। তবে উদীয়মান বাজার ও উন্নয়নশীল অর্থনীতিতে উন্নতির হার ২০২৪ ও ২০২৫ উভয় বছরে ৪.৩ শতাংশ স্থিতিশীল থাকবে বলে আশা করা হচ্ছে।

বিশ্ব অর্থনৈতিক প্রবৃদ্ধি ও বিচ্ছৃতি

২০২৪ সালের অক্টোবরে আন্তর্জাতিক মুদ্রা তহবিল (আইএমএফ) কর্তৃক প্রকাশিত এবং ২০২৫ সালের জানুয়ারিতে আপডেট করা ওয়ার্ল্ড ইকোনমিক আউটলুক অনুসারে, বিশ্বব্যাপী জিডিপি প্রবৃদ্ধি, যা ২০২৩ সালে ৩.৩ শতাংশে ছিল, ২০২৪ সালে সামান্য হ্রাস পেয়ে ৩.২ শতাংশে পৌঁছাবে বলে ধারণা করা হচ্ছে, যা ২০২৫ সালে ৩.৩ শতাংশে ফিরে আসবে। এই পরিমিত গতিপথ বিভিন্ন সীমাবদ্ধ কারণকে প্রতিফলিত করে যার মধ্যে রয়েছে ঋণ গ্রহণের খরচ বৃদ্ধি, রাজস্ব সহায়তা হ্রাস, কাঠামোগত ও জনসংখ্যাগত চ্যালেঞ্জ, ধীর উৎপাদনশীলতা বৃদ্ধি, চলমান রাশিয়া-ইউক্রেন সংঘাত এবং ভূ-রাজনৈতিক ও ভূ-অর্থনৈতিক উত্তেজনা তীব্রতর হওয়া।

উন্নত অর্থনীতির দেশগুলির জন্য, ২০২৩ সালে জিডিপি প্রবৃদ্ধি ১.৭ শতাংশ রেকর্ড করা হয়েছিল এবং ২০২৪ সালে এটি অপরিবর্তিত থাকবে বলে আশা করা হচ্ছে, তারপরে ২০২৫ সালে সামান্য বৃদ্ধি পেয়ে ১.৯ শতাংশে পৌঁছাবে। এই উন্নতি মূলত মার্কিন যুক্তরাষ্ট্রে শক্তিশালী অর্থনৈতিক গতির জন্য হয়েছে, যা স্থিতিশীল ভোক্তা ব্যয়, অনাবাসিক বিনিয়োগ, উন্নত রপ্তানি কর্মক্ষমতা এবং ইউরো অঞ্চলের মধ্যে শক্তিশালী অভ্যন্তরীণ চাহিদা দ্বারা সমর্থিত। বিশেষ করে, ২০২৪ সালে মার্কিন উৎপাদন প্রবৃদ্ধি ২.৮ শতাংশে অনুমান করা হয়েছে, যা ২০২৩ সালের ২.৯ শতাংশ থেকে সামান্য কম। এদিকে, ইউরো অঞ্চলে প্রবৃদ্ধি ২০২৪ সালে ০.৮ শতাংশে বৃদ্ধি পাবে বলে আশা করা হচ্ছে, যা আগের বছরের ০.৪ শতাংশ থেকে বেশি। বিপরীতে, উদীয়মান বাজার এবং উন্নয়নশীল অর্থনীতিতে মন্দার সম্মুখীন হওয়ার সম্ভাবনা রয়েছে, যার প্রবৃদ্ধি ২০২৩ সালে ৪.৪ শতাংশ থেকে কমে ২০২৪ এবং ২০২৫ উভয় বছরেই ৪.২ শতাংশে নেমে আসবে বলে আশা করা হচ্ছে।

বৈশ্বিক মূল্যস্ফীতি

বিশ্বব্যাপী মূল্যস্ফীতি হ্রাসের দিকে এগিয়ে চলেছে, তবে সাম্প্রতিক তথ্য ইঙ্গিত দেয় যে কিছু অঞ্চলে এই গতি ধীর হয়ে আসছে। সাম্প্রতিক মাসগুলিতে বিশ্বব্যাপী ধারাবাহিক মূল মুদ্রাস্ফীতির গড় ২% এর কিছু উপরে দাঁড়িয়েছে, যা মুদ্রাস্ফীতির গতি হ্রাসের

ইঙ্গিত দেয়। মূল পণ্যের মূল্যস্ফীতি প্রবণতা স্তরে ফিরে এসেছে বা তার নিচে নেমে এসেছে, পরিষেবা মূল্যস্ফীতি এখনও উচ্চতর রয়েছে, বিশেষ করে মার্কিন যুক্তরাষ্ট্র এবং ইউরো অঞ্চলের মতো উন্নত অর্থনীতিতে। নামমাত্র মজুরি বৃদ্ধি সংযমের লক্ষণ দেখাচ্ছে এবং শ্রমবাজার ধীরে ধীরে স্বাভাবিক হচ্ছে। তবে, ইউরোপ এবং ল্যাটিন আমেরিকার কিছু উদীয়মান বাজার এবং উন্নয়নশীল অর্থনীতির বিভিন্ন স্বতন্ত্র কারণে ক্রমাগত মুদ্রাস্ফীতি অনুভব করেছে। এই অঞ্চলগুলিতে, কেন্দ্রীয় ব্যাংকগুলি আর্থিক শিথিল-করণের জন্য সতর্ক দৃষ্টিভঙ্গি গ্রহণ করেছে, অর্থনৈতিক কর্মকাণ্ড, শ্রমবাজার সূচক এবং বিনিময় হারের গতিবিধি নিবিড়ভাবে পর্যবেক্ষণ করেছে। সংক্ষেপে, বিশ্বব্যাপী মুদ্রাস্ফীতি হ্রাস অব্যাহত থাকলেও, চ্যালেঞ্জগুলি রয়ে গেছে, বিশেষ করে পরিষেবা খাতে এবং কিছু উদীয়মান বাজারে যা বিশ্বব্যাপী কেন্দ্রীয় ব্যাংকগুলির দ্বারা সতর্ক নীতি বিবেচনা করা আবশ্যকীয় করে তুলেছে।

মুদ্রানীতি ও রাজস্বনীতি

আজকের অনিশ্চিত অর্থনৈতিক পরিবেশে, ভবিষ্যতের প্রবৃদ্ধির পরিকল্পনা করার সময় সরকারগুলির জন্য তাত্ক্ষণিক ঝুঁকিগুলির ভারসাম্য করা অত্যন্ত গুরুত্বপূর্ণ। কেন্দ্রীয় ব্যাংকগুলির উচিত মূল্য স্থিতিশীল করা এবং কর্মসংস্থান সমর্থন করার উপর মনোযোগ দেওয়া। যেসব দেশে মুদ্রাস্ফীতি উচ্চ থাকে, সেখানে মুদ্রাস্ফীতি হ্রাসের স্পষ্ট প্রমাণ না পাওয়া পর্যন্ত কঠোর মুদ্রানীতি বজায় রাখা প্রয়োজন। বিপরীতে, যেসব দেশে অর্থনৈতিক কর্মকাণ্ড ধীরগতিতে চলছে এবং মুদ্রাস্ফীতি নিয়ন্ত্রণে রয়েছে, সেখানে এই নীতিগুলি শিথিল করা প্রবৃদ্ধিকে উদ্দীপিত করতে সাহায্য করতে পারে। রাজস্ব নীতিগুলির লক্ষ্য হওয়া উচিত ধীরে ধীরে এবং টেকসইভাবে সরকারি ঋণ হ্রাস করা, প্রবৃদ্ধিকে বাধাগ্রস্ত না করে অর্থনৈতিক স্থিতিশীলতা নিশ্চিত করা। বাজারের আস্থা এবং জনসাধারণের সমর্থন বজায় রাখার জন্য স্পষ্ট যোগাযোগ এবং বিশ্বাসযোগ্য পরিকল্পনা অপরিহার্য।

বিভিন্ন দেশের ভিন্ন মুদ্রানীতি গ্রহণের প্রয়োজন হতে পারে, যার ফলে বিনিময় হার এবং মূলধন প্রবাহে উল্লেখযোগ্য পরিবর্তন আসতে পারে। আইএমএফের সমন্বিত নীতি কাঠামো অনুসারে, শক্তিশালী বৈদেশিক মুদ্রা বাজার এবং কম বৈদেশিক মুদ্রার ঋণের দেশগুলির নমনীয় বিনিময় হার অনুমোদন করা উচিত এবং সেই অনুযায়ী নীতিগত হার সমন্বয় করা উচিত। বিপরীতে, স্বল্প উন্নত বাজার এবং উচ্চ বৈদেশিক মুদ্রার ঋণের দেশগুলিকে আর্থিক স্থিতিশীলতা বজায় রাখার জন্য বৈদেশিক মুদ্রায় অস্থায়ী হস্তক্ষেপ, মূলধন প্রবাহ ব্যবস্থাপনা ব্যবস্থা বা সামষ্টিক নীতি বাস্তবায়নের প্রয়োজন হতে পারে। অর্থনৈতিক গতিশীলতা আনয়নের জন্য শ্রমবাজার, প্রতিযোগিতা, স্বাস্থ্যসেবা, শিক্ষা এবং ডিজিটাইজেশনের সংস্কার পদক্ষেপ গ্রহণ করা প্রয়োজন।

তদুপরি, বিশ্বব্যাপী চ্যালেঞ্জ মোকাবেলা, বাজারের অনিশ্চয়তা হ্রাস এবং একটি সুষ্ঠু ও স্বচ্ছ বাণিজ্য ব্যবস্থা নিশ্চিত করার জন্য আন্তর্জাতিক সহযোগিতা অত্যন্ত গুরুত্বপূর্ণ।

বিশ্ব বাণিজ্য: পুনর্বিন্যাসের মধ্যে স্থিতিস্থাপকতা

২০২৪ সাল বিশ্ব বাণিজ্যের বিবর্ধনের এক গুরুত্বপূর্ণ অধ্যায় হিসেবে চিহ্নিত, যা মূলত পুনরুদ্ধার, প্রতিবন্ধকতা এবং রূপান্তরের সংমিশ্রণ। দেশগুলি কোভিড-১৯ মহামারীর দীর্ঘ প্রভাব থেকে বেরিয়ে আসার সাথে সাথে ক্রমবর্ধমান ভূ-রাজনৈতিক অনিশ্চয়তার মুখোমুখি হওয়ার সাথে সাথে; বিশ্ব বাণিজ্য ব্যবস্থা স্থিতিস্থাপকতা এবং পুনর্বিন্যাসের প্রয়োজনীয়তা উভয়ই প্রদর্শন করেছে। ২০২৪ সালের বাণিজ্যের ধরণগুলি ডিজিটাইজেশন, আঞ্চলিকতা এবং টেকসইতার দিকে গভীর কাঠামোগত পরিবর্তনগুলিকে প্রতিফলিত করে, একই সাথে মুদ্রাস্ফীতি, সরবরাহ শৃঙ্খল বিভাজন এবং ক্রমবর্ধমান সুরক্ষাবাদের মতো অর্থনৈতিক পতিকূলতার পতি সাড়া দেয়।

২০২৪ সালে বিশ্ব বাণিজ্যের সবচেয়ে গুরুত্বপূর্ণ বৈশিষ্ট্যগুলির মধ্যে একটি ছিল সরবরাহ শৃঙ্খলের পুনর্গঠন। বহুজাতিক কর্পোরেশনগুলি, যে কোনও একক দেশের উপর অতিরিক্ত নির্ভরতা থেকে সতর্ক ছিল, সোর্সিং কৌশলগুলির বৈচিত্র্যকে ত্বরান্বিত করেছিল - মার্কিন যুক্তরাষ্ট্র এবং চীনের মধ্যে বাণিজ্য উত্তেজনা, সেই সাথে ইউক্রেনের সাথে রাশিয়ার অব্যাহত সংঘাতের কারণে এই পদক্ষেপ নেওয়া হয়েছিল। ২০২৪ সালে বাণিজ্যের পরিমাণ সামান্য বৃদ্ধি দেখিয়েছিল, বিশ্ব বাণিজ্য সংস্থা অনুমান করেছিল যে বিশ্বব্যাপী পণ্যদ্রব্য বাণিজ্যের পরিমাণ প্রায় ২.৬% বৃদ্ধি পাবে, যা ২০২৩ সালে আরও মন্দ ছিল। ডিজিটাল রূপান্তর এবং দূরবর্তী কাজের স্বাভাবিকীকরণের কারণে পরিষেবা বাণিজ্য, বিশেষ করে আইটি, শিক্ষা এবং স্বাস্থ্যসেবার মতো ক্ষেত্রে দ্রুত সম্প্রসারিত হতে থাকে। তবে, বিশ্বের প্রধান অর্থনীতিগুলোতে মুদ্রাস্ফীতির চাপ এবং সুদের হার বৃদ্ধি ভোক্তাদের চাহিদাকে হ্রাস করেছে, যা বিশ্বব্যাপী রপ্তানিকারকদের জন্য একটি মিশ্র দৃষ্টিভঙ্গি তৈরি করেছে।

বৈশ্বিক ব্যাংকিং শিল্প: একটি নতুন আর্থিক যুগের সাথে

২০২৪ সালে বিশ্বব্যাপী ব্যাংকিং শিল্প ডিজিটাল রূপান্তর, অর্থনৈতিক অনিশ্চয়তা এবং নিয়ন্ত্রণ ক্রমবৃদ্ধির সন্ধিক্ষণে দাঁড়িয়ে ছিল। আর্থিক প্রতিষ্ঠানগুলি মহামারী-পরবর্তী ব্যাঘাত থেকে পুনরুদ্ধার অব্যাহত রেখে এবং উচ্চ মুদ্রাস্ফীতি এবং সুদের হারের অস্থিরতা মোকাবেলা করার সাথে সাথে; দ্রুত পরিবর্তনশীল পরিস্থিতিতে প্রতিযোগিতামূলক থাকার জন্য বিশ্বব্যাপী ব্যাংকগুলি উদ্ভাবন এবং স্থিতিস্থাপকতার নীতি গ্রহণ করে।

সবচেয়ে উল্লেখযোগ্য প্রবণতাগুলির মধ্যে একটি ছিল ডিজিটাল

ব্যাংকিং প্রযুক্তির দ্রুত গ্রহণ। দক্ষতা বৃদ্ধি, পরিচালনা খরচ কমাতে এবং ক্রমবর্ধমান গ্রাহক প্রত্যাশা পূরণের জন্য ব্যাংকগুলি কৃত্রিম বুদ্ধিমত্তা, ব্লকচেইন এবং ক্লাউড-ভিত্তিক প্ল্যাটফর্মগুলিতে প্রচুর বিনিয়োগ করেছে। ডিজিটাল ওয়ালেট, যোগাযোগহীন অর্থপ্রদান এবং বিকেন্দ্রীভূত অর্থায়ন (DeFi) প্ল্যাটফর্মগুলি জনপিয়তা অর্জন করেছে, বিশেষ করে তরুণ গ্রাহকদের মধ্যে, যা ঐতিহ্যবাহী ব্যাংকগুলিকে তাদের পরিষেবা আধুনিকীকরণ এবং ফিনটেক সংস্থাগুলির সাথে অংশীদারিত্বের জন্য উৎসাহিত করেছে।

অন্যদিকে, ব্যাংকিং কর্মক্ষমতার উপর সামষ্টিক অর্থনৈতিক অবস্থার মিশ্র প্রভাব পড়েছিল। উচ্চ সুদের হার ব্যাংকগুলির নিট সুদের মার্জিন বৃদ্ধি করেছিল, তবে ঋণ খেলাপি হওয়ার ঝুঁকিও বাড়িয়েছিল এবং রিয়েল এস্টেট এবং ভোক্তা ঋণের মতো ঋণের চাহিদা হ্রাস করেছিল। ভূ-রাজনৈতিক উত্তেজনা (বিশেষ করে ইউরোপ এবং এশিয়ায়) বাজারের অস্থিরতা বৃদ্ধি করেছিল এবং ব্যাংকগুলিকে ঝুঁকি ব্যবস্থাপনা কৌশল এবং বিশ্বব্যাপী এক্সপোজার পুনর্মূল্যায়ন করতে বাধ্য করেছিল। বিশ্বব্যাপী ব্যাংকগুলো টেকসইতা এবং পতিপালনকে পাদন্য দিয়েছিল। ব্যাংকগুলি কেবল মুনাফা প্রদান করবে না বরং পরিবেশবান্ধব রূপান্তরের অর্থায়ন এবং অন্তর্ভুক্তিমূলক অর্থনৈতিক উন্নয়নকে সমর্থন করার ক্ষেত্রে দায়িত্বশীলতা পদর্শন করবে বলে আশা করা হয়েছিল।

ভবিষ্যৎবাণী ও ঝুঁকি

২০২৫ সালে জ্বালানি পণ্যের দাম ২.৬ শতাংশ হ্রাস পাবে বলে আশা করা হচ্ছে, যা অক্টোবরে অনুমান করা হয়েছিল তার চেয়েও বেশি। এটি দুর্বল চীনা চাহিদা এবং OPEC+ (পেট্রোলিয়াম রপ্তানিকারক দেশগুলির সংগঠন এবং রাশিয়া সহ নির্বাচিত অ-সদস্য দেশগুলি) এর বাইরের দেশগুলির কাছ থেকে শক্তিশালী সরবরাহের কারণে তেলের দাম হ্রাসের পতিফলন, যা আংশিকভাবে পত্যাশার চেয়ে ঠান্ডা আবহাওয়া এবং সরবরাহ ব্যাহত হওয়ার ফলে গ্যাসের দাম বৃদ্ধির দ্বারা পতিস্থাপিত হয়েছে, যার মধ্যে মধ্যপ্রাচ্যে চলমান সংঘাত এবং গ্যাসক্ষেত্রে বিভ্রাট অন্তর্ভুক্ত রয়েছে। ২০২৫ সালে জ্বালানি বহির্ভূত পণ্যের দাম ২.৫ শতাংশ বৃদ্ধি পাবে বলে আশা করা হচ্ছে; কারণ ২০২৪ সালের অক্টোবরের WEO-এর তুলনায় খাদ্য ও পানীয়ের দামের উর্ধ্বমুখী সংশোধন, যা বৃহৎ উৎপাদকদের উপর প্রভাব ফেলেছে। প্রধান কেন্দ্রীয় ব্যাংকগুলির মুদ্রানীতির হার হ্রাস অব্যাহত থাকবে বলে আশা করা হচ্ছে, যদিও ভিন্ন গতিতে, যা বৃদ্ধি এবং মুদ্রাস্ফীতির সম্ভাবনার তারতম্যকে প্রতিফলিত করে। ২০২৫-২৬ সালে মার্কিন যুক্তরাষ্ট্রসহ উন্নত অর্থনীতিতে এবং কিছুটা হলেও উদীয়মান বাজার এবং উন্নয়নশীল অর্থনীতিতে রাজস্ব নীতির

অবস্থান কঠোর হবে বলে আশা করা হচ্ছে। মধ্য মেয়াদে, দৃষ্টিভঙ্গির ঝুঁকির ভারসাম্য নিম্নমুখী, বিশ্বব্যাপী প্রবৃদ্ধি তার ২০২৫-২৬ গড় এবং পাঁচ বছরের পূর্বাভাসের পায় ৩ শতাংশের চেয়ে কম হওয়ার সম্ভাবনা রয়েছে। বিপরীতে, নিকট-মেয়াদী ঝুঁকিগুলি বিভিন্ন দেশে বৈষম্যকে আরও শক্তিশালী করতে পারে: মার্কিন যুক্তরাষ্ট্রে এগুলি উর্ধ্বমুখী, যেখানে নীতিগত অনিশ্চয়তা বৃদ্ধি এবং চলমান সমন্বয়ের (বিশেষ করে ইউরোপে জ্বালানি এবং চীনে রিয়েল এস্টেট) পতিকূলতার কারণে বেশিরভাগ অন্যান্য অর্থনীতিতে নিম্নমুখী ঝুঁকি বিরাজ করছে।

উদাহরণস্বরূপ, শুল্ক আরোপের মাধ্যমে সুরক্ষাবাদী নীতির তীব্রতা বৃদ্ধি বাণিজ্য উত্তেজনা বৃদ্ধি করতে পারে, বিনিয়োগ হ্রাস করতে পারে, বাজারের দক্ষতা হ্রাস করতে পারে, বাণিজ্য পবাহকে বিঘ্নিত করতে পারে এবং আবার সরবরাহ শৃঙ্খল ব্যাহত করতে পারে। নিকট এবং মধ্যমেয়াদী উভয়ক্ষেত্রেই প্রবৃদ্ধি ক্ষতিগ্রস্ত হতে পারে, তবে অর্থনীতি জুড়ে বিভিন্ন মাত্রায়। মুদ্রাস্ফীতির নতুন চাপের ঝুঁকি কেন্দ্রীয় ব্যাংকগুলিকে নীতিগত হার বাড়াতে এবং মুদ্রানীতির বিচ্যুতি তীব্র করতে পেরোচিত করতে পারে। উচ্চতর এবং দীর্ঘমেয়াদী সুদের হার রাজস্ব, আর্থিক এবং বহিরাগত ঝুঁকিকে আরও খারাপ করতে পারে। সুদের হারের পার্থক্য এবং শুল্ক, অন্যান্য কারণগুলির মধ্যে উদ্ভূত একটি শক্তিশালী মার্কিন ডলার, মূলধন প্রবাহের ধরণ এবং বিশ্বব্যাপী ভারসাম্যহীনতা পরিবর্তন করতে পারে এবং সামষ্টিক অর্থনৈতিক বাণিজ্যকে জটিল করে তুলতে পারে।

অর্থনৈতিক নীতি পরিবর্তনের ঝুঁকির পাশাপাশি, ভূ-রাজনৈতিক উত্তেজনা তীব্র হতে পারে, যার ফলে পণ্যের দাম নতুন করে বৃদ্ধি পেতে পারে। মধ্যপ্রাচ্য এবং ইউক্রেনের সংঘাত আরও খারাপ হতে পারে, যা সরাসরি বাণিজ্য রুটের পাশাপাশি খাদ্য ও জ্বালানির দামকেও পভাবিত করবে। পণ্য আমদানিকারী দেশগুলি বিশেষভাবে পভাবিত হতে পারে, উচ্চ মূল্যস্ফীতির প্রভাব ডলারের মূল্যবৃদ্ধির সাথে আরও জটিল হয়ে ওঠে।

বাংলাদেশের অর্থনীতিঃ সামগ্রিক প্রবৃদ্ধি এবং সামষ্টিক অর্থনৈতিক পরিস্থিতি

অন্যান্য দেশগুলোর মতো, বাংলাদেশ COVID-১৯ মহামারির নেতিবাচক প্রভাব থেকে প্রায় বেরিয়ে এসেছে। তবে রাশিয়া-ইউক্রেন যুদ্ধ এবং ইসরাইল-গাজা সংকটের মতো ভূ-রাজনৈতিক অস্থিতিশীলতা বাংলাদেশের মত উন্নয়নশীল দেশগুলোর জন্য চ্যালেঞ্জ সৃষ্টি করেছে। এই বৈশ্বিক প্রতিকূলতা সত্ত্বেও বাংলাদেশ ২০২২-২৩ অর্থবছরে ৫.৭৮% এবং ২০২৩-২৪ অর্থবছরে ৫.৮২% প্রবৃদ্ধি অর্জন করেছে।

বাংলাদেশ পরিসংখ্যান ব্যুরো (BBS) এর সাময়িক হিসাব

অনুযায়ী ২০২৩-২৪ অর্থবছরে এউচ প্রবৃদ্ধির হার ছিল ৫.৮২%, যা পূর্ববর্তী বছরের চূড়ান্ত আনুমান ৫.৭৮% থেকে সামান্য বৃদ্ধি পেয়েছে। সেই অনুযায়ী, বর্তমান বাজার মূল্যে জিডিপি ছিল ৫০,৪৮,০২৭ কোটি টাকা, যা USD ৪৫৯ বিলিয়নের সমান যা আগের বছরে ৪৪,৯০,৮৪২ কোটি টাকা বা USD ৪৫২ বিলিয়নের সমান ছিল। ২০২৩-২৪ অর্থবছরে কৃষি শিল্পে প্রবৃদ্ধি প্রায় ৩.২১%, যা আগের অর্থবছরের (২০২২-২৩) ৩.৩৭% থেকে ০.১৬ শতাংশ পয়েন্ট কম। ২০২৩-২৪ সালে শিল্পখাতের বৃদ্ধি ছিল ৬.৬৬%, যেখানে আগের বছর ছিল ৮.৩৭%, ফলে প্রবৃদ্ধি ১.৭১ শতাংশ পয়েন্ট হ্রাস পেয়েছে। সেবাখাতে প্রবৃদ্ধি ২০২৩-২৪ সালে ৫.৮০% হয়েছে, যেখানে আগের বছর প্রবৃদ্ধি ছিল ৫.৩৭%, অর্থাৎ ০.৪৩ শতাংশ পয়েন্টের বৃদ্ধি দেখা গেছে।

মুদানীতি এবং মুদ্রা ব্যবস্থাপনা

২০২৩-২৪ অর্থবছরে, মুদ্রাস্ফীতির চাপ কমাতে, বিনিময়হার স্থিতিশীল করতে, চলমান অর্থনৈতিক চ্যালেঞ্জ মোকাবেলা ও নিয়ন্ত্রণ করতে, বৈদেশিক মুদ্রার রিজার্ভ বৃদ্ধি করতে এবং সর্বোচ্চ সম্ভাব্য জিডিপি প্রবৃদ্ধি অর্জনের জন্য বাংলাদেশ ব্যাংক একটি সংকোচনমূলক মুদ্রা ও ঋণ কর্মসূচি গ্রহণ করে। এই উদ্দেশ্যে, বাংলাদেশ ব্যাংক কর্তৃক গৃহীত গুরুত্বপূর্ণ পদক্ষেপগুলির মধ্যে রয়েছে: নীতিগত হার ৭.৭৫ শতাংশ থেকে ৮.৫০ শতাংশে উন্নীত করা, নীতি সুদ হার করিডোর +২০০ থেকে +১৫০ বেসিস পয়েন্টে সংকুচিত করা এবং তারল্য ব্যবস্থাপনা উন্নত করার জন্য স্থায়ী ঋণ সুবিধা (SLF) হার ৯.৭৫ শতাংশ থেকে ১০ শতাংশে এবং স্থায়ী আমানত সুবিধা (SDF) হার ৫.৭৫ শতাংশ থেকে ৭.০০ শতাংশে সমন্বয় করা। বাংলাদেশ ব্যাংক টাকা-মার্কিন ডলার হার স্থিতিশীল করার জন্য একটি ট্রলিং পেগ এক্সচেঞ্জ রেট সিস্টেম চালু করেছে, অ-কার্যকর ঋণ (NPL) কমাতে সংস্কার বাস্তবায়ন করেছে এবং কৃষি, CMSME এবং আমদানি বিকল্প শিল্পকে সহায়তা করেছে। রিজার্ভ শক্তিশালী করার জন্য, মুদ্রা বিনিময় চালু করা হয়েছে এবং আবাসিক বৈদেশিক মুদ্রা আমানত (RFCD) অ্যাকাউন্টগুলিকে আরও আকর্ষণীয় করা হয়েছে।

জিডিপি এবং জিএনআই

বাংলাদেশ পরিসংখ্যান ব্যুরো (বিবিএস) কর্তৃক সম্পাদিত চূড়ান্ত হিসাব অনুসারে, ২০২২-২৩ অর্থবছরের বর্তমান বাজার মূল্যে জিডিপির পরিমাণ ছিল ৪৪,৯০,৮৪২ কোটি টাকা, যা আগের অর্থবছরের ৩৯,৭১,৭১৬ কোটি টাকা থেকে বেশি। ২০২২-২৩ অর্থবছরে বর্তমান বাজার মূল্যে জিডিপি প্রবৃদ্ধির হার ছিল ১২.৪১ শতাংশ, যেখানে স্থির মূল্যে প্রবৃদ্ধির হার ছিল ৫.৭৮ শতাংশ। বিবিএস অস্থায়ীভাবে ২০২৩-২৪ অর্থবছরের জিডিপি গণনা করেছে ৫০,৪৮,০২৭ কোটি টাকা, যা আগের অর্থবছরের তুলনায় ৫,৫৭,১৮৫ কোটি টাকা বেশি। আবার,

২০২২-২৩ অর্থবছরে, মাথাপিছু মোট দেশজ উৎপাদন (জিডিপি) ছিল ২,৬২,৮৬৮ টাকা (২,৬৪৩ মার্কিন ডলার), যা আগের অর্থবছরে ছিল ২,৩১,৮৬১ কোটি টাকা (২,৬৮৭ মার্কিন ডলার)। ২০২৩-২৪ অর্থবছরে মাথাপিছু জিডিপি অস্থায়ীভাবে ২,৯৪,১৯১ টাকা (২,৬৭৫ মার্কিন ডলার) গণনা করা হয়েছে। অন্যদিকে, ২০২২-২৩ অর্থবছরে মাথাপিছু মোট জাতীয় আয় (জিএনআই) দাঁড়িয়েছে ২,৭৩,৩৬০ টাকা (২,৭৪৯ মার্কিন ডলার), যা ২০২১-২২ অর্থবছরে ছিল ২৪১,০৪৭ টাকা (২,৭৯৩ মার্কিন ডলার)। ২০২৩-২৪ অর্থবছরে মাথাপিছু জিএনআই গণনা করা হয়েছে ৩,০৬,১৪৪ টাকা (২,৭৮৪ মার্কিন ডলার)। এটি লক্ষণীয় যে, মার্কিন ডলারের বিপরীতে টাকার অবমূল্যায়নের কারণে মার্কিন ডলারে গণনা করা মাথাপিছু জিডিপি এবং মাথাপিছু জিএনআই হ্রাস পেয়েছে বা কম পরিমাণে বৃদ্ধি পেয়েছে।

মুদ্রাস্ফীতি

২০২২ সালের ফেব্রুয়ারিতে শুরু হওয়া রাশিয়া-ইউক্রেন যুদ্ধের মতো ভূ-রাজনৈতিক অস্থিরতার কারণে, মুদ্রাস্ফীতির চাপ অন্যান্য দেশের মতো বাংলাদেশেও প্রভাব ফেলেছিল, যার ফলে ২০২২-২৩ অর্থবছরে মুদ্রাস্ফীতির হার ৯.০২ শতাংশ ছিল। সরকার মুদ্রাস্ফীতি নিয়ন্ত্রণে বিভিন্ন পদক্ষেপ গ্রহণ করে। এই পদক্ষেপগুলির মধ্যে রয়েছে আর্থিক ও রাজস্ব নীতিতে প্রয়োজনীয় সমন্বয়, উন্মুক্ত বাজার বিক্রয় (OMS) কর্মসূচি সম্প্রসারণ, দরিদ্র পরিবারগুলিকে কম দামে প্রয়োজনীয় জিনিসপত্র কেনার জন্য পারিবারিক কার্ড প্রদান, প্রয়োজনীয় আমদানির উপর শুল্ক হ্রাস এবং কেন্দ্রীয় ব্যাংক কর্তৃক নীতিগত সুদের হার বৃদ্ধি। সর্বকিছু সত্ত্বেও, ২০২৩-২৪ অর্থবছরে সাধারণ মুদ্রাস্ফীতির হার ৯.৭৩ শতাংশে উন্নীত হয়েছে, যেখানে খাদ্য সামগ্রীর উপর মুদ্রাস্ফীতির হার ছিল ১০.৬৫ শতাংশ এবং খাদ্য বহির্ভূত পণ্যের উপর ৮.৮৬ শতাংশ।

সঞ্চয় এবং বিনিয়োগ

২০২২-২৩ অর্থবছরে অভ্যন্তরীণ সঞ্চয়ের হার জিডিপির ২৫.৭৬ শতাংশে উন্নীত হয়েছে, যা আগের অর্থবছরের তুলনায় ০.৫৪ শতাংশ বেশি। একইভাবে, ২০২২-২৩ অর্থবছরে জাতীয় সঞ্চয় ২০২১-২২ অর্থবছরের তুলনায় ০.৬০ শতাংশ পয়েন্ট বৃদ্ধি পেয়ে জিডিপির ২৯.৯৫ শতাংশে উন্নীত হয়েছে। বিবিএসের অস্থায়ী হিসাব অনুসারে, ২০২৩-২৪ অর্থবছরে মোট অভ্যন্তরীণ সঞ্চয় জিডিপির ২৭.৬১ শতাংশ, যা আগের অর্থবছরের তুলনায় ১.৮৫ শতাংশ পয়েন্ট বেশি। একইভাবে, ২০২৩-২৪ অর্থবছরে জাতীয় সঞ্চয় অস্থায়ীভাবে জিডিপির ৩১.৮৬ শতাংশ হিসাবে গণনা করা হয়েছে, যা আগের অর্থবছরের তুলনায় ১.৯১ শতাংশ পয়েন্ট বেশি। ২০২২-২৩ অর্থবছরে জিডিপিতে বিনিয়োগের অবদান ছিল ৩০.৯৫ শতাংশ, যা আগের অর্থবছরের তুলনায় ১.১০

শতাংশ পয়েন্ট কম। এই ৩০.৯৫ শতাংশের মধ্যে বেসরকারি বিনিয়োগ ছিল ২৪.১৮ শতাংশ এবং সরকারি বিনিয়োগ ছিল ৬.৭৭ শতাংশ। আগের অর্থবছরের তুলনায় ২০২২-২৩ অর্থবছরে জিডিপির শতাংশ হিসেবে সরকারি ও বেসরকারি উভয় বিনিয়োগই কিছুটা কমেছে। বিবিএসের অস্থায়ী হিসাব অনুসারে, ২০২৩-২৪ অর্থবছরে বিনিয়োগ ছিল জিডিপির ৩০.৯৮ শতাংশ, যার মধ্যে বেসরকারি বিনিয়োগ ছিল ২৩.৫১ শতাংশ এবং সরকারি বিনিয়োগ ছিল ৭.৪৭ শতাংশ। ২০২২-২৩ অর্থবছরে মোট বিনিয়োগ আগের অর্থবছরের তুলনায় ০.০৩ শতাংশ বেশি।

রপ্তানি

২০২৩-২৪ অর্থবছরে মোট রপ্তানি আয়ের পরিমাণ ছিল ৪৪.৪৮ বিলিয়ন মার্কিন ডলার, যা ২০২২-২৩ অর্থবছরের ৪৬.৫০ বিলিয়ন মার্কিন ডলার থেকে ৪.৩৪ শতাংশ হ্রাস পেয়েছে। কিছু পণ্যের আয় আগের অর্থবছরের তুলনায় ২০২৩-২৪ অর্থবছরে বৃদ্ধি পেলেও, কিছু পণ্যের আয় কমেছে। বিগত বছরগুলির মতো, ২০২৩-২৪ অর্থবছরেও নিটওয়্যার এবং বোনা পোশাকের অবদান শীর্ষে ছিল, যা মোট রপ্তানি আয়ের যথাক্রমে ৪৩.৩২ শতাংশ এবং ৩৭.৯১ শতাংশ।

আমদানি

২০২৩-২৪ অর্থবছরে মোট আমদানি পরিশোধ (C&F) ছিল ৬৬.৭৩ বিলিয়ন মার্কিন ডলার, যা আগের অর্থবছরের ৭৫.০৬ বিলিয়ন মার্কিন ডলারের তুলনায় ১১.১ শতাংশ কম। বিলাসবহুল এবং অপ্রয়োজনীয় পণ্য আমদানি নিরুৎসাহিত করার লক্ষ্যে এলসি মার্জিনে উল্লেখযোগ্য বৃদ্ধির কারণে আমদানি ব্যয় হ্রাস পেয়েছে বলে মনে করা হচ্ছে। ২০২৩-২৪ অর্থবছরে, চীন ছিল আমদানির শীর্ষস্থানীয় উৎস, যা মোট আমদানির ২৮.৫৫ শতাংশ, এরপর ভারত ১৩.৪৭ শতাংশ এবং মার্কিন যুক্তরাষ্ট্র ৪.৩২ শতাংশ।

বৈদেশিক কর্মসংস্থান এবং রেমিট্যান্স

বাংলাদেশে অর্থনৈতিক উন্নয়ন এবং দারিদ্র্য বিমোচনের ক্ষেত্রে বৈদেশিক কর্মসংস্থান একটি গুরুত্বপূর্ণ চালিকাশক্তি হিসেবে আবির্ভূত হয়েছে। ১৯৭০ সাল থেকে, লক্ষ লক্ষ বাংলাদেশী কর্মী উন্নত কর্মসংস্থানের সন্ধানে বিদেশে, মূলত মধ্যপাচ্য এবং দক্ষিণ-পূর্ব এশিয়ায় পাড়ি জমান। ২০২৪ সালের হিসাব অনুযায়ী, বিশ্বের ১৬০টিরও বেশি দেশে ১ কোটি ৩০ লক্ষেরও বেশি বাংলাদেশী অভিবাসী কাজ করছেন। কোভিড-১৯ এর পভাবের কারণে ২০২০-২১ অর্থবছরে বৈদেশিক কর্মসংস্থান উল্লেখযোগ্যভাবে হ্রাস পেয়েছে, তবে পরবর্তীতে তা বৃদ্ধি পেয়েছে। ২০২১-২২ অর্থবছরে, মোট ৯.৬৬ লক্ষ কর্মী বিদেশে গেছেন, এরপর ২০২২-২৩ অর্থবছরে ১১.২৬ লক্ষ কর্মী এবং

২০২৩-২৪ অর্থবছরে ১১.৮১ লক্ষ কর্মী বিদেশে গেছেন।

বাংলাদেশী অভিবাসীদের পাঠানো রেমিট্যান্স জাতীয় অর্থনীতিতে গুরুত্বপূর্ণ ভূমিকা পালন করে। এগুলি বৈদেশিক মুদ্রার একটি প্রধান উৎস, যা অর্থ পদানের ভারসাম্য স্থিতিশীল করতে এবং দেশের বৈদেশিক রিজার্ভকে শক্তিশালী করতে সহায়তা করে। ২০২২-২৩ অর্থবছরে বাংলাদেশ ২১ বিলিয়ন মার্কিন ডলারেরও বেশি রেমিট্যান্স পেয়েছে, যা এটিকে বিশ্বব্যাপী শীর্ষ ১০টি রেমিট্যান্স গ্রহণকারী দেশের মধ্যে একটি করে তুলেছে। এই রেমিট্যান্স দেশজুড়ে পারিবারিক আয়, শিক্ষা, স্বাস্থ্যসেবা এবং গ্রামীণ উন্নয়নে উল্লেখযোগ্য অবদান রাখে। বাংলাদেশ সরকার, প্রবাসী কল্যাণ ও বৈদেশিক কর্মসংস্থান মন্ত্রণালয় এবং জনশক্তি, কর্মসংস্থান ও প্রশিক্ষণ ব্যুরোর (BMET) মাধ্যমে, শ্রম অভিবাসনকে সুগম করার জন্য বিভিন্ন উদ্যোগ নিয়েছে। এর মধ্যে রয়েছে দক্ষতা উন্নয়ন কর্মসূচি, বৈধ অভিবাসন চ্যানেল সম্প্রসারণ এবং নতুন শ্রম বাজার খোলার জন্য কূটনৈতিক প্রচেষ্টা জোরদার করা।

২০২৩-২৪ অর্থবছরে, বাংলাদেশি প্রবাসীরা ২৩.৯১ বিলিয়ন মার্কিন ডলার রেমিট্যান্স পাঠিয়েছেন, যা আগের অর্থবছরের ২১.৬১ বিলিয়ন মার্কিন ডলারের তুলনায় ১০.৬৫ শতাংশ বেশি। বাংলাদেশের মোট রেমিট্যান্সের প্রধান অবদানকারী মধ্যপাচ্যের দেশগুলি। ২০২৩-২৪ অর্থবছরে সর্বাধিক পরিমাণ রেমিট্যান্স এসেছে সংযুক্ত আরব আমিরাত থেকে, তারপরে রয়েছে মার্কিন যুক্তরাষ্ট্র, যুক্তরাজ্য, সৌদি আরব, মালয়েশিয়া, কুয়েত, কাতার, ওমান, সিঙ্গাপুর এবং অন্যান্য দেশ।

বৈদেশিক মুদ্রার রিজার্ভ

বাংলাদেশ ব্যাংক বৈদেশিক মুদ্রার রিজার্ভ বজায় রাখার জন্য বিভিন্ন উদ্যোগ গ্রহণ করেছে। তবে, ২০২৪ সালের জুন শেষে বাংলাদেশ ব্যাংকের মোট বৈদেশিক মুদ্রার রিজার্ভ ২৬,৮১৫ মিলিয়ন মার্কিন ডলারে নেমে এসেছে, যা ২০২৩ সালের জুন শেষে ছিল ৩১,২০৩ মিলিয়ন মার্কিন ডলার। এই হ্রাস মূলত বিনিময় হার স্থিতিশীল করতে এবং উল্লেখযোগ্য ওঠানামা রোধ করতে বৈদেশিক মুদ্রার নিট বিক্রির কারণে। বিশ্ব বাজারে জ্বালানি ও অন্যান্য নিত্যপ্রয়োজনীয় পণ্যের দাম বৃদ্ধি, উন্নত দেশগুলিতে সুদের হার বৃদ্ধি এবং অন্যান্য কারণের কারণে বৈদেশিক মুদ্রার রিজার্ভ হ্রাস পেয়েছে। এই পরিমাণ রিজার্ভ মাত্র ৪.৮ মাসের আমদানি পরিশোধ মেটাতে পারে।

বাংলাদেশের ব্যাংকিং খাত

২০২৪ সালে বাংলাদেশের ব্যাংকিং শিল্পে উল্লেখযোগ্য পরিবর্তন এসেছে, যার মধ্যে উদ্ভাবনী অগ্রগতি এবং পদ্ধতিগত চ্যালেঞ্জ উভয়ই উল্লেখযোগ্য। এই খাতটি ডিজিটাল ব্যাংকিং এর দিকে

উল্লেখযোগ্য পরিবর্তন দেখেছে, যেখানে ৫০% এরও বেশি খুচরা লেনদেন বিকাশ এবং নগদের মতো ডিজিটাল প্ল্যাটফর্মের মাধ্যমে হয়। এই ডিজিটাল বিপ্লব মোবাইল ব্যাংকিংয়ের ব্যাপক গ্রহণ, ৪ কোটিরও বেশি সক্রিয় অ্যাকাউন্ট এবং প্রায় ৩০% আর্থিক পতিষ্ঠানের দ্বারা উন্মুক্ত ব্যাংকিং উদ্যোগের পবর্তনের দ্বারা সমর্থিত। এই উন্নয়নের লক্ষ্য হল আর্থিক অন্তর্ভুক্তি বৃদ্ধি করা, বিশেষ করে গ্রামীণ এলাকায়, এবং ক্রমবর্ধমান মধ্যবিত্ত শ্রেণীর জন্য ব্যাংকিং অভিজ্ঞতা আধুনিকীকরণ করা।

প্রযুক্তিগত এই অগ্রগতি সত্ত্বেও, ব্যাংকিং শিল্পটি গুরুতর চ্যালেঞ্জের মুখোমুখি। অ-কার্যকর ঋণ (এনপিএল) নাটকীয়ভাবে বৃদ্ধি পেয়েছে, ২০২৪ সালের শেষ নাগাদ এটি রেকর্ড উচ্চতায় পৌঁছেছে, রক্ষায়ত্ত বাণিজ্যিক ব্যাংকগুলিতে অনাদায়ী ঋণ অনুপাত আগের চেয়েও বেশি বেড়েছে। খেলাপি ঋণের এই বৃদ্ধি তারল্যের উপর চাপ সৃষ্টি করেছে এবং বিনিয়োগকারীদের আস্থা হ্রাস করেছে। মূলধন পর্যাণ্ডতা নিয়ন্ত্রক ন্যূনতমের অনেক নিচে নেমে এসেছে, যা এই খাতের আর্থিক ধাক্কা সামলানোর ক্ষমতার দুর্বলতার ইঙ্গিত দেয়।

এই সমস্যাগুলির পতিক্রিয়ায়, বাংলাদেশ ব্যাংক এই খাতকে স্থিতিশীল করার লক্ষ্যে ব্যাপক সংস্কার শুরু করেছে। এর মধ্যে রয়েছে কঠোর ঋণ শ্রেণীবিভাগ এবং প্রতিশোধ মান, দুর্দশাগ্রস্ত সম্পদ পরিচালনার জন্য সম্পদ ব্যবস্থাপনা কোম্পানি পতিষ্ঠা এবং ব্যাংক দেউলিয়া কার্যকরভাবে পরিচালনার জন্য একটি ব্যাংক রেজোলিউশন অধ্যাদেশ পণ্যন। অতিরিক্তভাবে, কেন্দ্রীয় ব্যাংক উল্লেখযোগ্য আর্থিক অনিয়মের সাথে জড়িত ব্যাংকগুলির সম্পদের মান পর্যালোচনা পরিচালনা করার জন্য প্রধান আন্তর্জাতিক অডিট সংস্থাগুলিকে নিযুক্ত করেছে, যা অপব্যবহার করা তহবিল পুনরুদ্ধার এবং ব্যাংকিং ব্যবস্থার উপর জনসাধারণের আস্থা পুনরুদ্ধারের বৃহত্তর প্রচেষ্টার অংশ।

সংক্ষেপে বলতে গেলে, ২০২৪ সালে বাংলাদেশের ব্যাংকিং শিল্প দ্রুত ডিজিটাল উদ্ভাবন এবং অন্তর্ভুক্তি গ্রহণ করেছে, তবে গুরুতর ঋণের মান এবং পদ্ধতিগত উদ্বেগের পটভূমিতে এটি ঘটছে। চলমান সংস্কারগুলি একটি গঠনমূলক কাঠামো প্রদান করে - তবে আশাবাদ বজায় রাখার জন্য সতর্ক সতর্কতা প্রয়োজন: সাফল্য দীর্ঘমেয়াদী স্থিতিস্থাপকতা নিশ্চিত করার জন্য বিধান নিয়মের ধারাবাহিক বাস্তবায়ন, আইনি বৃদ্ধি, তারল্য সহায়তা এবং সম্ভবত খাত একীকরণের উপর নির্ভর করে।

বাংলাদেশের অর্থনৈতিক দিগন্ত - চাপ ও সুযোগের মধ্য দিয়ে পরিচালন

২০২৪ সালে বাংলাদেশের অর্থনীতিতে শক্তিশালী রপ্তানি ও রেমিট্যান্স প্রবৃদ্ধি দেখা গেছে, তবুও প্রধান ঝুঁকির মুখোমুখি

হয়েছে: উচ্চ মুদ্রাস্ফীতি, ব্যাংকিং খাতের দুর্দশা, দুর্বল বিনিয়োগ, জলবায়ু বিপর্যয় এবং বেকারত্ব। স্থিতিশীলকরণের প্রচেষ্টা - যার মধ্যে রয়েছে আর্থিক কঠোরতা, আইএমএফ-সমর্থিত সংস্কার, বৈদেশিক মুদ্রা উদারীকরণ এবং এসইজেড উন্নয়ন - আশা জাগায়, তবে কাঠামোগত সংস্কার বাস্তবায়ন নির্ধারণ করবে যে অর্থনীতি ৫-৬% শক্তিশালী প্রবৃদ্ধিতে ফিরে আসতে পারবে কিনা এবং তার তরণদের জন্য মানসম্পন্ন কর্মসংস্থান প্রদান করতে পারবে কিনা।

২০২৪ সালের শেষ নাগাদ, বাংলাদেশের অর্থনীতি একটি গুরুত্বপূর্ণ সন্ধিক্ষেপে দাঁড়িয়েছিল। ক্রমাগত মুদ্রাস্ফীতি, ভঙ্গুর অর্থপ্রদান ভারসাম্য এবং ব্যাংকিং ও বিনিয়োগের কাঠামোগত দুর্বলতার কারণে প্রবৃদ্ধি মাঝারি আকার ধারণ করেছিল - ২০২৩-২৪ অর্থবছরের জন্য প্রায় ৫-৬% হারে। বিশ্বব্যাপী পণ্য চাপ, কঠোর বহিরাগত অর্থায়নের শর্ত এবং একটি জটিল, বহুমুখী বিনিময় হার ব্যবস্থার চাপে মহামারী-পরবর্তী পুনরুদ্ধার ধীর হয়ে যায় যা বৈদেশিক মদ্রার প্রবাহকে দুর্বল করে দেয়।

মুদ্রানীতি কঠোর করা এবং আইএমএফ-সমর্থিত মদ্রা পুনর্বিন্যাস ব্যবস্থা সত্ত্বেও, মুদ্রাস্ফীতি একগুঁয়েভাবে উচ্চ ছিল দুই অঙ্কের কাছাকাছি যখন ব্যাংকিং খাতের খেলাপি ঋণের পরিমাণ (এনপিএল) উচ্চতর ছিল এবং ঋণ বৃদ্ধি ধীর ছিল। নোবেল বিজয়ী মুহাম্মদ ইউনুসের নেতৃত্বে একটি অন্তর্বর্তীকালীন সরকার গঠনসহ রাজনৈতিক পরিবর্তন পরিস্থিতি স্থিতিশীল করতে সাহায্য করেছিল। এর ফলে ২০২৫ সালের মাঝামাঝি সময়ে বর্ধিত ঋণ ও স্থিতিস্থাপকতা সুবিধার মাধ্যমে আইএমএফ ঋণ বিতরণের পথ প্রশস্ত হয়েছিল যার মোট পরিমাণ ছিল ১.৩ বিলিয়ন ডলার যা প্রয়োজনীয় বৈদেশিক মুদ্রা সহায়তা প্রদান করে।

সামনের দিকে তাকালে, মূল অগ্রাধিকারগুলির মধ্যে রয়েছে

১. বৈদেশিক মুদ্রার রিজার্ভ পুনঃপূরণ এবং বিনিয়োগকারীদের পুনরুদ্ধারের মাধ্যমে বহিরাগত স্থিতিস্থাপকতা পুনর্গঠন।
২. টেকসই আর্থিক কঠোরতা এবং বিচক্ষণ রাজস্ব ব্যবস্থাপনার মাধ্যমে মুদ্রাস্ফীতি হ্রাস করা।
৩. খেলাপি ঋণ হ্রাস এবং বেসরকারি বিনিয়োগ পুনরুজ্জীবিত করার জন্য ব্যাংকিং খাতের সংস্কার।
৪. পোশাক খাতের বাইরে ওষুধ, হালকা প্রকৌশল এবং চামড়াজাত পণ্যের মতো খাতে রপ্তানি বৈচিত্র্যকরণ। সংক্ষেপে, ২০২৪ সাল ছিল বাংলাদেশের জন্য উল্লেখযোগ্য সামষ্টিক অর্থনৈতিক চাপের বছর যা ধীর প্রবৃদ্ধি, মুদ্রাস্ফীতি, আর্থিক ভারসাম্যহীনতা এবং রাজনৈতিক পরিবর্তন দ্বারা চিহ্নিত। তবুও, সমন্বিত সংস্কার, আন্তর্জাতিক সহায়তা এবং রপ্তানি বৈচিত্র্যের মাধ্যমে, আগামী বছরগুলিতে একটি টেকসই পুনরুদ্ধারের ভিত্তি স্থাপন করা হচ্ছে।

অগ্রণী ব্যাংক পিএলসি.

১৯৭২ সালে বাংলাদেশ ব্যাংক (জাতীয়করণ) আদেশের অধীনে হাবিব ব্যাংক লিমিটেড এবং কমার্স ব্যাংক লিমিটেডের একীভূতকরণের মাধ্যমে প্রতিষ্ঠিত হয়, যখন এটি স্বাধীনতার পর গঠিত হয়। রাষ্ট্রায়ত্ত্বাবধি ব্যাংক হিসেবে, এটি নতুন দেশের আর্থিক ব্যবস্থা পুনর্গঠন এবং সম্প্রসারণে গুরুত্বপূর্ণ ভূমিকা পালন করে। এর কার্যক্রম আধুনিকীকরণ এবং সুশাসন উন্নত করার জন্য, ব্যাংকটিকে ২০০৭ সালে কোম্পানি আইন, ১৯৯৪ এর অধীনে একটি পাবলিক লিমিটেড কোম্পানি হিসেবে অন্তর্ভুক্ত করা হয়, যার ফলে সমস্ত সম্পদ, দায় এবং কার্যক্রম পূর্ববর্তী সত্তা থেকে অগ্রণী ব্যাংক পিএলসিতে স্থানান্তরিত হয়। সংশোধিত কোম্পানি আইন মেনে, ২০২৩ সালে একটি বিশেষ সাধারণ সভায় অগ্রণী ব্যাংক পিএলসি (পাবলিক লিমিটেড কোম্পানি) নাম পরিবর্তনের অনুমোদন দেওয়া হয়, আনুষ্ঠানিকভাবে “লিমিটেড” কে “পিএলসি.” দিয়ে প্রতিস্থাপন করা হয়। কয়েক দশক ধরে, ব্যাংকটি বাংলাদেশের বৃহত্তম আর্থিক প্রতিষ্ঠানগুলির মধ্যে একটিতে পরিণত হয়েছে, এজেন্ট ব্যাংকিং এবং ইসলামিক ব্যাংকিংয়ের মতো অগ্রণী পরিষেবা প্রদান করে এবং জাতীয় উন্নয়ন এবং আর্থিক অন্তর্ভুক্তিতে উল্লেখযোগ্য অবদান রেখে চলেছে।

অগ্রণী ব্যাংক পিএলসি-এর শাখা নেটওয়ার্ক এবং পরিষেবা পোর্টফোলিও

অগ্রণী ব্যাংক পিএলসি বাংলাদেশের অন্যতম বিস্তৃত ব্যাংকিং নেটওয়ার্কের একটি, যা দেশব্যাপী ৯৭৯টি শাখা পরিচালনা করে, অসংখ্য জোনাল এবং সার্কেল অফিস, পাশাপাশি বিদেশী সহায়ক সংস্থা এবং রেমিট্যান্স হাউস পরিচালনা করে। এই বিস্তৃত পরিসরের মাধ্যমে, ব্যাংকটি কর্পোরেট এবং খুচরা ব্যাংকিং, এসএমই এবং কৃষি অর্থায়ন, বৈদেশিক বাণিজ্য, রেমিট্যান্স পরিষেবা এবং ট্রেজারি কার্যক্রম সহ ব্যাপক পরিষেবা প্রদান করে। এটি গ্রামীণ এবং প্রত্যন্ত অঞ্চলে আর্থিক প্রবেশাধিকার সম্প্রসারণের জন্য শরিয়াহ-সম্মত উইন্ডোর মাধ্যমে ইসলামিক ব্যাংকিং এবং এজেন্ট ব্যাংকিংয়ের মতো বিশেষায়িত পণ্যও অফার করে। আধুনিক ডিজিটাল সমাধানের সাথে ঐতিহ্যবাহী ব্যাংকিংকে একত্রিত করে, অগ্রণী ব্যাংক নিশ্চিত করে যে তার পরিষেবাগুলি বৃহৎ উদ্যোগ থেকে শুরু করে ব্যক্তিগত ক্লায়েন্ট পর্যন্ত বিভিন্ন গ্রাহকের চাহিদা পূরণ করে, আর্থিক অন্তর্ভুক্তি এবং অর্থনৈতিক প্রবৃদ্ধি উভয় ক্ষেত্রেই অবদান রাখে।

ব্যবস্থাপনা

অগ্রণী ব্যাংক পিএলসি-এর ব্যবস্থাপনা শক্তিশালী শাসনব্যবস্থা, পরিচালনা দক্ষতা এবং কৌশলগত নেতৃত্ব নিশ্চিত করার জন্য গঠিত। ব্যাংকটি একজন চেয়ারম্যানের নেতৃত্বে পরিচালিত

একটি পরিচালনা পর্ষদ দ্বারা তত্ত্বাবধান করা হয়, অন্যদিকে ব্যবস্থাপনা পরিচালক এবং প্রধান নির্বাহী কর্মকর্তা (সিইও) দৈনন্দিন কার্যক্রম পরিচালনা করেন। তাদের সহায়তায় রয়েছেন বেশ কয়েকজন উপ-ব্যবস্থাপনা পরিচালক এবং মহাব্যবস্থাপক যারা ঋণ, বৈদেশিক মুদ্রা, পুনরুদ্ধার, মানবসম্পদ, নিরীক্ষা, ঝুঁকি ব্যবস্থাপনা এবং তথ্য প্রযুক্তির মতো গুরুত্বপূর্ণ বিভাগগুলি তত্ত্বাবধান করেন। তদারকি এবং সিদ্ধান্ত গ্রহণকে শক্তিশালী করার জন্য, ব্যাংকটি ব্যবস্থাপনা কমিটি (MANCOM), ঋণ কমিটি (CRECOM) এবং সম্পদ দায় কমিটি (ALCOM) সহ বিভিন্ন কমিটির মাধ্যমে কাজ করে। এই কাঠামোগত ব্যবস্থাপনা ব্যবস্থা অগ্রণী ব্যাংক পিএলসিকে জবাবদিহিতা বজায় রাখতে, উদ্ভাবন চালাতে এবং একটি বিশাল দেশব্যাপী নেটওয়ার্ক জুড়ে তার গ্রাহকদের কার্যকরভাবে সেবা প্রদান করতে সক্ষম করে।

বর্তমান ব্যবস্থাপনা এবং সাংগঠনিক কাঠামো

অগ্রণী ব্যাংক পিএলসি-এর বর্তমান ব্যবস্থাপনা কার্যকর সুশাসন, কৌশলগত তদারকি এবং পরিচালন দক্ষতা নিশ্চিত করার জন্য গঠিত। সৈয়দ আবু নাসের বখতিয়ার আহমেদের সভাপতিত্বে পরিচালিত একটি পরিচালনা পর্ষদ দ্বারা ব্যাংকটি পরিচালিত হয়, যেখানে ব্যবস্থাপনা পরিচালক এবং প্রধান নির্বাহী কর্মকর্তা মোঃ আনোয়ারুল ইসলাম দৈনন্দিন কার্যক্রম তদারকি করেন। তাদের সহায়তা করছেন বেশ কয়েকজন উপ-ব্যবস্থাপনা পরিচালক এবং মহাব্যবস্থাপক, যারা ঋণ, কোষাগার, ঝুঁকি ব্যবস্থাপনা, নিরীক্ষা, মানবসম্পদ, বৈদেশিক মুদ্রা এবং তথ্য প্রযুক্তির মতো গুরুত্বপূর্ণ কার্যকরী ক্ষেত্রগুলির তদারকি করেন। এই ব্যবস্থাপনা দলটি বিভিন্ন কমিটির মাধ্যমে নীতি বাস্তবায়ন, কর্মক্ষমতা পর্যবেক্ষণ এবং ব্যাংকের বিস্তৃত জাতীয় ও আন্তর্জাতিক নেটওয়ার্ক জুড়ে এর বৃদ্ধি, উদ্ভাবন এবং গ্রাহক-কেন্দ্রিক উদ্যোগগুলিকে পরিচালনা করার জন্য সহযোগিতামূলকভাবে কাজ করে।

অর্পিত ক্ষমতা

পরিবর্তনশীল ব্যাংকিং পরিবেশের প্রেক্ষাপটে ব্যবসা সম্প্রসারণ এবং অভ্যন্তরীণ বিষয়গুলি দ্রুত এবং কার্যকরভাবে নিষ্পত্তি করার জন্য, পরিচালনা পর্ষদ কর্তৃক অনুমোদিত প্রশাসনিক ও আর্থিক সম্পর্কিত বিষয়গুলিতে ক্ষমতা অর্পণের ক্ষমতা রয়েছে। দায়বদ্ধতা নিশ্চিত করার জন্য অর্পিত ক্ষমতা বিকেন্দ্রীকরণ করা হয়েছে যাতে সংশ্লিষ্ট ব্যক্তি এই ক্ষমতাটি কেবল সংস্থার কল্যাণের জন্য বিচক্ষণতার সাথে প্রয়োগ করতে পারেন। অর্পিত ক্ষমতার অপব্যবহার গুরুতর কর্পোরেট নিয়ম লঙ্ঘন। প্রশাসনিক বিষয়গুলিতে ক্ষমতা অর্পণ অগ্রণী ব্যাংক কর্মচারী পরিষেবা বিধি ১৯৯৫ এর পরিধির মধ্যে বিবেচনামূলক ক্ষমতা স্থাপনের সাথে সম্পর্কিত। আর্থিক বিষয়গুলিতে ক্ষমতা অর্পণ অর্থ মন্ত্রণালয়, বাংলাদেশ ব্যাংকের মতো সংশ্লিষ্ট নিয়ন্ত্রক সংস্থাগুলির অধীনে

অনুমোদিত খাত-ভিত্তিক বার্ষিক বাজেটের মধ্যে বিবেচনামূলক ক্ষমতা স্থাপনের সাথে সম্পর্কিত। ক্ষমতা অর্পণ-২০১৭-এ নির্ধারিত নিয়ম ও বিধি মেনে এবিএল-এ ক্ষমতা অর্পণ করা হয়।

ব্যবস্থাপনা কমিটি সমূহ

সম্পদ-দায় ব্যবস্থাপনা কমিটি (ALCOM)

ব্যবস্থাপনা পরিচালক এবং প্রধান নির্বাহী কর্মকর্তার সভাপতিত্বে, ALCOM ব্যাংকের ব্যালেন্স শিট ব্যবস্থাপনা তত্ত্বাবধান করে, যথাযথ তরলতা, সুদের হার ঝুঁকি নিয়ন্ত্রণ, মূলধন পর্যাঙ্কতা এবং টেকসই আর্থিক স্থিতিশীলতার জন্য নিয়ন্ত্রক প্রয়োজনীয়তার সাথে সম্মতি নিশ্চিত করে।

সিনিয়র ম্যানেজমেন্ট টিম (SMT)

এসএমটি ব্যবস্থাপনা পরিচালক, উপ-ব্যবস্থাপনা পরিচালক এবং মহাব্যবস্থাপকদের সমন্বয়ে গঠিত, যারা কৌশলগত পরিকল্পনা, নীতি বাস্তবায়ন এবং ব্যাংকের গুরুত্বপূর্ণ পরিচালনা ও প্রশাসনিক বিষয়গুলি মোকাবেলা করে থাকেন।

ক্রেডিট কমিটি

এই কমিটি নির্ধারিত কর্তৃত্বের মধ্যে ঋণ প্রস্তাব পর্যালোচনা ও অনুমোদন করে, পোর্টফোলিও কর্মক্ষমতা পর্যবেক্ষণ করে এবং ঋণ প্রদান ও শ্রেণীবিভাগ সংক্রান্ত বাংলাদেশ ব্যাংকের নির্দেশিকা মেনে চলা নিশ্চিত করে।

ক্রেডিট রিস্ক ম্যানেজমেন্ট কমিটি

ঋণ-সম্পর্কিত ঝুঁকি চিহ্নিতকরণ, মূল্যায়ন এবং প্রশমনের জন্য নিবেদিত প্রাণ, এই কমিটি নিশ্চিত করে যে ঋণের এক্সপোজার গ্রহণযোগ্য সীমার মধ্যে থাকে এবং ব্যাংকের ঝুঁকি গ্রহণের ক্ষমতা এবং নীতিমালার সাথে সামঞ্জস্যপূর্ণ হয়।

ব্যবস্থাপনা কমিটি (MANCOM)

একজন উপ-ব্যবস্থাপনা পরিচালকের সভাপতিত্বে, MANCOM ব্যাংকের দৈনন্দিন পরিচালনা সংক্রান্ত সমস্যা, ক্রয়, মানব সম্পদ ও প্রশিক্ষণ, শৃঙ্খলা সংক্রান্ত বিষয় এবং সামগ্রিক অভ্যন্তরীণ শাসন ব্যবস্থার সমাধান করে, যা ব্যাংকের সুষ্ঠু কার্যকারিতা নিশ্চিত করে।

ব্যবসা উন্নয়ন কমিটি

অগ্রণী ব্যাংক পিএলসি-এর ব্যবসায় উন্নয়ন কমিটি ব্যাংকের কৌশলগত প্রবৃদ্ধি এবং পরিচালনা দক্ষতার মূল চালিকাশক্তি হিসেবে কাজ করে। উর্ধ্বতন নির্বাহীদের সমন্বয়ে গঠিত এই কমিটি বিভিন্ন ব্যবসায়িক কার্যক্রমে পরিচালনা ব্যয় ব্যবস্থাপনায় স্বচ্ছতা এবং জবাবদিহিতা নিশ্চিত করার জন্য নিয়মিত সভা

করে। এটি ব্যবসায়িক উন্নয়নের কৌশল গঠন, উদ্ভাবনকে উৎসাহিত করা এবং কার্যকর ব্যয় নিয়ন্ত্রণ বাস্তবায়নে গুরুত্বপূর্ণ ভূমিকা পালন করে। এই কমিটির নেতৃত্বে থাকেন উপ-ব্যবস্থাপনা পরিচালক, যিনি ব্যাংকের দীর্ঘমেয়াদী লক্ষ্যের সাথে উদ্যোগগুলিকে সামঞ্জস্যপূর্ণ করার জন্য নেতৃত্ব এবং নির্দেশনা প্রদান করেন।

সুপারভাইজরি রিভিউ প্রসেস (এসআরপি) টিম

অগ্রণী ব্যাংক পিএলসি-এর সুপারভাইজরি রিভিউ প্রসেস (এসআরপি) টিম, যার মধ্যে উর্ধ্বতন নির্বাহী এবং সংশ্লিষ্ট কার্যকরী বিভাগের প্রধানরা রয়েছেন, ঝুঁকি ব্যবস্থাপনা নীতি এবং কৌশলগুলির কঠোরভাবে সম্মতি নিশ্চিত করার ক্ষেত্রে গুরুত্বপূর্ণ ভূমিকা পালন করে। এই টিম ব্যাংকের সামগ্রিক ঝুঁকি প্রোফাইল পর্যবেক্ষণ, মূলধন পর্যাঙ্কতা মূল্যায়ন এবং নিয়ন্ত্রক নির্দেশিকা এবং বাসেল কাঠামোর সাথে ঝুঁকি অনুশীলনগুলিকে সামঞ্জস্য বিধান করে থাকেন। ঋণ, বাজার, পরিচালনা এবং তরলতা ঝুঁকি পর্যালোচনা করে, এসআরপি টিম অভ্যন্তরীণ নিয়ন্ত্রণ ব্যবস্থা শক্তিশালী করে এবং বোর্ড এবং ব্যবস্থাপনাকে অবহিত সিদ্ধান্ত নিতে সহায়তা করে। এই কাঠামোগত পদ্ধতি অগ্রণী ব্যাংক পিএলসি-কে আর্থিক স্থিতিশীলতা বজায় রাখতে, স্টেকহোল্ডারদের স্বার্থ রক্ষা করতে এবং ঝুঁকি ব্যবস্থাপনায় আন্তর্জাতিক সেরা অনুশীলনগুলি মেনে চলার সময় টেকসই প্রবৃদ্ধি অর্জন করতে সক্ষম করে।

ঋণ ঝুঁকি ব্যবস্থাপনা

ক্রেডিট ঝুঁকি ঋণদাতাদের গুরুত্বপূর্ণ ঝুঁকিগুলির মধ্যে একটি। ২০২৪ সালে, রাশিয়া-ইউক্রেন যুদ্ধের কারণে মুদ্রাস্ফীতি, তারল্য এবং বিনিময় হারের চাপ, চীনে জিরো-কোভিড নীতি, ইউরোপে জ্বালানী ঘাটতি, বৈদেশিক মুদ্রার রিজার্ভ হ্রাস এবং জলবায়ু পরিবর্তনের মতো অর্থনৈতিক চ্যালেঞ্জগুলির উত্থানের সাথে সাথে বেশ কয়েকটি ব্যবসায়িক ঝুঁকি বিকশিত হয়েছে। অতএব, ননপারফরমিং লোন নিয়ন্ত্রণ শীর্ষ অগ্রাধিকারগুলির মধ্যে একটি। এ প্রেক্ষাপটে বিভিন্ন পণ্যের ওয়ার্ক অর্ডার, রফতানি, প্রকল্প/রিয়েল এস্টেট, আমদানিকারক ও ডিলারদের অর্থায়নের জন্য নিয়মিত ও নিয়মতান্ত্রিক মনিটরিং জোরদার করা হবে। ২০২৫ সালে ক্রেডিট রিস্ক ম্যানেজমেন্ট বিভাগের কাজের পরিধি হবে শিল্প দৃষ্টিভঙ্গির উপর ভিত্তি করে রিস্ক অ্যাপেটাইট স্টেটমেন্ট (আরএএস) বিকাশ ও কঠোরভাবে অনুসরণ করা, ক্ষুদ্র ও মাঝারি শিল্প ব্যবসার জন্য ক্রেডিট প্রস্তাবের দ্রুত নিষ্পত্তি নিশ্চিত করা, সিএমএসএমই ও কৃষি খাতে তহবিল পরিচালনা করা, মানি লন্ডারিং প্রতিরোধ এবং পর্যাঙ্ক গ্রিন ফাইন্যান্স বরাদ্দ ইত্যাদি। ২০২৪ এবং তার পরে ক্রেডিট ঝুঁকি পরিচালনার অন্যান্য গুরুত্বপূর্ণ ক্রিয়াকলাপগুলি নিম্নরূপ ডিজাইন করা হয়েছে:

- ঋণ ঘনত্বের ঝুঁকি মোকাবেলা করা;
- কার্যকর পোর্টফোলিও মনিটরিং উন্নয়ন;
- দক্ষ জামানত মূল্যায়নের উপর জোর দেওয়া;
- বাণিজ্যভিত্তিক এবং ক্রেডিট সমর্থিত মানি লন্ডারিং কার্যক্রম মোকাবেলায় মনোনিবেশ করা এবং
- ক্রেডিট অফিসারদের দক্ষতা উন্নয়নে অগ্রাধিকার ইত্যাদি।

অপারেশনাল রিস্ক ম্যানেজমেন্ট

দুর্বল অভ্যন্তরীণ প্রক্রিয়া, মানবিক ত্রুটি, সিস্টেমের ব্যাঘাত বা বাহ্যিক ঘটনা থেকে উদ্ভূত ঝুঁকিগুলি অগ্রণী ব্যাংক শক্তিশালী অভ্যন্তরীণ নিয়ন্ত্রণ, বর্ধিত অটোমেশন, ক্রমাগত কর্মীদের প্রশিক্ষণ এবং কঠোর সম্মতি পর্যবেক্ষণের মাধ্যমে মোকাবেলা করে।

বাজার ঝুঁকি ব্যবস্থাপনা

ব্যাংকটি সুদের হার, ইকুইটি মূল্য এবং অন্যান্য বাজার পরিবর্তনশীলতার ওঠানামার ঝুঁকির সম্মুখীন হয়, যা পোর্টফোলিও বৈচিত্র্যকরণ, সম্পদ-দায় ব্যবস্থাপনা এবং নিয়ন্ত্রক নির্দেশিকা মেনে চলার মাধ্যমে পরিচালিত হয়।

পরিবেশগত ঝুঁকি

পরিবেশগতভাবে প্রতিকূল প্রভাব ফেলতে পারে এমন ঋণ বা প্রকল্প ঝুঁকি তৈরি করে। অগ্রণী ব্যাংক অর্থায়নের আগে পরিবেশগত যথাযথ পরিশ্রম পরিচালনা করে এবং সবুজ ব্যাংকিং অনুশীলন প্রচার করে এই ঝুঁকি মোকাবেলা করে।

রাজনৈতিক ঝুঁকি

রাজনৈতিক অস্থিরতা, ঋণগ্রহীতাদের কর্মক্ষমতা, বিনিয়োগ প্রবাহ বা কার্যক্রমকে প্রভাবিত করতে পারে। ব্যাংকটি তার পোর্টফোলিওকে বৈচিত্র্যময় করে এবং সরকারের অগ্রাধিকারের সাথে নীতিগুলিকে সামঞ্জস্য করে এটি প্রশমিত করে।

বিনিময় হার ঝুঁকি

বৈদেশিক মুদ্রার হারের ওঠানামা রেমিট্যান্স, বাণিজ্য অর্থায়ন এবং বৈদেশিক মুদ্রা আয়ের উপর প্রভাব ফেলতে পারে। অগ্রণী ব্যাংক ট্রেজারি অপারেশন, মুদ্রা হেজিং এবং কঠোর পর্যবেক্ষণের মাধ্যমে এটি পরিচালনা করে।

অন্যান্য ঝুঁকি (যেমন সাইবার নিরাপত্তা এবং সুনামের ঝুঁকি)

ক্রমবর্ধমান ডিজিটাইজেশনের সাথে সাথে, সাইবার হুমকি এবং সুনামের ঝুঁকি উল্লেখযোগ্য। ব্যাংকটি আইটি নিরাপত্তা জোরদার করে, শক্তিশালী ডিজিটাল সিস্টেম গ্রহণ করে এবং

স্বচ্ছতা এবং পরিষেবার মানের মাধ্যমে গ্রাহকদের আস্থা বজায় রেখে এগুলি হ্রাস করে।

মানব সম্পদ

মানব সম্পদের দক্ষ ব্যবস্থাপনা যে কোন প্রতিষ্ঠানের চেতনার ভূমিকা পালন করে। মানবসম্পদ ব্যবস্থাপনার কাজের পরিধি শুধু প্রশাসনিক কার্যাবলী পরিচালনা করা নয় বরং ব্যাংকের কর্মচারীদের স্বার্থ বিবেচনা করে কার্যকরভাবে কাজ করা। ব্যাংকের এইচআর প্ল্যানিং, ডিপ্লয়মেন্ট অ্যান্ড অপারেশনস ডিভিশন (এইচআরপিডিওডি) সংশোধিত অর্গানোগ্রাম, সংশোধিত সেবা বিধিমালা, কর্মক্ষমতাভিত্তিক পদোন্নতি, সঠিক স্থানে পদায়ন ও বদলি, কর্মচারী কল্যাণ, প্রশিক্ষণ ও দক্ষতা উন্নয়নসহ নতুন কর্মসূচি ও নীতিমালা প্রণয়ন ও বাস্তবায়নের মাধ্যমে কর্মজীবনের মান উন্নয়নে কাজ করে। আমরা বিশ্বাস করি, মেধাবীদের যথাযথ অন্তর্ভুক্তি ও ধরে রাখার মাধ্যমেই দীর্ঘমেয়াদী টেকসই প্রবৃদ্ধি নিশ্চিত করা সম্ভব। এই প্রসঙ্গে, মানব সম্পদ ব্যবস্থাপনা নিশ্চিত করে, “সঠিক সংখ্যায় সঠিক সময়ে, সঠিক অবস্থানে সঠিক ব্যক্তি।”

অন্যান্য ব্যাংকে কর্মচারী বদলি

২০২৪ সালে, ১ জন কর্মচারী অন্য ব্যাংকে বদলি হয়েছিল এবং ২ জন কর্মচারী এই ব্যাংকে স্থানান্তরিত হয়েছিল। বিপরীতে, ২০২৩ সালে ৪ জন কর্মচারী স্থানান্তরিত হয়েছিল এবং মাত্র ১ জন স্থানান্তরিত হয়েছিল। ২০২৩ থেকে ২০২৪ সাল পর্যন্ত বহির্গামী স্থানান্তর হ্রাস ইঙ্গিত দেয় যে ধরে রাখার উন্নত ব্যবস্থা বা বহিরাগত সুযোগের আকর্ষণ হ্রাস পেয়েছে। এদিকে, অভ্যন্তরীণ স্থানান্তর বৃদ্ধি উন্নত নিয়োগ কৌশল বা উন্নত নিয়োগকর্তা ব্র্যান্ডিং নির্দেশ করতে পারে। উপরন্তু, স্থানান্তরের প্রবণতা অন্যান্য প্রতিষ্ঠান থেকে প্রতিভা আকর্ষণ করার জন্য ব্যাংকের ক্ষমতায় ইতিবাচক পরিবর্তনের ইঙ্গিত দেয়। একটি স্থিতিশীল কর্মীবাহিনী বজায় রাখার জন্য, ব্যাংকের টার্নওভার হ্রাস করার কৌশলগুলিতে মনোনিবেশ করা উচিত, যেমন কর্মচারীদের সম্পৃক্ততা উন্নত করা, প্রতিযোগিতামূলক সুবিধা প্রদান করা এবং ক্যারিয়ার বৃদ্ধির সুযোগ বৃদ্ধি করা।

মানবসম্পদ প্রশিক্ষণ, গবেষণা ও উন্নয়ন

প্রশিক্ষণ বিদ্যমান দক্ষতা ও জ্ঞানকে আরও তীক্ষ্ণ করার পাশাপাশি প্রতিষ্ঠানের প্রবৃদ্ধিতে আরও অবদান রাখার জন্য নতুন জ্ঞান ও দক্ষতা অর্জনের সুবিধা প্রদান করে এবং উল্লিখিত বিষয়গুলি মাথায় রেখে, ব্যাংক ফাউন্ডেশন ট্রেনিং কোর্স, ক্রেডিট ম্যানেজমেন্ট কোর্স, অ্যান্টি মানি লন্ডারিং এবং সন্ত্রাসবাদ মোকাবেলায় প্রশিক্ষণসহ বিভিন্ন স্তরের কর্মীদের প্রয়োজন-ভিত্তিক প্রশিক্ষণ কোর্স এবং কর্মশালা সরবরাহ করে। লিডারশিপ অ্যান্ড ব্রাঞ্চ

ম্যানেজমেন্ট, ইন্টারনাল কন্ট্রোল অ্যান্ড কমপ্লায়েন্স, কোর রিস্ক ম্যানেজমেন্ট ও ঝুঁকিভিত্তিক মূলধন পর্যাঙ্গুতা ইত্যাদি।

কর্মচারী পারিশ্রমিক নীতি

বাংলাদেশের একটি বিশিষ্ট রাষ্ট্রায়ত্ত্ব বাণিজ্যিক ব্যাংক, অগ্রণী ব্যাংক পিএলসি, কর্মচারীদের পারিশ্রমিকের জন্য দ্বৈত কাঠামো অনুসরণ করে, যা তাদের কর্মসংস্থানের ধরনের উপর নির্ভর করে। নিয়মিত (স্থায়ী) কর্মচারীদের বেতন এবং ভাতা কঠোরভাবে সরকারী বেতন স্কেলের সাথে সামঞ্জস্যপূর্ণ। এর অর্থ স্থায়ী কর্মীরা অর্থ মন্ত্রণালয় কর্তৃক নির্ধারিত নির্দিষ্ট মাসিক বেতন এবং সুবিধা পান। চুক্তিভিত্তিক নিয়োগপ্রাপ্ত কর্মচারীদের জন্য, বেতন এবং সুবিধাগুলি সরকারী স্কেল দ্বারা নির্ধারিত হয় না। পরিবর্তে, অগ্রণী ব্যাংক পিএলসি-এর পরিচালনা পর্ষদ দ্বারা নির্ধারিত হয়। এটি ব্যাংককে বিশেষায়িত ভূমিকা বা বিশেষজ্ঞ পরামর্শদাতাদের জন্য প্রতিযোগিতামূলক বা বাজার-ভিত্তিক বেতন প্রদানের সুযোগ দেয়। চুক্তির প্রকৃতি, প্রার্থীর অভিজ্ঞতা এবং ভূমিকার কৌশলগত গুরুত্বের উপর নির্ভর করে এই প্যাকেজগুলি ব্যাপকভাবে পরিবর্তিত হতে পারে।

পরিচালনা পর্ষদ

পরিচালনা পর্ষদ ব্যাংকের জন্য নীতিমালা প্রণয়ন এবং ব্যাংক ব্যবস্থাপনার অভ্যন্তরীণ নিয়ন্ত্রণ ও সম্মতি, জবাবদিহিতা নিশ্চিত করে থাকে। বোর্ড ব্যাংকের মধ্যে কর্পোরেট সুশাসন জোরদার করে থাকে। বোর্ড সর্বোত্তম ব্যবসায়িক ফলাফল অর্জনের জন্য ব্যবস্থাপনাকে নিবিড়ভাবে পর্যবেক্ষণ করে এবং নির্দেশনা দেয়। উপরোক্ত বিষয়গুলির সাথে সামঞ্জস্য রেখে, বোর্ড ২০২৪ সালে বেশ কয়েকটি ব্যবসায়িক নীতি পর্যালোচনা, আপডেট এবং প্রবর্তন করেছে, নীতিমালা, ঝুঁকি ব্যবস্থাপনা নীতি এবং অভ্যন্তরীণ নিয়ন্ত্রণ ও সম্মতি নীতি পর্যবেক্ষণ করেছে যা ব্যবসায়িক কর্মক্ষমতা সুরক্ষিত করতে এবং ব্যাংকের মধ্যে কর্পোরেট সুশাসন নিশ্চিত করতে অনেক অবদান রেখেছে।

পর্ষদের গঠন

অগ্রণী ব্যাংক পিএলসি. এর পরিচালনা পর্ষদ ১৯৯১ সালের ব্যাংক কোম্পানি আইন এবং ১৯৯৪ সালের কোম্পানি আইনের বিধান অনুসারে গঠিত, যা সম্পূর্ণ রাষ্ট্রায়ত্ত্ব বাণিজ্যিক ব্যাংক হিসেবে এর মর্যাদা প্রতিফলিত করে। বাংলাদেশ সরকার কর্তৃক নিযুক্ত একজন চেয়ারম্যানের নেতৃত্বে বোর্ড গঠিত হয়, এবং বেশ কয়েকজন পরিচালক সরকারি মনোনীত সদস্য হিসেবেও দায়িত্ব পালন করেন, যাদের প্রত্যেকেরই রাষ্ট্রের পক্ষে একটি করে প্রতিনিধিত্বমূলক শেয়ার থাকে। এছাড়াও, ব্যবস্থাপনা পরিচালক এবং প্রধান নির্বাহী কর্মকর্তা বোর্ডের একজন পদাধিকারবলে সদস্য হিসেবে দায়িত্ব পালন করেন, যারা ব্যাংকের নীতি

বাস্তবায়ন এবং দৈনন্দিন কার্যক্রম তদারকি করে থাকেন। এই গঠন নিশ্চিত করে যে সরকার, একমাত্র শেয়ারহোল্ডার হিসেবে, জাতীয় অর্থনৈতিক লক্ষ্য এবং বাংলাদেশের বৃহত্তর আর্থিক খাতের নীতির সাথে সামঞ্জস্য বজায় রেখে কার্যকর তদারকি এবং কৌশলগত দিকনির্দেশনা প্রয়োগ করে।

নতুন বোর্ডের দর্শন এবং নীতি

অগ্রণী ব্যাংক পিএলসি-র নতুন বোর্ডের দর্শন ও নীতি কর্পোরেট সুশাসন জোরদার করা, আর্থিক শৃঙ্খলা বৃদ্ধি করা এবং গ্রাহকদের ক্রমবর্ধমান চাহিদা পূরণের জন্য উদ্ভাবন চালনা করাকে কেন্দ্র করে। একটি আধুনিক, অন্তর্ভুক্তিমূলক এবং প্রযুক্তি-চালিত ব্যাংকিং প্রতিষ্ঠান গড়ে তোলার দৃষ্টিভঙ্গি দ্বারা পরিচালিত, বোর্ড কার্যক্রমের সকল ক্ষেত্রে স্বচ্ছতা, জবাবদিহিতা এবং টেকসই প্রবৃদ্ধির উপর জোর দেয়। এর নীতিগুলি ডিজিটাল ব্যাংকিং পরিষেবা সম্প্রসারণ, এসএমই এবং কৃষি অর্থায়ন প্রচার, সম্পদের মান উন্নত করা এবং ঝুঁকি ব্যবস্থাপনা অনুশীলন শক্তিশালী করার উপর দৃষ্টি নিবদ্ধ করে। একই সাথে, বোর্ড এজেন্ট ব্যাংকিং, রেমিট্যান্স পরিষেবা এবং শরিয়াহ-সম্মত পণ্যের মাধ্যমে আর্থিক অন্তর্ভুক্তি এগিয়ে নেওয়ার জন্য প্রতিশ্রুতিবদ্ধ, যার ফলে জাতীয় অর্থনৈতিক অগ্রাধিকার এবং গ্রাহকদের প্রত্যাশার সাথে ব্যাংকের কৌশলগত দিকনির্দেশনা সামঞ্জস্যপূর্ণ হয়।

পরিচালকদের অবসর এবং পুনর্নির্বাচন

১৯৯৪ সালের কোম্পানি আইনের বিধান অনুসারে, অগ্রণী ব্যাংক পিএলসি-এর পরিচালকদের জবাবদিহিতা এবং সুশাসনের ধারাবাহিকতা নিশ্চিত করার জন্য অবসর এবং পুনর্নির্বাচনের বিধান রয়েছে। প্রতিটি বার্ষিক সাধারণ সভায় (এজিএম) এক তৃতীয়াংশ পরিচালক, অথবা যদি তাদের সংখ্যা তিনজনের গুণিতক না হয়, তাহলে নিকটতম সংখ্যার পরিচালকদের পর্যায়ক্রমে অবসর নিতে হবে। তবে অবসরপ্রাপ্ত পরিচালকরা পুনর্নির্বাচনের জন্য যোগ্য এবং শেয়ারহোল্ডারদের দ্বারা পুনর্নিযুক্ত হলে তারা দায়িত্ব পালন করতে পারবেন। যেহেতু অগ্রণী ব্যাংক পিএলসি. একটি রাষ্ট্রায়ত্ত্ব বাণিজ্যিক ব্যাংক, তাই বাংলাদেশ সরকার, একমাত্র শেয়ারহোল্ডার হিসেবে, এই আইনি প্রয়োজনীয়তা অনুসারে পরিচালক নিয়োগ বা পুনর্নিয়োগ করার ক্ষমতা রাখে। এই প্রক্রিয়াটি কোম্পানি আইনের সাথে সম্মতি নিশ্চিত করে, পাশাপাশি বোর্ডে কার্যকর তত্ত্বাবধান এবং সরকারি স্বার্থের প্রতিনিধিত্ব বজায় রাখে।

ব্যবস্থাপনা পরিচালক নিয়োগ

অগ্রণী ব্যাংক পিএলসি. এর ব্যবস্থাপনা পরিচালক এবং সিইও বাংলাদেশ সরকার কর্তৃক ব্যাংক কোম্পানি আইন, ১৯৯১ এবং কোম্পানি আইন, ১৯৯৪ অনুসারে নিযুক্ত হন। রাষ্ট্রায়ত্ত্ব

বাণিজ্যিক ব্যাংক হিসেবে, ব্যবস্থাপনা পরিচালক প্রতিষ্ঠানের সামগ্রিক ব্যবস্থাপনা, কৌশলগত দিকনির্দেশনা এবং দৈনন্দিন কার্যক্রমের জন্য দায়ী প্রধান নির্বাহী হিসেবে দায়িত্ব পালন করেন। সরকার কর্তৃক নির্ধারিত একটি নির্দিষ্ট মেয়াদের জন্য এই নিয়োগ করা হয়, যার কর্মক্ষমতা এবং নীতিগত বিবেচনার ভিত্তিতে মেয়াদ বৃদ্ধি বা পুনর্নিয়োগের সম্ভাবনা থাকে। পরিচালনা পর্ষদের নির্দেশনায় কাজ করে, ব্যবস্থাপনা পরিচালক সরকারি নির্দেশাবলী, নিয়ন্ত্রক সম্মতি এবং আর্থিক অন্তর্ভুক্তি, উদ্ভাবন এবং টেকসই প্রবৃদ্ধি প্রচারের ব্যাংকের লক্ষ্যের কার্যকর বাস্তবায়ন নিশ্চিত করেন।

স্বাধীন পরিচালকগণ

রাষ্ট্রায়ত্ত্ব বাণিজ্যিক ব্যাংক হিসেবে, অগ্রণী ব্যাংক পিএলসি-র বোর্ডে স্বাধীন পরিচালক নেই। পরিবর্তে, বাংলাদেশ সরকার পরিচালকদের নিয়োগ করে, যাদের প্রত্যেকের রাষ্ট্রের পক্ষে একজন করে প্রতিনিধিত্বমূলক অংশীদারিত্ব থাকে। এই ব্যবস্থা নিশ্চিত করে যে সরকার ব্যাংকের পূর্ণ মালিকানা এবং নিয়ন্ত্রণ বজায় রাখে এবং নিযুক্ত পরিচালকরা জাতীয় অর্থনৈতিক অগ্রাধিকারের সাথে সামঞ্জস্য রেখে তত্ত্বাবধান, কৌশলগত দিকনির্দেশনা এবং নীতি নির্দেশনা প্রদান করে। এই কাঠামোর মাধ্যমে, অগ্রণী ব্যাংক পিএলসি একটি বাণিজ্যিক প্রতিষ্ঠান এবং আর্থিক অন্তর্ভুক্তি এবং অর্থনৈতিক উন্নয়নে সরকারের একটি মূল হাতিয়ার হিসেবে কাজ করে।

বোর্ড কমিটিসমূহ

নির্বাহী কমিটি

পরিচালনা পর্ষদ থেকে গঠিত নির্বাহী কমিটি, অর্পিত কর্তৃত্বের মধ্যে প্রধান ব্যবসায়িক এবং নীতিগত বিষয়গুলি পর্যালোচনা এবং অনুমোদন করে, ঋণ, বিনিয়োগ এবং পরিচালনা সংক্রান্ত বিষয়গুলিতে সময়োপযোগী সিদ্ধান্ত নিশ্চিত করে।

২০২৪ সালে, অগ্রণী ব্যাংক পিএলসি-এর নির্বাহী কমিটি নয়টি সভা করে, যেখানে ঋণ, বিনিয়োগ এবং পরিচালনা সংক্রান্ত সময়োপযোগী সিদ্ধান্ত গ্রহণের উপর জোর দেওয়া হয়। এই সভাগুলিতে গৃহীত গুরুত্বপূর্ণ সিদ্ধান্তগুলির মধ্যে রয়েছে অর্থ রিন আদালত আইন, ২০০৩ এর অধীনে কেস-বাই-কেস পদক্ষেপের মাধ্যমে শীর্ষ ২০টি অ-কার্যকর ঋণ পুনরুদ্ধার জোরদার করার ব্যবস্থা, এই মামলাগুলির তত্ত্বাবধান জোরদার করা, অন্যান্য কৌশলগত উদ্যোগের মধ্যে।

নিরীক্ষা কমিটি

নিরীক্ষা কমিটি আর্থিক প্রতিবেদন, অভ্যন্তরীণ নিয়ন্ত্রণ এবং সম্মতি তত্ত্বাবধান করে, বাংলাদেশ ব্যাংক এবং নিয়ন্ত্রক প্রয়োজনীয়তার

সাথে সঙ্গতিপূর্ণ স্বচ্ছতা এবং জবাবদিহিতা নিশ্চিত করে।

২০২৪ সালে, অগ্রণী ব্যাংক পিএলসি-এর অডিট কমিটি চারটি সভা করে এবং সুশাসন, সম্মতি এবং ঝুঁকি ব্যবস্থাপনা উন্নত করার জন্য ব্যাপক কার্যক্রম পরিচালনা করে। কমিটি বাংলাদেশ ব্যাংকের নির্দেশিকা অনুসারে অভ্যন্তরীণ নিরীক্ষা প্রতিবেদন, আইসিসি নীতি, জালিয়াতি বিরোধী নিয়ন্ত্রণের স্ব-মূল্যায়ন এবং স্বাস্থ্য প্রতিবেদন পর্যালোচনা করে। এটি আর্থিক বিবৃতি অনুমোদন করে, ঝুঁকি-ভিত্তিক নিরীক্ষা পরিকল্পনা তদারকি করে এবং শাখা-স্তরের সম্পৃক্ততা, লক্ষ্যবস্তু প্রশিক্ষণ এবং নিরীক্ষকদের সাথে দ্বিপাক্ষিক/ত্রিপাক্ষিক বৈঠকের মাধ্যমে নিরীক্ষা আপত্তি হ্রাসকে অগ্রাধিকার দেয়। “জালিয়াতি সনাক্তকরণ এবং ব্যবস্থাপনা নীতি-২০১৯” প্রয়োগের মাধ্যমে জালিয়াতি প্রতিরোধের উপর বিশেষ জোর দেওয়া হয়েছিল, পাশাপাশি ব্যবসায়িক ঝুঁকি কাঠামো পর্যালোচনা করে উন্নত ঋণ বৈচিত্র্যকরণ, শ্রেণীবদ্ধ ঋণ পুনরুদ্ধার এবং সম্পদের মান রক্ষা করার সুপারিশ করা হয়েছিল। কমিটি তার স্বাস্থ্য মূল্যায়নে, অগ্রণী ব্যাংক পিএলসিকে সামগ্রিকভাবে “ভালো” হিসাবে রেট দেওয়া হয়েছিল, যার মধ্যে “প্রান্তিক” আর্থিক স্বাস্থ্য, “ভালো” অভ্যন্তরীণ নিয়ন্ত্রণ এবং প্রতিপালন স্বাস্থ্য এবং “চমৎকার” ভাবমূর্তি এবং খ্যাতি স্বাস্থ্য রয়েছে - যা রাষ্ট্রায়ত্ত্ব ব্যাংক হিসাবে এর শক্তিশালী জনসাধারণের আস্থা প্রতিফলিত করে, একই সাথে আর্থিক স্থিতিস্থাপকতা জোরদার করার প্রয়োজনীয়তার উপর জোর দেয়।

ঝুঁকি ব্যবস্থাপনা কমিটি

ঝুঁকি ব্যবস্থাপনা কমিটি ব্যাংকের সামগ্রিক ঝুঁকি পর্যবেক্ষণ করে, ঋণ, বাজার, পরিচালনা এবং তারল্য ঝুঁকি হ্রাস করার জন্য কৌশল প্রণয়ন করে এবং বাসেল এবং বাংলাদেশ ব্যাংকের নির্দেশিকাগুলির সাথে সামঞ্জস্য নিশ্চিত করে।

২০২৪ সালে, বোর্ডের ঝুঁকি ব্যবস্থাপনা কমিটি চারটি সভা করে, যেখানে বৃহৎ ঋণ পুনর্গঠন, আইসিটি নিরাপত্তা, বৈদেশিক মুদ্রার ঝুঁকি, ঋণ ঝুঁকি নির্দেশিকা, ঝুঁকির ক্ষুধা এবং ঋণ ঘনত্বের মতো গুরুত্বপূর্ণ ক্ষেত্রগুলি পর্যালোচনা করা হয়। এটি মূল ঝুঁকি ব্যবস্থাপনা নীতিগুলির সাথে সম্মতি পর্যবেক্ষণ করে, নির্বাহী ঝুঁকি ব্যবস্থাপনা কমিটি তত্ত্বাবধান করে এবং নিয়ন্ত্রক প্রয়োজনীয়তার সাথে সামঞ্জস্য নিশ্চিত করে। সক্রিয় আলোচনা এবং মূল্যায়নের মাধ্যমে, বিআরএমসি ব্যাংকের ঝুঁকি সংস্কৃতি জোরদার করতে, সুশাসন উন্নত করতে এবং এর আর্থিক স্থিতিশীলতা রক্ষা করতে মূল্যবান নির্দেশনা প্রদান করে।

প্রতিপালন

স্বচ্ছ, সুরক্ষিত এবং দায়িত্বশীল ব্যাংকিং কার্যক্রম নিশ্চিত করার জন্য অগ্রণী ব্যাংক পিএলসি সমস্ত নিয়ন্ত্রক এবং আইনগত

প্রয়োজনীয়তা কঠোরভাবে মেনে চলে। ব্যাংকটি বাংলাদেশ ব্যাংকের নির্দেশাবলী, কোম্পানি আইন, ১৯৯৪, ব্যাংক কোম্পানি আইন, ১৯৯১ এবং অন্যান্য প্রাসঙ্গিক আইন অনুসরণ করে, যার মধ্যে মূলধন পর্যাৱতা, তারল্য ব্যবস্থাপনা, ঋণ শ্রেণীবিভাগ, অর্থ পাচার বিরোধী (এএমএল) এবং কর্পোরেট গভর্নেন্স অন্তর্ভুক্ত রয়েছে। এটি ঝুঁকি ব্যবস্থাপনা কাঠামো, নিরীক্ষা পদ্ধতি এবং আইটি সুরক্ষা মান সহ আন্তর্জাতিক সেবা অনুশীলনের সাথে সঙ্গতিপূর্ণ অভ্যন্তরীণ নীতিগুলিও বাস্তবায়ন করে। ধারাবাহিক সম্মতি বজায় রেখে, অগ্রণী ব্যাংক অংশীদারদের আস্থা তৈরি করে, পরিচালনাগত এবং আর্থিক ঝুঁকি হ্রাস করে এবং টেকসই প্রবৃদ্ধি প্রচার করে।

ABPLC. এর ব্যবসা সম্পর্কিত নীতিমালা এবং নির্দেশিকা

- অগ্রণী ব্যাংক পিএলসিতে এজেন্ট ব্যাংকিংয়ের জন্য নির্দেশিকা।
- ঋণ গ্রহণ নীতি।
- ২০২৪ সালের জন্য জোন এবং কর্পোরেট শাখা-ভিত্তিক সিএমএসএমই ঋণের লক্ষ্যমাত্রা।
- গ্রামীণ ও কৃষি ঋণের সুদের হার।
- কোভিড-১৯ দ্বারা প্রভাবিত বৃহৎ শিল্প ও পরিষেবা খাতে কার্যকরী মূলধন ঋণ/বিনিয়োগ সুবিধা।
- কর্মীদের গৃহনির্মাণ ঋণের সুদের হার পুনর্নির্ধারণের নীতি।
- ব্যক্তিগত ঋণ নীতি।
- ডিজিটাল ব্যাংকিং পরিষেবা নীতি।

কর্পোরেট গভর্নেন্স

অগ্রণী ব্যাংক পিএলসি.-এর মূল লক্ষ্য হচ্ছে সার্বিক নীতি-নির্ধারণ, অপারেশনাল, ফাইন্যান্সিয়াল, এক্সিকিউটিভ অ্যাফেয়ার্স এবং নিয়ন্ত্রণ ও কমপ্লায়েন্সের ক্ষেত্রে সকল স্টেকহোল্ডারদের স্বচ্ছতা ও জবাবদিহিতা বজায় রাখার মাধ্যমে সুশাসন নিশ্চিত করা। কর্পোরেট গভর্নেন্স হল অভ্যন্তরীণ নিয়ন্ত্রণ এবং পদ্ধতির ব্যবস্থা যা বিভিন্ন স্টেকহোল্ডারদের অধিকার এবং দায়িত্বগুলি সংজ্ঞায়িত এবং সুরক্ষিত করতে ব্যবহৃত হয়। বাংলাদেশ ব্যাংক এবং বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশনের (বিএসইসি) কর্পোরেট গভর্নেন্স গাইডলাইন যথাযথভাবে মেনে চলছে ব্যাংকটি। সকল স্টেকহোল্ডারদের সর্বোচ্চ স্বার্থ রক্ষায় ব্যাংকের সকল কার্যক্রম ও লেনদেন জাতীয় ও আন্তর্জাতিক সর্বোত্তম অনুশীলনের সাথে সঙ্গতি রেখে পরিচালিত হয় তা বোর্ড কর্তৃক নিশ্চিত করা হয়। এই বিষয়ে, ব্যাংক প্রয়োজনীয় সরঞ্জাম এবং কৌশল স্থাপন করেছে যার মধ্যে রয়েছে: (বিএসইসি) কর্পোরেট গভর্নেন্স গাইডলাইন যথাযথভাবে মেনে চলছে ব্যাংকটি। সকল স্টেকহোল্ডারদের সর্বোচ্চ স্বার্থ রক্ষায় ব্যাংকের সকল কার্যক্রম

ও লেনদেন জাতীয় ও আন্তর্জাতিক সর্বোত্তম অনুশীলনের সাথে সঙ্গতি রেখে পরিচালিত হয় তা বোর্ড কর্তৃক নিশ্চিত করা হয়। এই বিষয়ে, ব্যাংক প্রয়োজনীয় টুলস এবং কৌশল স্থাপন করেছে যার মধ্যে রয়েছে:

- পরিচালনা পর্ষদ ও ব্যবস্থাপনা কর্তৃক প্রাসঙ্গিক আইন ও প্রবিধানের সাথে সম্মতি;
- কার্যকর এন্টারপ্রাইজ রিস্ক ম্যানেজমেন্ট সিস্টেম (ইআরএম);
- দক্ষ অভ্যন্তরীণ নিয়ন্ত্রণ এবং কমপ্লায়েন্স সিস্টেম;
- সময়মত তথ্য প্রচার ও রিপোর্টিং সিস্টেম;
- নীতি-ভিত্তিক মানব সম্পদ ব্যবস্থাপনা সিস্টেম।

টেকসইতা রিপোর্ট

অগ্রণী ব্যাংক পিএলসি অর্থনৈতিক প্রবৃদ্ধি, সামাজিক দায়বদ্ধতা এবং পরিবেশগত তত্ত্বাবধানের ভারসাম্য বজায় রাখার জন্য টেকসই ব্যাংকিং অনুশীলনের প্রতি প্রতিশ্রুতিবদ্ধ। তার টেকসই প্রতিবেদনের মাধ্যমে, ব্যাংকটি আর্থিক অন্তর্ভুক্তি প্রচার, ক্ষুদ্র ও মাঝারি উদ্যোগ (এসএমই) সমর্থন, নারী উদ্যোক্তাদের ক্ষমতায়ন এবং সবুজ অর্থায়ন সম্প্রসারণকারী উদ্যোগগুলিকে তুলে ধরে। ব্যাংকটি পরিবেশগত প্রভাব কমাতে নবায়নযোগ্য শক্তি, জ্বালানি দক্ষতা এবং পরিবেশবান্ধব ব্যাংকিং কার্যক্রমেও প্রকল্প গ্রহণ করে। এছাড়াও, অগ্রণী ব্যাংক শিক্ষা, স্বাস্থ্যসেবা, দুর্ভোগ ত্রাণ এবং সম্প্রদায় কল্যাণ কর্মসূচিকে সমর্থন করে সামাজিক উন্নয়নে সক্রিয়ভাবে অবদান রাখে। জাতিসংঘের টেকসই উন্নয়ন লক্ষ্য (এসডিজি) এবং জাতীয় উন্নয়ন অগ্রাধিকারের সাথে তার কার্যক্রমকে সামঞ্জস্যপূর্ণ করে, অগ্রণী ব্যাংক পিএলসি. বাংলাদেশের জন্য একটি স্থিতিস্থাপক, অন্তর্ভুক্তিমূলক এবং টেকসই ভবিষ্যত গড়ে তোলার প্রতি তার নিষ্ঠা প্রদর্শন করে।

গ্রীন ব্যাংকিং

গ্রীন ব্যাংকিং বা নীতিগত ব্যাংকিং, আর্থিক পরিষেবার মধ্যে সামাজিক ও পরিবেশগত বিবেচনা অন্তর্ভুক্ত করে। অগ্রণী ব্যাংক পরিবেশবান্ধব ব্যবসা এবং জ্বালানি-সাশ্রয়ী শিল্পকে সমর্থন করে, নবায়নযোগ্য জ্বালানি, পরিষ্কার জল এবং বর্জ্য নিষ্কাশনের প্রকল্পগুলিতে অর্থায়ন করে। ব্যাংকটি অনলাইন মিডিয়ার মাধ্যমে পরিবেশ-সচেতন পণ্য এবং পরিষেবা প্রচারের জন্য সবুজ অর্থায়নের জন্য ১০৩৭.০০ কোটি টাকা বরাদ্দ করেছে। ২০২৪ সালের ডিসেম্বর পর্যন্ত, অগ্রণী ব্যাংক গ্রীন বন্ডে ৫০০ মিলিয়ন টাকা এবং গ্রীন সুকুক বন্ডে ১৭০০ মিলিয়ন টাকা বিনিয়োগ করেছে, বিভিন্ন গ্রীন ফাইন্যান্স খাতে ১০.৩০ কোটি টাকা বিতরণ করেছে।

গ্রীন ট্রান্সফর্মেশন ফান্ড, টেকনোলজি ডেভেলপমেন্ট ফান্ড এবং গ্রীন পণ্যের পুনঃঅর্থায়ন প্রকল্পের জন্য অগ্রণী ব্যাংকের বাংলাদেশ ব্যাংকের সাথে চুক্তি রয়েছে। ব্যাংকটি ত্রৈমাসিকভাবে বাংলাদেশ ব্যাংক এবং অন্যান্য কর্তৃপক্ষকে তার সবুজ এবং টেকসই অর্থায়ন কার্যক্রমের প্রতিবেদন দেয়। একটি পাইলট প্রকল্প হিসেবে, ঢাকার আমিন কোর্ট কর্পোরেট শাখাকে একটি সবুজ শাখায় রূপান্তরিত করা হচ্ছে, এই উদ্যোগটি সমস্ত শাখায় সম্প্রসারণের পরিকল্পনা রয়েছে।

পরিবেশগত বিষয়াদি

পরিবেশগত সমস্যার সমাধানে একটি সবুজ অফিস ধরে রাখতে, নিম্নলিখিত ইন-হাউস পরিবেশগত উদ্যোগগুলি গ্রহণ করা হয়েছে:

১. অভ্যন্তরীণ নথিপত্রের জন্য কাগজের দুই পাশ ব্যবহার;
২. অনলাইন যোগাযোগকে অগ্রাধিকার;
৩. বৈদ্যুতিক আলো ও এয়ার কন্ডিশনারের পরিবর্তে দিনের আলো এবং প্রাকৃতিক বাতাসের ব্যবহার;
৪. কাগজের উভয় পাশে হালকা মুদ্রণের জন্য ইকো ফন্ট ব্যবহার;
৫. শারীরিক ভ্রমণের পরিবর্তে ভিডিও/অডিও কনফারেন্স;
৬. পিস্টার কার্তুজ, ফটোকপি টোনার এবং অফিস সরবরাহের দক্ষ ব্যবহার নিশ্চিত করণ;
৭. কাগজের মেমোগুলির পরিবর্তে ই-মেইলে মেমো বিতরণ;
৮. সৌর ও নবায়নযোগ্য শক্তির উৎসের ব্যবহার; এবং
৯. দক্ষতা এবং সচেতনতা বৃদ্ধির জন্য একটি গ্রীন অফিস নির্দেশিকা তৈরি করা, যাতে তথ্য ঘাটতি, বিপজ্জনকতা এবং দূষণ কমাতে পারে।

অগ্রণী ব্যাংক পিএলসি তার ঋণ ও বিনিয়োগ ব্যবস্থাপনার সাথে পরিবেশগত ঝুঁকি একীভূত করে, যার ফলে ঝুঁকি ব্যবস্থাপনা প্রক্রিয়া উন্নত হয়। বাংলাদেশ ব্যাংকের নির্দেশনা অনুসরণ করে, অগ্রণী ব্যাংক পরিবেশগত ও সামাজিক ঝুঁকি ব্যবস্থাপনা (ESRM) সংক্রান্ত নির্দেশিকা জারি করেছে। ব্যাংকটি পরিবেশগত ও সামাজিক যথাযথ প্রশ্রম (ESDD) চেকলিস্ট ব্যবহার করে কৃষি, ক্ষুদ্র ও মাঝারি উদ্যোগ, কর্পোরেট অর্থায়ন এবং প্রকল্প অর্থায়নে পরিবেশগত ও সামাজিক ঝুঁকি মূল্যায়ন করে, ঋণ প্রদানের পোর্টফোলিওতে ঝুঁকি প্রশমন ব্যবস্থা অন্তর্ভুক্ত করে এবং উচ্চ-ঝুঁকিপূর্ণ প্রকল্পগুলিতে বিনিয়োগ এড়িয়ে চলে।

কর্পোরেট সামাজিক দায়বদ্ধতা (সিএসআর)

কর্পোরেট সামাজিক দায়বদ্ধতা (সি.এস.আর) উন্নয়নশীল

দেশগুলির জন্য অত্যন্ত গুরুত্বপূর্ণ, যা সুবিধাবঞ্চিত সম্প্রদায়গুলিকে উপকৃত করে এবং সামাজিক মঙ্গলের সাথে লাভের ভারসাম্য বজায় রাখে। সিএসআর ইতিবাচক ব্যবসা-সমাজের সম্পর্ক গড়ে তোলে এবং বিনিয়োগকারী ও গ্রাহকদের আকৃষ্ট করে মুনাফা বাড়াতে পারে, যার ফলে একটি কোম্পানির সুনাম বৃদ্ধি পায়। অগ্রণী ব্যাংক বিশ্বাস করে যে, একটি সফল ব্যবসার জন্য একটি সমৃদ্ধ সমাজ অপরিহার্য। এর সিএসআর প্রচেষ্টা মুনাফার চেয়ে বেশি ফোকাস করে; তাদের লক্ষ্য মানুষের মর্যাদা এবং অধিকারকে সমর্থন করা। উন্নততর সমাজ গড়ার জন্য অগ্রণী ব্যাংকের নৈতিক মান শুধুমাত্র সর্বাধিক মুনাফা অর্জনের জন্য নয়, বরং এর দৃষ্টিভঙ্গি এমন সমাজ গড়ে তোলার জন্য যেখানে মানুষের মর্যাদা ও অধিকার সর্বোচ্চ বিবেচনা ও মূল্যায়ন পায়। প্রতিবন্ধীদের সহায়তা, দুর্যোগ ত্রাণ, দারিদ্র্য বিমোচন, শিক্ষা, স্বাস্থ্যসেবা, ডে কেয়ার সেন্টার, সাংস্কৃতিক সংরক্ষণ, ক্রীড়া এবং পরিবেশ সুরক্ষার মতো ক্ষেত্রগুলিতে আর্থিক সহায়তার ক্ষেত্রে ব্যাংক অগ্রাধিকার দেয়। অগ্রণী ব্যাংক ২০২৪ সালে বিভিন্ন সিএসআর কার্যক্রমে ৫৮.৬৪ লক্ষ টাকা ব্যয় করেছে।

আর্থিক অন্তর্ভুক্তির মাধ্যম হিসেবে তথ্য প্রযুক্তি

কোর ব্যাংকিং সফটওয়্যারের আওতায় ব্যাংকের ৯৭৯ টি শাখার সবকটিই কম্পিউটারাইজড করা হয়েছে। বাংলাদেশ অটোমেটেড ক্রিয়ারিং হাউজের (বিএসিএইচ) আওতাধীন বাংলাদেশ অটোমেটেড চেক প্রসেসিং সিস্টেমের (বিএসপিএস) মাধ্যমে ক্রিয়ারিংয়ের মতো ব্যাংকিং কার্যক্রম পরিচালিত হচ্ছে। এছাড়াও, বাংলাদেশ ইলেকট্রনিক ফান্ড ট্রান্সফারের মাধ্যমে এবিএল এবং অন্যান্য ব্যাংকের সাথে তহবিল স্থানান্তর করা হয়। রাষ্ট্রায়ত্ত্বাব্ধ ব্যাংকগুলোর মধ্যে এবিএলই প্রথম ব্যাংক যারা সংশ্লিষ্ট অংশীদারদের সহযোগিতায় “এজেন্ট ব্যাংকিং” সেবা চালু করেছে, যার লক্ষ্য হচ্ছে নিরাপদ, বামেলামুক্ত এবং নিরাপদ বিকল্প চ্যানেল, যাতে সারা দেশে ব্যাংকিং সুবিধাবঞ্চিত জনগোষ্ঠীর কাছে আর্থিক সেবা পৌঁছে দেওয়া যায়। গ্রাহকদের ডিজিটাল সেবা দিতে আইটি ও এমআইএস বিভাগের বিশেষজ্ঞরা “অগ্রণী ই-অ্যাকাউন্ট” নামে একটি মোবাইল অ্যাপ তৈরি করেছেন। একাউন্ট খোলার পাশাপাশি আইটি অ্যাপ্লিকেশনের মাধ্যমে রেমিটেন্স, বিকাশ, ইএফটি, আরটিজিএস-এ ফান্ড ট্রান্সফারের মাধ্যমে ব্যাংকিং সেবাকে কাগজবিহীন, দ্রুত ও সুরক্ষিত করার প্রচেষ্টা চলমান রয়েছে।

ব্যালেন্সশিট তারিখের পরের ঘটনাবলী

ব্যালেন্স শিটের তারিখের পর, ব্যাংকটি তার এজেন্ট ব্যাংকিং কার্যক্রম সাময়িকভাবে স্থগিত করে, যা পূর্বে ‘দুয়াব্যাংকিং’ ব্র্যান্ড নামে একটি চুক্তিভিত্তিক ব্যবস্থার মাধ্যমে পরিচালিত হত এবং কার্যক্রমগুলিকে নিজস্ব ব্যবস্থাপনার অধীনে আনার সিদ্ধান্ত নেয়।

এই কৌশলগত পরিবর্তনের লক্ষ্য হল স্বচ্ছতা বৃদ্ধি, কঠোর নিয়ন্ত্রণ সম্মতি নিশ্চিত করা এবং আর্থিক অন্তর্ভুক্তি প্রচার অব্যাহত রেখে গ্রাহকদের আস্থা জোরদার করা। ব্যাংকটি আমানতের উল্লেখযোগ্য বৃদ্ধিও রেকর্ড করেছে, যা তহবিল ব্যবস্থাপনার উপর তার কার্যকর মনোযোগ তুলে ধরে। এই উন্নয়নগুলি ছাড়াও, ব্যালেন্স শিটের তারিখের পরে আর কোনও গুরুত্বপূর্ণ ঘটনা ঘটেনি যা ব্যাংকের ব্যবসাকে প্রভাবিত করতে পারে।

অগ্রণী ব্যাংক পিএলসি.-এর ওয়েবসাইট

agranibank.org হল ব্যাংকের ওয়েবসাইটের ডোমেইন নাম যাতে হালনাগাদকৃত প্রয়োজনীয় নীতিমালা, নির্দেশিকা, চার্জের সময়সূচী, কর্মসংস্থান সম্পর্কিত তথ্য ইত্যাদি রক্ষণাবেক্ষণ করা হয়। একটি ওয়েব-ভিত্তিক ইমেল সিস্টেমও চালু করা হয়েছে যার মাধ্যমে প্রতিটি কর্মচারী বিশ্বের যে কোনও জায়গা থেকে তার ইমেইল অ্যাকাউন্টে অ্যাক্সেস পেতে পারে।

স্বাস্থ্য, নিরাপত্তা ও কর্মপরিবেশ

ব্যাংক স্বাস্থ্য, নিরাপত্তা এবং কর্মপরিবেশ নিশ্চিত করতে প্রতিশ্রুতিবদ্ধ। কর্মক্ষেত্রের যেকোনো বিপদ ও সম্ভাব্য ঝুঁকি চিহ্নিতকরণ, পয়োজনে তা দূরীকরণ অথবা নিয়ন্ত্রণ এবং এর পাশাপাশি কর্মচারী ও অন্যান্য অংশীজনদের জন্য একটি স্বাস্থ্যকর কর্মক্ষেত্র ও এর ধারাবাহিক উন্নয়ন সাধনে ব্যাংক বদ্ধপরিকর। এবিপিএলসি (ABPLC) পরিবেশ সুরক্ষার বিষয়েও সচেতন। পরিবেশগত ক্ষতি হ্রাস এবং পরিবেশ-বান্ধব পণ্যগুলির ব্যবহার ও পসারের মাধ্যমে এটি করা হয়। একটি পতিষ্ঠানের সাফল্যের সম্ভাবনা তার কর্মচারী কল্যাণ ব্যবস্থাপনার ওপর নির্ভরশীল, যা কর্মীদের অনুপ্রেরণা যোগায়। এবিপিএলসি.-এর মানব সম্পদ পরিকল্পনা, কর্মসংস্থান ও কার্যক্রম বিভাগ (HRPDOD) কর্মচারী কল্যাণ ও অনুপ্রেরণা নিশ্চিত করার দায়িত্বপালক।

ঝুঁকি ব্যবস্থাপনা

বোর্ডের ঝুঁকি ব্যবস্থাপনা কমিটি (বিআরএমসি) ব্যাংকের ঝুঁকি মূল্যায়ন ও ঝুঁকি নিয়ন্ত্রণের জন্য উপযুক্ত কৌশল প্রণয়নের দায়িত্ব পালন করে। কমিটি বছরে বেশ কয়েকটি ঝুঁকি ব্যবস্থাপনা নীতিমালা ও নির্দেশিকা পর্যালোচনা, হালনাগাদ ও প্রণয়ন করে এবং বোর্ডের অনুমোদন লাভ করে। এছাড়া বাংলাদেশ ব্যাংকের নির্দেশনা অনুযায়ী ব্যাংকে একটি রিস্ক ম্যানেজমেন্ট ডিভিশন গঠন করা হয়েছে এবং চিফ রিস্ক অফিসারের (সিআরও) তত্ত্বাবধানে সেখানে পর্যাপ্ত জনবলও মোতায়েন করা হয়েছে। দায় ব্যবস্থাপনা কমিটি (আলকম), কমিটি অব সিনিয়র ম্যানেজমেন্ট টিম (এসএমটি), ক্রেডিট কমিটি, ক্রেডিট রিস্ক ম্যানেজমেন্ট কমিটি, অ্যাসেট ম্যানেজমেন্ট কমিটি (ম্যানকম), বিজনেস ডেভেলপমেন্ট কমিটি (বিডিসি), সুপারভাইজরি রিভিউ প্রসেস (এসআরপি)

টিমের মতো কমিটিগুলো সকল প্রাসঙ্গিক ঝুঁকি ব্যবস্থাপনা নীতিমালা ও কৌশল মেনে চলা নিশ্চিত করে।

২০২৪ সালে বোর্ড রিস্ক ম্যানেজমেন্ট কমিটির কার্যক্রম

বোর্ড রিস্ক ম্যানেজমেন্ট কমিটি প্রধান ঝুঁকি কর্মকর্তার (সিআরও) সাথে আলোচনা ও পর্যালোচনার মাধ্যমে আরও উন্নতির জন্য ব্যাংকের বিভিন্ন ঝুঁকি সংক্রান্ত বিষয়ে পরামর্শ ও নির্দেশনা দেয়। আলোচ্য বছরে কমিটি বিভিন্ন বিষয় পর্যালোচনা ও ফোকাস করেছে। কিছু মূল বিষয় নিম্নরূপ:

- পুনর্গঠিত বৃহৎ ঋণ পর্যালোচনা;
- “সম্পদের দায়বদ্ধতা” ইস্যুতে পর্যবেক্ষণ ব্যবস্থাপনা নীতি”;
- “বৈদেশিক মুদ্রার ঝুঁকি ব্যবস্থাপনা” পর্যালোচনা ম্যানুয়াল”;
- “ক্রেডিট ঝুঁকি ব্যবস্থাপনা নির্দেশিকা” পর্যালোচনা;
- “মানি লন্ডারিং এবং সন্ত্রাসী অর্থায়ন প্রতিরোধ গাইডবুক” পর্যালোচনা;
- রিস্ক অ্যাপেটাইট রিপোর্টের উপর পর্যবেক্ষণ;
- শীর্ষ ২০টি ঋণের জন্য ক্রেডিট ঝুঁকি মূল্যায়ন এবং রেজোলিউশন রিপোর্ট পর্যবেক্ষণ;
- ব্যাপক ঝুঁকি ব্যবস্থাপনা উপর পর্যবেক্ষণ বাংলাদেশ ব্যাংক কর্তৃক রেটিং;
- “কৌশলগত ব্যবসায়িক পরিকল্পনা” পর্যালোচনা এবং অনুমোদন ব্যাংকের এসআরপির আওতায় আচ্ছাদিত ঝুঁকির উপর পর্যবেক্ষণ;
- বড় অঙ্কের ঋণ কেন্দ্রীভূতকরণের পর্যালোচনা; এবং
- বাস্তবায়ন ও অগ্রগতি পর্যালোচনা প্রতিটি বোর্ডে ঝুঁকি ব্যবস্থাপনায় গৃহীত সিদ্ধান্ত কমিটির সভা।

২০২৪ সালে অগ্রণীর আর্থিক অবস্থা ও পারফরম্যান্স

শেয়ারহোল্ডারদের ইকুইটি

২০২৩ সালের ৪,১৪৭.৬ কোটি টাকা থেকে ৩১ ডিসেম্বর ২০২৪ তারিখে শেয়ারহোল্ডারদের ইকুইটি ৩,১২২.১৪ কোটি টাকায় পৌঁছেছে।

মূলধন

বর্তমানে অগ্রণী ব্যাংক পিএলসি.-এর অনুমোদিত মূলধন ২,৫০০ কোটি টাকা এবং পরিশোধিত মূলধন ২০৭২.২৯ কোটি টাকা।

ক্যাপিটাল টু রিস্ক ওয়েটেড অ্যাসেট রেশিও (CRAR)

২০২৪ সালের শেষে ক্যাপিটাল টু রিস্ক ওয়েটেড অ্যাসেট রেশিও ছিল ১.৮৬ শতাংশ, যা আগের বছরে ৪.৫৭ শতাংশ ছিল। ঝুঁকি-ভিত্তিক সম্পদ বৃদ্ধি, অকার্যকর সম্পদের বিপরীতে প্রতিশনে

মুনাফা স্থানান্তর, সাব-অর্ডিনেটেড বন্ড রিডিম্পশনের জন্য নিয়ন্ত্রক মূলধন ত্রাসের কারণে CRAR অনুপাত নূনতম মূলধন প্রয়োজনীয়তা (MCR) বজায় রাখা যায়নি। তবে, ২০২৮ সালের মধ্যে নীট মুনাফা বৃদ্ধি, সম্পদের মানের অবনতি রোধ, ঝুঁকিপূর্ণ সম্পদের কার্যকর ব্যবস্থাপনার মাধ্যমে মূলধন প্রয়োজনীয়তা ত্রাসের মাধ্যমে মূলধন অবস্থান উন্নত করার জন্য কর্মপরিকল্পনা পণয়ন করা হয়েছে।

পরিচালনগত কর্মসম্পাদন

মোট পরিচালন আয়

বিনিয়োগ আয়ের সর্বোচ্চ বৃদ্ধির ফলে মোট পরিচালন আয় ৩,৪৫৬.৯৭ কোটি টাকায় পৌঁছেছে।

মোট পরিচালনা ব্যয়

২০২৪ সালে ব্যাংকের মোট পরিচালন ব্যয় ছিল ১,৯৪৬.৩৫ কোটি টাকা, যা ২০২৩ সালে ছিল ১,৮১৪.৪৪ কোটি টাকা। এর প্রধান কারণ বিদ্যুৎ ব্যবহার, ভাড়া, কর এবং বেতন ও ভাতা ব্যয় বৃদ্ধি।

পরিচালন মুনাফা

২০২৪ সালের শেষে পরিচালন মুনাফা ছিল ১,৫১০.৬১ কোটি টাকা, যা ২০২৩ সালের শেষে ছিল ১,৭১৫.১২ কোটি টাকা।

নীট মুনাফা আয়

২০২৪ সালে নিট সুদের আয় ছিল ৫০.২৭ কোটি টাকা, যা আগের বছর ছিল ৫৪২.৩১ কোটি টাকা।

ট্যাক্স পরবর্তী মুনাফা

২০২৩ সালে ব্যাংকটির নিট মুনাফা হয়েছে (৯৩৬.৭২) কোটি টাকা যা আগের বছর ৬৯.০৩ কোটি টাকা। উচ্চ হারে প্রভিশন রাখার কারণে নিট মুনাফা হ্রাস পেয়েছে।

ইন্টারেস্ট মার্জিন

২০২৪ সালে, নেট ইন্টারেস্ট মার্জিন ছিল ২.১৪ শতাংশ, যা পরিবর্তিত সুদের হারের পরিবেশে ব্যাংকের অব্যাহত স্থিতিশীলতার পতিফলন। যদিও এটি আগের বছরের ২.৩০ শতাংশের তুলনায় সামান্য কম, এই স্থিতিশীলতা সম্পদ-দায় ব্যবস্থাপনার পতি পতিষ্ঠানের সক্রিয় দৃষ্টিভঙ্গি এবং ক্রমবর্ধমান বাজার গতিশীলতার মধ্যে মূল লাভজনকতা বজায় রাখার ক্ষমতার ইঙ্গিত দেয়। ব্যাংকের ধারাবাহিক নেট ইন্টারেস্ট মার্জিন সুষ্ঠু আর্থিক তদারকি পদর্শন করে এবং ভবিষ্যতের প্রবৃদ্ধির সুযোগগুলিকে পুঁজি করার জন্য এটিকে ভাল অবস্থানে রাখে।

ইন্টারেস্ট স্প্রেড

২০২৪ সালে, ইন্টারেস্ট স্প্রেড আগের বছরের ২.৬১ শতাংশ

থেকে বেড়ে ৫.৩৮ শতাংশে উন্নীত হয়েছে, যা উল্লেখযোগ্য উন্নতি পদর্শন করে। এই বৃদ্ধি ইঙ্গিত দেয় যে ঋণের উপর ধার্য সুদের হার এবং আমানতের উপর পদন্ত সুদের হারের মধ্যে পার্থক্য আরও বেড়েছে। উচ্চ স্প্রেড ইঙ্গিত দেয় যে ব্যাংকটি হয় ঋণের উপর উচ্চ হার ধার্য করতে সক্ষম হয়েছে অথবা আমানতের উপর পদন্ত সুদের হার কমাতে সক্ষম হয়েছে, অথবা উভয়ের সমন্বয়ে, যার ফলে লাভজনকতা বৃদ্ধি পেয়েছে। সুদের স্প্রেডের এই বৃদ্ধি সুদের হার ব্যবস্থাপনায় ব্যাংকের সফল কৌশল এবং এর আর্থিক কর্মক্ষমতা উন্নত করার ক্ষমতাকে প্রতিফলিত করে।

আমানত

২০২৪ সালে ব্যাংকের আমানতের পরিমাণ ছিল ৯৯,২৩২ কোটি টাকা, যা আগের বছরে ছিল ৯৮,৯০৮.৭৯ কোটি টাকা। গ্রাহকদের আমানতের পরিমাণ ক্রমাগত বৃদ্ধি পাচ্ছে, যা আমাদের সিস্টেম এবং পরিচালনার উৎকর্ষতার উপর তাদের দৃঢ় আস্থার পতিফলন। এই বৃদ্ধি ক্রমবর্ধমান সুদের হারের দ্বারাও প্রভাবিত, যা অগ্রণী ব্যাংক পিএলসিকে পতিযোগিতামূলক রিটার্ন প্রদান করতে সক্ষম করে। কৌশলগতভাবে তহবিলের খরচ কমাতে, ব্যাংক স্বল্প-ব্যয় এবং শূন্য-ব্যয় আমানত সংগ্রহের উপর মনোনিবেশ করেছে। আমানতের ভিত্তি সম্প্রসারণের লক্ষ্যে, ব্যাংক গ্রাহকের চাহিদা অনুসারে বিভিন্ন ধরনের উদ্ভাবনী এবং বৈচিত্র্যময় আমানত পণ্য চালু করেছে।

ঋণ ও অগ্রীম

৩১ ডিসেম্বর ২০২৪ তারিখে মোট ঋণ এবং অগ্রিমের পরিমাণ ছিল ৭৯,০৩৭.৪১ কোটি টাকা, যা আগের বছরে ছিল ৭৫,৬৯৯.২৪ কোটি টাকা। ব্যাংকের অগ্রিম পোর্টফোলিওটি সুষমভাবে বৈচিত্র্যময় এবং এটি কৃষি, ব্যবসা এবং শিল্পের বিস্তৃত ক্ষেত্রে অর্থায়নকে অন্তর্ভুক্ত করে। আমাদের পরিচালনা পর্ষদ এবং ম্যানেজমেন্ট টিম বিশেষ করে গ্রামীণ ও এসএমই খাতে ঋণের প্রবাহ বাড়াতে হাতে হাত মিলিয়ে কাজ করেছে। সময়ের চাহিদা পূরণের পাশাপাশি সামঞ্জস্য রেখে ব্যাংক উন্নত প্রযুক্তি ব্যবহার করে ক্রমাগত ঋণ পণ্য উদ্ভাবন করেছে।

মোট সম্পদ

২০২৪ আর্থিক বছরের শেষে মোট সম্পদের মূল্য ছিল ১,২৮,১০৬.০৩ কোটি টাকা, যা ২০২৩ সালে ছিল ১,২৩,০৯৫.৮০ টাকা। ব্যাংক তার সম্পদের গুণমান বজায় রাখার জন্য অটল প্রতিশ্রুতি পদর্শন করেছে, যা তার পরিচালন শক্তির একটি ভিত্তি হিসাবে রয়ে গেছে। ঋণ সুবিধা সম্প্রসারণের সময় সম্পদের গুণমান বজায় রাখার জন্য ব্যাংকের নিষ্ঠা কখনও বিচলিত হয়নি, ধারাবাহিকভাবে তার শ্রেষ্ঠত্বের মান বজায় রেখেছে। আমাদের সম্পদ পোর্টফোলিওর দক্ষতা বাড়ানোর

জন্য, ব্যাংকের ব্যবস্থাপনা প্রাথমিকভাবে কার্যকরী মূলধনের বিধানের মাধ্যমে বাণিজ্য ও বাণিজ্যের অর্থায়নে উচ্চ অগ্রাধিকার দিয়েছে। উপরন্তু, অকার্যকর ঋণের পরিমাণ কমাতে এবং নতুন শ্রেণিকরণ বৃদ্ধি রোধ করতে কার্যকর ব্যবস্থা গ্রহণ করা হয়েছে।

আন্তর্জাতিক বাণিজ্য

অগ্রণী ব্যাংক পিএলসি, তার ৪৩টি অনুমোদিত ডিলার শাখার মাধ্যমে, দেশের অভ্যন্তরে বৈদেশিক মুদ্রা ব্যবসার ক্ষেত্রে একটি প্রশংসনীয় বাজার অংশীদারিত্ব অর্জন করেছে। বিভিন্ন দেশের বিশিষ্ট বিদেশী ব্যাংকগুলিতে ৩৬টি নস্ট্রো অ্যাকাউন্ট পরিচালনার মাধ্যমে জাতীয় অর্থনীতিতে ব্যাংকের গুরুত্বপূর্ণ ভূমিকা প্রমাণিত হয়। এই অ্যাকাউন্টগুলির মাধ্যমে, ব্যাংক রপ্তানি প্রাপ্তি, আমদানি অর্থপ্রদান, অভ্যন্তরীণ এবং বহির্মুখী রেমিট্যান্স সম্পর্কিত লেনদেন নিষ্পত্তির সুবিধা প্রদান করে, পাশাপাশি মূল্যবান বৈদেশিক মুদ্রা অর্জন করে। ফলস্বরূপ, ব্যাংকটি তার গ্রাহক এবং ক্লায়েন্টদের জন্য ভরসা ও আস্থার পতীক হয়ে উঠেছে। অধিকন্তু, অগ্রণী ব্যাংক পিএলসি, চট্টগ্রামের ইপিজেড কর্পোরেট শাখায় একটি পৃথক অফশোর ব্যাংকিং ইউনিট (ওবিইউ) প্রতিষ্ঠা করেছে, যা স্বায়ত্তশাসিত এবং কার্যকরভাবে কাজ করে।

আমদানি বাণিজ্য

২০২৪ সালে অগ্রণী ব্যাংক পিএলসির মোট আমদানি ছিল ৪,২১৬ মিলিয়ন মার্কিন ডলার, যা ২০২৩ সালে ছিল ৩,৭৯৫ মিলিয়ন মার্কিন ডলার। পিএলসি এর মাধ্যমে আমদানিকৃত প্রধান পণ্য ছিল পেট্রোলিয়াম ও পেট্রো পণ্য, শিল্প কাঁচামাল, মূলধন যন্ত্রপাতি, বিবিধ শিল্পের জন্য যন্ত্রপাতি, কাঁচা তুলা, রাসায়নিক, খাদ্যশস্য, ওষুধ, দুধ ও ক্রিম, মশলা, ডাল, চিনি, পিওএল, প্লাস্টিক এবং রাবার সামগ্রী ইত্যাদি।

রপ্তানি বাণিজ্য

২০২৪ সালে অগ্রণী ব্যাংক পিএলসির মোট রপ্তানি ছিল ১,২২৫ মিলিয়ন মার্কিন ডলার, যা ২০২৩ সালে ছিল ১,৩২৪ মিলিয়ন মার্কিন ডলার। এবিএল-এর মাধ্যমে রপ্তানি করা প্রধান পণ্যগুলি ছিল বুনন ও বোনা পোশাক, চা, কাঁচা পাট, পাটের পণ্য, জুতো, চামড়ার পণ্য, হিমায়িত খাবার, চামড়া ও হস্তশিল্প পণ্য, প্রকৌশল পণ্য, প্লাস্টিক পণ্য, সুতি ও সুতির পণ্য, রাসায়নিক পণ্য ইত্যাদি।

ব্যাংকের আমদানি-রপ্তানি ব্যবসার চ্যালেঞ্জ

আমদানি ব্যবসার কিছু চ্যালেঞ্জ রয়েছে যেমন- এফসি সংকট, বাংলাদেশি ডলারের অবমূল্যায়ন ইত্যাদি। সকল চ্যালেঞ্জ সত্ত্বেও, আমরা ২০২৪ সালে একটি উল্লেখযোগ্য লক্ষ্য অর্জন করেছি।

অন্যদিকে, রাশিয়া-ইউক্রেন যুদ্ধ এবং মধ্যপাচ্য সংকটের কারণে ২০২৪ সালে রপ্তানি ব্যবসা কিছু চ্যালেঞ্জের মুখোমুখি হয়। তবে

ধীরে ধীরে আমরা আমাদের মূল্যবান রপ্তানিকারকদের রপ্তানি পণ্যের বৈচিত্র্য গ্রহণের মাধ্যমে সংকট কাটিয়ে উঠছি।

ব্যাংকের বৈদেশিক মুদ্রা ব্যবসা বৃদ্ধির জন্য ভবিষ্যৎ পরিকল্পনা

- প্রতিযোগিতামূলক মূল্য প্রদান;
- বৈদেশিক মুদ্রা ব্যবসা সম্পর্কিত পরিষেবার ডিজিটাইজেশন;
- করসপেনডেন্ট ব্যাংকিং সম্প্রসারণ। বিশ্বব্যাপী ব্যাংকের সাথে নিরবিচ্ছিন্ন ট্রেড ফাইন্যান্স লেনদেন;
- বৈদেশিক মুদ্রা ব্যবসা দ্রুত এবং দক্ষ প্রক্রিয়াকরণের জন্য আন্তর্জাতিক বাণিজ্য ও বৈদেশিক মুদ্রা ব্যবস্থাপনা বিভাগকে কয়েকটি স্বাধীন কোষে বিভক্ত করা;
- নিয়ন্ত্রক সম্মতি নিশ্চিত করা, FATF, OFAC ইত্যাদির মতো বৈশ্বিক বাণিজ্য নিয়ম মেনে চলা নিশ্চিত করা; এবং
- বৈদেশিক মুদ্রা ব্যবসায় কর্মীদের দক্ষতা বিকাশের জন্য প্রশিক্ষণ, সেমিনার, কর্মশালা পরিচালনা করা।

বৈদেশিক রেমিট্যান্স

বাংলাদেশের অর্থনৈতিক রূপান্তরে বিদেশী রেমিট্যান্স গুরুত্বপূর্ণ ভূমিকা পালন করে, যা বৈদেশিক মুদ্রার রিজার্ভে উল্লেখযোগ্য অবদান রাখে এবং মাথাপিছু আয়, নারীর ক্ষমতায়ন এবং কর্মসংস্থান সৃষ্টিতে ইতিবাচক প্রভাব ফেলে। অগ্রণী ব্যাংক পিএলসি রেমিট্যান্স প্রবাহের জন্য একটি বিশ্বস্ত চ্যানেল হিসেবে নিজেকে পতিষ্ঠিত করেছে, দক্ষ বিতরণ নিশ্চিত করার জন্য উন্নত এবং নিরাপদ বিতরণ ব্যবস্থা ব্যবহার করে। তার এজেন্ট ব্যাংকিং পরিষেবা এবং বিশেষায়িত রেমিট্যান্স-অনলি পয়েন্টের মাধ্যমে, ব্যাংকটি গ্রাহকের দোরগোড়ায় পরিষেবা প্রদান করে এবং আকর্ষণীয় স্কিম দিয়ে পেরকদের উৎসাহিত করে। শক্তিশালী ব্যবস্থাপনাগত তত্ত্বাবধান, দ্রুত লেনদেন প্রক্রিয়াকরণ এবং অত্যাধুনিক পয়জারের মাধ্যমে, অগ্রণী ব্যাংক গত চৌদ্দ বছর ধরে সরকারি মালিকানাধীন ব্যাংকগুলির মধ্যে রেমিট্যান্স সংগ্রহে তার নেতৃত্ব বজায় রেখেছে। মর্যাদাপূর্ণ প্রশংসায় সম্মানিত, ব্যাংকটি তার নেটওয়ার্ক সম্প্রসারণ এবং গ্রাহক পরিষেবার মান ক্রমাগত উন্নত করতে প্রতিশ্রুতিবদ্ধ।

২০২৪ সালে রেমিট্যান্স ব্যবসায় ব্যাংক এর অগ্রগতি

২০২৪ সালে অগ্রণী ব্যাংক পিএলসি, রেমিট্যান্স আহরণে সরকারী ব্যাংকের মধ্যে প্রথম এবং সকল ব্যাংকের মধ্যে দ্বিতীয় অবস্থান অর্জন করেছে। অগ্রণী ব্যাংকের মাধ্যমে প্রাপ্ত বৈদেশিক রেমিট্যান্সের পরিমাণ গত বছরের তুলনায় ৬৩.৭০% বৃদ্ধি পেয়েছে। ২০২৪ সালে অগ্রণী ব্যাংকের মোট রেমিট্যান্স

অর্জিত হয়েছে ১,৮০৬.১৬ মিলিয়ন মার্কিন ডলার। ২০২৪ সালে রেমিট্যান্স আহরণের লক্ষ্যমাত্রা ছিল ১৬,৫০০ কোটি টাকা যার বিপরীতে অর্জন ২১,০৩৩.৯০ কোটি টাকা যা লক্ষ্যমাত্রার ১২৭.৪৭%। ২০২৪ সালের উল্লেখযোগ্য অর্জন সমূহ নিম্নে প্রদান করা হলো:

- অগ্রণী ব্যাংকের সাথে বিশ্বব্যাপী ৮৫ টি এক্সচেঞ্জ হাউজের রেমিট্যান্স ব্যবসা চালু রয়েছে; প্রতিবেদনাধীন ২০২৪ সালে নতুন করে ০৪ টি এক্সচেঞ্জ হাউজের সাথে চুক্তি স্থাপন করা হয়েছে। নতুন নতুন আরোও কোম্পানীর সাথে চুক্তি স্থাপনের প্রক্রিয়া চলছে। ২০২৪ সালে কানাডাভিত্তিক Clavis Fintech Solution Ltd., UAE ভিত্তিক Xpress Money Service Limited, কুয়েতভিত্তিক Al Zamil Exchange, জাপানভিত্তিক Japan Money Express (JME) প্রভৃতি Exchange House এর সাথে চুক্তি স্থাপন করা হয়েছে;
- ২০২৪ সালে অগ্রণী ব্যাংক পিএলসি. এর রেমিট্যান্স পেমেন্ট চ্যানেল হিসেবে প্রথমবারের মত NGO (BURO Bangladesh) এর সাথে চুক্তি স্থাপন করা হয়েছে। সারাদেশব্যাপী BURO Bangladesh এর ১৪৩২ টি শাখার মাধ্যমে দেশের প্রত্যন্ত অঞ্চলে রেমিট্যান্স পরিশোধ করা সম্ভব হচ্ছে;
- অগ্রণী ব্যাংকে ২০২৪ সালে রেমিট্যান্স বিতরণ চ্যানেল বৃদ্ধির জন্য মোবাইল ওয়ালেট সার্ভিস “নগদ” এর সাথে চুক্তি স্থাপন ও রেমিট্যান্স প্রদান শুরু হয়েছে;
- অগ্রণী ব্যাংক পিএলসি. এর মাধ্যমে রেমিট্যান্স প্রেরণ সহজ, দ্রুত ও নিরাপদ করার লক্ষ্যে বিভিন্ন এক্সচেঞ্জ কোম্পানীর সাথে অগ্রণী ব্যাংক পিএলসি. এর API (Application Programming Interface) Integration করা হচ্ছে; ২০২৪ সালে মোট ০৭ টি এক্সচেঞ্জ হাউজের সাথে API Integration সম্পন্ন করা হয়েছে। এপিআই সংযোগকৃত এক্সচেঞ্জ হাউজ এর Account Payee রেমিট্যান্স গ্রাহকের হিসাবে তাৎক্ষণিকভাবে জমা হয়। চুক্তিবদ্ধ সকল কোম্পানীর সাথে পর্যায়ক্রমে API Integration এর ব্যবস্থা নেয়া হয়েছে;
- ২০২২ সাল হতে Agrani Exchange House, Singapore Gi Third Bank রেমিট্যান্স ITCL এর মাধ্যমে সরাসরি জমা করা হচ্ছে। ২০২৪ সাল হতে ITCL (Information Technology Consultants Limited) এর মাধ্যমে বিভিন্ন Exchange House এর Other Bank রেমিট্যান্স সরাসরি গ্রাহকের হিসাবে জমা করা হচ্ছে;
- সাবসিডিয়ারী প্রতিষ্ঠান অগ্রণী রেমিট্যান্স হাউজ, মালয়েশিয়া

হতে রেমিট্যান্স প্রেরণের লক্ষ্যে অগ্রণী ব্যাংকের নিজস্ব জনবল দ্বারা ডেভেলপকৃত সফটওয়্যারের Test সম্পন্ন হয়েছে। উক্ত Software টির কার্যক্রম শুরু হলে মালয়েশিয়া হতে অগ্রণী ব্যাংকের CBS (Core Banking System) এ গ্রাহকের একাউন্টে সরাসরি টাকা জমা হবে এবং বিকাশ, নগদ ও ITCL এর রেমিট্যান্স দ্রুততম সময়ে গ্রাহকের একাউন্টে জমা করা সম্ভব হবে;

- ফরেন রেমিট্যান্স ডিভিশনের নিজস্ব জনবল দ্বারা ডেভেলপকৃত Agrani RMS (Remittance Management System) সফটওয়্যারের Test সম্পন্ন হয়েছে। এর মাধ্যমে এক্সচেঞ্জ হাউজ কর্তৃক প্রেরিত রেমিট্যান্স ডাটা ডিলিং অফিসার কর্তৃক তাৎক্ষণিক আপলোড করা হবে এবং অতি দ্রুত গ্রাহকের হিসাবে রেমিট্যান্স জমা হবে;
- ১৮ ডিসেম্বর, ২০২৪ আন্তর্জাতিক অভিবাসী দিবস ও জাতীয় প্রবাসী দিবস উপলক্ষ্যে ঢাকার ওসমানী স্মৃতি মিলনায়তন প্রাঙ্গণে রেমিট্যান্স মেলায় আয়োজন করা হয়। উক্ত মেলায় আয়োজিত অনুষ্ঠানে আইন, বিচার ও সংসদ বিষয়ক মন্ত্রণালয়ের মাননীয় উপদেষ্টা জনাব ডঃ আসিফ নজরুল এবং যুব ও ক্রীড়া মন্ত্রণালয়ের মাননীয় উপদেষ্টা জনাব আসিফ মাহমুদ সজীব ভূঁইয়া এর উপস্থিতিতে দেশের অন্যতম শীর্ষ রেমিট্যান্স আহরণকারী ব্যাংক হিসেবে রাষ্ট্রায়ত্ত্ব অগ্রণী ব্যাংক পিএলসি. কে প্রবাসী কল্যাণ ও বৈদেশিক কর্মসংস্থান মন্ত্রণালয় কর্তৃক ‘অভিবাসী মেলা পুরস্কার’ প্রদান করা হয়েছে;
- সেন্টার ফর এনআরবি কর্তৃক আয়োজিত অনুষ্ঠানে ২০২৪ সালে রেমিট্যান্স আহরণে সকল ব্যাংকের মধ্যে দ্বিতীয় সর্বোচ্চ রেমিট্যান্স আহরণকারী হিসেবে অগ্রণী ব্যাংক পিএলসি. কে ‘টপ টেন রেমিট্যান্স সিলভার এওয়ার্ড ২০২৫’ প্রদান করা হয়।

২০২৪ সালে তহবিল ব্যবস্থাপনা কার্যক্রমের অর্জন

২০২৪ সালে, ব্যাংকের ট্রেজারি বিভাগ অত্যন্ত দক্ষতার সাথে ব্যাংকের তারল্য ব্যবস্থাপনা করেছে এবং ২,৩৩৩.০৬ কোটি টাকা আয় করেছে যা কোভিড-১৯ মহামারী-পরবর্তী অর্থনৈতিক পরিবর্তনের সময়কালে অত্যন্ত চ্যালেঞ্জিং ছিল।

প্রাইমারি ডিলারশিপ

প্রাইমারি ডিলারস বাংলাদেশ লিমিটেড (পিডিবিএল) বাংলাদেশে পরিচালিত প্রাইমারি ডিলার ব্যাংকগুলির শীর্ষস্থানীয় সংগঠন। পিডিবিএল এর মূল লক্ষ্য হল বাংলাদেশে সরকারি সিকিউরিটিজ এর একটি অংশগ্রহণমূলক ও প্রাণবন্ত সেকেন্ডারি মার্কেট প্রতিষ্ঠা। অগ্রণী ব্যাংক পিএলসি. প্রাইমারি ডিলারস বাংলাদেশ

লিমিটেড (পিডিবিএল) এর প্রতিষ্ঠাকালীন সদস্য। ৮ টি ব্যাংক ও ১ টি আর্থিক প্রতিষ্ঠান নিয়ে পিডিবিএল ২০০৮ সালে যাত্রা শুরু করে। বর্তমানে বাংলাদেশ ব্যাংক অনুমোদিত পিডিবিএল এর মোট সদস্য সংখ্যা ১৫। পিডিবিএল এর সদস্য হিসেবে প্রথম থেকেই অগ্রণী ব্যাংক পিএলসি, প্রাইমারি অকশন-এ অংশগ্রহণ করে সরকারি ট্রেজারি বিল ও বন্ড ক্রয়ের মাধ্যমে সরকারের ঘাটতি বাজেট এবং অন্যান্য অর্থায়নে গুরুত্বপূর্ণ ভূমিকা পালনের পাশাপাশি সেকেন্ডারি মার্কেটে সরকারি সিকিউরিটিজ ক্রয় বিক্রয়ের মাধ্যমে একটি গতিশীল সেকেন্ডারি মার্কেট সৃষ্টি করতে সচেষ্ট রয়েছে।

বিনিয়োগ

২০২৪ সালের শেষে ব্যাংকের বিনিয়োগ পোর্টফোলিও দাঁড়িয়েছে ২৭,৭৫৯.৬৮ কোটি টাকা, যা আগের বছরে ছিল ২৫,৪৪৩.৬৩ কোটি টাকা। উচ্চ সুদ প্রদানকারী বিনিয়োগের প্রতি বরাবরই ব্যাংক নজর দিয়েছে। বাংলাদেশ ব্যাংকের ডিওএস সার্কুলার নং ২৬ তারিখ ১৯/০৮/২০১৯ অনুযায়ী ব্যাংক বিধিবদ্ধ তারল্য (স্ট্যাটুটরি লিকুইডিটি রিকোয়ারমেন্ট) রক্ষা করে যাচ্ছে।

২০২৪ সালে ট্রেজারি বিভাগের অগ্রাধিকারসমূহ

- ট্রেজারি বিল/বন্ডে বিনিয়োগ বৃদ্ধি করা;
- ব্যাংকের সুষ্ঠু তহবিল ব্যবস্থাপনার মাধ্যমে সর্বাধিক আয় নিশ্চিত করা;
- স্থানীয় এবং বৈদেশিক মুদ্রা বাজারে তহবিলের ব্যবস্থাপনা এবং ব্যবহার;
- এডিআর সহনীয় অবস্থানে রাখা;
- বাজার ব্যবস্থাপনার সাথে সামঞ্জস্য রেখে ট্রান্সফার পাইসিং (টিপি) পুনর্নির্ধারণ করা;
- বাজার ব্যবস্থাপনার সাথে সামঞ্জস্য রেখে সম্পদ এবং দায়বদ্ধতার সুদের হার আপডেট করা;
- বাজার ব্যবস্থাপনার সাথে সামঞ্জস্য রেখে বৈদেশিক মুদ্রার হিসাবরক্ষণের বিনিময় হার সমন্বয় করা;
- বাজারের গতিবিধি অনুসারে অভ্যন্তরীণ রেমিট্যান্স এবং রপ্তানিকারীদের জন্য ক্রয় হার আপডেট করা; এবং
- ট্রেজারি বিল এবং বন্ডের বিনিয়োগকারীদের জন্য ‘সরকারি সিকিউরিটিজ বিনিয়োগ উইন্ডো’ এর মাধ্যমে দ্রুত ও কার্যকর ক্লায়েন্টেল পরিষেবা প্রদান করা।

ঋণের বিভাগীয় বিভাজন

৩১ ডিসেম্বর ২০২৪ তারিখে মোট ঋণ এবং অগ্রিমের পরিমাণ ছিল ৭৯,০৩৭.৪১ কোটি টাকা, যা আগের বছরের শেষে ছিল ৭৫,৬৯৯.২৪ কোটি টাকা। ব্যাংকের অগ্রিম পোর্টফোলিওটি বেশ বৈচিত্র্যপূর্ণ এবং এতে কৃষি ভিত্তিক ও কৃষি প্রক্রিয়াকরণ, জাহাজ

নির্মাণ, জাহাজ ভাঙা, ইস্পাত ও প্রকৌশল, কাগজ ও কাগজের পণ্য, রাসায়নিক, নির্মাণ, রিয়েল এস্টেট এবং ভোক্তাদের ক্রেডিট স্কিমের আওতায় ঋণ, বিভিন্ন ব্যবসায়িক ব্যবসা, মহিলা উদ্যোক্তা ঋণ এবং ‘অগ্রণী বিদেশ যাওয়ার ঋণ’ সহ বিস্তৃত ব্যবসা ও শিল্পের জন্য অর্থায়ন অন্তর্ভুক্ত রয়েছে।

শিল্প ঋণ

রাষ্ট্র মালিকানাধীন অন্যতম বাণিজ্যিক ব্যাংক হিসেবে অগ্রণী ব্যাংক পিএলসি দেশের উন্নয়নের জন্য সরকারের দ্রুত শিল্পায়ননীতি বাস্তবায়নে গুরুত্বপূর্ণ ভূমিকা পালন করেছে। শিল্পায়নের প্রায় সকল ক্ষেত্রে এ ব্যাংক হতে স্বতন্ত্রভাবে ও কনসোর্টিয়াম/সিডিকেশন ব্যবস্থায় বিভিন্ন সরকারি ও বেসরকারি ব্যাংক এবং আর্থিক প্রতিষ্ঠানের সাথে যৌথভাবে মধ্য ও দীর্ঘ মেয়াদী প্রকল্পে মেয়াদী ও চলতি মূলধন ঋণ প্রদান করে থাকে। এক্ষেত্রে নতুন প্রকল্প স্থাপনে ঋণ প্রদানের পাশাপাশি বিদ্যমান প্রকল্পের বিএমআরইকরণেও ঋণ প্রদান করা হয়। এ ব্যাংক হতে শিল্প খাতে ডিসেম্বর ২০২৪ পর্যন্ত মোট ৯৭৭ টি প্রকল্পে মঞ্জুরিকৃত ঋণ ৩০,৮৭২.২৮ কোটি টাকার বিপরীতে ১৮,০০৮.৬৩ কোটি টাকা বিতরণ করা হয়েছে।

বিদ্যুৎ খাতে ঋণ প্রদান

বিগত কয়েক বৎসর যাবত বিদ্যুৎ খাত দেশের অগ্রাধিকার খাত হিসেবে চিহ্নিত। অগ্রণী ব্যাংক এ খাতে অর্থায়নে গুরুত্বপূর্ণ ভূমিকা পালন করেছে। ২০২৪ সালের ডিসেম্বর পর্যন্ত এ খাতে ১৯টি প্রকল্পে মোট ১০,০১৫.০৩ কোটি টাকা ঋণ বিতরণ করা হয়েছে। মঞ্জুরিকৃত প্রকল্পগুলি হতে দৈনিক ৪,৯০৯.২০ মেগাওয়াট বিদ্যুৎ উৎপাদিত হচ্ছে এবং তা জাতীয় গ্রীডের মাধ্যমে দেশের বিভিন্ন অঞ্চলে সরবরাহ করা হচ্ছে।

স্বাস্থ্য খাতে ঋণ প্রদান

দেশের সামগ্রিক উন্নয়নের জন্য প্রতিটি নাগরিকের সুস্বাস্থ্য একান্ত প্রয়োজন। সুস্থ শরীর দেহ মন সতেজ রাখে এবং কর্মে প্রেরণা যোগায়। তাই, দেশের সাধারণ মানুষের দোরগোড়ায় চিকিৎসা সেবা পৌঁছে দেওয়ার জন্য, ব্যাংকটি এ পর্যন্ত ১১টি হাসপাতাল, ক্লিনিক, ফার্মেসি এবং ওষুধ পস্তুতকারক প্রতিষ্ঠানে মোট ৫০৪.৮৩ কোটি টাকা ঋণ বিতরণ করেছে।

সিডিকেশন ঋণ

অগ্রণী ব্যাংক পিএলসি সিডিকেশন ব্যবস্থার আওতায় বড় বড় প্রকল্প বাস্তবায়নে গুরুত্বপূর্ণ ভূমিকা পালন করে আসছে। এ ক্ষেত্রে ২০০৫ সাল থেকে এবিপিএলসি সদস্য ব্যাংক হিসেবে অংশগ্রহণের পাশাপাশি সিডিকেশন/কনসোর্টিয়ামে লিড ব্যাংকের ভূমিকা পালনসহ ২০২৪ সালের ডিসেম্বর পর্যন্ত ৯৮টি প্রকল্পে

সিডিকেশন টার্ম লোনে অংশ নিয়েছে, যার মধ্যে ২৮টি প্রকল্প ছাড়া অধিকাংশ প্রকল্প ইতোমধ্যে সমন্বয় করা হয়েছে। এই ২৮টি পক্সে মোট অনুমোদিত ঋণ ১৪,২০০.০১ কোটি টাকা, যার মধ্যে ব্যাংকের অংশগ্রহণ ৪,৮৭২.২৩ কোটি টাকা এবং বার্ষিক দায় ২,৮৪৮.০০ কোটি টাকা।

বিভিন্ন প্রতিষ্ঠানে সিএমএসএমই ঋণ প্রদানের কিছু প্রোগ্রাম- অগ্রণী ব্যাংক পিএলসি. এর NGO লিংকেজ প্রোগ্রাম

যোগ্য এনজিওদের মাধ্যমে ঋণ কার্যক্রম সম্প্রসারণে অগ্রণী ব্যাংক পিএলসি একটি অগ্রগামী ব্যাংক। ব্যাংকটি এসএমই ঋণ সেবা সম্প্রসারণে বিভিন্ন এনজিও প্রতিষ্ঠানকে নিয়োজিত করেছে। যে কোন যোগ্য এনজিও প্রতিষ্ঠান ব্যাংকের বিদ্যমান বিধিমালার আলোকে এই ঋণ সুবিধা গ্রহণ করতে পারে। অগ্রণী ব্যাংক পিএলসি ২০১৫ সালে ব্যাংককে ৩৫২.০০ কোটি টাকা, ২০১৭ সালে আদ-দীন ওয়েলফেয়ার সেন্টারকে ০.৫০ কোটি টাকা, সাজিদা ফাউন্ডেশনকে ২.৮৫ কোটি টাকা, টিএমএসএসকে ৩০০.০০ কোটি টাকা, ২০১৮ সালে রুরাল রি-মনোস্ট্রেশন ফাউন্ডেশনকে ০.১০ কোটি টাকা, ২০২০ সালে মাইডাসকে ১৮০.০০ কোটি টাকা, ২০২২ সালে ডিআইএসএ কে ০.৫০ কোটি টাকা, ২০২২ সালে সমাজ উন্নয়ন কেন্দ্র(সুক)কে ২.০০কোটি টাকা এবং ২০২৩ সালে সোসিও ইকোনোমিক ব্যাকিং এসোসিয়েশন(সেবা) কে ২০.০০ কোটি টাকা ঋণ বিতরণ করেছে। এনজিও গুলো সেই অর্থ জনগণের মাঝে ক্ষুদ্র ঋণ হিসেবে বিতরণ করেছে। ৩১.১২.২০২৪ ভিত্তিক এখাতে ঋণ স্থিতি ৪৫৮.৩৯ কোটি টাকা।

বৈদেশিক সাহায্যপুষ্ট ঋণদান প্রকল্প

ঋণ বিতরণ কার্যক্রম পরিচালনার জন্য অগ্রণী ব্যাংক পিএলসি ব্যাংকের নিজস্ব তহবিল ও বৈদেশিক তহবিল ব্যবহার করেছে। ইজিপিআরপি ও এমএসএফএসসিআইপি (কুড়িগ্রাম) প্রকল্প দু'টি ইফাদের আর্থিক সহায়তায় অত্যন্ত সফলতার সাথে পরিচালিত হচ্ছে। ইজিপিআরপি এর আওতায় ব্যাংকটি সারাদেশে মোট ১৯১টি শাখার মাধ্যমে উদ্যোক্তাদের মাঝে ঋণ বিতরণ করেছে। ২০২৪ সালে ব্যাংকটি ইজিপিআরপি ও এমএসএফএসসিআইপি(কুড়িগ্রাম) প্রকল্প দু'টির আওতায় যথাক্রমে ৩.৩১ কোটি ও ১৭.০৫ কোটি টাকা ঋণ প্রদান করেছে।

সিএমএসএমই খাতে পাকঃঅর্থায়ন স্কিম প্রবর্তন

দেশের সিএমএসএমই খাতে নিয়োজিত উদ্যোক্তাদের মাঝে সহজশর্তে অর্থ প্রাপ্তির সুযোগ তৈরী করা সম্ভব হলে তা জাতীয় অর্থনৈতিক প্রবৃদ্ধি অর্জনকে অধিকতর গতিশীল করবে। সে লক্ষ্যে, ব্যাংক ও আর্থিক প্রতিষ্ঠানসমূহের মাধ্যমে সিএমএসএমই উদ্যোক্তাদেরকে অপেক্ষাকৃত স্বল্প সুদে/মুনাফায় ও সহজ শর্তে

ঋণ/বিনিয়োগ সুবিধা নিশ্চিত করতে বাংলাদেশ ব্যাংক কর্তৃক একটি পাকঃঅর্থায়ন স্কিম গঠন করা হয়েছে। এ সুবিধার আওতায় ৩৫৯৫ জন উদ্যোক্তার মাঝে ৭০০.৪০ কোটি টাকার ঋণ বিতরণ করা হয়েছে; যেখানে, বাংলাদেশ ব্যাংক কর্তৃক জুন, ২০২৫ এর মধ্যে লক্ষ্যমাত্রা দেয়া হয়েছিল ৭০০.০০ কোটি টাকা অর্থাৎ ৩১.১২.২০২৪ এর মধ্যেই লক্ষ্যমাত্রার শতভাগ অর্জিত হয়েছে।

সিএমএসএমই খাতে অর্জন ২০২৪

গণপজাতন্ত্রী বাংলাদেশ সরকার কর্তৃক পণীত ২০১৬ সালের শিল্প নীতিমালায় এসএমই উন্নয়নের দিকনির্দেশনা প্রদান করে এসএমই বিকাশের জন্য কৌশলগত নীতি পণ্যন করা হয়েছে। সরকারের উন্নয়ন সহযোগী হিসেবে অগ্রণী ব্যাংক পিএলসি এই লক্ষ্য সফলভাবে সম্পন্ন করেছে। এ ক্ষেত্রে অগ্রণী ব্যাংক পিএলসি ২০২৪ সালে কুটির, মাইক্রো, ক্ষুদ্র ও মাঝারি শিল্প/উদ্যোগের পক্ষে লক্ষ্যমাত্রা ১৭,৩০০.৫৭ কোটি টাকার বিপরীতে ১৪,৯৫৫.১৫ কোটি টাকা বিতরণ করেছে। অর্জনের হার ৮৬.৪৪%। নারী উদ্যোক্তাদের মধ্যে ঋণ পবাহ বৃদ্ধির জন্য বিডব্লিউসিসিআই (BWCCI)-এর সাথে একটি সমঝোতা স্মারক স্বাক্ষরিত হয়েছে। বাংলাদেশ ব্যাংকের সকল নির্দেশনা বাস্তবায়নের জন্য সবাইকে সার্কুলার/চিঠির মাধ্যমে অবহিত করা হয়েছে এবং অগ্রণী ব্যাংক পিএলসি-এর বিভিন্ন এসএমই ঋণ পণ্য বিভিন্ন মেলায় পদর্শন করা হয়েছে। এছাড়াও ব্যাংক বিভিন্ন সেমিনার/সম্মেলনে অংশগ্রহণ করেছে। পরিবেশবান্ধব, কৃষিভিত্তিক ও কৃষি প্রক্রিয়াজাত শিল্প, শ্রমঘন ও উৎপাদনমুখী উদ্যোগ, আমদানি বিকল্প পণ্য উৎপাদন, রপ্তানিমুখী উদ্যোগ, সৃজনশীল নতুন উদ্যোগ এবং আইটি ও পযুক্তি-সম্পর্কিত উদ্যোগে অর্থায়ন বৃদ্ধির জন্য বিশেষ মনোযোগ দেওয়া হয়েছে। বাংলাদেশ ব্যাংক সিএমএসএমই-এর জন্য নতুন নীতিমালা পণ্যনের কাজ করছে। সেই নীতিমালা ঘোষণার পর সামগ্রিক এসএমই কার্যক্রমকে আরও গতিশীল করতে প্রয়োজনীয় পদক্ষেপ নেওয়া হবে, যাতে সিএমএসএমই বিকাশে অগ্রণী ব্যাংক পিএলসি-এর কর্মদক্ষতা সবার জন্য অগ্রণী ভূমিকা পালন করবে।

কৃষি ও পল্লী ঋণ

বাংলাদেশের অর্থনৈতিক উন্নয়নের অগ্রযাত্রায় রাষ্ট্রীয় মালিকানাধীন ব্যাংকগুলোর মধ্যে অগ্রণী ব্যাংক পিএলসি গুরুত্বপূর্ণ ভূমিকা পালন করে আসছে। কৃষি, মৎস্য চাষ ও পাণিসম্পদসহ বিভিন্ন প্রকার উৎপাদনমুখী কর্মকাণ্ডে অগ্রণী ব্যাংক পিএলসি ১৯৭৭ সাল হতে ঋণ প্রদান করে আসছে। বাংলাদেশ পরিসংখ্যান ব্যুরোর অস্থায়ী হিসাব অনুযায়ী, ২০২৩-২০২৪ অর্থবছরে মোট দেশজ উৎপাদনে (জিডিপি) কৃষির অবদান ১১.০২%। শিল্প ও পরিষেবা ক্ষেত্রের বিকাশেও কৃষি ক্ষেত্রের পরোক্ষ অবদান রয়েছে। এছাড়াও, শ্রমশক্তি জরিপ ২০২৩ অনুযায়ী, দেশের

মোট শ্রমশক্তির ৪৪.৪১% সরাসরি কৃষির সাথে জড়িত। পুষ্টিকর খাদ্য উৎপাদন, রপ্তানি আয় বৃদ্ধি, কর্মসংস্থান সৃষ্টি এবং সর্বোপরি দেশের অর্থনৈতিক প্রবৃদ্ধি অর্জনে কৃষি গুরুত্বপূর্ণ ভূমিকা পালন করে আসছে। এমনকি পরিবেশ বিপর্যয় ও জলবায়ু পরিবর্তনের বিরূপ প্রভাব মোকাবেলায়ও কৃষির ভূমিকা অপরিসীম। খাদ্য নিরাপত্তা ও পুষ্টি নিশ্চিত করতে উন্নত প্রযুক্তি নির্ভর কৃষি ব্যবস্থার বিকল্প নেই। দেশের সামষ্টিক অর্থনৈতিক উন্নয়নে কৃষির চলমান অগ্রযাত্রাকে সমুন্নত রাখার লক্ষ্যে বাংলাদেশ সরকারের কৃষিবান্ধব নীতিমালা ও উদ্যোগের ফলে দেশ এখন খাদ্য শস্য উৎপাদনে স্বয়ংসম্পূর্ণ।

অগ্রণী ব্যাংক পিএলসি. এর প্রধান প্রধান ঋণ প্রকল্প

শস্য ঋণ, শস্য বহুমুখীকরণ ঋণ, স্বনির্ভর ঋণ, পল্লী ঋণ প্রকল্প (আরএফপি), শস্য গুদাম ঋণ প্রকল্প, চিংড়ি চাষ ঋণ (সাধারণ), কলা চাষ ঋণ, লবন উৎপাদন ঋণ, ফুল চাষ ও বিপনের জন্য ঋণ, ক্ষুদ্র ও কুটির শিল্পে ঋণ, কেঁচো সার (ভার্মি কম্পোস্ট) ঋণ, একটি বাড়ি একটি খামার প্রকল্পে ঋণ, বায়োগ্যাস প্রকল্পে ঋণ, সৌর শক্তি প্রকল্পে ঋণ, ভেষজ উদ্যান প্রকল্পে ঋণ, নার্সারী স্থাপনে ঋণ, ক্ষুদ্র উদ্যোগ ঋণ প্রকল্প, মৎস্য চাষ ঋণ (পুকুরে মৎস্য চাষ), খাঁচায় মৎস্য চাষ ঋণ, আধা-নিবিড় চিংড়ি চাষ ঋণ, সেচ যন্ত্র ক্রয় ঋণ, আত্ম-কর্মসংস্থানমূলক ঋণদান, পল্লী গৃহ নির্মাণ ঋণ, পল্লী পরিবহণ ঋণ, ক্ষুদ্রকায় হাঁস মুরগীর খামারের জন্য ঋণ, সাধারণ পল্লী ঋণ, দারিদ্র বিমোচনে উদ্যান ভিত্তিক ফসল উৎপাদনে ঋণ, কৃষি যন্ত্রপাতি ঋণ, পান চাষ ঋণ, গাভী ক্রয়ের জন্য ঋণ, হালের বলদ/মহিষ ক্রয় ঋণ, গরু মোটাতাজাকরণ ঋণ, দারিদ্র বিমোচনে ছাগল পালন ঋণ, দারিদ্র বিমোচনে ভেড়া পালন ঋণ, বকনা বাছুর ক্রয়ের জন্য ঋণ প্রদান, কৃষি ভিত্তিক পকল্প ঋণের আওতায় মৎস্য চাষ প্রকল্পে ঋণ, মৎস্য চাষ হ্যাচারী/নার্সারী পকল্পে ঋণ, ডেইরী শিল্পে ঋণ, পোল্ট্রি শিল্পে ঋণ, পোল্ট্রি হ্যাচারী/নার্সারী শিল্পে ঋণ, সমন্বিত প্রকল্প ঋণ, ফিড মিল শিল্পে ঋণ ইত্যাদি।

অগ্রণী ব্যাংক পিএলসি. এর সার্বিক কৃষি ও পল্লী ঋণ বিতরণের তথ্যাদি ২০২৩-২০২৪

বাংলাদেশ ব্যাংক, কৃষি ঋণ বিভাগ, প্রধান কার্যালয়, ঢাকা এর এসিডি সার্কুলার নং-০২, তারিখ ০৬-০৮-২০২৩ এর মাধ্যমে ২০২৩-২০২৪ অর্থবছরে অগ্রণী ব্যাংক পিএলসি এর কৃষি ও পল্লী ঋণ খাতে ৭০০.০০ কোটি টাকা ঋণ বিতরণের লক্ষ্যমাত্রা নির্ধারণ করা হয়। তৎপেক্ষিতে অত্র ব্যাংকের নির্দেশ পরিপত্র নং-আরসিডি/বাজেট(২০২৩-২০২৪)/৯৯/২০২৩, তারিখ ২১/০৮/২০২৩ এর মাধ্যমে অঞ্চলওয়ারী বাজেট বরাদ্দ প্রদান করা হয়।

২০২৪-২০২৫ অর্থবছর (চলমান)

বাংলাদেশ ব্যাংক, কৃষি ঋণ বিভাগ, প্রধান কার্যালয়, ঢাকা এর এসিডি সার্কুলার নং-০১, তারিখ ২৯-০৮-২০২৪ এর মাধ্যমে ২০২৪-২০২৫ অর্থবছরে অগ্রণী ব্যাংক পিএলসি এর কৃষি ও পল্লী ঋণ খাতে ৭০০.০০ কোটি টাকা ঋণ বিতরণের লক্ষ্যমাত্রা নির্ধারণ করা হয়। অত্র ব্যাংকের নির্দেশ পরিপত্র নং-আরসিডি/বাজেট(২০২৪-২৫)/৯৩/২০২৪, তারিখ ১২/০৯/২০২৪ এর মাধ্যমে অঞ্চলওয়ারী বাজেট বরাদ্দ প্রদান করা হয়।

কৃষি ও পল্লী ঋণ প্রদানে অত্র ব্যাংকের বর্তমান ও ভবিষ্যৎ পরিকল্পনা

২০২৪-২০২৫ অর্থবছরে বাংলাদেশ ব্যাংক কর্তৃক দেশে কার্যরত সকল ব্যাংকের জন্য কৃষি ও পল্লী ঋণ খাতে বিতরণের জন্য সর্বমোট লক্ষ্যমাত্রা ৩৮,০০০ কোটি টাকা নির্ধারণ করা হয়েছে। বাংলাদেশ ব্যাংক কর্তৃক পণীত কৃষি ও পল্লী ঋণ নীতিমালা অনুযায়ী এ ব্যাংকের জন্য ৭০০.০০ কোটি টাকা লক্ষ্যমাত্রা নির্ধারণ করা হয়েছে। অত্র ব্যাংকের রুরাল ক্রেডিট ডিভিশনের নির্দেশ পরিপত্র নং- আরসিডি/বাজেট (২০২৪-২০২৫)/৯৩/২০২৪, তারিখ ১২/০৯/২০২৪ এর মাধ্যমে সংশ্লিষ্ট সকলকে বিষয়টি অবহিত করে সার্কুলার জারি করা হয়েছে। চলতি অর্থবছরে কৃষি ও পল্লী ঋণ বিতরণ এবং আদায়ের লক্ষ্যমাত্রা শতভাগ নিশ্চিত করার লক্ষ্যে রুরাল ক্রেডিট ডিভিশন হতে নিয়মিতভাবে তদারকি অব্যাহত আছে। কোন অঞ্চলে ঋণ বিতরণ সন্তোষজনক না হলে সংশ্লিষ্ট অঞ্চল প্রধান ও শাখা ব্যবস্থাপকদের সাথে পত্রালাপ ও টেলিফোনিক তাগাদার মাধ্যমে কেস-টু-কেস ভিত্তিতে ঋণ বিতরণ ও আদায় ত্বরান্বিত করার প্রয়োজনীয় নির্দেশনা প্রদান করা হচ্ছে।

কৃষি ও পল্লী ঋণের ক্রমবর্ধমান চাহিদার কথা বিবেচনায় রেখে ঋণ বিতরণ প্রক্রিয়া আরও যুগোপযোগী স্বচ্ছভাবে বিতরণ বৃদ্ধি করা হবে। চলমান প্রক্রিয়ার মাঝে যে সব দুর্বলতা আছে তা দূরীকরণ করা হবে। বিতরণ ও আদায় কার্যক্রম অনলাইন করতে চেষ্টা করা হবে। চলমান কৃষি ঋণ বিতরণ পদ্ধতির পাশাপাশি এজেন্ট ব্যাংকিং এর মাধ্যমে কৃষি ও পল্লী ঋণ বিতরণের উদ্যোগ গ্রহণ করা হবে।

মাইক্রো ক্রেডিট ঋণের সংক্ষিপ্ত বর্ণনা

অগ্রণী ব্যাংক পিএলসি এর কৃষি/পল্লীঋণ কর্মসূচি ছাড়াও দারিদ্র বিমোচন ও আত্মকর্মসংস্থানে কর্মসূচি চালু আছে, নিম্নে উল্লেখ্য করা হলোঃ

স্বনির্ভর ঋণ

গ্রামীণ দরিদ্র জনগোষ্ঠির আর্থ-সামাজিক উন্নয়ন ত্বরান্বিত করার জন্য ১৯৭৮ সালে বাংলাদেশ ব্যাংকের মধ্যস্থতায় তৎকালীন

রাষ্ট্রায়ত্ব ৬টি ব্যাংক যথা সোনালী, জনতা, অগ্রণী, রূপালী, উত্তরা ও বাংলাদেশ কৃষি ব্যাংকের অর্থায়নে ১০০ কোটি টাকার এসএসপি (স্পেশাল এগ্রিকালচার ক্রেডিট পোগ্রাম) কার্যক্রম শুরু হয়। উক্ত কর্মসূচির আওতায় ক্ষুদ্র কৃষকদের ঋণ দেয়ার পাশাপাশি ১০টি উপজেলায় বিত্তহীন মহিলাদের “টেকি ঋণ” নামে জামানত বিহীন ক্ষুদ্র ঋণ কার্যক্রম চালু করা হয়। এ কর্মসূচির উদ্দেশ্য ছিল গ্রামীণ বিত্তহীন দরিদ্র মহিলারা জামানত বিহীন ঋণ নিয়ে বাজার থেকে ধান ক্রয় করবে এবং টেকিতে ছাটাই করে বাজারে চাউল বিক্রয় করে যে আয় হবে তা দিয়ে সংসার পরিচালনা করবে। পথমদিকে টেকি ঋণের সিলিং ছিল ৫০০.০০ টাকা। পর্যায়ক্রমে বিভিন্ন খাতে ঋণ প্রদান করা হয় এবং ১৯৮২ সালে এই কর্মসূচি বিভিন্ন উপজেলায় সম্প্রসারণ করা হয় এবং ঋণের সিলিং ৫০০.০০ টাকা থেকে বাড়িয়ে সর্বোচ্চ ৫০০০.০০ টাকা করা হয়। পরবর্তীতে ১৯৯৮ সালে ঋণের সিলিং বৃদ্ধি করা হয় ১০,০০০.০০ টাকায়, ২০০৬ সালে ১৫,০০০.০০ টাকায় এবং ২০০৮ সালে ২৫,০০০.০০ টাকায় এবং ২০১০ সালে ৪০,০০০.০০ টাকায় উন্নীত করা হয়। এ কর্মসূচির আওতায় ৩৩টি অঞ্চলের ১৩৮টি শাখার মাধ্যমে ঋণ বিতরণ করা হয়েছে, যার বর্তমান দায়স্থিতি ১১৯.১২ কোটি টাকা। উক্ত ঋণের মধ্যে ৬৯.৮৩ কোটি টাকা শ্রেণীকৃত এবং ১৪.২৭ কোটি টাকা অবলোপনকৃত।

পুনঃঅর্থায়ন ঋণ সংক্রান্ত তথ্যাদি

পুনঃঅর্থায়ন স্কীম-০১

বাংলাদেশ ব্যাংক, কৃষি ঋণ বিভাগ, প্রধান কার্যালয়, ঢাকা এর এসিডি সার্কুলার নং-০১ তারিখ ১৩-০৪-২০২০ এর নির্দেশনার প্রেক্ষিতে রুরাল ক্রেডিট ডিভিশনের নির্দেশ পরিপত্র নং-আরসিডি/৩৮/২০২০ তারিখ ২২-০৪-২০২০ এর মাধ্যমে নভেল করোনা ভাইরাস এর প্রাদুর্ভাবের কারণে সৃষ্ট আর্থিক সংকট মোকাবেলায় মাননীয় প্রধানমন্ত্রী কর্তৃক ঘোষিত পণোদনা সুবিধার আওতায় কৃষকের অনুকূলে চলতি মূলধন সরবরাহের উদ্দেশ্যে ৫০০০.০০ (পাঁচ হাজার) কোটি টাকার পুনঃঅর্থায়ন স্কীম চালু করা হয় (গ্রাহক পর্যায়ে সুদের হার ৪% এবং এ স্কীমে অংশগ্রহনকারী ব্যাংক সমূহ বাংলাদেশ ব্যাংক হতে নির্ধারিত ১% সুদ হারে পুনঃঅর্থায়ন সুবিধা পাবে)। এই স্কিমের অধীনে, ১৩১২২ জন কৃষকের মধ্যে ১২৫.৩৫ কোটি টাকা বিতরণ করা হয়েছে। লক্ষ্যের বিপরীতে, অর্জনের হার ১০১%।

পুনঃঅর্থায়ন স্কীম-০২

বাংলাদেশ ব্যাংক, কৃষি ঋণ বিভাগ, প্রধান কার্যালয়, ঢাকা এর এসিডি সার্কুলার নং-০২ তারিখ ১৪-০৯-২০২১ এর নির্দেশনার প্রেক্ষিতে রুরাল ক্রেডিট ডিভিশনের নির্দেশ পরিপত্র নং-

আরসিডি/কোভিড-১৯/১২৫/২০২১ তারিখ ০৬-১০-২০২১ এর মাধ্যমে নভেল করোনা ভাইরাস এর প্রাদুর্ভাবের কারণে সৃষ্ট আর্থিক সংকট মোকাবেলায় (২য় পর্যায়) পণোদনা সুবিধার আওতায় কৃষকের অনুকূলে ৩০০০.০০ (তিন হাজার) কোটি টাকার পুনঃঅর্থায়ন স্কীম চালু করা হয় (গ্রাহক পর্যায়ে সুদের হার ৪% এবং এ স্কীমে অংশগ্রহনকারী ব্যাংক সমূহ বাংলাদেশ ব্যাংক হতে নির্ধারিত ১% সুদ হারে পুনঃঅর্থায়ন সুবিধা পাবে)।

পুনঃঅর্থায়ন স্কীম-০৩

বাংলাদেশ ব্যাংক, কৃষি ঋণ বিভাগ, প্রধান কার্যালয়, ঢাকা এর এসিডি সার্কুলার নং-০১ তারিখ ০৩-০১-২০২২ এর নির্দেশনার প্রেক্ষিতে রুরাল ক্রেডিট ডিভিশনের নির্দেশ পরিপত্র নং-আরসিডি/কোভিড/ঘরে ফেরা/১৬/২০২২ তারিখ ১৭-০২-২০২২ এর মাধ্যমে কোভিড-১৯ মহামারি ও অন্যান্য কারণে গ্রামে ফিরে যাওয়া জনগোষ্ঠীর কর্মসংস্থান সৃষ্টি ও দারিদ্র্যতা বিমোচনে ৫০০ (পাঁচশত) কোটি টাকার “ঘরে ফেরা” বিষয়ক পুনঃঅর্থায়ন স্কীম চালু করা হয় (গ্রাহক পর্যায়ে সুদের হার ৬% এবং এ স্কীমে অংশগ্রহনকারী ব্যাংক সমূহ বাংলাদেশ ব্যাংক হতে নির্ধারিত ০.৫০% সুদ হারে পুনঃঅর্থায়ন সুবিধা পাবে)।

পুনঃঅর্থায়ন স্কীম-০৪

বাংলাদেশ ব্যাংক, কৃষি ঋণ বিভাগ, প্রধান কার্যালয়, ঢাকা এর এসিডি সার্কুলার নং-০৭ তারিখ ১৭-১১-২০২২ এর নির্দেশনার প্রেক্ষিতে রুরাল ক্রেডিট ডিভিশনের নির্দেশ পরিপত্র নং-আরসিডি/পুনঃঅর্থায়ন/৫০০০/০৪/২০২৩ তারিখ ০৪-০১-২০২৩ এর মাধ্যমে খাদ্য নিরাপত্তা নিশ্চিত করার জন্য ৫,০০০.০০ (পাঁচ হাজার) কোটি টাকা পুনঃঅর্থায়ন স্কীম চালু করা হয় (গ্রাহক পর্যায়ে সুদের হার ৪% এবং এ স্কীমে অংশগ্রহনকারী ব্যাংক সমূহ বাংলাদেশ ব্যাংক হতে নির্ধারিত ০.৫০% সুদ হারে পুনঃঅর্থায়ন সুবিধা পাবে)। এ স্কিমের আওতায় অত্র ব্যাংকের অনুকূলে নির্ধারিত ১৩৯.০০ কোটি টাকা অঞ্চলওয়ারী বাজেট বরাদ্দ প্রদান করা হয়।

পুনঃঅর্থায়ন স্কীম-০৫

বাংলাদেশ ব্যাংক, কৃষি ঋণ বিভাগ, প্রধান কার্যালয়, ঢাকা এর এসিডি সার্কুলার নং-০৫ তারিখ ২৫-০৮-২০২২ এর নির্দেশনার প্রেক্ষিতে রুরাল ক্রেডিট ডিভিশনের নির্দেশ পরিপত্র নং-আরসিডি/গম ও ভূট্টা/১৪০/২০২২ তারিখ ২৫-০৯-২০২২ এর মাধ্যমে দেশে গম, ভূট্টা ও এগুলো হতে উৎপাদিত খাদ্য দ্রব্যাদির সরবরাহ স্বাভাবিক রাখার লক্ষ্যে দেশে গম ও ভূট্টার উৎপাদন বৃদ্ধিকল্পে ১,০০০.০০ (এক হাজার) কোটি টাকার পুনঃঅর্থায়ন স্কীম চালু করা হয় (গ্রাহক পর্যায়ে সুদের হার ৪% এবং এ স্কীমে অংশগ্রহনকারী ব্যাংক সমূহ বাংলাদেশ ব্যাংক

হতে নির্ধারিত ০.৫০% সুদ হারে পুনঃঅর্থায়ন সুবিধা পাবে)। ২০২২-২০২৩ অর্থবছরে এ খাতে বিতরণের জন্য ২.০০ কোটি টাকা বরাদ্দ প্রদান করা হয়। উক্ত বরাদ্দের শতভাগ ঋণ বিতরণ করা হয়। এক্ষেপে, উক্ত পুনঃঅর্থায়ন স্কিমের আওতায় অত্র ব্যাংকের বিতরণকৃত ঋণের পরিমাণ এবং সক্ষমতা বিবেচনায় ৩০ জুন ২০২৫ মেয়াদে বরাদ্দের পরিমাণ ১৮.০০ কোটি টাকা বৃদ্ধিপূর্বক সর্বমোট বরাদ্দ (২.০০+১৮.০০) = ২০.০০ কোটি টাকা বাংলাদেশ ব্যাংক কর্তৃক উন্নীত করা হয়েছে। নতুনভাবে বরাদ্দকৃত অবশিষ্ট ১৮.০০ (আঠারো) কোটি টাকা আগামী ৩০ জুন ২০২৫ মেয়াদে বিতরণের জন্য গত ৩১-১২-২০২৩ তারিখে অঞ্চলওয়ারী বাজেট বরাদ্দ প্রদান করা হয়েছে।

অগ্রণী বিদেশ যাওয়ার ঋণ প্রকল্প

এবিজেএল প্রজেক্ট গঠনের লক্ষ্য ও উদ্দেশ্য

বাংলাদেশের প্রায় ১ কোটি ২০ লক্ষ মানুষ আজ প্রবাসে। প্রতি বছর বাংলাদেশ হতে ৮ থেকে ১০ লাখ শ্রমিক বিদেশে যায়। আমাদের বৈদেশিক মুদ্রার একটি বড় অংশ আসে তাদের পাঠানো রেমিটেন্স হতে। এই বিপুল পরিমাণের বৈদেশিক মুদ্রা আমাদের বিদেশী সাহায্যের মুখাপেক্ষীতাকে কমিয়ে দিয়েছে। অনেক মানুষ বিদেশ যাবার অর্থ সংগ্রহ করে স্থায়ী সম্পদ বিক্রি করে অথবা মহাজন বা এনজিওদের কাছ থেকে চড়া সুদে ধার নিয়ে। এ সমস্যার সমাধানকল্পে অগ্রণী ব্যাংক “অগ্রণী বিদেশ যাওয়ার লোন” নামে একটি প্রকল্প চালু করেছে। এই প্রকল্প থেকে যদি এই মানুষগুলোর একটি অংশকে স্বল্প সুদে ঋণ দেয়া যায়, তাহলে দেশের স্বল্প আয়ের মানুষগুলোর উপকার করা হবে এবং সেই সাথে বিদেশগামী এই মানুষগুলোর পাঠানো অর্থে রেমিটেন্সের পরিমাণ ও অনেক গুণ বৃদ্ধি পাবে। পাসপোর্ট, ট্রেনিং, ভিসা, স্বাস্থ্য পরীক্ষা, বিমানের টিকেট প্রতিটি কাজের পরিকল্পনা থেকেই অগ্রণী ব্যাংক এই সব কাজের জন্য লোন দিয়ে তাদের পাশে থাকার সিদ্ধান্ত নিয়েছে। এই প্রকল্পের আওতায় ১৪৫ টি শাখা থেকে প্রায় ৩২.১৬ কোটি টাকার ঋণ বিতরণ করা হয়েছে এবং আরো কিছু ঋণ প্রস্তাব প্রক্রিয়ধীন রয়েছে।

বাংলাদেশের মেধাবী শিক্ষার্থীদের বিদেশে উচ্চ শিক্ষার জন্য অগ্রণী ব্যাংক লিমিটেড প্রথম “অগ্রণী বিদেশে উচ্চ শিক্ষার লোন” নামে একটি প্রকল্প চালু করেছে। এই প্রকল্পের আওতায় ২২ টি শাখা থেকে প্রায় ৯১.৫০ লক্ষ টাকার ঋণ বিতরণ করা হয়েছে এবং আরো কিছু ঋণ প্রস্তাব প্রক্রিয়ধীন রয়েছে।

প্রজেক্টের বর্তমান কার্যাবলী ও ভবিষ্যৎ পরিকল্পনা

বিগত কয়েক দশকে বাংলাদেশের অর্থনীতিতে রেমিট্যান্স অত্যন্ত গুরুত্বপূর্ণ ভূমিকা পালন করে আসছে। আমাদের প্রবৃদ্ধির অন্যতম নিয়ামক হিসেবে প্রবাসীদের পাঠানো এই অর্থকে বিবেচনা করা

হয়ে থাকে। দেশীয় শ্রমবাজারে শ্রমশক্তির চাহিদা ও জোগানের সমন্বয়হীনতার কারণে প্রবাসের শ্রমবাজার আমাদের শ্রমশক্তির একটি গুরুত্বপূর্ণ কেন্দ্রস্থল হিসেবে ধরা হয়ে থাকে। তবে শুধু প্রবাসী শ্রমিকরাই নয়, অভ্যন্তরীণ শহরবাসী আভিবাসীদের আয়ও গ্রামীণ অর্থনীতির চাকাকে সচল করতে সাহায্য করে আসছে। এ কথা অনস্বীকার্য যে একদিকে যেমন প্রবাসী শ্রমিকদের রেমিট্যান্স সামষ্টিক অর্থনীতির ভিত্তিকে শক্তিশালী করেছে, তেমনি অভ্যন্তরীণও প্রবাসী শ্রমিকদের পাঠানো অর্থ দারিদ্র্য বিমোচন, খাদ্যনিরাপত্তা, শিশুর পুষ্টি ও শিক্ষার ক্ষেত্রেও গুরুত্বপূর্ণ ভূমিকা পালন করে আসছে। এই বিপুল পরিমাণের বৈদেশিক মুদ্রা আমাদের বিদেশী সাহায্যের মুখাপেক্ষীতাকে কমিয়ে দিয়েছে। অগ্রণী ব্যাংক দেশে প্রথম “অগ্রণী বিদেশ চাকরীর লোন” “Agrani Loan for Overseas Worker (ALLOW)” নামে একটি প্রকল্প চালু করেছে। এই প্রকল্পের মাধ্যমে বিদেশগামী প্রার্থীদের অনুকূলে ০.৫০(পঞ্চাশ হাজার) লক্ষ থেকে সর্বোচ্চ ৩.০০(তিন) লক্ষ টাকা শতকরা ১৩.৪% সুদ হারে ৩৬ মাস মেয়াদে ঋণ দেওয়া হয়।

দীর্ঘমেয়াদি অর্থনৈতিক প্রবৃদ্ধির সবচেয়ে বড় চালিকাশক্তি হলো মানবসম্পদ উন্নয়ন। অন্য উপাদানগুলো এমনকি সুশাসনও শেষ পর্যন্ত মানবসম্পদের মানোন্নয়নের ওপর নির্ভর করে। শিক্ষা পরিকল্পনাকে অর্থনৈতিক উন্নয়ন কৌশলের অংশ হিসেবে দেখার বিকল্প নেই। আর সবার জন্য শিক্ষাই যথেষ্ট নয়, বরং দরকার নিম্নবিত্ত পরিবারের সন্তানদের জন্য মানসম্মত শিক্ষা ও উচ্চশিক্ষার অধিকার নিশ্চিত করা। অগ্রণী ব্যাংক লিমিটেড দেশে প্রথম “অগ্রণী বিদেশে উচ্চ শিক্ষার লোন” “Agrani Overseas Education Loan (AOEL)” নামে একটি প্রকল্প চালু করেছে। এই প্রকল্পের মাধ্যমে বিদেশগামী মেধাবী ছাত্র-ছাত্রীদের অনুকূলে ৩.০০(তিন) লক্ষ থেকে সর্বোচ্চ ৫.০০(পাঁচ) লক্ষ টাকা শতকরা ১৩.৪০% সুদ হারে ৬০ মাস মেয়াদে ঋণ দেওয়া হয়।

গুরুত্ব প্রবাসী শ্রমিকদের কথা চিন্তা করে “অগ্রণী বিদেশ চাকরীর লোন” “Agrani Loan for Overseas Worker (ALLOW)” নামে একটি প্রকল্প চালু করলেও পরবর্তীতে স্বল্প আয়ের পরিবারের মেধাবী ছাত্র-ছাত্রীরা যাতে সহজ শর্তে ঋণ নিয়ে বিদেশের বিভিন্ন বিখ্যাত নামকরা বিশ্ববিদ্যালয়ে পড়তে পারে, তাদের কথা বিবেচনা করে অগ্রণী ব্যাংক লিমিটেড দেশে প্রথম “অগ্রণী বিদেশে উচ্চ শিক্ষার লোন” “Agrani Overseas Education Loan (AOEL)” নামে এই প্রকল্পটিও চালু করেছে।

বাংলাদেশ দ্রুত উন্নয়নের দিকে এগিয়ে যাচ্ছে। এই অগ্রযাত্রার অংশ হিসেবে, সুবিধাবঞ্চিত পরিবারের অনেক মেধাবী শিক্ষার্থীকে দেশীয় বিশ্ববিদ্যালয়গুলোতে উচ্চশিক্ষার সুযোগ দেওয়া যেতে পারে। পরিকল্পনা করা হয়েছে যে, আমাদের দেশে পড়াশোনার

জন্য তাদের অতিরিক্ত ৩ থেকে ৫ লাখ টাকা ঋণ দেওয়া হবে। এছাড়াও, ভবিষ্যতে দক্ষ অভিবাসী শ্রমিকরাও এই ঋণ পাওয়ার যোগ্য হবেন।

ঋণ শ্রেণীকরণ এবং আদায়

ব্যাংকের খেলাপি ও অকার্যকর ঋণ আদায় একটি চলমান প্রক্রিয়া। ঋণ গ্রহীতাদের অর্থ পরিশোধে অনীহা, আদায় প্রক্রিয়ায় তদারকির অভাব, মামলা নিষ্পত্তিতে বিলম্ব, রিট মামলা দায়েরের পবণতা এবং রিট নিষ্পত্তিতে দীর্ঘসূত্রিতার কারণে ঋণ আদায় প্রক্রিয়া ব্যাহত হচ্ছে। এর ফলে খেলাপি ঋণ উদ্বেগজনক হারে বাড়ছে। খেলাপি ঋণের ক্রমাগত বৃদ্ধি ব্যাংকের আয় সক্ষমতা (মুনাফা), পিভিশন রাখার ক্ষমতা, মূলধন পর্যাপ্ততা এবং আর্থিক ভিত্তি শক্তিশালীকরণের ওপর নেতিবাচক প্রভাব ফেলছে। এই পরিস্থিতি কাটিয়ে উঠতে, ব্যাংক খেলাপি ঋণ কমানোর জন্য ২০২৫ সাল থেকে ২০২৭ সাল পর্যন্ত একটি ০৩ (তিন) বছর মেয়াদী কার্যকর কর্মপরিকল্পনা (সময়াবদ্ধ কর্মপরিকল্পনা) প্রণয়ন করেছে।

পক্ষেপণ অনুযায়ী খেলাপি ঋণের পরিমাণ হ্রাস পেলে, ঝুঁকিপূর্ণ সম্পদ এবং ঋণের বিপরীতে পিভিশন রাখার প্রয়োজনীয়তা আনুপাতিক হারে কমে আসবে, যা নিট মুনাফা বৃদ্ধিতে গুরুত্বপূর্ণ ভূমিকা পালন করবে। ২০২৪ সালে মোট ঋণ শ্রেণীকরণ আগের বছরের ২১,৪৫৬.৫০ কোটি টাকা থেকে বেড়ে ৩২,০০২.২০ কোটি টাকা হয়েছে। একই সময়ে ঋণ শ্রেণীকরণের হার আগের বছরের ২৮.৩৭ শতাংশ থেকে বেড়ে ৪০.৪৯ শতাংশ হয়েছে। ২০২৪ সালে নতুন করে শ্রেণীকৃত ঋণের পরিমাণ ছিল ১১,৪৪০.০৬ কোটি টাকা।

শ্রেণীকৃত ঋণ আদায় কার্যক্রম ২০২৪

২০২৪ সালে ব্যাংক খেলাপি ও অবলোপনকৃত ঋণ আদায়ের জন্য লক্ষ্যমাত্রা ঘোষণা করে এবং কর্মপরিকল্পনা প্রণয়ন করে। এই ঋণ আদায় কৌশল বাস্তবায়নের জন্য প্রধান কার্যালয় ও শাখা পর্যায়ে তদারকি, তত্ত্বাবধান এবং ফলো-আপ কার্যক্রম শুরু করা হয়। শীর্ষ ২০ খেলাপি ঋণ পুনরুদ্ধারের জন্য জ্যেষ্ঠ নির্বাহীদের মধ্যে দায়িত্ব বন্টন করতে একটি “রিকভারি সেল” গঠন করা হয়েছিল। সারা বছর ধরে, “শ্রেণীকৃত ও অবলোপনকৃত ঋণ আদায় কৌশল এবং কর্মপরিকল্পনা-২০২৪” শিরোনামে একটি সার্কুলারের মাধ্যমে সংশ্লিষ্ট সকল কর্মীদের নির্দেশনা দেওয়া হয়েছিল। এছাড়াও, খেলাপি ঋণ আদায়কে বেগবান করতে বিভিন্ন উদ্যোগ যেমন: ৫৮ দিনের উদ্দীপিত যাত্রা (০৩-০১-২০২৪ থেকে ৩০-১২-২০২৪), গ্রাহক সেবা মাস, পুনরুদ্ধার মাস, জুম ওয়েবিনার, মীট দ্য বরোয়ার, ক্রাশ পোগ্রাম, টাউন হল মিটিং এবং মতবিনিময় সভার আয়োজন করা হয়েছিল।

২০২৩ ও ২০২৪ সালের ঋণ আদায়ের তুলনামূলক চিত্র

২০২৩ সালের ডিসেম্বরে এবং ২০২৪ সালের ডিসেম্বরে মোট ঋণ ও অগ্রিমের (কর্মকর্তা-কর্মচারী ঋণসহ) পরিমাণ ছিল যথাক্রমে ৭৫,৬৯৯.২৪ কোটি টাকা এবং ৭৯,০৩৭.৪০ কোটি টাকা। এর বিপরীতে, খেলাপি ঋণের পরিমাণ ছিল যথাক্রমে ২১,৪৭৬.৫০ কোটি টাকা এবং ৩২,০০২.২০ কোটি টাকা, যা মোট ঋণ ও অগ্রিমের যথাক্রমে ২৮.৩৭% এবং ৪০.৪৯%। ২০২৩ সালে মোট ঋণ আদায়ের লক্ষ্যমাত্রা ছিল ২,৭০০.০০ কোটি টাকা, যার মধ্যে ১,৭৫০.৬৭ কোটি টাকা আদায় করা সম্ভব হয়েছে, যা মোট লক্ষ্যমাত্রার ৬৪.৮৪%। অন্যদিকে, ২০২৪ সালে মোট ঋণ আদায়ের লক্ষ্যমাত্রা ছিল ৪,০০০.০০ কোটি টাকা, যার মধ্যে ১,৭২৬.১১ কোটি টাকা আদায় করা হয়েছে, যা মোট লক্ষ্যমাত্রার ৪৩.১৫%। অবলোপনকৃত ঋণ থেকে ২০২৩ এবং ২০২৪ সালে মোট আদায়কৃত অর্থের পরিমাণ ছিল যথাক্রমে ৭৪.৩৪ কোটি টাকা এবং ৫০.৩০ কোটি টাকা। ২০২৩ এবং ২০২৪ সালে শীর্ষ ২০টি খেলাপি ঋণের মোট বকেয়া ছিল যথাক্রমে ৬,৮৫৩.৯৬ কোটি টাকা এবং ১১,১৬২.৭২ কোটি টাকা। অন্যদিকে, এই দুই বছরে আদায়কৃত অর্থের পরিমাণ ছিল যথাক্রমে ৪১৪.১৭ কোটি টাকা এবং ৩২৪.৭৭ কোটি টাকা। এর মধ্যে ২০২৩ ও ২০২৪ সালে নগদ আদায় ছিল যথাক্রমে ১৮.০৩ কোটি টাকা এবং ৪৩.৮৬ কোটি টাকা।

অগ্রণী ব্যাংক আন্তঃশাখা হিসাব সমন্বয়

অগ্রণী ব্যাংক পিএলসি বিভিন্ন ক্ষেত্রে ডিজিটাইজেশনের প্রক্রিয়ায় এগিয়ে যাচ্ছে। এর অংশ হিসেবে, ব্যাংকের আন্তঃশাখা হিসাবসমূহকে ডিজিটাইজেশনের আওতায় আনা হয়েছে। ম্যানুয়াল MO এবং NG-এর পরিবর্তে ২০১৩ সালের মে মাস থেকে কম্পিউটারাইজড MO এবং NG প্রক্রিয়াকরণ শুরু হয়েছে। এর ফলে, ২০১৩ সালের পূর্ববর্তী MO এবং NG সমন্বয় ব্যবস্থার তুলনায় আন্তঃশাখা হিসাবের গতিশীলতা উল্লেখযোগ্যভাবে বৃদ্ধি পেয়েছে।

আন্তঃশাখা লেনদেনের উদ্দেশ্যে ব্যাংকের একটি পৃথক বিভাগ আছে যার নাম “রিকনসিলিয়েশন ডিভিশন”। এই বিভাগটি বর্তমানে “অগ্রণী ব্যাংক রিকনসিলিয়েশন সিস্টেম” সফটওয়্যার ব্যবহার করে আন্তঃশাখা হিসাব কার্যক্রম পরিচালনা করছে। এর ফলে, পূর্ববর্তী অমীমাংসিত হিসাবগুলোর জন্য ব্যাংকের আন্তঃশাখা লেনদেনের প্রভিশনের পরিমাণ ধীরে ধীরে হ্রাস পাচ্ছে।

আন্তঃশাখা লেনদেনের কার্যক্রম ত্বরান্বিত করতে ব্যাংকটি বিভিন্ন পরিকল্পনা প্রণয়ন ও বাস্তবায়ন করেছে। ইতিমধ্যে, ভ্যাট, কর, কর্মচারী কল্যাণ তহবিল ইত্যাদি সম্পর্কিত আন্তঃশাখা লেনদেন।

কোনও পরামর্শ ছাড়াই সরাসরি সিবিএস-এর মাধ্যমে জমা দেওয়া হচ্ছে। ২০২৩ সাল থেকে কর্মচারীদের পেনশনও এই পদ্ধতির মাধ্যমে প্রদান করা হবে এবং আন্তঃশাখা লেনদেনের পরিমাণও আরও ত্রাস করা হবে। সিবিএস-এর মাধ্যমে বৈদেশিক বাণিজ্য সম্পর্কিত আন্তঃশাখা লেনদেন চালানোর পরিকল্পনা করা হয়েছে। বর্তমানে, ব্যাংকের আন্তঃশাখা লেনদেনের কার্যক্রমকে সুবিন্যস্ত করা সম্ভব হয়েছে। ব্যাংকের ভবিষ্যৎ পরিকল্পনা হল রিয়েল-টাইম আন্তঃশাখা লেনদেন করে প্রতিদিনের ভিত্তিতে আন্তঃশাখা লেনদেনের চূড়ান্ত লক্ষ্য অর্জন করা।

হেল্প ডেস্ক

অগ্রণী ব্যাংক পিএলসি.-এর প্রধান কার্যালয়ে স্থাপিত সার্বক্ষণিক হেল্প ডেস্কের মাধ্যমে অনলাইনভুক্ত শাখাগুলোকে সেবা প্রদান করা হয়ে থাকে। এছাড়া, ব্যাংকের প্রতিটি শাখায় একটি হেল্প ডেস্ক রয়েছে। গ্রাহকদের যে কোন ধরনের সমস্যার প্রাথমিক সমাধান হেল্প ডেস্কের মাধ্যমে প্রদান করা হয়।

শাখা এবং সহায়ক নেটওয়ার্ক

২০২৪ সালের ডিসেম্বরে ব্যাংকের মোট শাখার সংখ্যা দাঁড়িয়েছে ৯৭৯টিতে, যা ২০২৩ সালে ছিল ৯৭৭টি। আগামী বছরগুলোতে দেশের সব উপজেলায় এবং বাণিজ্যিকভাবে গুরুত্বপূর্ণ স্থানগুলোতে আরও শাখা খোলার পরিকল্পনা রয়েছে, যাতে ব্যাংক সারা দেশের বৃহত্তর গ্রাহকগোষ্ঠীর কাছে তার পরিষেবা পৌঁছে দিতে পারে।

অগ্রণী ব্যাংক পিএলসি. এর ইসলামী ব্যাংকিং কার্যক্রম

রাষ্ট্রায়ত্ত্ব ব্যাংকগুলোর মধ্যে অগ্রণী ব্যাংকই সর্বপ্রথম ৫টি শাখায় ইসলামী ব্যাংকিং কার্যক্রম শুরু করে। বাংলাদেশে রাষ্ট্রীয় মালিকানাধীন বাণিজ্যিক ব্যাংকগুলোর মধ্যে অগ্রণী ব্যাংকই সর্বপ্রথম ২৮ ফেব্রুয়ারি, ২০১০ সাল থেকে পাঁচটি ইসলামী ব্যাংকিং উইন্ডো সহ শরীয়াহ ভিত্তিক ইসলামী ব্যাংকিং কার্যক্রম চালু করে। এখন দেশের বিভিন্ন গুরুত্বপূর্ণ স্থানে ৬০টি উইন্ডোতে ইসলামী ব্যাংকিং সেবা প্রদান করা হচ্ছে। এসব ইসলামী ব্যাংকিং উইন্ডোতে শরীয়াহ নীতির সাথে সম্পর্কিত পৃথক সীমানা ও কাউন্টার এবং অ্যাকাউন্টিং সিস্টেম স্থাপন নিশ্চিত করা সাপেক্ষে সেবা প্রদান করা হয়।

ইসলামী ব্যাংকিং কার্যক্রম

অগ্রণী ব্যাংক পিএলসি.-র ইসলামী ব্যাংকিং কার্যক্রম ইতিমধ্যেই ১৫ বছরের সফল যাত্রা অতিক্রম করেছে। বর্তমানে মোট ৬০টি ইসলামী ব্যাংকিং উইন্ডোজ আমানত সংগ্রহ, বিনিয়োগ বিতরণ এবং মুনাফা অর্জনের ক্ষেত্রে ধীরে ধীরে অগ্রগতি প্রমাণ করে পরিষেবা প্রদান করেছে। এ ছাড়া বাংলাদেশ ব্যাংকের অনুমোদনের

পর তাদের যাত্রা শুরু করার জন্য আরও ৬টি উইন্ডোজ লাইনে রয়েছে। ইসলামী ব্যাংকিং উইন্ডোজ অনলাইন নেটওয়ার্কের মধ্যে রয়েছে এবং গ্রাহকদের রিয়েল টাইম অনলাইন পরিষেবা প্রদান করে। ব্যাংকের কর্পোরেট পরিষেবার অধীনে অগ্রণী ব্যাংক পিএলসি.-র সমস্ত শাখা থেকে আইবিএম-এর মাধ্যমে ইসলামী ব্যাংকিং পরিষেবা চালু করা হয়েছে। অগ্রণী ব্যাংক পিএলসি.-র শরীয়াহ ব্যাংকিং ইতিমধ্যেই রাষ্ট্রায়ত্ত্ব বাণিজ্যিক ব্যাংকগুলির মধ্যে একটি উল্লেখযোগ্য স্থান দখল করেছে যা অদূর ভবিষ্যতে আরও শক্তিশালী হবে ইনশাআল্লাহ।

অফশোর ব্যাংকিং ইউনিট (ওবিইউ)

একটি উন্নয়নশীল দেশ হিসেবে, বাংলাদেশের অর্থনীতিতে টেকসই প্রবৃদ্ধি বজায় রাখতে দ্রুত শিল্পায়ন এবং ব্যবসা-বাণিজ্যের উন্নয়ন প্রয়োজন। এই কারণে, বাংলাদেশের একটি প্রতিযোগিতামূলক মূল্যে পর্যাপ্ত মূলধনের উৎস প্রয়োজন। বাংলাদেশে ব্যক্তিগত পুঁজি অপতুল, কারণ এখানে তহবিলের উৎসের বৈচিত্র্যের অভাব রয়েছে। এর বিকল্প হিসেবে, বাংলাদেশ ব্যাংক বিদেশি বিনিয়োগ আকর্ষণের নীতি গ্রহণ করেছে। কারণ, বিদেশ থেকে বিনিয়োগ উৎসাহিত করার যথেষ্ট সুযোগ এবং প্রয়োজনীয়তাও রয়েছে। ১৯৮৫ সালের ১৭ই ডিসেম্বর জারিকৃত ব্যাংকিং কন্ট্রোল ডিপার্টমেন্ট (বিসিডি) সার্কুলার নং (পি) ৭৪৪(২৭)-এর মাধ্যমে বাংলাদেশ ব্যাংক বাণিজ্যিক ব্যাংকগুলোকে বাংলাদেশে অফশোর ব্যাংকিং ইউনিট (OBU) কার্যক্রম পরিচালনার অনুমতি দিয়েছে। বাংলাদেশ ব্যাংক ২০১৯ সালের ২৫শে ফেব্রুয়ারি বিআরপিডি সার্কুলার নং ০২-এর মাধ্যমে অফশোর ব্যাংকিং ইউনিট (OBU) পরিচালনার জন্য একটি ব্যাপক নীতিমালা জারি করেছে। এই OBU নীতি বাংলাদেশ ব্যাংকের জারি করা নির্দেশনা অনুযায়ী পরিচালিত হবে। পরবর্তীতে বিধিমালায় কোনো পরিবর্তন এলে প্রয়োজন অনুযায়ী তা বাস্তবায়ন করা হবে।

একটি অফশোর ব্যাংকিং ইউনিট (OBU) হলো একটি ব্যাংকের একটি পৃথক ইউনিট, যা বিশেষভাবে শুধুমাত্র বিদেশি মুদ্রার লেনদেন করে। এই ইউনিটগুলো সম্পূর্ণ বিদেশি মালিকানাধীন পতিষ্ঠান বা মুক্ত বাণিজ্য অঞ্চলে অবস্থিত অন্যান্য বিদেশি মালিকানাধীন পতিষ্ঠান, বাংলাদেশে অনিবাসী সত্তা বা ব্যক্তি এবং কিছু ক্ষেত্রে স্থানীয় কোম্পানির সাথে লেনদেন করতে পারে। OBU তার অনিবাসী এবং যোগ্য দেশীয় গ্রাহকদের ঋণ দিতে, ঋণ নিতে এবং আন্তর্জাতিক ব্যাংকিং পরিষেবা প্রদান করতে পারে।

যদিও অফশোর ব্যাংকিং ইউনিট অগ্রণী ব্যাংক পিএলসি. এর একটি অংশ এবং এর কার্যক্রমগুলো শেষ পর্যন্ত ব্যাংকের চূড়ান্ত হিসাবে একত্রিত করা হয়, তবুও OBU-এর কিছু অনন্য বৈশিষ্ট্যের

কারণে এর ব্যবসায়িক লেনদেনের জন্য পৃথক হিসাবরক্ষণ পদ্ধতি এবং প্রক্রিয়া প্রয়োজন। তাই, অগ্রণী ব্যাংক পিএলসি আর্থিক কার্যকারিতা এবং অন্যান্য উদ্দেশ্য মূল্যায়নের জন্য তার অফশোর ব্যাংকিং ব্যবসার জন্য পৃথক হিসাব বজায় রাখবে। তবে, ব্যাংকের মৌলিক আর্থিক বিবরণী প্রস্তুতির সময় অফশোর ব্যাংকিং কার্যক্রমকে একটি ব্যবসায়িক লাইন হিসেবে সমতুল্য বাংলাদেশি টাকা (BDT) মূল্যে অন্তর্ভুক্ত করতে হবে।

অগ্রণী ব্যাংকের সাবসিডিয়ারী কোম্পানীসমূহ

অগ্রণী ব্যাংক পিএলসি. এর শতভাগ মালিকানাধীন চারটি সাবসিডিয়ারী কোম্পানী রয়েছে। এর মধ্যে দুটি বাংলাদেশে এবং বাকি দুটি বিদেশে অবস্থিত।

অগ্রণী ইকুইটি এন্ড ইনভেস্টমেন্ট লিমিটেড

অগ্রণী ব্যাংক পিএলসি. ২৩ মার্চ ২০০৯ থেকে বাংলাদেশ সিকিউরিটিজ এন্ড এক্সচেঞ্জ কমিশন (বিএসইসি) হতে লাইসেন্স গ্রহণের পর থেকেই পুঁজিবাজার কার্যক্রম শুরু করে। প্রাথমিকভাবে মার্চেন্ট ব্যাংকিং ইউনিট গঠনের মাধ্যমে এর কার্যক্রম শুরু হয়েছিল। ২০১০ সালের ১৬ মার্চ অগ্রণী ইকুইটি এন্ড ইনভেস্টমেন্ট লিমিটেড নামে একটি সাবসিডিয়ারী কোম্পানি গঠন করা হয়। ২০১০ সালের ১৫ জুন হতে অগ্রণী ব্যাংক পিএলসি. এর মার্চেন্ট ব্যাংকিং ইউনিট এর সকল দায়-দেনা ও সম্পদ অধিগ্রহণ করে অগ্রণী ইকুইটি এন্ড ইনভেস্টমেন্ট লিমিটেড যাত্রা শুরু করে।

ভিশন (Vision)

মার্কেট মেকার হিসেবে কাজ করে মার্চেন্ট ব্যাংকিং কার্যক্রমে বাজারের নেতৃত্ব দেওয়া এবং সক্রিয় অংশগ্রহণের মাধ্যমে পুঁজি বাজারের উন্নয়নে নিশ্চিত করা।

মিশন (Mission)

বাজারের গভীরতা বৃদ্ধির জন্য একটি শক্তিশালী অংশগ্রহণকারী হিসেবে কাজ করা, যা ব্যাংক, আর্থিক প্রতিষ্ঠান (NBFIs) এবং পুঁজি বাজারের মধ্যে তহবিলের সঠিক পবাহ নিশ্চিত করবে।

উদ্দেশ্য (Objective)

১. শেয়ারহোল্ডারদের পাশাপাশি ক্লায়েন্টদের জন্য সর্বোচ্চ মূল্য তৈরি করা।
২. বিনিয়োগকারীদের শিক্ষিত করার জন্য একটি গভীর মৌলিক তথ্যভান্ডার সরবরাহ করা।
৩. বাজারের সুরক্ষাকারী হিসেবে কাজ করার মাধ্যমে বাজার অংশগ্রহণকারীদের কাছে নির্ভরযোগ্যতা অর্জন করা।

৪. ক্ষুদ্র ও মাঝারি বিনিয়োগকারীদের সচেতনতা ও আগ্রহ বৃদ্ধি করা এবং সম্ভাব্য সিকিউরিটিজের চাহিদা বাড়ানো।
৫. উচ্চ মানের ব্যবসায়িক নীতিশাস্ত্র অনুসরণ করে কার্যক্রম পরিচালনা করা।

আর্থিক পরামর্শ সেবা

আর্থিক পরামর্শ সেবা প্রদান মার্চেন্ট ব্যাংকের একটি অন্যতম কাজ। সম্প্রতি আর্থিক পরামর্শ সেবাদানের জন্য বিএসইসি গাইডলাইন প্রণয়ন করেছে এবং সে মোতাবেক অগ্রণী ইকুইটি এন্ড ইনভেস্টমেন্ট লিমিটেড ভবিষ্যতে নিম্নোক্ত সেবাসমূহ প্রদানের লক্ষ্যে কাজ করে যাচ্ছে-

১. কাস্টমাইজড সিকিউরিটি ডিজাইন
২. বিভিন্ন আর্থিক প্রতিষ্ঠানের ইকুইটি প্লেসমেন্ট
৩. প্রাইভেট মূলধন সংগ্রহ
 - ইকুইটি
 - ঋণ
 - হাইব্রিড
৪. প্রাইভেট প্লেসমেন্ট সংক্রান্ত পরামর্শ সেবা
৫. প্রাতিষ্ঠানিক ব্যবস্থাপনামূলক পরামর্শ সেবা
৬. সিকিউরিটিজ এর বিষয়ে ট্রাষ্টি সংক্রান্ত সহায়তা
৭. ক্রেডিট রেটিং এজেন্সি সংক্রান্ত সহায়তা

অগ্রণী ব্যাংক পিএলসি'র পরিমন্ডলে কোম্পানীর ভূমিকা

অগ্রণী ব্যাংকের শতভাগ মালিকানাধীন সহায়ক প্রতিষ্ঠান অগ্রণী ইকুইটি এন্ড ইনভেস্টমেন্ট লিমিটেড। একটি পূর্ণাঙ্গ মার্চেন্ট ব্যাংক হিসাবে শেয়ার ইস্যু ব্যবস্থাপনা, অবলেন্থন, মার্চেন্ট ব্যাংকিং পরিষেবা, কর্পোরেট ফাইন্যান্স, উপদেষ্টা পরিষেবাসমূহ পরিচালনা করছে। বাজারের মৌলিক পরিস্থিতি, সামষ্টিক অর্থনৈতিক প্রবণতা বিবেচনায় রেখে অগ্রণী ইকুইটি এন্ড ইনভেস্টমেন্ট লিমিটেড নিজস্ব পোর্টফোলিও পরিচালনা করছে। পেশাদারিত্বের সর্বোচ্চ স্তর বজায় রেখে এই প্রতিষ্ঠান মুনাফা এবং সমৃদ্ধি অর্জনের নতুন উপায় অন্বেষণে সচেষ্ট আছে। একটি লাভজনক সহায়ক প্রতিষ্ঠান হিসাবে অগ্রণী ব্যাংকের আর্থিক সক্ষমতার উন্নতিতে গুরুত্বপূর্ণ ভূমিকা পালন করছে।

অগ্রণী এসএমই ফাইন্যান্সিং কোম্পানী লিমিটেড

অগ্রণী এসএমই ফাইন্যান্সিং কোম্পানী লিমিটেড ২০১০ সনের ২৭ অক্টোবর তারিখে রেজিস্টার অব জয়েন্ট স্টক কোম্পানীতে নিবন্ধন লাভ করে যা অগ্রণী ব্যাংক লিমিটেড এর শতভাগ মালিকানায় প্রতিষ্ঠিত একটি সাবসিডিয়ারী পাবলিক লিমিটেড কোম্পানী। ৩১ জানুয়ারী, ২০১১ সালে প্রতিষ্ঠানটি নন-ব্যাংকিং আর্থিক প্রতিষ্ঠান

হিসেবে আত্মপ্রকাশ করে। বর্তমানে দেশের নন-ব্যাংকিং আর্থিক প্রতিষ্ঠানগুলোর মধ্যে অন্যতম প্রতিষ্ঠান হিসেবে কোম্পানীটি দেশের বিদ্যমান উদ্যোক্তা এবং সম্ভাবনাময় উদ্যোক্তাদেরকে আর্থিক সেবা প্রদান করছে। কোম্পানীটি Missing Middle জনগোষ্ঠীর মাঝে উদ্যোক্তা উন্নয়ন, কর্মসংস্থান সৃষ্টি ও আয় বৃদ্ধির লক্ষ্যে শ্রম নিবিড় ক্ষুদ্র ও মাঝারী উদ্যোগ গ্রহণ এবং শহর, উপশহর, গ্রামীণ জনগোষ্ঠীর মধ্যে উদ্যোক্তা উন্নয়ন বিশেষ করে মহিলা উদ্যোক্তা উন্নয়নে গুরুত্বপূর্ণ ভূমিকা পালন করছে।

উদ্দেশ্যাবলী

- ক) উদ্যোক্তা উন্নয়ন এবং শ্রম নিবিড় ক্ষুদ্র ও মাঝারী উদ্যোগ গ্রহণ;
- খ) উদ্যোক্তাদের কর্মসংস্থান সৃষ্টি এবং আয় বৃদ্ধি;
- গ) মহিলা উদ্যোক্তা উন্নয়ন;
- ঘ) আয়বৃদ্ধি এবং আয়ের অধিকতর সুষম বন্টনে সহায়তা।

উদ্যোক্তা উন্নয়নে অগ্রণী ব্যাংক পিএলসি. এর সাবসিডিয়ারী হিসাবে অগ্রণী এসএমই ফাইন্যান্সিং কোম্পানী লিমিটেড এর অবদান

অগ্রণী এসএমই ফাইন্যান্সিং কোম্পানী লিমিটেডই দেশের একমাত্র নন-ব্যাংক আর্থিক প্রতিষ্ঠান যা রাষ্ট্র মালিকানাধীন বাণিজ্যিক ব্যাংক অগ্রণী ব্যাংক পিএলসি. এর মালিকানাধীন প্রতিষ্ঠান। কোম্পানীটি কার্যম শুরু করার পর থেকে এখন পর্যন্ত ৪২,১৩৩ টি প্রকল্পে ক্ষুদ্র ঋণ বিতরণ করেছে। বর্তমানে (ডিসেম্বর ৩১, ২০২৩ইং পর্যন্ত) কোম্পানীর বিদ্যমান ঋণ গ্রহীতার সংখ্যা ১৪,৫৯২ জন। উক্ত সময়ে (ডিসেম্বর ৩১, ২০২৪ ইং পর্যন্ত) কোম্পানী কর্তৃক ৬,৩৪৫ জন মহিলা উদ্যোক্তার মাঝে ঋণ বিতরণ করা হয়েছে। কোম্পানীর নীট মুনাফা অর্জন যথাক্রমে ২০১৩ সালে ৩.৮২ কোটি টাকা, ২০১৪ সালে ৬.০২ কোটি টাকা, ২০১৫ সালে ৩.৬৬ কোটি টাকা, ২০১৬ সালে ০.৯৭ কোটি টাকা, ২০১৭ সালে ২.১৭ কোটি টাকা, ২০১৮ সালে ৪.৫৩ কোটি টাকা, ২০১৯ সালে ৭.২১ কোটি টাকা, ২০২০ইং সালে ৬.৩৪ কোটি টাকা, ২০২১ইং সালে ৭.৬৬ কোটি টাকা, ২০২২ইং সালে ৮.৭৭ কোটি টাকা, ২০২৩ ইং সালে ৫.৮৯ কোটি টাকা এবং ২০২৪ ইং সালে ৯.৩৯ কোটি টাকা। কোম্পানীর প্রধান উদ্দেশ্য হলো উদ্যোক্তা উন্নয়ন/সৃষ্টি করার মাধ্যমে কর্মসংস্থান সৃষ্টি করা। ৩১শে ডিসেম্বর, ২০২৪ পর্যন্ত কোম্পানী কর্তৃক প্রায় ১,১৩,৭০০ জন লোকের কর্মসংস্থান সৃষ্টি হয়েছে। আর্থিক সহায়তার মাধ্যমে কোম্পানীটি উদ্যোক্তাদের জন্য কর্মসংস্থান সৃষ্টি করে এবং উদ্যোক্তাদের দ্বারা নিযুক্ত অন্যদের কর্মসংস্থান দিয়ে দারিদ্র্য বিমোচন করছে। বিশেষ করে, এখানে নারী ক্ষমতায়নের ওপর বিশেষ জোর দেওয়া হচ্ছে। এছাড়াও, কোম্পানীটি ক্ষুদ্র ও কুটির

শিল্প এবং মাঝারী উদ্যোগগুলোকে উৎসাহিত করছে। দেশের ‘মিসিং মিডল’ মানুষদের একীভূত করে ক্ষুদ্র উদ্যোগগুলোর সাথে পশ্চাৎপদ সংযোগ (backward linkage) স্থাপন করছে। মূল কোম্পানি অর্থাৎ অগ্রণী ব্যাংক পিএলসি-এর অবদানের পাশাপাশি, কোম্পানীটি দেশের আর্থ-সামাজিক অবস্থার উন্নয়নে আন্তরিকভাবে কাজ করছে, যাতে ২০৩০ সালের মধ্যে টেকসই উন্নয়ন লক্ষ্যমাত্রা (SDG) অর্জন করা যায়।

অগ্রণী এক্সচেঞ্জ হাউজ প্রাইভেট লিমিটেড, সিংগাপুর

‘প্রবাসে বিশ্বস্ত নাম’ স্লোগান নিয়ে অগ্রণী এক্সচেঞ্জ হাউজ প্রাইভেট লিমিটেড, সিংগাপুর (এজিইএক্স) ২০০২ সাল থেকে সিংগাপুরে প্রবাসী বাংলাদেশীদের অত্যন্ত সুনামের সাথে রেমিট্যান্স সেবা প্রদান করে আসছে। রাষ্ট্রায়ত্ত্ব অগ্রণী ব্যাংক পিএলসি. এর শতভাগ মালিকানাধীন সাবসিডিয়ারী প্রতিষ্ঠানটি ২০০২ সালের ৪ জানুয়ারি সিংগাপুরে প্রতিষ্ঠিত হয়। বর্তমানে কোম্পানীটির অনুমোদিত ও পরিশোধিত মূলধনের পরিমাণ ১.০০ (এক) মিলিয়ন সিংগাপুর ডলার। বিগত বছর গুলোতে রেমিট্যান্স কোম্পানীটি অন্যান্য প্রতিযোগী প্রতিষ্ঠানের সাথে প্রতিযোগিতায় শীর্ষস্থান ধরে রেখেছে। অগ্রণী এক্সচেঞ্জের প্রধান শাখা সেরাস্টনের লেন্সু রোডে অবস্থিত। এছাড়াও এজিইএক্স এর সিংগাপুরে আরও ৫টি শাখা রয়েছে : (১) সেরাস্টন (২) জু-কুন ইন্টারচেঞ্জ (৩) জুরং ইস্ট (৪) উডল্যান্ডস এবং (৫) তুয়াস সাউথ ডরমিটরী।

অগ্রণী এক্সচেঞ্জ হাউস প্রাইভেট লিমিটেড (AEHPL)-এর প্রধান কাজ হলো সিংগাপুরে কর্মরত বাংলাদেশী কর্মী ও প্রবাসীদের অর্থপাচার এবং সম্ভাসী কর্মকাণ্ডে অর্থায়ন প্রতিরোধের নির্দেশনা মেনে অনুমোদিত চ্যানেলের মাধ্যমে তাদের কষ্টার্জিত অর্থ দেশে পাঠাতে উৎসাহিত করা। এই কোম্পানির ৯৫ শতাংশের বেশি রেমিটারই বাংলাদেশী নাগরিক। বেশিরভাগ গ্রাহকই নির্মাণ, শিপইয়ার্ড এবং শিল্প খাতে কর্মরত স্বল্প আয়ের শ্রমিক। এছাড়াও, প্রকৌশলী, চিকিৎসক, শিক্ষক এবং অন্যান্য বাংলাদেশী প্রবাসী রয়েছেন, যারা তাদের বন্ধু-বান্ধব বা আত্মীয়-স্বজনের কাছে টাকা পাঠাতে চান। এই রেমিট্যান্স কোম্পানি শুধুমাত্র সিংগাপুরি ডলার (SGD) গ্রহণ করে, যা গ্রাহকের (বাংলাদেশী) প্রাপ্ত বাংলাদেশী টাকা (BDT) এবং ইন্দোনেশিয়ায় ইন্দোনেশিয়ান রুপি (IDR)-তে রূপান্তরিত হয়।

কোম্পানীটি বছরের পর বছর ধরে সিংগাপুরে কর্মরত বাংলাদেশী অভিবাসী শ্রমিকদের বিভিন্ন রেমিট্যান্স চাহিদা পূরণের জন্য নতুন নতুন পণ্য ও পরিষেবা তৈরি করেছে। যেকোনো রেমিটার স্পট ক্যাশ (রেডি ক্যাশ) এবং অগ্রণী ব্যাংক পিএলসি-এর রিয়েল টাইম অ্যাকাউন্ট ক্রেডিটের মাধ্যমে টাকা পাঠাতে পারেন। রেমিটাররা বিইএফটিএন-এর মাধ্যমে অগ্রণী ব্যাংক ছাড়া অন্য

ব্যাংকের মনোনীত গ্রাহকের ব্যাংক অ্যাকাউন্টে ২৪ থেকে ৪৮ ঘণ্টার মধ্যে এবং আইটিসিএল, বিকাশ, উপায়, নগদ-এর মাধ্যমে তাৎক্ষণিকভাবে নগদ টাকা জমা দিতে পারেন।

এছাড়াও, অগ্রণী এক্সচেঞ্জ হাউস সিঙ্গাপুর প্রবাসীদের বাংলাদেশে অগ্রণী ব্যাংক পিএলসি-তে সঞ্চয়ী/এবিএস/এফডিআর/এফসিইউ এসডি অ্যাকাউন্ট খুলতে সহায়তা করে। ২০২৪ সালে, এটি বাংলাদেশের অগ্রণী ব্যাংকের বিভিন্ন শাখায় ২,৭৭৩টি বিভিন্ন অ্যাকাউন্ট খুলেছে।

কোম্পানিটি প্রবাসী বাংলাদেশী নাগরিকদের তাদের কণ্টারজিত অর্থ ওয়েজেস আর্নাস ডেভেলপমেন্ট বন্ড (WEDB), ইউএস ডলার প্রিমিয়াম বন্ড এবং ইউএস ডলার ইনভেস্টমেন্ট বন্ডে বিনিয়োগের সেবাও প্রদান করে। ২০২৩ সালে, AEHPL-এর মাধ্যমে ডাব্লিউইডিবি-তে বিনিয়োগকৃত অর্থের পরিমাণ ছিল ৩০.০৭ কোটি টাকা। AEHPL প্রবাসী বাংলাদেশী অভিবাসীদের গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সর্বজনীন পেনশন স্কিমের আওতায় ‘প্রবাস স্কিম’ নিবন্ধন করতেও সহায়তা করে।

বাজারে ক্রমবর্ধমান প্রতিযোগিতার মধ্যে, অগ্রণী এক্সচেঞ্জ হাউস প্রাইভেট লিমিটেড সিঙ্গাপুরে তার বাজার নেতৃত্ব ধরে রাখতে বিগত বছরগুলোতে সকল সূচকে টেকসই প্রবৃদ্ধি নিশ্চিত করার জন্য বেশ কিছু কৌশল গ্রহণ করেছে। কোম্পানিটির রিয়েল টাইম অনলাইন মানি ট্রান্সফার সমাধান গ্রাহকদের অগ্রণী ব্যাংক পিএলসি-এর যেকোনো শাখা থেকে তাৎক্ষণিকভাবে রেমিট্যান্স গ্রহণ করার সুবিধা দেয়। এটি রেমিটারদের এই কোম্পানির মাধ্যমে টাকা পাঠাতে ব্যাপকভাবে উৎসাহিত করেছে। কোম্পানিটি নিয়ন্ত্রক নির্দেশিকা মেনে চলার এবং সেবার মান উন্নয়নের জন্য নিরন্তর পচেষ্টা চালিয়ে যাচ্ছে, যাতে ভবিষ্যতে উল্লেখযোগ্য প্রবৃদ্ধি নিশ্চিত হয়। নিম্নোক্ত সারণিটি পতিষ্ঠার পর থেকে কোম্পানির সাফল্যের একটি চিত্র তুলে ধরেছে। সারণি থেকে দেখা যায় যে, টানা তিন বছর পর, ২০২৪ সালে কোম্পানিটি সকল সূচকে ইতিবাচক প্রবৃদ্ধি অর্জন করেছে।

অগ্রণী রেমিট্যান্স হাউজ এসডিএন বিএইচডি, মালয়েশিয়া

গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের অনুমোদন নিয়ে অগ্রণী ব্যাংক পিএলসি অগণিত প্রবাসী বাংলাদেশীদের দীর্ঘদিনের প্রত্যাশা পূরণে ২০০৬ সালে মালয়েশিয়ায় সফল যাত্রা শুরু করে। অগ্রণী ব্যাংক লিঃ এর সহযোগী প্রতিষ্ঠান অগ্রণী রেমিট্যান্স হাউজ এসডিএন বিএইচডি এর প্রধান অফিস ৩৩ জালান তুন তান সিউ সিন, ৫০০৫০ কুয়ালালামপুর, মালয়েশিয়ায় অবস্থিত। শ্রমজীবী অভিবাসীদের কণ্টারজিত অর্থ প্রেরণ নিরাপদ ও সহজতর করার লক্ষ্যে মালয়েশিয়ার রাজধানী কুয়ালালামপুরে একটি মাত্র শাখার মাধ্যমে যে পথ চলা শুরু হয়েছিল; সাম্প্রতিক বছর গুলোতে

পতিষ্ঠানের প্রধান নির্বাহী, কর্মকর্তা ও কর্মচারীদের নিরন্তর ও নিরলস পরিশ্রমের পথ ধরে সমৃদ্ধির এ ধারা আরও বেগবান হয়েছে।

বিশ্বব্যাপী রেমিট্যান্স শিল্প সাম্প্রতিক বছরগুলোতে বিভিন্ন চ্যালেঞ্জের সম্মুখীন হয়েছে। করোনা মহামারী পরবর্তী পরিস্থিতি, রাশিয়া-ইউক্রেন যুদ্ধ, বিভিন্ন অর্থনৈতিক জোনে বিরাজমান মন্দা, শক্তিশালী মার্কিন ডলার ও সাম্প্রতিক মুদ্রা যুদ্ধ বিশ্বব্যাপী রেমিট্যান্স ব্যবসায় প্রভাব ফেলেছে। তদুপরি, অগ্রণী ব্যাংক পিএলসি’র সঠিক নেতৃত্ব ও সমন্বয়যোগ্য কর্মকৌশলের কারণে রেমিট্যান্স সংগ্রহে সন্তোষজনক অবস্থান ধরে রাখার পাশাপাশি পুনরায় শীর্ষস্থানে অবস্থান করার নিমিত্তে ইতিবাচক ধারায় এগিয়ে চলছে। ব্যাংকের এই বিশাল কর্মযজ্ঞে অগ্রণী রেমিট্যান্স হাউজ, মালয়েশিয়া কার্যকরী অনুষঙ্গ হিসেবে কাজ করছে। পতিষ্ঠানের টেকসই উন্নয়ন ও ব্যবসা বৃদ্ধির লক্ষ্যে মালয়েশিয়ার অন্যতম বৃহৎ সিটি পেনাং এ ২০১৩ সালে ২য় শাখা, ২০১৪ সালে জহুর বারুতে ৩য় শাখা, ২০১৫ সালে দুটি বৃহৎ শিল্প নগরী ক্ল্যাং ও রাওয়ান্গ এ ৪র্থ ও ৫ম শাখা এবং ২০১৬ সালে সেরেমান এ ৬ষ্ঠ শাখার কার্যক্রম শুরু করা হয়। বিপুল সংখ্যক প্রবাসী বাংলাদেশীদের প্রাণকেন্দ্র মালয়েশিয়ায় অগ্রণী রেমিট্যান্স হাউজের নেটওয়ার্ক এখন আরও বিস্তৃত ও প্রসারিত। ২০২৪ সালে অগ্রণী রেমিট্যান্স হাউজ বাংলাদেশে ৬৩৪.৪১ কোটি টাকার সমপরিমাণ বৈদেশিক মুদ্রা প্রেরণ করেছে এবং কোম্পানীর ইতিহাসে সর্বোচ্চ ৭,০১,৫৭৯.৪৭ রিস্কিত মুনাফা অর্জন করেছে যা কোম্পানীর ইতিহাসে একটি গুরুত্বপূর্ণ মাইলফলক।

সম্প্রসারণ ও ভবিষ্যৎ পরিকল্পনা

অগ্রণী রেমিট্যান্স হাউজ কার্যক্রম শুরুর পর থেকে মালয়েশিয়ার বিভিন্ন প্রধান শহরে শাখা স্থাপন করেছে এবং প্রবাসী বাংলাদেশীদেরকে নানা ধরনের সেবা প্রদান করে চলেছে যা প্রবাসীদের বিভিন্ন আর্থিক প্রয়োজন পূরণে সহায়ক। ফলে বাংলাদেশী প্রবাসীদের জন্য এটি একটি গুরুত্বপূর্ণ আর্থিক সেবা প্রদানকারী প্রতিষ্ঠান হয়ে উঠেছে। অগ্রণী রেমিট্যান্স হাউজ রেমিট্যান্স প্রেরণের পাশাপাশি অগ্রণী ব্যাংকের বিভিন্ন শাখায় হিসাব খোলা, ওয়েজ আর্নাস ডেভেলপমেন্ট বন্ডসহ বিভিন্ন ধরনের সরকারী বন্ড ক্রয় এবং প্রবাস পেনশন স্কীম হিসাব খোলা ও চাঁদা প্রেরণে প্রবাসী বাংলাদেশীদের সর্বদা সহায়তা করছে। বৈধপথে রেমিট্যান্স প্রেরণ এবং প্রবাস পেনশন স্কীম হিসাব খোলার বিষয়ে প্রবাসীদেরকে উৎসাহিত ও সচেতন করার নিমিত্তে মালয়েশিয়ার বিভিন্ন প্রবাসী অধ্যুষিত এলাকায় নিয়মিত প্রচারনা সভা করে আসছে।

মালয়েশিয়ায় বাংলাদেশের একমাত্র সরকারী ব্যাংক হিসেবে এর

বিভিন্ন ধরনের সেবা সমূহ সকল প্রবাসীদের কাছে পৌঁছে দেয়ার লক্ষ্যে মালয়েশিয়ার অন্যান্য গুরুত্বপূর্ণ শহরে নতুন শাখা খোলা, বাংলাদেশের অন্যান্য বানিজ্যিক ব্যাংক ও এনজিও সমূহের সাথে চুক্তি সম্পাদন এবং নতুন করিডোর উন্মোচনের মাধ্যমে নেপাল, ইন্দোনেশিয়া, ফিলিপাইন, ইন্ডিয়া ও পাকিস্থানে রেমিট্যান্স প্রেরণের কর্ম পরিকল্পনা গ্রহণ করা হয়েছে।

গ্রাহকদেরকে আরো উন্নতর ও সময়োপযোগী আধুনিক ও ডিজিটাল ব্যাংকিং সেবা প্রদানের লক্ষ্যে নিজস্ব নতুন সফটওয়্যার ও মোবাইল এ্যাপস স্থাপনের কাজ শেষ পর্যায়ে রয়েছে। নিজস্ব সফটওয়্যার ও মোবাইল এ্যাপস ইতোমধ্যে মালয়েশিয়ার কেন্দ্রীয় ব্যাংক, ব্যাংক নিগারা মালয়েশিয়ার অনুমোদন লাভ করেছে যা খুব শীঘ্রই লাইভ অপারেশনের মাধ্যমে গ্রাহক সেবার এক নতুন দিগন্ত উন্মোচিত হবে।

ডিজিটাল রূপান্তর

ডিজিটাল ব্যাংকিং সেবার ক্রমবর্ধমান চাহিদা পূরণের জন্য অগ্রণী রেমিট্যান্স হাউজ তার সিস্টেমগুলোকে আধুনিকীকরণে মনোযোগ দিচ্ছে। গ্রাহকদের জন্য একটি নির্বিঘ্ন ও দক্ষ ডিজিটাল ব্যাংকিং অভিজ্ঞতা পদানের লক্ষ্যে কোম্পানিটি উন্নত ইন-হাউস সফটওয়্যার এবং মোবাইল অ্যাপ্লিকেশন তৈরির প্রক্রিয়ায় রয়েছে। এই উদ্যোগগুলো ইতিমধ্যেই মালয়েশিয়ার কেন্দ্রীয় ব্যাংক, ব্যাংক নেগারা মালয়েশিয়া-এর অনুমোদন পেয়েছে।

নতুন সফটওয়্যার এবং মোবাইল অ্যাপগুলো আগামী কয়েক মাসের মধ্যে চালু হবে বলে আশা করা হচ্ছে। এর মাধ্যমে গ্রাহকরা রেমিট্যান্স সেবা, অ্যাকাউন্ট ব্যবস্থাপনা এবং আর্থিক লেনদেনে আরও সুবিধাজনক ও সময়োপযোগী সুবিধা পাবেন।

শ্রেষ্ঠত্বের প্রতিশ্রুতি

অগ্রণী রেমিট্যান্স হাউজ আন্তর্জাতিক মানের দক্ষতা, নিরাপত্তা এবং গ্রাহকসেবা নিশ্চিত করতে তার উচ্চ-মানের পরিষেবা পদানের প্রতিশ্রুতিতে অবিচল রয়েছে। অফারগুলোকে ক্রমাগত উদ্ভাবন এবং পসারিত করার মাধ্যমে, কোম্পানিটি পতিযোগিতায় এগিয়ে থাকে এবং মালয়েশিয়ার পবাসী সম্প্রদায়ের জন্য একটি বিশ্বস্ত আর্থিক অংশীদার হিসেবে নিজেকে পতিষ্ঠিত করে। কোম্পানির বহুমুখী কৌশল কেবল স্বল্প মেয়াদের জন্য নয়, ভবিষ্যতের জন্যও টেকসই উন্নয়নের উপর নিবদ্ধ। এটি পবাসী শ্রমিকদের আর্থিক ক্ষমতায়নে অবদান রাখতে এবং বাংলাদেশ ও মালয়েশিয়ার মধ্যে সম্পর্ক আরও জোরদার করতে সচেষ্ট।

মানিলভারিং ও সন্ত্রাসী কাজে অর্থায়ন প্রতিরোধ পরিপালন

মানিলভারিং এমন একটি প্রািমু্য যার মাধ্যমে অবৈধভাবে অর্জিত অর্থ বা সম্পদের প্রকৃত উৎস গোপন রেখে বাংলাদেশ হতে

বিদেশে অথবা বিদেশ হতে বাংলাদেশে হস্তান্তর, রূপান্তর অথবা রেমিট্যান্স করা। অগ্রণী ব্যাংক পিএলসি. এ্যান্টি মানিলভারিং কার্যক্রম পরিপালনে একটি সাংগঠনিক কাঠামো মেনে চলেছে।

১. গ্রাহকদের হিসাব খোলার সময়ে ALM & CFT রীতিনীতি মেনে চলেছে। তারা সঠিক এবং পূর্ণাঙ্গ তথ্য সংগ্রহ করছে, রেকর্ড রাখছে, KYC ও TP সঠিকভাবে তৈরি করে তা সংরক্ষণ ও মনিটরিং করছে।

২. সিটিআর, এসটিআর এবং এসএআর এর তথ্য গোএএমএল মিডলওয়্যার সিস্টেমে নিয়মিতভাবে বাংলাদেশ ব্যাংকে প্রেরণ করছে।

৩. অগ্রণী ব্যাংক পিএলসি. সকল কর্মকর্তা কর্মচারীদের এ্যান্টি মানিলভারিং এর প্রশিক্ষণের উপর গুরুত্ব প্রদান করেছে এবং তদানুযায়ী প্রশিক্ষণ কর্মসূচি চলমান রয়েছে।

৪. UN Sanction Screening List এর জন্য ২৪ জুলাই ২০১৮ তারিখে AML Velocity Solution Suite Software চালু করেছে।

৫. বাংলাদেশ ব্যাংকের নির্দেশনার আলোকে অগ্রণী ব্যাংক পিএলসি. বর্তমানে মানিলভারিং ও সন্ত্রাসী কাজে অর্থায়ন ঝুঁকি ব্যবস্থাপনা শীর্ষক একটি ম্যানুয়েল প্রকাশ করেছে এবং বাংলায় Compliance of AML & CFT: Policy & Procedure-Guide Book প্রকাশ করেছে।

৬. স্ব-মূল্যায়ন পতিবেদন এবং স্বতন্ত্র পরীক্ষাকরণ পদ্ধতি (ITP) হলো শাখা কর্তৃক পরিচালিত এএমএল (AML) এবং সিএফটি (CFT) কার্যক্রম পর্যালোচনা ও মূল্যায়নের জন্য আরও দুটি গুরুত্বপূর্ণ হাতিয়ার। এই স্ব-মূল্যায়ন পতিবেদন এবং স্বতন্ত্র পরীক্ষাকরণ পদ্ধতি (ITP) যথাক্রমে শাখা এবং নিরীক্ষা বিভাগ থেকে পতি ছয় মাস অন্তর সংগ্রহ করা হয়।

ভূমিকা ও দায়িত্ব

ঝুঁকি পশমনের জন্য, অগ্রণী ব্যাংক পিএলসি প্রধান কার্যালয়ে একজন প্রধান মানিলভারিং পতিরোধ পরিপালন কর্মকর্তা (CAMLCO)-এর নেতৃত্বে একটি সেন্ট্রাল কমপ্লায়েন্স কমিটি (CCC) গঠন করেছে। এই CAMLCO মহাব্যবস্থাপক (GM) পদমর্যাদার সমতুল্য। মানিলভারিং ঝুঁকির ক্ষেত্রে আইনি ও নিয়ন্ত্রক বাধ্যবাধকতা পূরণের জন্য কার্যকর পদ্ধতি এবং নিয়ন্ত্রণ পতিষ্ঠা ও বজায় রাখা CAMLCO-এর প্রধান দায়িত্ব। CAMLCO হলেন প্রধান রিপোর্টিং অফিসার এবং তিনি অগ্রণী ব্যাংক পিএলসি-এর ব্যবস্থাপনা পরিচালক (MD) ও প্রধান নির্বাহী কর্মকর্তার (CEO) কাছে রিপোর্ট করেন। ব্যাংক মানিলভারিং ঝুঁকির পরিপালন সংক্রান্ত বিষয়গুলো তদারকি ও ঊর্ধ্বতন কর্তৃপক্ষকে জানানোর

জন্য একজন ডেপুটি CAMLCO, শাখা মানিলন্ডারিং প্রতিরোধ পরিপালন কর্মকর্তা (BAMLCO) এবং রিপোর্টিং অফিসারও মনোনীত করেছে।

মানিলন্ডারিং ঝুঁকি প্রশমন

একটি ব্যাংক কোম্পানি হিসেবে অগ্রণী ব্যাংক পিএলসি.-র সকল প্রযোজ্য মানি লন্ডারিং বিরোধী বিধি-বিধান মেনে চলার বিধিবদ্ধ বাধ্যবাধকতা রয়েছে। অগ্রণী ব্যাংক পিএলসি. প্রতিরোধ ও প্রতিরোধ প্রায়ী সম্পর্কিত বিকশিত নিয়ন্ত্রক বিধি মালা ও আইনের সাথে সামঞ্জস্য রেখে তার কার্যকর ব্যবস্থাপনার সকল স্তরের কর্মকর্তাদের দ্বারা অনুসরণ ও বাস্তবায়নের জন্য নিজস্ব নীতিমালা, নির্দেশিকা এবং ম্যানুয়াল প্রণয়ন করেছে। অগ্রণী ব্যাংক পিএলসি. কর্তৃক পরিচালিত নিম্নলিখিত কার্যক্রমগুলি মানি লন্ডারিং ঝুঁকি সম্পর্কিত ঝুঁকি হ্রাস করে:

১. অগ্রণী ব্যাংক পিএলসি. ক্যামেলকো এর নেতৃত্বে সিসিসি গঠন করেছে।
২. অগ্রণী ব্যাংক পিএলসি. মানি লন্ডারিং ঝুঁকি সম্পর্কিত নিজস্ব নীতিমালা ও ম্যানুয়াল প্রণয়ন করেছে এবং এগুলো প্রয়োজন অনুযায়ী হালনাগাদ করা হচ্ছে।
৩. অগ্রণী ব্যাংক পিএলসি. অভিনব অ্যাকাউন্ট খোলার ফর্ম চালু করেছে যার মধ্যে “নো ইওর কাস্টমার” (কেওয়াইসি) এবং “ট্রানজেকশন প্রোফাইল” (টিপি) অন্তর্ভুক্ত রয়েছে। কেওয়াইসি প্রয়োজনীয়তার অংশ হিসাবে, অ্যাকাউন্ট খোলার জন্য যথাযথভাবে কেওয়াইসি ফর্ম পূরণ করা বাধ্যতামূলক, অগ্রণী ব্যাংক লিমিটেড কেন্দ্রীয় ব্যাংকের নির্দেশনা অনুযায়ী আবেদনকারীদের রেফারেন্স এবং ব্যাকগ্রাউন্ড বাধ্যতামূলকভাবে পরীক্ষা করেছে।
৪. অগ্রণী ব্যাংক পিএলসি. এন্টি মানি লন্ডারিং (এএমএল) এবং ফরেন অ্যাকাউন্টস ট্যাক্সকমপ্লায়েন্স অ্যাক্ট (এফএটিসিএ) প্রবিধানগুলি সহজে এবং সরলতার সাথে মেনে চলার জন্য “ভেলোসিটি এএমএল সলিউশনস স্যুট সফটওয়্যার” নামে স্বয়ংক্রিয় স্ক্রিনিং সফটওয়্যার চালু করেছে।
৫. মাসিক নগদ লেনদেন প্রতিবেদন (সিটিআর) জিওএএমএল ওয়েব ব্যবহার করে বাংলাদেশ ফাইন্যান্সিয়াল ইন্টেলিজেন্স ইউনিটে (বিএফআইইউ) জমা দেওয়া হয়, যাতে গ্রাহকরা একদিনে ১.০০ মিলিয়ন টাকা বা তার বেশি পরিমাণ বা তার বেশি বৈদেশিক মুদ্রা জমা বা উত্তোলন করেন।
৬. ব্যাংকের অভ্যন্তরীণ কৌশলের মাধ্যমে সন্দেহজনক লেনদেন পর্যবেক্ষণ করা হয়। অগ্রণী ব্যাংক সন্দেহজনক লেনদেন প্রতিবেদন (এসটিআর)/সন্দেহজনক কার্যকলাপ প্রতিবেদন

(এসএআর) বিএফআইইউতে প্রেরণ করে।

৭. অগ্রণী ব্যাংক পিএলসি. ব্যাংকের কর্মকর্তা-কর্মচারীদের মধ্যে সচেতনতা সৃষ্টির লক্ষ্যে পর্যায়ক্রমে এইচআর ট্রেনিং, রিসার্চ অ্যান্ড ডেভেলপমেন্ট ডিভিশনের মাধ্যমে এএমএল প্রশিক্ষণ/কর্মশালার আয়োজন করেছে।

সবুজ ব্যাংকিং অনুশীলন

পরিবেশ রক্ষা, প্রাকৃতিক সম্পদ সংরক্ষণ এবং জলবায়ু পরিবর্তনের প্রভাব মোকাবেলায় ই-নথি (ইলেকট্রনিক ফাইল), অনলাইন লেনদেন, মোবাইল অ্যাপস, নবায়নযোগ্য জ্বালানি খাতে অর্থায়ন, পরিবেশ অধিদপ্তর কর্তৃক রেটিং প্রাপ্ত কম স্কোর প্রাপ্ত কারখানাগুলোকে তুলনামূলকভাবে সহজ অর্থায়নের মাধ্যমে কাগজের কাজ কমানোর মতো কার্যকর উদ্যোগ গ্রহণ করেছে বাংলাদেশ ব্যাংক।

কর্পোরেট সামাজিক দায়বদ্ধতা

বাংলাদেশ সরকার দরিদ্র ও অসহায়দের সহায়তার জন্য বেশ কয়েকটি জনসামাজিক নিরাপত্তা বেষ্টনী কর্মসূচি বাস্তবায়ন করে। রাষ্ট্রীয় মালিকানাধীন ব্যাংক হিসেবে এবিএল শিক্ষা, ডে কেয়ার সেন্টার, স্বাস্থ্যসেবা, দুর্যোগ, ত্রাণ, দারিদ্র্য বিমোচনসহ বিভিন্ন কার্যক্রম পরিচালনা করে থাকে। এই প্রোগ্রামের আওতায় কোন প্রকার বিনিময় ছাড়াই ব্যাংকটি ২০২৪ সালে সিএসআর কার্যক্রমে ৫৮.৬৪ লাখ টাকা ব্যয় করেছে।

জাতীয় রাজস্ব খাতে অবদান

সরকার হলো সবচেয়ে গুরুত্বপূর্ণ অংশীজন, যারা দেশের অর্থনৈতিক উন্নয়নে একটি গুরুত্বপূর্ণ ভূমিকা পালন করে। একটি বৈধ এবং নৈতিক পতিষ্ঠান হিসেবে, অগ্রণী ব্যাংক পিএলসি যখনই প্রয়োজন বা আবশ্যিক মনে করে, তখনই জাতীয় কোষাগারে অবদান রাখে। আইন অনুযায়ী, বিভিন্ন ধরনের ব্যয়, আমানতের ওপর সুদ এবং ব্যাংকিং সেবাসহ বিভিন্ন খাত থেকে উৎসে আয়কর, মূল্য সংযোজন কর এবং আবগারি শুল্ক কেটে তা সরকারি কোষাগারে জমা দেয়। এছাড়াও, অগ্রণী ব্যাংক পিএলসি তার কর্মীদের পক্ষ থেকে অগ্রিম আয়কর (AIT) কেটে সরকারি কোষাগারে জমা দেয়। ২০২৩ এবং ২০২৪ সালে, অগ্রণী ব্যাংক পিএলসি যথাক্রমে ১,২৮৫.৭৮ কোটি টাকা এবং ১,৬৩৫.১৯ কোটি টাকা জাতীয় কোষাগারে জমা দিয়ে উল্লেখযোগ্য অবদান রেখেছে। এটি জাতীয় অবদানের প্রতি আমাদের ন্যায়সংগত ও ধারাবাহিক প্রতিশ্রুতির প্রতিফলন।

পত্যাশা ২০২৫: অগ্রণী ব্যাংক পিএলসি-এর প্রবৃদ্ধি ও স্থিতিশীলতার কৌশলগত রূপরেখা

ব্যাংকিং শিল্পে বাংলাদেশের চলমান বিবর্তনের সাথে তাল মিলিয়ে,

অগ্রণী ব্যাংক পিএলসি (ABPLC) ২০২৫ সালের সুযোগগুলো গ্রহণ করতে এবং চ্যালেঞ্জ মোকাবিলা করতে নতুন উদ্যম ও কৌশলগত স্বচ্ছতা নিয়ে পস্তুত। ২০২৪ সালের অগ্রগতির ওপর ভিত্তি করে, আগামী বছরটি ডিজিটাল উদ্ভাবন, নিয়ন্ত্রক সম্মতির সাথে সঙ্গতি এবং জবাবদিহিমূলক প্রবৃদ্ধির মাধ্যমে একটি যুগান্তকারী পরিবর্তনের পতিশ্রুতি দেয়।

একটি সফল ব্যাংকিং কার্যক্রমের ভিত্তি হলো তার আর্থিক সুস্থতা। ২০২৫ সালে, অগ্রণী ব্যাংক কঠোর ঝুঁকি ব্যবস্থাপনা এবং উন্নত ঋণ মূল্যায়ন ব্যবস্থার মাধ্যমে অ-কার্যকর ঋণের (NPL) হার আরও উন্নতির আশা করছে। আমানত এবং ঋণ উভয় ক্ষেত্রেই বৃদ্ধি গ্রাহকের আস্থা বৃদ্ধির পমাণ। পতিশ্রুতি ঘটিত হ্রাস একটি আরও স্থিতিশীল এবং দূরদর্শী আর্থিক অবস্থানকে প্রতিফলিত করে, যখন মূলধন পর্যাণ্ডতা নিয়ন্ত্রক মানদণ্ডের চেয়ে অনেক বেশি সুবিধাজনক অবস্থায় রয়েছে। পুরো সেক্টরজুড়ে তারল্য কিছুটা সীমাবদ্ধ থাকলেও, আমাদের ব্যালেন্স শিট এমনভাবে তৈরি করা হয়েছে যা যেকোনো আঘাত সহ্য করতে এবং স্থিতিশীলতা বজায় রাখতে সক্ষম।

ডিজিটাল ব্যাংকিং অগ্রণী ব্যাংকের প্রবৃদ্ধির কৌশলের কেন্দ্রে রয়েছে। মহামারীর সময় ডিজিটাল গ্রহণের ব্যাপক বৃদ্ধির পর, আমাদের ব্যাংক গ্রামীণ অঞ্চলে বিশাল অপ্রয়োজনীয় সম্ভাবনা দেখতে পাচ্ছে, যেখানে ডিজিটাল অ্যাক্সেস সীমিত। মোবাইল প্ল্যাটফর্ম, বায়োমেট্রিক প্রমাণীকরণ এবং স্থানীয় ডিজিটাল সাক্ষরতা কর্মসূচিতে বিনিয়োগের মাধ্যমে আমরা ব্যাংকিং সেবার বাইরে থাকা জনগোষ্ঠীকে ক্ষমতায়ন করতে চাই। এই অন্তর্ভুক্তিমূলক পদ্ধতি গ্রাহক সংখ্যা বৃদ্ধি, আর্থিক সুস্থতা উন্নত করা এবং বাজারের পরিধি বাড়াতে সাহায্য করবে। ডিজিটাল অবকাঠামোর ওপর আমাদের মনোযোগ কার্যক্রমের দক্ষতা ও নিরাপত্তা বাড়াতেও সহায়তা করবে, যা সকল গ্রাহকের জন্য একটি নিরবচ্ছিন্ন ব্যাংকিং অভিজ্ঞতা নিশ্চিত করবে।

অগ্রণী ব্যাংক তার ঋণ প্রদান নীতিগুলোকে বাংলাদেশের জাতীয় উন্নয়ন অগ্রাধিকারের সাথে সমন্বয় করতে প্রতিশ্রুতিবদ্ধ। ২০২৫ সালে, আমরা নবায়নযোগ্য শক্তি, স্বাস্থ্য-পয়ুক্তি এবং গ্রিন স্টার্টআপের মতো উচ্চ-প্রবৃদ্ধির সেক্টরে সক্রিয়ভাবে প্রসারিত হব। এই শিল্পগুলো দেশের ভবিষ্যতের জন্য অত্যন্ত গুরুত্বপূর্ণ, এবং আমাদের অর্থায়ন উদ্ভাবন, স্থায়িত্ব এবং সামাজিক প্রভাব তৈরিতে সহায়তা করবে। ঋণের ক্ষেত্রে এই কৌশলগত মনোযোগ অগ্রণী ব্যাংককে কেবল একটি ব্যাংক হিসেবে নয়, বরং জাতীয় অগ্রগতির একটি অনুঘটক হিসেবে কাজ করে।

ব্যাংকিং খাতে Basel-III এবং অন্যান্য নিয়ন্ত্রক সংস্কারগুলো একই সাথে চ্যালেঞ্জ এবং সুযোগ উভয়ই নিয়ে আসে। এই

নীতিমালা মেনে চলার জন্য সিস্টেম, রিপোর্টিং মান এবং পরিচালনা কাঠামোতে বড় ধরনের বিনিয়োগ প্রয়োজন। অগ্রণী ব্যাংক পিএলসি এই বিষয়টিকে কোনো বোঝা হিসেবে দেখে না, বরং বৈশ্বিক সর্বোত্তম অনুশীলনের দিকে এগিয়ে যাওয়ার একটি দিকনির্দেশনা হিসেবে বিবেচনা করে। আমাদের নৈতিক ব্যাংকিং মডেলের অংশ হিসেবে আমরা অর্থপাচার প্রতিরোধ প্রটোকল (anti-money laundering protocols) গ্রহণ, সাইবার নিরাপত্তা (cybersecurity) বৃদ্ধি এবং পরিবেশগত ঝুঁকি প্রকাশ করতে প্রতিশ্রুতিবদ্ধ। এই পরিবর্তনগুলো আমাদের সুনামকে আরও দৃঢ় করবে, অংশীজনদের সুরক্ষা দেবে এবং দীর্ঘমেয়াদী স্থিতিশীলতা তৈরি করবে।

অগ্রণী ব্যাংকের পরিচালনা পর্যদ কৌশলগত শ্রেষ্ঠত্বের প্রতি তার প্রতিশ্রুতি পুনর্ব্যক্ত করছে। সুসংগত সম্প্রসারণ এবং লক্ষ্যভিত্তিক অধিগ্রহণের মাধ্যমে আমরা আমাদের কার্যক্রমের পরিধি বাড়াব এবং আরও বেশি গ্রাহককে সেবা দেব। আমাদের লক্ষ্যগুলোর মধ্যে রয়েছে একটি সুস্থ মূলধন পর্যাণ্ডতা অনুপাত বজায় রাখা, খেলাপি ঋণ হ্রাস করা এবং আয়-ব্যয় দক্ষতা (cost-to-income efficiency) বৃদ্ধি করা। আন্তর্জাতিকভাবে, আমরা আমাদের গ্রাহকদের আন্তঃসীমান্ত লক্ষ্য পূরণের জন্য বাণিজ্য অর্থায়ন এবং রেমিট্যান্স সেবায় আমাদের সম্পৃক্ততা আরও গভীর করতে চাই। প্রযুক্তিতে বিনিয়োগ, দ্রুত সিদ্ধান্ত গ্রহণ এবং কর্মীদের দক্ষতা বৃদ্ধি আমাদের এই যাত্রার মূল সহায়ক হবে।

অগ্রণী ব্যাংক ২০২৫ সালে একটি সাহসী দৃষ্টিভঙ্গি এবং সুশৃঙ্খল কৌশল নিয়ে অগ্রসর হচ্ছে। আমরা বিশ্বাস করি, এই বছরটি একটি মাহেন্দ্রক্ষণ হতে চরেছে, যেখানে আমরা প্রতিক্রিয়াশীল সমন্বয় থেকে ব্যাংকিং সেক্টরে সক্রিয় নেতৃত্বে রূপান্তরিত হব। ডিজিটাল সরঞ্জামগুলোকে কাজে লাগিয়ে, দায়িত্বশীল ঋণদানকে লক্ষ্য করে এবং নিয়ন্ত্রক শ্রেষ্ঠত্বের পতি অঙ্গীকারবদ্ধ হয়ে, আমরা এমন একটি ব্যাংক তৈরি করতে পারি যা ভবিষ্যতের জন্য প্রস্তুত, গ্রাহক-কেন্দ্রিক এবং স্থিতিশীল। সামনের পথটি উচ্চাকাঙ্ক্ষী, তবে আমাদের ভিত্তি মজবুত-এবং ধারাবাহিক কর্ম সম্পাদনের মাধ্যমে আমরা আত্মবিশ্বাসী যে, অগ্রণী ব্যাংক ব্যাংকিং শ্রেষ্ঠত্বের নতুন মানদণ্ড স্থাপন করতে থাকবে।

আর্থিক বিবরণী প্রণয়ণ ও উপস্থাপনা

ব্যাংক কোম্পানি আইন ১৯৯১ (সংশোধিত), বাংলাদেশ ব্যাংকের সার্কুলার এবং আন্তর্জাতিক আর্থিক প্রতিবেদন মান (আইএফআরএস), কোম্পানি আইন ১৯৯৪, বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন আইন ও বিধিমালা এবং অন্যান্য প্রযোজ্য আইন ও প্রবিধানের প্রয়োজনীয়তা অনুসারে ব্যবস্থাপনা কর্তৃক ব্যাংকের আর্থিক বিবরণী প্রস্তুত করা হয়েছে।

এই আর্থিক বিবরণীগুলি বোর্ডের অডিট কমিটি দ্বারা পর্যালোচনা করা হয়েছে এবং পরবর্তীকালে পরিচালনা পর্ষদ কর্তৃক অনুমোদিত হয়েছে। জি. কিবরিয়া অ্যান্ড কোং, চার্টার্ড অ্যাকাউন্ট্যান্টস এবং হোসেন ফরহাদ অ্যান্ড কোং, চার্টার্ড অ্যাকাউন্ট্যান্টস ৩১ ডিসেম্বর ২০২৪ পর্যন্ত সমাপ্ত অর্থবছরের আর্থিক বিবরণীর উপর তাদের প্রতিবেদন জমা দিয়েছেন।

ক্রেডিট রেটিং

রাষ্ট্রীয় মালিকানাধীন বাণিজ্যিক ব্যাংক (এসওসিবি) হিসাবে, ৩১ ডিসেম্বর ২০২৩ পর্যন্ত তথ্যের উপর ভিত্তি করে ব্যাংকের দীর্ঘমেয়াদী ক্রেডিট রেটিং ছিল ‘এএএ’ এবং স্বল্পমেয়াদী রেটিং ছিল ‘এসটি -১’ যা স্বল্প এবং দীর্ঘমেয়াদী উভয় ক্ষেত্রেই আমাদের শক্তিশালী বিশ্বাসযোগ্যতা প্রকাশ করে। ৩১ ডিসেম্বর ২০২৪ পর্যন্ত আর্থিক ও অন্যান্য তথ্যের ভিত্তিতে ব্যাংকের ক্রেডিট রেটিং চলমান রয়েছে এবং ক্রেডিট রেটিং এজেন্সি আলফা ক্রেডিট রেটিং লিমিটেড থেকে রেটিং প্রতিবেদন প্রাপ্তির পরে প্রকাশ করা হবে।

লভ্যাংশ ঘোষণা

২০২৪ সালের জন্য পরিচালনা পর্ষদ কোনও লভ্যাংশ সুপারিশ করেনি।

চলমান সত্তা এবং অন্যান্য সংযোজিত বিবরণী

পরিচালকরা অত্র ব্যাংকের চলমান সত্তা হিসাবে চলমান থাকার ক্ষমতার মূল্যায়ন করেছেন এবং অদূর ভবিষ্যতে ব্যবসা চালিয়ে যাওয়ার সক্ষমতা রয়েছে বলে সন্তুষ্ট। উপরন্তু, ঘটনা বা অবস্থার সাথে সম্পর্কিত কোনও বস্তুগত অনিশ্চয়তা বিদ্যমান নেই যা কোম্পানির (এবিএল) চলমান সত্তা হিসাবে চালিয়ে যাওয়ার ক্ষমতা সম্পর্কে উল্লেখযোগ্য সন্দেহ সৃষ্টি করতে পারে। অন্যান্য বিষয়গুলো, যেমন: সংশ্লিষ্ট পক্ষের সাথে লেনদেন সম্পর্কিত বিস্তারিত আলোচনা (পৃষ্ঠা-৩৬২), ত্রৈমাসিক আর্থিক কার্যকারিতা এবং বার্ষিক আর্থিক বিবরণীর মধ্যে ঘটে যাওয়া যেকোনো গুরুত্বপূর্ণ পার্থক্য পর্যালোচনা ও ব্যাখ্যা (পৃষ্ঠা-১৮৪), পরিচালকদের পদতত্ত্ব পারিশ্রমিক (পৃষ্ঠা-১৭৭) এবং গত পাঁচ বছরের পরিচালন ফলাফলের উল্লেখযোগ্য বিচ্যুতি সম্পর্কিত তথ্য প্রকাশ (পৃষ্ঠা-১৩৮ ও ১৩৯) ইত্যাদি বিষয়গুলো ৩১শে ডিসেম্বর ২০২৪ সমাপ্ত বছরের আর্থিক বিবরণীর বিভিন্ন প্রাসঙ্গিক অধ্যায়/নোটগুলিতে আলোচনা করা হয়েছে এবং প্রাসঙ্গিক পৃষ্ঠা নম্বর (গুলি) রেফারেন্সের জন্য উপরে চিহ্নিত করা হয়েছে।

সংবিধিবদ্ধ নিরীক্ষা এবং নিরীক্ষকদের মতামত

ব্যাংক তার আর্থিক পতিবেদন নিরীক্ষার জন্য ‘হুসাইন ফরহাদ অ্যান্ড কোং’ এবং ‘জি. কিবরিয়া অ্যান্ড কোং’ নামের দুটি নিরীক্ষা

প্রতিষ্ঠানকে নিয়োগ করেছে। তারা ২০২৪ সালের আর্থিক প্রতিবেদন নিরীক্ষা করে একটি নির্দিষ্ট বিষয়ে ‘কোয়ালিফাইড অপিনিয়ন’ বা ‘সীমিত মন্তব্যসহ মতামত’ ব্যক্ত করেছে।

কোয়ালিফাইড অপিনিয়ন এর উল্লেখযোগ্য অংশ:

আর্থিক বিবরণীর নোট ১২.৯, ১২.১০, ১২.১২, ১২.১৩, ১২.১৭, ১২.২২, ১২.২৩ এবং ১২.২৪ অনুযায়ী, ব্যাংক ঋণ ও অগ্রিম, অন্যান্য ব্যাংক ও নন-ব্যাংকিং আর্থিক প্রতিষ্ঠানে রক্ষিত স্থিতি, অন্যান্য সম্পদ, বাংলাদেশ ব্যাংকের কাছে রক্ষিত স্থিতি, অফ-ব্যালেন্স শীট এক্সপোজার এবং সুপার অ্যানুয়েশন ফান্ডের জন্য প্রয়োজনীয় সম্পূর্ণ প্রভিশন রাখেনি। ৩১শে ডিসেম্বর ২০২৪ তারিখ পর্যন্ত, প্রযোজ্য নিয়ন্ত্রক ও আর্থিক রিপোর্টিং কাঠামো অনুযায়ী মোট ২৫,০৩৫.০১ কোটি টাকা প্রভিশন প্রয়োজন ছিল, যেখানে ব্যাংক ৯,০৮৩.০৬ কোটি টাকা প্রভিশন রেখেছে। এর ফলে ১৫,৯৫১.৯৫ কোটি টাকার ঘাটতি রয়েছে।

ব্যাংক জানিয়েছে যে তারা বাংলাদেশ ব্যাংকের পত্র নং DOS(CAMS)১১৫৭/৪১(Dividend)/২০২৫-৩০৯৩, তারিখ ২১শে মে ২০২৫-এর মাধ্যমে প্রাপ্ত একটি অনুমোদনের ওপর নির্ভর করেছে, যা ব্যাংককে ঘাটতির সম্পূর্ণ প্রভিশন না রেখেই আর্থিক বিবরণী প্রস্তুত করার অনুমতি দিয়েছে।

আমাদের মতে, সম্পূর্ণ প্রভিশন ঘাটতিকে স্বীকৃতি না দেওয়াটি প্রযোজ্য আইএফআরএস এবং নিয়ন্ত্রক ও আর্থিক রিপোর্টিং কাঠামোর সাথে সঙ্গতিপূর্ণ নয়। যদি সম্পূর্ণ প্রভিশন রাখা হতো, তাহলে মোট দায় বৃদ্ধি পেত এবং এর ফলে নিট সম্পদ এবং সেই বছরের মুনাফা ১৫,৯৫১.৯৫ কোটি টাকা হ্রাস পেত।

আমাদের পরিস্থিতি সম্পর্কিত ধারণা:

২০২৪ সালে ব্যাংকের মোট প্রয়োজনীয় প্রভিশন ছিল ২৫,০৩৫ কোটি টাকা, যার বিপরীতে ব্যাংক যথাসাধ্য চেষ্টা করে মোট ৯,০৮৩ কোটি টাকা প্রভিশন রাখতে সক্ষম হয়েছে, যা গত বছরের তুলনায় ২,০৮৪ কোটি টাকা বা ৩০% বেশি। “ব্যাংক মানি অ্যাট কল অ্যান্ড শর্ট নোটিশ”, “ইন্টার-ব্রাঞ্চ অ্যাডজাস্টমেন্ট”, “ইউপিএএসএস অ্যান্ড ইডিএফ এল/সি”, “পুনঃঅর্থায়ন স্কিম” এবং “সুপারঅ্যানুয়েশন ফান্ড” সহ বেশ কয়েকটি খাতে সফলভাবে তার প্রভিশন প্রয়োজনীয়তা হ্রাস করেছে।

এছাড়াও, ব্যাংক ঋণ ও অগ্রিম, বিনিয়োগ, মানি অ্যাট কল অ্যান্ড শর্ট নোটিশ, ইন্টার-ব্রাঞ্চ অ্যাডজাস্টমেন্ট এবং পুনঃঅর্থায়ন স্কিমের জন্য প্রয়োজনীয় সাধারণ প্রভিশনের ১০০% বজায় রেখেছে। গত বছরের তুলনায় প্রভিশনের পরিমাণ বা শতাংশ বৃদ্ধি ব্যাংকের নিয়ন্ত্রক সম্মতি এবং প্রযোজ্য আর্থিক রিপোর্টিং মানগুলো মেনে চলার প্রতি তার অঙ্গীকারকে প্রতিফলিত করে।

২০২৪ সালে খেলাপি ঋণের উল্লেখযোগ্য বৃদ্ধি ঋণ ও অগ্রিমের জন্য একটি উচ্চ প্রতিশনের প্রয়োজনীয়তা তৈরি করে। ব্যাংকের ব্যবস্থাপনা কর্তৃপক্ষ এই বৃদ্ধির মূল কারণগুলো মোকাবিলায় সমন্বিত প্রচেষ্টা চালাচ্ছে। পরিস্থিতি সামাল দিতে এবং ঘাটতি কমাতে ইতোমধ্যে বেশ কিছু উদ্যোগ নেওয়া হয়েছে। এটি দৃঢ়ভাবে পত্যাশিত যে আগামী বছরগুলোতে মোট প্রতিশনের প্রয়োজনীয়তা এবং ঘাটতি উভয়ই হ্রাস পাবে।

নিরীক্ষক নিয়োগ

বিদ্যমান নিরীক্ষকগণ, (১) জি. কিবরিয়া অ্যান্ড কোং, চার্টার্ড অ্যাকাউন্ট্যান্টস এবং (২) হুসাইন ফরহাদ অ্যান্ড কোং, চার্টার্ড অ্যাকাউন্ট্যান্টস ২০২৪ সালের জন্য তাদের তৃতীয় অডিট বর্ষ সম্পাদন করেছেন। পরিচালনা পর্ষদ ২০২৫ সালের জন্য ব্যাংকের নিরীক্ষক হিসেবে (১) ম্যাবস্ অ্যান্ড জে পার্টনার্স চার্টার্ড অ্যাকাউন্ট্যান্টস্, এবং (২) হুদা ভাসী চৌধুরী অ্যান্ড কোং, চার্টার্ড অ্যাকাউন্ট্যান্টস-কে নিয়োগের সুপারিশ করেছে। ১৮তম বার্ষিক সাধারণ সভায় শেয়ারহোল্ডারদের সম্মতির পর এই নিয়োগ চূড়ান্ত হবে।

কৃতজ্ঞতা স্বীকার

আমরা আমাদের সম্মানিত গ্রাহকদের প্রতি গভীর কৃতজ্ঞতা প্রকাশ করছি তাদের অব্যাহত আস্থা এবং অকুণ্ঠ সমর্থনের জন্য, যা আমাদের সাফল্যের মূল ভিত্তি। একইসাথে, আমরা আমাদের নিবেদিতপ্রাণ কর্মীদেরও গর্বের সাথে স্বীকৃতি জানাচ্ছি, যাদের অসাধারণ নিষ্ঠা, নিরলস প্রচেষ্টা এবং দৃঢ় পেশাদারিত্ব সারা বছর ধরে আমাদের সাফল্য অর্জনে অপরিহার্য ভূমিকা রেখেছে।

আমাদের প্রতিষ্ঠানের প্রতি তাদের অবিচল আস্থা এবং আমাদের প্রবৃদ্ধি ও অগ্রগতিতে তাদের অর্থবহ ভূমিকার জন্য আমরা আমাদের অংশীজনদের আন্তরিকভাবে ধন্যবাদ জানাই। আমরা আমাদের ব্যবসায়িক অংশীদার এবং সহযোগীদের প্রতিও কৃতজ্ঞতা পকাশ করছি, যাদের সহযোগিতামূলক মনোভাব, সৃজনশীল ধারণা এবং সমন্বিত দূরদর্শিতা আমাদের সেবার মান উন্নত করেছে এবং নতুন সুযোগের দ্বার উন্মোচন করেছে।

অর্থ মন্ত্রণালয়, বাংলাদেশ ব্যাংক এবং সংশ্লিষ্ট সকল সরকারি সংস্থার প্রতি আমরা আমাদের আন্তরিক কৃতজ্ঞতা জানাচ্ছি

তাদের অবিচল দিকনির্দেশনা, সহযোগিতা এবং আস্থার জন্য-যা আমাদের কার্যক্রমের সততা ও নিয়ন্ত্রক পরিপালনের মূল ভিত্তি।

আমরা যে সকল জনগোষ্ঠীর সেবা করি, তাদের অব্যাহত সমর্থনের জন্য আমরা গভীরভাবে কৃতজ্ঞ। দায়িত্বশীল কর্পোরেট নাগরিক হিসেবে, আমরা অর্থবহ উদ্যোগ এবং কার্যকর কর্মসূচির মাধ্যমে সমাজের উন্নয়নে নিবেদিত থাকব।

পরিচালনা পর্ষদের প্রতি আমাদের আন্তরিক কৃতজ্ঞতা, যাদের দূরদর্শী নেতৃত্ব এবং কৌশলগত পরামর্শ ব্যাংকের প্রবৃদ্ধি ও অগ্রগতিতে গুরুত্বপূর্ণ ভূমিকা পালন করেছে।

এছাড়াও, আমরা আমাদের সম্মানিত নিরীক্ষক, জি. কিবরিয়া অ্যান্ড কোং এবং হুসাইন ফরহাদ অ্যান্ড কোং, চার্টার্ড অ্যাকাউন্ট্যান্টস্, এবং আমাদের আইন উপদেষ্টা ও পরামর্শকদের প্রতি কৃতজ্ঞতা প্রকাশ করছি, যাদের পেশাদারিত্ব এবং সুশাসন ও পরিপালনের প্রতি গভীর মনোযোগ আমাদের প্রাতিষ্ঠানিক শক্তিকে সুসংহত করেছে।

আমাদের প্রযুক্তি অংশীদার এবং পরিষেবা প্রদানকারীদের প্রতি আমরা তাদের অবিচল সমর্থনের জন্য ধন্যবাদ জানাই, যা আমাদের কার্যক্রমের স্থিতিশীলতা নিশ্চিত করতে এবং গ্রাহকদের ব্যতিক্রমী ব্যাংকিং অভিজ্ঞতা প্রদান করতে সাহায্য করেছে।

পরিশেষে, আমাদের সকল অংশীজন-গণমাধ্যম পেশাজীবী, আর্থিক বিশ্লেষক এবং বৃহত্তর ব্যাংকিং সম্প্রদায়ের সদস্যদের প্রতি-আমরা আপনাদের অব্যাহত সম্পৃক্ততা, সুচিন্তিত মতামত এবং মূল্যবান অন্তর্দৃষ্টির জন্য গভীর কৃতজ্ঞতা প্রকাশ করছি। আপনাদের অবদান আমাদেরকে উদ্ভাবন, অভিযোজন এবং প্রতিটি কাজে শ্রেষ্ঠত্বের জন্য অনুপ্রাণিত করে।

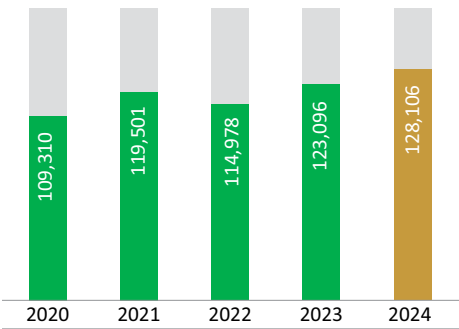
পরিচালনা পর্ষদের পক্ষ থেকে

সৈয়দ আবু নাসের বখতিয়ার আহমেদ
চেয়ারম্যান

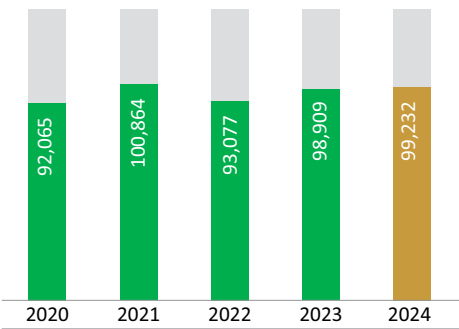
Five Years Financial Summary

Graphical Presentation

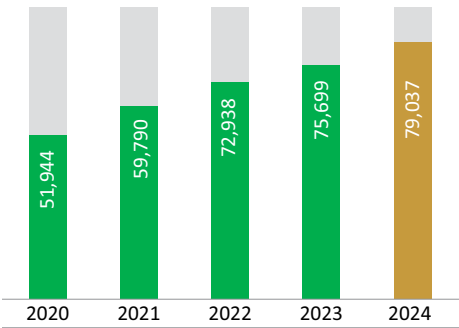
Total Assets (BDT in Crore)



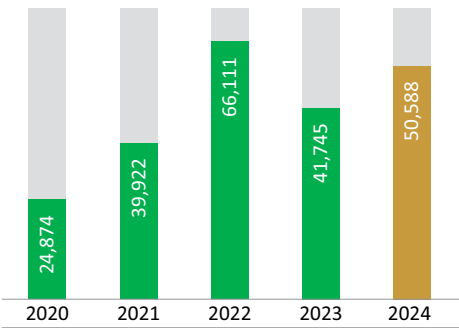
Deposits (BDT in Crore)



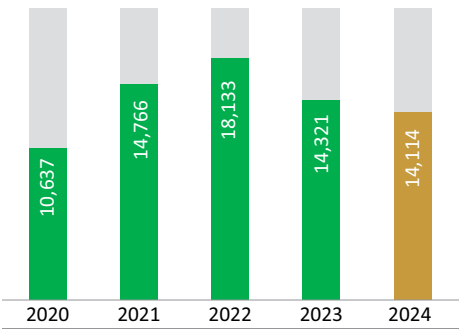
Loans and Advances (BDT in Crore)



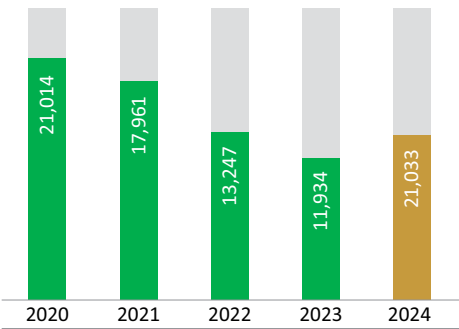
Import (BDT in Crore)



Export (BDT in Crore)



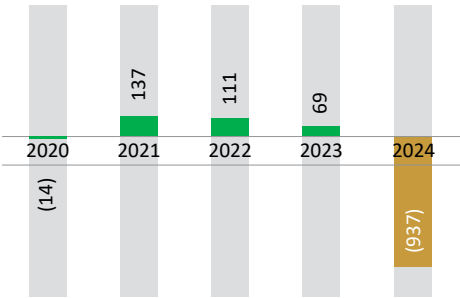
Remittance (BDT in Crore)



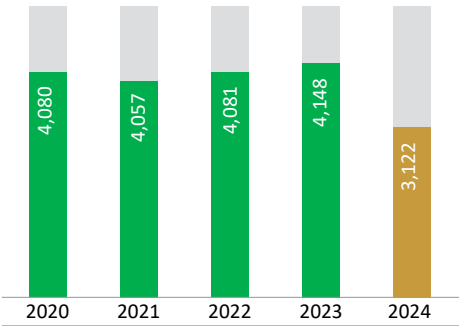
Five Years Financial Summary

Graphical Presentation

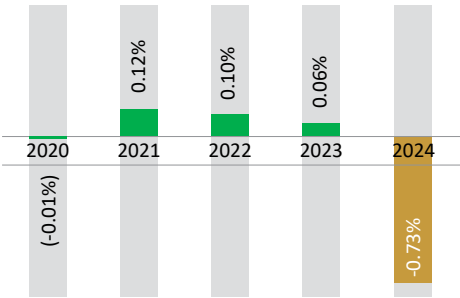
Profit after Tax (BDT in Crore)



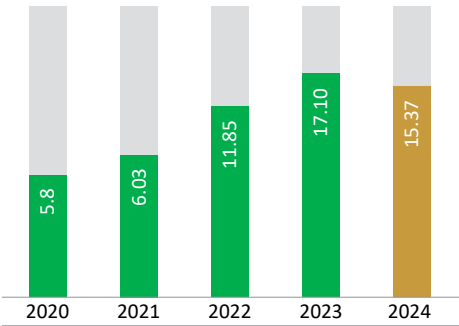
Total Shareholders' Equity (BDT in Crore)



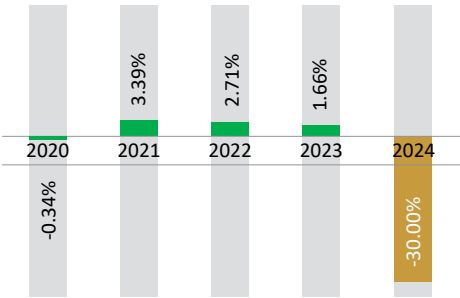
Return on Assets



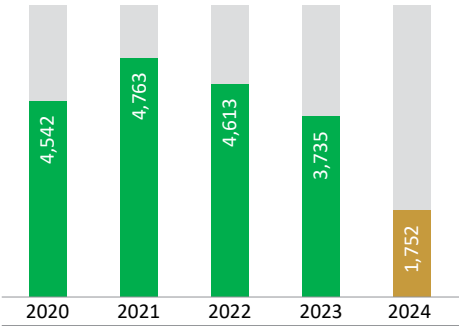
Profit per Employee (BDT in Lakh)



Return on Equity (ROE)



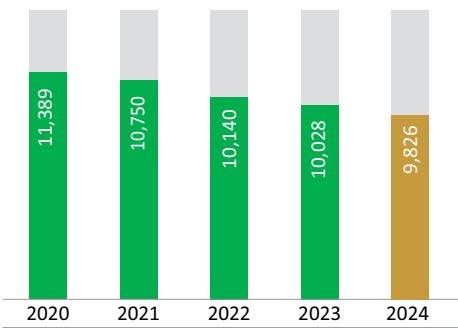
Total Capital (BDT in Crore)



Five Years Financial Summary

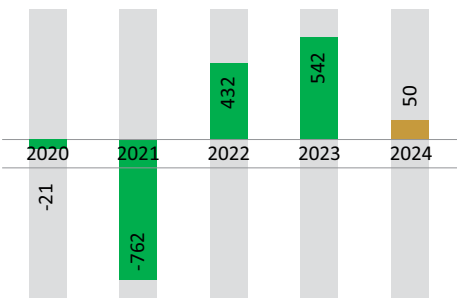
Graphical Presentation

Number of Employees



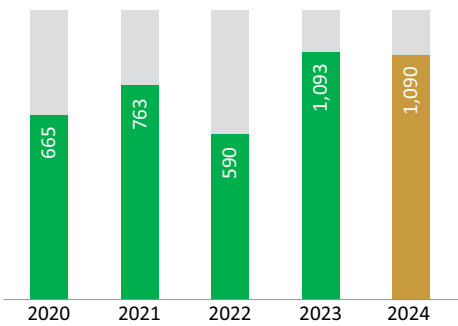
Net Interest Income

(BDT in Crore)



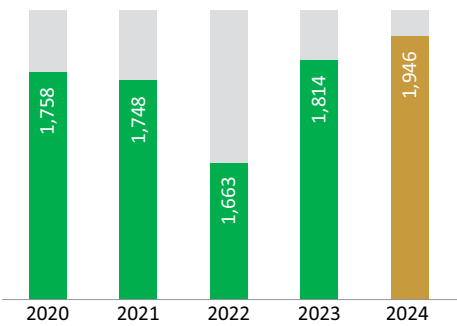
Non Interest Income

(BDT in Crore)

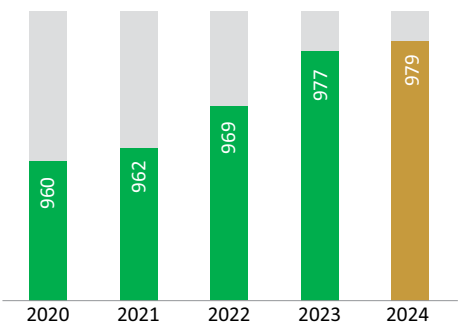


Non Interest Expenses

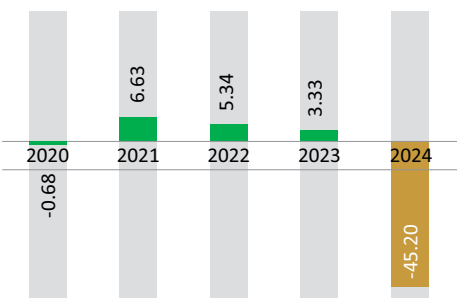
(BDT in Crore)



Number of Branches



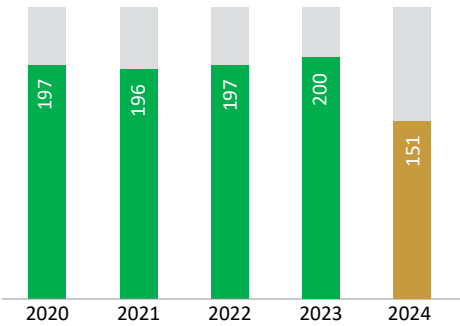
Earnings per Share (EPS)



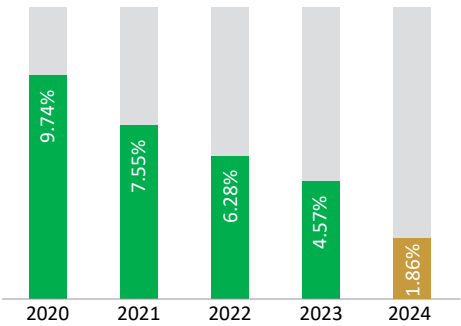
Five Years Financial Summary

Graphical Presentation

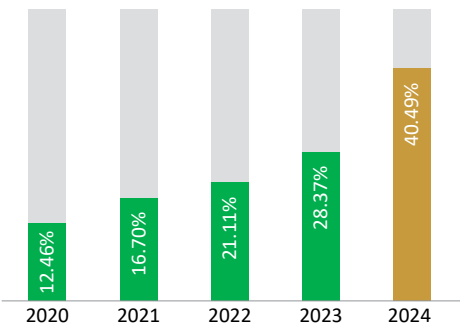
Net Asset Value per Share



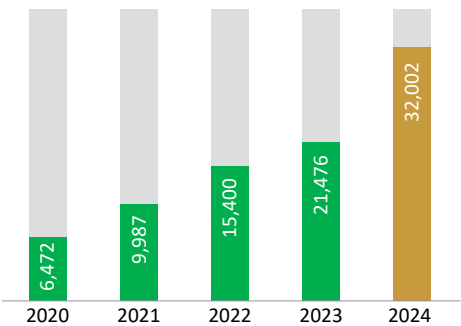
Capital to Risk Weighted Asset Ratio (CRAR)



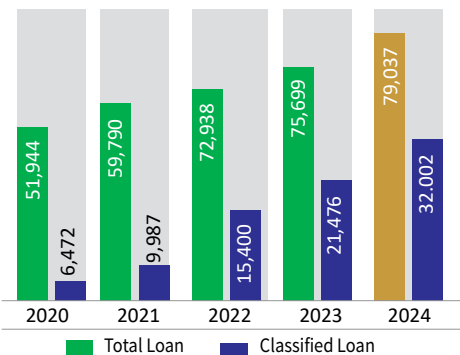
NPL Ratio



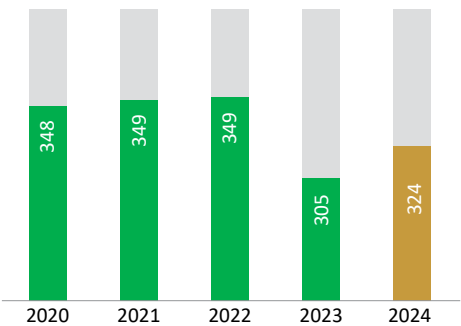
NPL (BDT in Crore)



NPL Ratio (BDT in Crore)



Number of Foreign Correspondents



Five Years Financial Summary

BDT in crore unless otherwise specified

Particulars	2024	2023	2022	2021	2020 (Restated)
Balance Sheet Matrix					
Authorized Capital	2,500	2,500	2,500	2,500	2,500
Paid-up Capital	2,072	2,072	2,072	2,072	2,072
Reserve Fund	2,187	2,187	2,145	2,124	2,090
Total Shareholders' Equity	3,122	4,148	4,081	4,057	4,080
Deposits	99,232	98,909	93,077	100,864	92,065
Loans and Advances	79,037	75,699	72,938	59,790	51,944
Investments	27,760	25,444	22,519	39,033	29,621
Fixed Assets	1,741	1,746	1,824	1,562	1,588
Total Assets	128,106	1,23,096	114,978	119,501	109,309
Total Off Balance Sheet Items	30,127	31,474	37,320	30,357	27,245
Interest Earning Assets	83,066	80,473	77,749	66,235	59,691
Non-interest Earning Assets	45,040	42,623	37,229	53,266	49,618
Income Statement Matrix					
Interest income	5,313	5,009	4,301	3,504	3,119
Interest Expenses	5,263	4,466	3,869	4,266	3,140
Investment income	2,317	1,894	1,844	2,340	1,776
Non-interest income	1,090	1,092	589	763	665
Non-interest Expenses	1,946	1,814	1,663	1,748	1,758
Total Income	8,720	7,995	6,734	6,662	5,560
Total Expenditure	7,209	6,280	5,532	6,014	4,898
Operating Profit	1,511	1,715	1,202	648	662
Profit Before Tax	(928)	259	121	167	229
Net Profit After Tax	(937)	69	111	137	(14)
Capital Measures					
Risk Weighted Assets	94,440	81,755	73,466	63,114	46,642
Going concern capital (Tier-1)	898	2,505	2,960	2,919	2,601
Gone concern capital (Tier-2)	854	1,229	1,653	1,843	1,941
Total Capital	1,752	3,735	4,613	4,762	4,542
Capital Surplus/(Deficit)	(7692)	(4441)	(2733)	(1548)	(122)
Tier-I Capital Ratio	0.95%	3.07%	4.03%	4.63%	5.58%
Tier-II Capital Ratio	0.91%	1.50%	2.25%	2.92%	4.16%
Capital to Risk Weighted Asset Ratio Basel-III	1.86%	4.57%	6.28%	7.55%	9.74%
Credit Quality					
Classified Loans	32,002	21,476	15,400	9,987	6,472
Provision for Unclassified Loans	402	877	1,001	1,176	1,148
Provision for Classified Loans	6,152	4,840	3,733	2,924	2,799
Provision for Contingent Liabilities	449	349	349	224	209
Percentage of NPLs to total Loans and Advances	40.49%	28.37%	21.11%	16.70%	12.46%

Five Years Financial Summary

BDT in crore unless otherwise specified

Particulars	2024	2023	2022	2021	"2020 (Restated)"
Foreign Exchange Business					
Import	50,588	41,745	66,111	39,922	24,874
Export	14,114	14,321	18,133	14,766	10,637
Remittance (Inward)	21,033	11,934	13,247	17,961	21,014
Operating Profit Ratios					
Credit Deposit Ratio	79.65%	76.53%	78.36%	59.28%	56.42%
Cost of Deposit	4.78%	4.29%	3.72%	4.31%	3.72%
Cost of Brorrowing	17.88%	10.31%	9.82%	7.06%	7.46%
Administrative Cost	2.35%	2.19%	2.39%	2.08%	2.77%
Yield on Loans and Advances	9.89%	8.12%	7.22%	6.46%	5.95%
Spread	5.38%	2.61%	2.51%	3.18%	3.03%
Return on Assets	-0.73%	0.06%	0.10%	0.12%	-0.01%
Return on Equity	-30.00%	1.66%	2.71%	3.39%	-0.34%
Current Ratio	1.02	0.70	1.01	1.04	1.07
Performance Ratios					
Profit per Employee (Million)	1.54	1.71	1.19	0.60	0.58
Operating profit as % of Working Fund	1.84%	1.91%	1.35%	0.65%	0.79%
Ratio of Fees Income	26.44%	25.13%	14.15%	28.10%	23.89%
Salary Exp. to total Overhead Exp.	61.69%	64.16%	70.08%	67.35%	65.77%
Cost to income/Efficiency Ratio	82.68%	78.55%	82.15%	90.27%	88.09%
Shares Information Matrix					
No. of Shares Outstanding (Million)	207.23	207.23	207.23	207.23	207.23
No. of Shareholders	7	9	9	9	7
Earnings per Share (Taka)	-45.20	3.33	5.34	6.63	-0.68
Net Asset Value per Share (Taka)	151	200	197	196	197
Other Information					
Number of Branches	979	974	970	962	960
Number of Islamic Windows	60	60	60	15	15
Number of Subsidiary Companies	6	6	6	6	6
Number of Employees	9,826	10,028	10,140	10,750	11,389
Number of Foreign Correspondents	324	305	349	349	348

Horizontal Analysis

Balance Sheet

	2024	2023	2022	2021	2020
PROPERTY AND ASSETS					
Cash	51%	59%	48%	41%	100%
Cash in hand (including foreign currencies)	236%	175%	211%	152%	100%
Balance with Bangladesh Bank and its agent bank (including FC)	41%	53%	40%	35%	100%
Balance with Other Banks and Financial Institutions	70%	76%	86%	107%	100%
In Bangladesh	80%	87%	88%	112%	100%
Outside Bangladesh	21%	26%	78%	85%	100%
Money at Call and Short Notice	6%	2%	12%	48%	100%
Investments	94%	86%	76%	132%	100%
Government	103%	85%	67%	146%	100%
Others	71%	87%	99%	99%	100%
Loans and advances	152%	146%	140%	115%	100%
Loans, cash credit & overdraft etc.	153%	146%	141%	115%	100%
Bills discounted and purchased	55%	53%	91%	143%	100%
"Fixed assets including land, building, furniture and fixtures"	109%	110%	101%	98%	100%
Other Assets	142%	133%	105%	105%	100%
Total Assets	117%	113%	105%	109%	100%
LIABILITIES AND CAPITAL					
Liabilities					
Borrowings from Other Banks, Financial Institutions and Agents	142%	190%	212%	108%	100%
Deposit and Other Accounts	108%	107%	101%	110%	100%
Current deposits & other accounts	84%	87%	80%	91%	100%
Bills payable	164%	162%	151%	135%	100%
Savings bank deposits	128%	125%	118%	114%	100%
Fixed deposits	110%	109%	104%	118%	100%
Other Liabilities	202%	148%	126%	111%	100%
Total Liabilities	119%	113%	105%	110%	100%
Capital/Shareholders' Equity					
Total Shareholders' Equity	77%	102%	100%	99%	100%
Paid-up capital	100%	100%	100%	100%	100%
Statutory reserve	112%	112%	106%	104%	100%
General reserve	100%	100%	100%	100%	100%
Asset revaluation reserve	99%	99%	100%	100%	100%
Revaluation & amortization reserve	4%	12%	8%	15%	100%
Retained surplus/(deficit)	402%	48%	54%	59%	100%
Total Liabilities and Shareholders' Equity	117%	113%	105%	109%	100%

Horizontal Analysis

Profit and Loss Account

	2024	2023	2022	2021	2020
OPERATING INCOME					
Interest and Revenue Income	170%	161%	138%	112%	100%
Interest Paid on Deposit,Borrowings etc.	168%	142%	123%	136%	100%
Net Interest Income	239%	2578%	2053%	-3622%	100%
Investment Income	130%	107%	104%	132%	100%
Commission,Exchange and Brokerage	177%	172%	78%	130%	100%
Other Operating Income	117%	138%	124%	98%	100%
Total Operating Income	143%	146%	118%	99%	100%
OPERATING EXPENSES:					
Salaries & Allowances	104%	101%	101%	102%	100%
Rent,Tax,Insurance,Light etc.	120%	107%	110%	106%	100%
Law charges	274%	133%	152%	95%	100%
Postage,Telegram & Stamp, telecommunication	86%	71%	90%	94%	100%
Stationery,Printing & Advertisement etc.	158%	149%	121%	115%	100%
Chief Executive's Salary and fees	87%	83%	82%	83%	100%
Directors fees & allowance	79%	146%	153%	129%	100%
Auditors fees	105%	104%	100%	107%	100%
Depreciation & Repairs of bank's assets	143%	149%	162%	123%	100%
Other expenditure	118%	92%	37%	78%	100%
Total Operating Expenses	111%	103%	95%	99%	100%
Profit/(Loss) before Provision & Tax	228%	259%	182%	98%	100%
Provision for					
Loans and advances	785%	942%	589%	123%	100%
Diminution in the value of Investment	9826%	603%	-501%	154%	100%
Others	191%	135%	167%	106%	100%
Total Provision	564%	336%	250%	111%	100%
Profit before tax	-404%	113%	53%	73%	100%
Provision for Taxation					
Current Tax	396%	395%	213%	74%	100%
Deferred Tax	-380%	-231%	-200%	-49%	100%
Net profit /(loss) after Tax	-6661%	491%	787%	978%	100%

Vertical Analysis

Balance Sheet

	2024	2023	2022	2021	2020
PROPERTY AND ASSETS					
Cash	4.40%	5.35%	4.69%	3.83%	10.19%
Cash in hand (including foreign currencies)	1.03%	0.80%	1.03%	0.71%	0.51%
Balance with Bangladesh Bank and its agent bank (including FC)	3.37%	4.55%	3.67%	3.12%	9.68%
Balance with Other Banks and Financial Institutions	3.16%	3.60%	4.37%	5.23%	5.32%
In Bangladesh	2.99%	3.37%	3.66%	4.48%	4.36%
Outside Bangladesh	0.18%	0.22%	0.71%	0.75%	0.96%
Money at Call and Short Notice	0.12%	0.04%	0.24%	0.92%	2.12%
Investments	21.67%	20.67%	19.59%	32.66%	27.10%
Government	16.86%	14.49%	12.12%	25.48%	19.14%
Others	4.81%	6.18%	7.47%	7.18%	7.95%
Loans and advances	61.70%	61.50%	63.44%	50.03%	47.52%
Loans, cash credit & overdraft etc.	61.52%	61.32%	63.11%	49.54%	47.14%
Bills discounted and purchased	0.18%	0.18%	0.33%	0.49%	0.38%
"Fixed assets including land, building, furniture and fixtures"	1.39%	1.45%	1.43%	1.34%	1.45%
Other Assets	7.56%	7.40%	6.24%	5.97%	6.29%
Total Assets	100.00%	100.00%	100.00%	100.00%	100.00%
LIABILITIES AND CAPITAL					
Liabilities					
Borrowings from Other Banks, Financial Institutions and Agents	1.63%	2.27%	2.71%	1.33%	1.22%
Deposit and Other Accounts	77.46%	80.35%	80.95%	84.40%	84.35%
Current deposits & other accounts	16.97%	18.29%	17.98%	19.75%	23.78%
Bills payable	1.26%	1.29%	1.29%	1.11%	0.90%
Savings bank deposits	23.51%	23.87%	24.04%	22.38%	21.49%
Fixed deposits	35.72%	36.90%	37.64%	41.16%	38.18%
Other Liabilities	18.47%	14.01%	12.79%	10.87%	10.58%
Total Liabilities	97.56%	96.63%	96.45%	96.60%	96.15%
Capital/Shareholders' Equity					
Total Shareholders' Equity	2.44%	3.37%	3.55%	3.40%	3.85%
Paid-up capital	1.62%	1.68%	1.80%	1.73%	1.90%
Statutory reserve	0.81%	0.84%	0.86%	0.80%	0.91%
General reserve	0.05%	0.05%	0.06%	0.05%	0.06%
Asset revaluation reserve	0.85%	0.88%	0.95%	0.92%	1.00%
Revaluation & amortization reserve	0.01%	0.02%	0.01%	0.03%	0.19%
Retained surplus/(deficit)	-0.89%	-0.11%	-0.13%	-0.14%	-0.20%
Total Liabilities and Shareholders' Equity	100.00%	100.00%	100.00%	100.00%	100.00%

Vertical Analysis

Profit and Loss Account

	2024	2023	2022	2021	2020
OPERATING INCOME:					
Interest and Revenue Income	60.93%	62.64%	63.87%	52.59%	55.29%
Interest Paid on Deposit,Borrowings etc.	60.35%	55.86%	57.45%	64.03%	55.66%
Net Interest Income	0.58%	6.78%	6.41%	-11.44%	-0.37%
Investment Income	26.57%	23.69%	27.38%	35.12%	31.48%
Commission,Exchange and Brokerage	10.49%	11.11%	6.02%	10.11%	10.59%
Other Operating Income	2.00%	2.56%	2.74%	2.18%	2.64%
Total Operating Income	39.65%	44.14%	42.55%	35.97%	44.34%
OPERATING EXPENSES:					
Salaries & Allowances	13.76%	14.56%	17.31%	17.67%	20.49%
Rent,Tax,Insurance,Light etc.	1.46%	1.42%	1.72%	1.68%	1.88%
Law charges	0.04%	0.02%	0.03%	0.02%	0.02%
Postage,Telegram & Stamp, telecommunication	0.31%	0.28%	0.41%	0.44%	0.55%
Stationery,Printing & Advertisement etc.	0.32%	0.33%	0.31%	0.30%	0.31%
Chief Executive's Salary and fees	0.01%	0.01%	0.01%	0.01%	0.01%
Directors fees & allowance	0.00%	0.01%	0.01%	0.01%	0.01%
Auditors fees	0.00%	0.01%	0.01%	0.01%	0.01%
Depreciation & Repairs of bank's assets	2.16%	2.45%	3.18%	2.44%	2.33%
Other expenditure	4.26%	3.62%	1.71%	3.68%	5.56%
Total Operating Expenses	22.32%	22.69%	24.70%	26.24%	31.17%
Profit/(Loss) before Provision & Tax	17.32%	21.45%	17.85%	9.73%	13.17%
Provision for					
Loans and advances	9.17%	12.01%	8.91%	1.88%	1.81%
Diminution in the value of Investment	11.79%	0.79%	-0.78%	0.24%	0.19%
Others	7.01%	5.41%	7.92%	5.11%	5.68%
Total Provision	27.97%	18.21%	16.05%	7.23%	7.67%
Profit before tax	-10.65%	3.24%	1.80%	2.50%	5.50%
Provision for Taxation					
Current Tax	5.47%	5.94%	3.81%	1.34%	2.21%
Deferred Tax	-5.37%	-3.56%	-3.66%	-0.90%	2.18%
Net profit /(loss) after Tax	-10.74%	0.86%	1.64%	2.06%	1.11%

Value Added Statement

To meet certain obligations, the value created by ABL through operational activities and how it was distributed among stakeholders of the Bank is reflected through the value-added statement. A portion of added value has also been retained in the Bank for future investment and expansion.

Value added	2024	%	2023	%
Operating revenue	8,719.68		7,996.02	
Cost of borrowing	(5,262.71)		(4,466.46)	
Provisions	2,438.89		1,455.74	
Operating expenses excluding staff cost and depreciation	557.57		454.25	
	6,453.43		5,439.55	
Distribution of value addition				
Employees as remuneration	1,200.14	19%	1,164.18	22%
Government	476.64	7%	475.10	9%
	1,676.78	26%	1,639.27	30%
Retained earnings brought forward from previous years	5,056.21	78%	3,832.58	71%
Deferred Tax	(468.21)	-7%	(284.74)	-5%
Depreciation	188.64	3%	196.01	4%
Amount Distribution	6,453.43	100%	5,383.12	100%
Value Created per Share (BDT)				
Number of employees at the end of the year	9,826		10028	
Value created per employee (Crore BDT)	0.66		0.54	
Number of Share (Crore)	20.72		20.72	
Value Created per Share (BDT)	311.41		259.77	

Economic Value Added (EVA) Statement

For the year ended 31 December 2024

Economic value added is a value based financial performance measure which reflects the absolute amount of shareholder's value created or destroyed during each year. It provides a measurement of company's economic success or failure over a period of time. Such a yardstick is useful to investors who wish to place confidence with the company to retain their fund for better earnings as compared to other similar companies or similar industry. Economic value added is calculated by taking a company's net operating profit after tax, subtracting from it, the cost of average equity.

EVA is calculated by applying following formula:

NOPAT

NOPAT is the net operating profit after tax which is calculated by deducting the income tax expenses from operating profit

BDT in Crore

Particulars	2024	2023
Operating income	3,457	3,530
Operating expenses	1,946	1,814
Operating profit	1,511	1,715
Income Tax	8	190
NOPAT	1,502	1,525

Equity

Shareholder's equity is the total amount of equity at the year end plus accumulated provision for doubtful losses.

BDT in Crore

Particulars	2024	2023
Shareholder's equity at the year end	3,122	4,148
Accumulated provision for doubtful losses	2,439	1,456
Equity	683	2,692

Average Equity

Average Equity is calculated by averaging opening and closing equity of a year

BDT in Crore

Particulars	2024	2023
Shareholder's equity	683	2,692
Average equity	1,688	2,846

Cost of Equity

Cost of equity reflects shareholders' expected return. Eventually this is the opportunity cost for investing their funds in the company. Interest on 5 years Government Treasury Bond plus standard risk premium has been assumed to be cost of equity.

Particulars	2024	2023
Interest rate on 5 years Government Treasury Bond as on 31 December	7.99%	6.45%
Standard Risk premium	2%	2%
Cost of equity	9.99%	8.45%

Economic Value Added

Cost of equity reflects shareholders' expected return. Eventually this is the opportunity cost for shareholders' for investing their funds in the company. Interest rate on 5 years Government Treasury Bond plus a standard risk premium has been assumed to be cost of equity.

Particulars	2024	2023
NOPAT	1,502	1,525
Cost of average equity	68	227
Average shareholders' equity	1,688	2,846
Cost of Capital	9.99%	8.45%
EVA	1,434	1,297
Number of Shares (in Crore)	21	21
Economic Value Added per Share	68.28	61.78

At our Bank, we strive to provide maximum value to our depositors, employees, and shareholders. Our business strategy is designed to achieve this objective. In this section, we will discuss the value that we create for our shareholders and for the wider community.

Our Bank is committed to delivering exceptional value in a fair and transparent manner. Our policy is not simply to maximize financial gain and profits, but rather to promote sustainable value creation through ethical and equitable means. We believe in building long-term value for all stakeholders and this is a principal goal for our Bank.

Capital Adequacy Statement

The capital to risk weighted asset ratio computation on solo basis as at 31 December 2024 is given below:

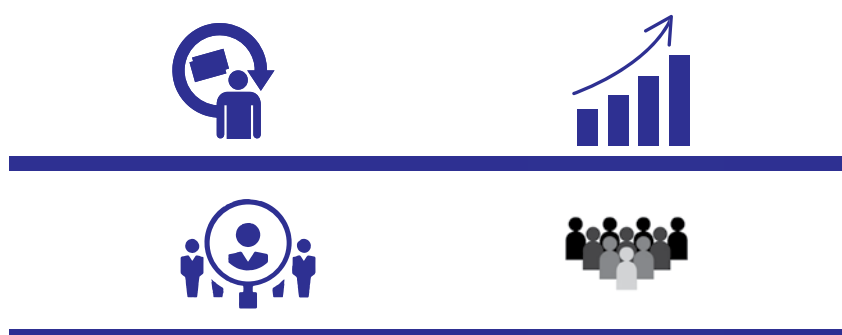
Details of Capital	BDT in Million	
	2024	2023
Tier-1 Capital (A)	8,977.42	25,054.53
Fully Paid-up Capital / Capital lien with BB	20,722.94	20,722.94
Statutory Reserve	10,373.18	10,373.18
General Reserve	548.56	548.56
Retained Earnings	(11,457.16)	(1,369.85)
Benefit from Deferred Tax Assets	(11,210.10)	(5,220.30)
Tier-2 Capital (B)	8,541.95	12,292.86
General Provision (UC + SMA + Consumer Finance+ OBS)	8,541.95	12,292.86
Subordinated Debt	-	-
Risk Weighted Assets (RWA) (C)	944,401.91	817,555.85
Credit Risk	855,190.10	743,259.89
Market Risk	29,176.76	19,437.01
Operational Risk	60,035.05	54,858.95
Regulatory Capital (D=A+B)	17,519.37	37,347.39
Tier-1 Capital (Going concern capital)	8,977.42	25,054.53
Tier-2 Capital (Gone concern capital)	8,541.95	12,292.86
Required Capital (10% of RWA) (E)	94,440.19	81,755.59
Capital Surplus/(Shortfall) (D-E)	(76,920.82)	(44,408.20)
Capital to Risk Weighted Assets Ratio (CRAR) (D/C)X100	1.86%	4.57%

Human Resource Accounting

Overview

Human resource accounting, or HRA, is an approach to quantify the potential of human resources in monetary terms. It is thus the process that identifies and measures key information and data around human resources. The insights derived from such information enables the leadership to ensure informed decision-making.

At Agrani Bank, HRA helps assign, budget and report expenses invested in co-workers and, in return, evaluating their contribution to organisational growth, efficiency and profitability.



BDT in million					
Particulars	2024	2023	2022	2021	2020
Operating income per employee	3.52	3.52	2.83	2.17	2.20
Operating cost per employee	1.98	1.81	1.64	1.56	1.54
Operating profit per employee	1.54	1.71	1.19	0.60	0.65
PBT per employee	(0.94)	0.26	0.12	0.16	0.27

Category	No. of employee in 2024	In %
Senior management	22	0.22%
Mid-level management	674	6.86%
Entry-level	9,130	92.92%
Total	9,826	100.00%

Category	No. of employee in 2024	In %
Males	8,505	86.56%
Females	1,321	13.44%
Total	9,826	100.00%

Given the future performance ambitions of the bank and its desire to be the best bank of Bangladesh, we will continue to embrace the key drivers that accelerate our human resource transformation with a view to align both the goals of the bank and the objectives of its employees.

Participation to the National Growth

Participation to the National Growth

Agrani Bank has prioritized supporting the Government's development. The bank actively contributes to shaping the socio-economic landscape through a variety of efforts, exerting both direct and indirect influences..

Notable statistics, 2024

- 561 Employment opportunities created by the bank
- 1,48,690 mn CMSME loan portfolio
- 313 mn CSR Contribution
- 16,352 mn government's treasury

Primary focus areas of Agrani Bank

- Social Safety Net
- Financial Inclusion
- Women Empowerment
- Community Welfare
- Grass root Development
- Employment Creation
- Exchequer Contribution

Supporting the national purse

Agrani Bank has contributed significantly to the Government's efforts in revenue mobilization. The bank maintains its nationalistic obligations by disbursing tax and VAT on income. The bank also deducts income tax, VAT and excise duty at source from customers and suppliers for depositing to the exchequer. During 2024, the bank contributed Tk. 1,635 crore to the national exchequer..

BDT in Crore

Year	Direct Tax				Indirect Tax		Total
	AIT (Withholding Tax)	Corporate Tax	Tax on Staff Salaries	TDS of interest on deposit	Vat	Excise duty	
2024	175	560	8	629	94	169	1,635
2023	183	318	12	549	74	150	1,286
2022	166	256	6	377	82	126	1,014
2021	108	252	10	428	120	166	1,084
2020	70	213	2	415	102	75	877

Supporting jobs creation

During 2024, we recruit 561 employees, bringing the total headcount to 10,028. The bank expended BDT 1,165 crore as salaries and allowances and BDT 2.62 crore in training in 2024. Further, we continued to priorities lending to SMEs, continue agent banking operation thereby helping accelerate both direct and indirect jobs creation. The bank also supports the livelihood of people who are indirectly dependent on it, including suppliers, vendors, contractors and other business partners.

Supporting citizenship activities

Our CSR approach is directed towards building the foundations of society. Thus, some of our activities comprises:

- Livelihood assistance to lower income households in view of Covid-19
- Scholarships to students
- Financial Support to free treatment to the underprivileged
- Road safety awareness initiative
- Tree plantation/civic beautification initiatives

Supporting recovery of CMSMEs

As an CMSME-focused bank, Agrani Bank ensures easy access to finance to small-time entrepreneurs. In view of the pandemic, we amplified our efforts to provide much-needed funds to this target segment. Thus, the bank played a major role in delivering the third phase of Covid-19 CMSME Stimulus Package by fulfilling target of Tk. 1,114 crore.

Supporting women entrepreneurship and empowerment

Agrani Bank has long been facilitating women's empowerment and spearheading financial inclusion through a suite of women-focused banking services in Bangladesh. With easy financing facilities, ABL has fulfilled the entrepreneurial dreams of thousands of women entrepreneurs by allocating over BDT 2,595 crore in SME loans.

Corporate Governance



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Corporate Governance Compliance

Status of Compliance Requirement of Bangladesh Bank's Guidelines for Corporate Governance (BRPD Circular Number-02 Dated: 11 February 2024)

Sl No.	Particulars	Compliance Status			Remarks (if any)
		Complied	Not Complied	Explanation for Non Compliance	
1.	Formation & Responsibilities of Board of Directors of a Bank Company. Board of Directors of a bank should be comprised of competent and professionally persons to formulate policy-guidelines and supervising business activities of the bank efficiently as well as ensuring good governance in the bank management. The responsibilities of the Board of Directors of a bank-company are more important than those of other companies; because in case of a bank-company it is essential to earn and maintain confidence of the depositors as its business is mainly run with the depositors' money. The following directives are given for ensuring good governance regarding constitution of Board of Directors, their duties & responsibilities and other related activities	√			
2.	1. Formation of Board of Directors: The newly amended Section 15 of the Bank Company Act, 1991 (Amended upto 2023) includes provisions for prior approval of Bangladesh Bank before the appointment of new bank directors, as well as dismissal, termination or removal of any director from the post; director's fit & proper criteria; maximum number of directors; appointment of independent directors; appointment of maximum 03 (three) members from a family as director; etc.	√			
3.	Appointment of New directors: Under section 15(4) of the Bank Company Act, 1991 (amended upto 2023), every banking company, other than specialized banks, at the time of taking prior approval from Bangladesh Bank for appointing/ reappointing directors should furnish the following documents along with the application:				
	a) Personal information of the nominated person (Appendix-ka)	√			
	b) Nominated person's declaration(Appendix-kha)	√			
	c) 'Declaration for confidentiality' by the nominated person (Appendix-ga)	√			
	d) In case of Independent director, the approval letter from Security and Exchange Commission				So far, no independent director has been appointed
	e) In case of Independent director, a declaration of the directors concerned as Appendix-gha (he will also submit declaration under Appendix-ka, kha & ga)				Do
	f) CIB report of the nominated person	√			
	g) Updated list of the directors.	√			

Corporate Governance Compliance

Status of Compliance Requirement of Bangladesh Bank's Guidelines for Corporate Governance (BRPD Circular Number-02 Dated: 11 February 2024)

Sl No.	Particulars	Compliance Status			Remarks (if any)
		Complied	Not Complied	Explanation for Non Compliance	
4.	1.2. Vacation of office of Director: a) The office of a director shall be vacated according to the instructions specified in section 108(1) of the Companies Act, 1994 (Second Amendment 2020). Besides, when a bank director becomes defaulter and does not repay the loan within two months after getting a notice under the section 17 of the Bank Company Act, 1991 (amended upto 2023); provides false statement at the time of appointment; or fails to fulfil the minimum eligibility criteria, the office of the director will be vacated	√			
	b) If the office of a director is vacated by a notice under the section 17 of BCA, the person will not be eligible to become a director of the bank or any other bank or any financial institution for one year from the date of repayment of the total amount due to the Bank. The dues can be adjusted with the shares held by the director in that bank. When a director receives a notice under section 17 of BCA, 1991 (amended upto 2023), he/she can not transfer his/her shares of that bank until he/she repays all the liabilities of the noticed bank or financial institution.	√			
	c) Besides, Bangladesh Bank can remove a director or chairman of a bank, except state-owned banks, for conducting any kind of activities that is detrimental to the interest of the Bank's depositors or against the public interest under Section 46 and can supersede the board of a banking company under Section 47 of BCA, 1991 (amended upto 2023).				N/A
5.	1.3. Removal of Directors from office: According to section 108(2) of the Companies Act, 1994 (Second Amendment 2020), with the prior approval of Bangladesh Bank, a bank director other than specialized banks can be removed from his office for the reason specified in its Articles of Association. For this purpose, the reason and grounds of the dismissal/removal and copy of the decision of the Board and list of directors should be submitted to Bangladesh Bank. In this case, the removal will be effective from the date of Bangladesh Bank's approval	√			
6.	1.4. Appointment of Alternate Director: Subject to compliance of section 101 of the Companies Act, 1994 (Second Amendment 2020), an alternate director can be appointed to act for a director during his absence for a continuous period of not less than three months from Bangladesh. In this context, the following instructions should be followed:	√			
	b) The Bank has to collect and properly maintain the documentary evidences relating to departure and arrival of the original director. If there is any exception, the chief executive officer should immediately inform it to Bangladesh Bank.	√			

Corporate Governance Compliance

Status of Compliance Requirement of Bangladesh Bank's Guidelines for Corporate Governance
(BRPD Circular Number-02 Dated: 11 February 2024)

Sl No.	Particulars	Compliance Status			Remarks (if any)
		Complied	Not Complied	Explanation for Non Compliance	
	b) The copy of the decision of the board regarding appointment of alternate director, with original director's probable returning date from abroad should be sent to Bangladesh Bank within 7 days of taking the decision and the director's arrival date must be intimated to Bangladesh Bank immediately after his or her return.	✓			
	c) Any loan defaulter or any person who is not eligible to become a director as per any rules & regulation will not be appointed as an alternate director.	✓			
	d) As appointment of alternate director is a temporary measure; therefore, he/she will not be included in any kind of committee constituted by the board.	✓			
	e) While in the office, an alternate director or his/her affiliated organization will not get any kind of loan facilities from his bank. In case of previous loan, enhancement of limit or extension of time period or any kind of exemption or interest waiver will not be allowed. Moreover, all restrictions applicable to directors according to rules & regulations will also be applicable to the alternate director	✓			
7.	2. Depositor Director: As the previous provisions regarding appointment of Depositor Directors of the Bank Company Act, 1991 has been amended; appointment of director from depositors is no longer required. But, after complying regulation under sec 15(9) of the Bank Company Act, 1991 (amended upto 2023) bank can consider the tenure of existing depositor director or may appoint them as independent director.				N/A
8.	3. Information regarding Directors: Banks are advised to take the following steps regarding director information:				
	a) Every bank should keep an updated list of bank directors,	✓			
	b) Banks should send a directors' list to other banks or financial institutions immediately after the appointment or release of director.	✓			
	c) Banks should display a list of directors in the website and update it on a regular basis.	✓			
9.	Responsibilities and Authorities of the Board of Directors a) Work-planning and strategic management:				
	i. The Board shall determine the objectives and goals and to this end shall chalk out strategies and work-plans on annual basis. It shall specially engage itself in the affairs of making strategies consistent with the determined objectives and goals and in the issues relating to structural change and reformation for enhancement of corporate efficiency and other relevant policy matters. It shall quarterly analyze/ monitor the development of implementation of the work-plans.	✓			

Corporate Governance Compliance

Status of Compliance Requirement of Bangladesh Bank's Guidelines for Corporate Governance
(BRPD Circular Number-02 Dated: 11 February 2024)

Sl No.	Particulars	Compliance Status			Remarks (if any)
		Complied	Not Complied	Explanation for Non Compliance	
	ii. The Board shall have its analytical review incorporated in the Annual Report as regards to the success/failure in achieving the business and other targets as set out in its annual work-plan and shall apprise the shareholders of its opinions/recommendations on future plans and strategies. It shall set the Key Performance Indicators (KPIs) for the CEO & officers immediate two tiers below the CEO, and have it evaluated from time to time.	✓			
10.	b) Credit and risk management				
	i. The policies, strategies, procedures etc. in respect of appraisal of loan/investment proposal, sanction, disbursement, recovery, reschedule and write-off thereof shall be made with the board's approval under the purview of the existing laws, rules and regulations. The Board shall specifically distribute the power of sanction of loan/investment and such distribution should desirably be made among the CEO and his subordinate executives as much as possible. No director, however, shall interfere, direct or indirect, into the process of loan approval.	✓			
	ii. The Board shall frame policies for risk management and get them complied with and shall monitor the compliance on a quarterly basis and review the concerned report of the risk management team and shall compile in the minutes of the board meeting. The Board shall monitor the compliance of the guidelines of Bangladesh Bank regarding key risk management.	✓			
11.	c) Internal control management				
	The Board shall be vigilant on the internal control system of the Bank in order to attain and maintain satisfactory qualitative standard of its loan/investment portfolio. The Board will establish such an internal control system so that the internal audit process can be conducted independently from the management. It shall review the reports submitted by its audit committee at quarterly basis regarding compliance of recommendations made in internal and external audit reports and the Bangladesh Bank inspection reports.	✓			
12.	d) Human resources management and development				
	i. Policies relating to recruitment, promotion, transfer, disciplinary and punitive measures, human resources development etc. and service rules shall be framed and approved by the board. The Chairman or the Directors shall in no way involve themselves or interfere into or influence over any administrative affairs including recruitment, promotion, transfer and disciplinary measures as executed under the set service rules. No member of the Board of Directors shall be included in the selection committees for recruitment and promotion to different levels. Recruitment, promotion, transfer & punishment of the officers immediate two tiers below the CEO shall, however, rest upon the board. Such recruitment and promotion shall have to be carried out complying with the service rules i.e., policies for recruitment and promotion.	✓			

Corporate Governance Compliance

Status of Compliance Requirement of Bangladesh Bank's Guidelines for Corporate Governance
(BRPD Circular Number-02 Dated: 11 February 2024)

Sl No.	Particulars	Compliance Status			Remarks (if any)
		Complied	Not Complied	Explanation for Non Compliance	
	ii. The Board shall focus its special attention to the development of skills of bank's staff in different fields of its business activities including prudent appraisal of loan/investment proposals, and to the adoption of modern electronic and information technologies and the introduction of effective Management Information System (MIS). The board shall get these programmes incorporated in its annual work plan.	√			
	iii. The Board will compose Code of Ethics for every tier and they will follow it properly. The Board will promote healthy code of conducts for developing a compliance culture.	√			
	e) Financial management				
	i. The annual budget and the statutory financial statements shall be finalized with the approval of the board. It shall at quarterly rests review/monitor the positions in respect of Bank's income, expenditure, liquidity, non-performing asset, capital base and adequacy, maintenance of loan loss provision and steps taken for recovery of defaulted loans including legal measures.	√			
13.	ii. The Board shall frame the policies and procedures for bank's purchase and procurement activities and shall accordingly approve the distribution of power for making such expenditures. The maximum possible delegation of such power of expenditures shall rest on the CEO and his subordinates. The decision on matters relating to infrastructure development and purchase of land, building, vehicles etc. for the purpose of Bank's business shall, however, be adopted with the approval of the Board.	√			
	iii. The Board will review whether an Asset-Liability Committee (ALCO) has been formed and it is working according to Bangladesh Bank guidelines.	√			
14.	g) Other responsibilities of the Board The Board should follow and comply with the responsibilities assigned by Bangladesh Bank.	√			
15.	4.2. Meeting of Board: Board of directors may meet once or more than once in a month if necessary. But Board of directors shall meet at least once in every three months. Excessive meetings are discouraged.	√			
16.	4.3. Responsibilities of the Chairman of the Board of Directors: a) As the Chairman of the Board of Directors or chairman of any committee formed by the board or any director does not personally possess the jurisdiction to apply policy making or executive authority, he/she shall not participate in or interfere in the administrative or operational and routine affairs of the bank.	√			

Corporate Governance Compliance

Status of Compliance Requirement of Bangladesh Bank's Guidelines for Corporate Governance
(BRPD Circular Number-02 Dated: 11 February 2024)

Sl No.	Particulars	Compliance Status			Remarks (if any)
		Complied	Not Complied	Explanation for Non Compliance	
	b) The Chairman may conduct on-site inspection of any bank-branch or financing activities under the purview of the oversight responsibilities of the board. He may call for any information relating to bank's operation or ask for investigation into any such affairs; he may submit such information or investigation report to the meeting of the board or the executive committee and if deemed necessary, with the approval of the Board, he shall effect necessary action thereon in accordance with the set rules through the CEO. However, any complaint against the CEO shall have to be apprised to Bangladesh Bank through the board along with the statement of the CEO.	✓			
17.	5. Formation of committees from the Board of Directors Each bank company can form 1(one) executive committee, 1(one) audit committee and 1(one) risk management committee with the directors. Board can't form any other permanent, temporary or sub-committee except the above-mentioned three committees.	✓			
18.	5.1. Executive committee Roles and Responsibilities of the Executive Committee:				
	i. The executive committee can decide or can act in those cases as instructed by the Board of directors that are not specifically assigned on full board through the Bank Company Act, 1991 (amended upto 2023) and other laws and regulations.	✓			
	ii. The executive committee can take all necessary decisions or can approve cases within power delegated by the Board of Directors.	✓			
	iii. All decisions taken in the executive committee should be ratified in the next board meeting.	✓			
	5.2. Audit Committee Roles and Responsibilities of the Audit Committee				
	(i) Internal Control 1. Evaluates whether management is setting the appropriate compliance culture by communicating the importance of internal control and the management of risk and ensuring that all employees have clear understanding of their roles and responsibilities	✓			
	2. Reviews management's actions in building computerization of the bank and its applications and bank's Management Information System (MIS)	✓			
	3. Considers whether internal control strategies recommended by internal and external auditors have been implemented by the management	✓			
	4. Considers reports relating to fraud, forgery, deficiencies in internal control or other similar issues detected by internal and external auditors and inspectors of the regulatory authority and place it before the board after reviewing whether necessary corrective measures have been taken by the management	✓			

Corporate Governance Compliance

Status of Compliance Requirement of Bangladesh Bank's Guidelines for Corporate Governance
(BRPD Circular Number-02 Dated: 11 February 2024)

SI No.	Particulars	Compliance Status			Remarks (if any)
		Complied	Not Complied	Explanation for Non Compliance	
	(ii) Financial Reporting				
	1. Audit Committee will check whether the financial statements reflect the complete and concrete information and determine whether the statements are prepared according to existing rules & regulations and standards enforced in the country and as per relevant prescribed accounting standards set by Bangladesh Bank	√			
	2. Discuss with management and the external auditors to review the financial statements before its finalization	√			
	(iii) Internal Audit				
	1. Audit committee will monitor whether internal audit working independently from the management.	√			
	2. Review the activities of the internal audit and the organizational structure and ensure that no unjustified restriction or limitation hinders the internal audit process;	√			
	3. Examine the efficiency and effectiveness i.e. quality of internal audit function	√			
	4. Examine whether the findings and recommendations made by the internal auditors are duly considered by the management or not.	√			
	(iv) External Audit				
	1. Review the performance of the external auditors and their audit reports	√			
	2. Examine whether the findings and recommendations made by the external auditors are duly considered by the management.	√			
	3. Make recommendations to the board regarding the appointment of the external auditors.	√			
	(v) Compliance with existing laws and Regulations				
	Review whether the laws and regulations framed by the regulatory authorities (central bank and other bodies) and internal regulations approved by the Board are being complied with.	√			
	(vi) Other Responsibilities				
	1. Submit compliance report to the Board on quarterly basis on regularization of the omission, fraud and forgeries and other irregularities detected by the internal and external auditors and inspectors of regulatory authorities	√			
	2. External and internal auditors will submit their related assessment report, if the committee solicit	√			
	3. Perform other oversight functions as desired by the Board of Directors and evaluate the committee's own performance on a regular basis.	√			

Corporate Governance Compliance

Status of Compliance Requirement of Bangladesh Bank's Guidelines for Corporate Governance
(BRPD Circular Number-02 Dated: 11 February 2024)

SI No.	Particulars	Compliance Status			Remarks (if any)
		Complied	Not Complied	Explanation for Non Compliance	
	5.3. Risk Management Committee Roles and Responsibilities of the Risk Management Committee:				
	i) Risk identification & control policy Formulation and implementation of appropriate strategies for risk assessment and its control is the responsibility of Risk Management Committee. Risk Management Committee will monitor risk management policies & methods and amend it if necessary. The Committee will review the risk management process to ensure effective prevention and control measures.	√			
	vi) Other responsibilities 1. Committee's decision and suggestions should be submitted to the Board of Directors quarterly in short form	√			
	2. Comply with instructions issued time to time by the controlling body	√			
	3. Internal & external auditor will submit respective evaluation report whenever required by the committee.	√			
19	Training for the Directors The Directors shall make themselves fully aware of the banking laws and other related rules and regulations for performing his duties properly.	√			

Compliance Status on BSEC Notification on Corporate Governance Code

For the year ended 31 December 2024

Status of Compliance with the conditions imposed through Bangladesh Securities and Exchange Commission's (BSEC) Notification No. BSEC/CMRRCD/2006-158/207/Admin/80 dated 03.06.2018 as published in the official gazette on 10.06.2018 (amended up to 04.04.2024 as published in the official gazette on 29.04.2024) issued under Section 2CC of the Securities and Exchange Ordinance, 1969: (Report under Condition No. 9.00)

Condition No.	Title	Compliance Status (Put ✓ in the appropriate column)		Remarks (if any)
		Complied	Not complied	
1.	Board of Directors			
1(1)	Size of the Board of Directors: The total number of members of a company's Board of Directors (hereinafter referred to as "Board") shall not be less than 5 (five) and more than 20 (twenty).	✓		-
1(2)	Independent Directors			
1(2) (a)	At least one fifth (1/5) of the total number of directors in the Company's board shall be independent directors.	✓		Being a non-listed state-owned commercial bank, all the directors are appointed by the government and they are treated as Independent Directors.
1(2) (b)	'Independent director' means a director-			
1(2) (b) (i)	who either does not hold any share in the company or holds less than one percent (1%) shares of the total paid-up shares of the company;	✓		Independent Directors hold one share of the Bank allotted by the government.
1(2) (b) (ii)	who is not a sponsor of the company or is not connected with the company's any sponsor or director or nominated director or shareholder of the company or any of its associates, sister concerns, subsidiaries and parents or holding entities who holds one percent (1%) or more shares of the total paid-up shares of the company on the basis of family relationship and his or her family members also shall not hold above mentioned shares in the company;	✓		As the government appoints directors, the matter of sponsor/ shareholder director is out of scope.
1(2) (b) (iii)	who has not been an executive of the company in immediately preceding 2 (two) financial years;	✓		-
1(2) (b) (iv)	who does not have any other relationship, whether pecuniary or otherwise, with the company or its subsidiary or associated companies;	✓		-
1(2) (b) (v)	Who is not a member or TREC (Trading Right Entitlement Certificate) holder, director or officer of any stock exchange.	✓		-
1(2) (b) (vi)	who is not a shareholder, director excepting independent director or officer of any member or the holder of stock exchange or an intermediary of the capital market;	✓		-
1(2) (b) (vii)	who is not a partner or an executive or was not a partner or an executive during the preceding 3 (three) years of the concerned company's statutory audit firm or audit firm engaged in internal audit services or audit firm conducting special audit or professional certifying compliance of this Code;	✓		-
1(2) (b) (viii)	Who is not independent director in more than 5 (five) listed companies.	✓		-
1(2) (b) (ix)	who has not been convicted by a court of competent jurisdiction as a defaulter in payment of any loan or any advance to a bank or a Non-Bank Financial Institution (NBFI); and	✓		-

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1(2) (b) (x)	Who has not been convicted for a criminal offence involving moral turpitude.	√		-
1(2) (c)	The independent director(s) shall be appointed by the Board and approved by the shareholders in the Annual General Meeting (AGM);	√		-
1(2) (d)	The post of independent director(s) cannot remain vacant for more than 90 (ninety) days and	√		-
1(2) (e)	The tenure of office of an Independent Director shall be for a period of 3 (three) years which may be extended for 1 (one) tenure only.	√		-
1(3)	Qualification of Independent Director:			
1(3) (a)	Independent director shall be a knowledgeable individual with integrity who is able to ensure compliance with financial laws, regulatory requirements and corporate laws and can make meaningful contribution to the business;	√		Educational and other qualification as determined by the government.
1(3) (b)	Independent Director shall have following Qualification:			
1(3) (b) (i)	Business Leader who is or was a promoter or director of an unlisted company having minimum paid-up capital of Tk. 100.00 million or any listed company or a member of any national or international chamber of commerce or business association; or			N/A
1(3) (b) (ii)	Corporate Leader who is or was a top level executive not lower than Chief Executive Officer or Managing Director or Deputy Managing Director or Chief Financial Officer or Head of Finance or Accounts or Company Secretary or Head of Internal Audit and Compliance or Head of Legal Service or a candidate with equivalent position of an unlisted company having minimum paid-up capital of Tk. 100.00 million or of a listed company; or	√		Educational and other qualification as determined by the government.
1(3) (b) (iii)	Former official of government or statutory or autonomous or regulatory body in the position not below 5th Grade of the national pay scale, who has at least educational background of bachelor degree in economics or commerce or business or Law; or	√		-
1(3) (b) (iv)	University Teacher who has educational background in Economics or Commerce or Business Studies or Law; or			N/A
1(3) (b) (v)	Professional who is or was an advocate practicing at least in the High Court Division of Bangladesh Supreme Court or a Chartered Accountant or Cost and Management Accountant or Chartered Financial Analyst or Chartered Certified Accountant or Certified Public Accountant or Chartered Management Accountant or Chartered Secretary or equivalent qualification;	√		One Independent Director Mr. Md. Shahadat Hossain FCA has such qualification.
1(3) (c)	The Independent Director(s) shall have at least 10 (ten) years of experiences in any field mentioned in clause (b);	√		-
1(3) (d)	In special cases, the above qualifications or experiences may be relaxed subject to prior approval of the commission.	-		No such deviation found
1(4)	Duality of Chairperson of the Board of Directors and Managing Director or Chief Executive Officer:			
1(4) (a)	The positions of the Chairperson of the Board and the Managing Director (MD) and/or Chief Executive Officer (CEO) of the company shall be filled by different individuals;	√		The Chairman of the Board and MD & CEO of the Bank are different individuals.
1(4) (b)	The Managing Director (MD) and/or Chief Executive Officer (CEO) of a listed company shall not hold the same position in another listed company;	√		-

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1(4) (c)	The Chairperson of the Board shall be elected from among the non-executive directors of the company;	✓		-
1(4) (d)	The Board shall clearly define respective roles and responsibilities of the Chairperson and the Managing Director and/or Chief Executive Officer;	✓		-
1(4) (e)	In the absence of the Chairperson of the Board, the remaining members may elect one of themselves from non-executive directors as Chairperson for that particular Board's meeting; the reason of absence of the regular Chairperson shall be duly recorded in the minutes.	✓		-
1(5)	Directors' Report to Shareholders:			
1(5) (i)	An industry outlook and possible future developments in the industry;	✓		-
1(5) (ii)	The segment-wise or product-wise performance;	✓		-
1(5) (iii)	Risks and concerns including internal and external risk factors, a threat to sustainability and negative impact on the environment, if any;	✓		-
1(5) (iv)	A discussion on Cost of Goods sold, Gross Profit Margin and Net Profit Margin, where applicable;	✓		Cost of Fund, Operating & Net Profit, and related ratios are provided.
1(5) (v)	A discussion on the continuity of any extraordinary activities and their implications (gain or loss);	✓		Agrani Bank PLC. does not have such gain or loss
1(5) (vi)	A detailed discussion on related party transactions along with a statement showing amount, nature of related party, nature of transactions and basis of transactions of all related party transactions;	✓		-
1(5) (vii)	A statement of utilization of proceeds raised through public issues, rights issues and/or any other instruments;	✓		-
1(5) (viii)	An explanation if the financial results deteriorate after the company goes for Initial Public Offering (IPO), Repeat Public Offering (RPO), Rights Share Offer, Direct Listing, etc.;			N/A
1(5) (ix)	An explanation on any significant variance that occurs between Quarterly Financial performances and Annual Financial Statements;	✓		-
1(5) (x)	A statement of remuneration paid to the directors including independent directors;	✓		-
1(5) (xi)	A statement 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;	✓		-
1(5) (xii)	A statement that proper books of account of the issuer company have been maintained;	✓		-
1(5) (xiii)	A statement 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;	✓		-
1(5) (xiv)	A statement that International Accounting Standards (IAS) or International Financial Reporting Standards (IFRS), as applicable in Bangladesh, have been followed in preparation of the financial statements and any departure there from has been adequately disclosed;	✓		-
1(5) (xv)	A statement that the system of internal control is sound in design and has been effectively implemented and monitored	✓		-

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1(5) (xvi)	A statement that minority shareholders have been protected from abusive actions by, or in the interest of, controlling shareholders acting either directly or indirectly and have effective means of redress;	✓		-
1(5) (xvii)	A statement that there is no significant doubt 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 there of shall be disclosed;	✓		-
1(5) (xviii)	An explanation that significant deviations from the last year's operating results of the issuer company shall be highlighted and the reasons thereof shall be explained;	✓		-
1(5) (xix)	A statement where key operating and financial data of at least preceding 5 (five) years shall be summarized;	✓		-
1(5) (xx)	An explanation on the reasons if the issuer company has not declared dividend (cash or stock) for the year	✓		The Bank is running with regulatory capital shortfall so no dividend is declared.
1(5) (xxi)	Board's statement to the effect that no bonus share or stock dividend has been or shall be declared as interim dividend;			N/A
1(5) (xxii)	The total number of Board meetings held during the year and attendance by each director;	✓		-
1(5) (xxiii)	A report on the pattern of shareholding disclosing the aggregate number of shares (along with name-wise details where stated below) held by:			
1(5) (xxiii) (a)	Parent or Subsidiary or Associated Companies and other related parties (name wise details);	✓		-
1(5) (xxiii)(b)	Directors, Chief Executive Officer, Company Secretary, Chief Financial Officer, Head of Internal Audit and their spouses and minor children (name wise details);	✓		-
1(5) (xxiii)(c)	Executives; and	✓		-
1(5) (xxiii)(d)	Shareholders holding ten percent (10%) or more voting interest in the company (name-wise details);	✓		-
1(5) (xxiv)	In case of the appointment or re-appointment of a Director a disclosure on the following information to the Shareholders:			
1(5) (xxiv) (a)	a brief resume of the Director;	✓		-
1(5) (xxiv)(b)	Nature of his/her expertise in specific functional areas; and	✓		-
1(5) (xxiv)(c)	Names of companies in which the person also holds the directorship and the membership of committees of the board.	✓		-
1(5) (xxv)	A Management's Discussion and Analysis signed by CEO or MD presenting detailed analysis of the company's position and operations along with a brief discussion of changes in the financial statements, among others, focusing on:			
1(5) (xxv) (a)	accounting policies and estimation for preparation of financial statements;	✓		-
1(5) (xxv)(b)	changes in accounting policies and estimation, if any, clearly describing the effect on financial performance or results and financial position as well as cash flows in absolute figure for such changes;			No such changes occurred during the year 2024
1(5) (xxv)(c)	comparative analysis (including effects of inflation) of financial performance or results and financial position as well as cash flows for current financial year with immediate preceding five years explaining reasons thereof;	✓		-
1(5) (xxv)(d)	compare such financial performance or results and financial position as well as cash flows with the peer industry scenario;	✓		-
1(5) (xxv)(e)	briefly explain the financial and economic scenario of the country and the globe;	✓		-

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1(5) (xxv)(f)	risks and concerns issues related to the financial statements, explaining such risk and concerns mitigation plan of the company; and	✓		-
1(5) (xxv)(g)	future plan or projection or forecast for company's operation, performance and financial position, with justification thereof, i.e., actual position shall be explained to the shareholders in the next AGM;	✓		-
1(5) (xxvi)	Declaration or certification by the CEO and the CFO to the Board as required under condition No. 3(3) shall be disclosed as per Annexure-A; and	✓		-
1(5) (xxvii)	The report as well as certificate regarding compliance of conditions of this Code as required under condition No. 9 shall be disclosed as per Annexure-B and Annexure-C.	✓		-
1(6)	Meetings of the Board of Directors			
	The company shall conduct its Board meetings and record the minutes of the meetings as well as keep required books and records in line with the provisions of the relevant Bangladesh Secretarial Standards (BSS) as adopted by the Institute of Chartered Secretaries of Bangladesh (ICSB) in so far as those standards are not inconsistent with any condition of this Code.	✓		-
1(7)	Code of Conduct for the Chairperson, other Board members and Chief Executive Officer			
1(7) (a)	The Board shall lay down a code of conduct, based on the recommendation of the Nomination and Remuneration Committee (NRC) at condition No. 6, for the Chairperson of the Board, other board members and Chief Executive Officer of the company;			N/A
1.7. (b)	The code of conduct as determined by the NRC shall be posted on the website of the company including, among others, prudent conduct and behavior; confidentiality; conflict of interest; compliance with laws, rules and regulations; prohibition of insider trading; relationship with environment, employees, customers and suppliers; and independency.			N/A
2	Governance of Board of Directors of Subsidiary Company			
2 (a)	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.	✓		-
2 (b)	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.	✓		-
2 (c)	The minutes of the Board meeting of the subsidiary company shall be placed for review at the following Board meeting of the holding company.	✓		-
2 (d)	The Minutes of the respective Board meeting of the holding company shall state that they have reviewed the affairs of the Subsidiary Company also.	✓		-
2 (e)	The Audit Committee of the holding company shall also review the Financial Statements, in particular the investments made by the Subsidiary Company.	✓		-
3.0	Managing Director (MD) or Chief Executive Officer (CEO), Chief Financial Officer (CFO), Head of Internal Audit and Compliance (HIAC) and Company Secretary (CS)			
3 (1)	Appointment			

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3 (1) (a)	The Board shall appoint a Managing Director (MD) or Chief Executive Officer (CEO), a Company Secretary (CS), a Chief Financial Officer (CFO) and a Head of Internal Audit and Compliance (HIAC);	✓		MD & CEO is appointed by the Government. On the other hand, Chief Financial Officer, Head of Internal Audit & Compliance and Company Secretary is appointed by the Board.
3 (1) (b)	The positions of the Managing Director (MD) or Chief Executive Officer (CEO), Company Secretary (CS), Chief Financial Officer (CFO) and Head of Internal Audit and Compliance (HIAC) shall be filled by different individuals;	✓		-
3 (1) (c)	The MD or CEO, CS, CFO and HIAC of a listed company shall not hold any executive position in any other company at the same time;	✓		-
3 (1) (d)	The Board shall clearly define respective roles, responsibilities and duties of the CFO, the HIAC and the CS;	✓		As defined in BB Circulars.
3 (1) (e)	The MD or CEO, CS, CFO and HIAC shall not be removed from their position without approval of the Board as well as immediate dissemination to the Commission and stock exchange(s).			No such situation arose in the reporting year.
3(2)	Requirement to attend Board of Directors' Meetings			
	The MD or CEO, CS, CFO and HIAC of the company shall attend the meetings of the Board. Provided that spouse, son, daughter, father, mother, brother, sister, son-in-law and daughter-in-law shall be considered as family members.	✓		-
3(3)	Duties of Managing Director (MD) or Chief Executive Officer (CEO) and Chief Financial Officer (CFO)			
3(3) (a)	The MD or CEO and CFO shall certify to the Board that they have reviewed financial statements for the year and that to the best of their knowledge and belief:			
3(3) (a) (i)	these statements do not contain any materially untrue statement or omit any material fact or contain statements that might be misleading; and	✓		-
3(3) (a) (ii)	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;	✓		-
3(3) (b)	The MD or CEO and CFO shall also certify that there are, to the best of knowledge and belief, no transactions entered into by the company during the year which are fraudulent, illegal or in violation of the code of conduct for the company's Board or its members;	✓		-
3(3) (c)	The certification of the MD or CEO and CFO shall be disclosed in the Annual Report.	✓		Included in this Annual Report
4	Board of Directors' Committee:			
	For ensuring good governance in the company, the Board shall have at least following sub-committees:			
4 (i)	Audit Committee	✓		
4 (ii)	Nomination and Remuneration Committee.			Not required in accordance with Bangladesh Bank instruction ref: BRPD(R-1)717/2021-5064 dated 16 June 2021.
5	Audit Committee:			
5 (i)	Responsibility to the Board of Directors.			

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5(i) (a)	The company shall have an Audit Committee as a sub-committee of the Board;	✓		-
5(i) (b)	The Audit Committee shall assist the Board 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;	✓		-
5(i) (c)	The Audit Committee shall be responsible to the Board; the duties of the Audit Committee shall be clearly set forth in writing.	✓		
5 (2)	Constitution of the Audit Committee			
5 (2)(a)	The Audit Committee shall be composed of at least 3 (three) members;	✓		-
5 (2)(b)	The Board shall appoint members of the Audit Committee who shall be non-executive directors of the company excepting Chairperson of the Board and shall include at least 1 (one) independent director;	✓		-
5 (2)(c)	All members of the audit committee should be "financially literate" and at least 1 (one) member shall have accounting or related financial management background and 10 (ten) years of such experience;	✓		-
5 (2)(d)	When the term of service of any Committee member expires or there is any circumstance causing any Committee member to be unable to hold office before expiration of the term of service, thus making the number of the Committee members to be lower than the prescribed number of 3 (three) persons, the Board shall appoint the new Committee member to fill up the vacancy immediately or not later than 1 (one) month from the date of vacancy in the Committee to ensure continuity of the performance of work of the Audit Committee	✓		-
5 (2)(e)	The company secretary shall act as the secretary of the Committee;	✓		-
5 (2)(f)	The quorum of the Audit Committee meeting shall not constitute without at least 1 (one) independent director.	✓		-
5(3)	Chairperson of the Audit Committee			
5(3) (a)	The Board shall select 1 (one) member of the Audit Committee to be Chairperson of the Audit Committee, who shall be an independent director;	✓		-
5(3) (b)	In the absence of the Chairperson of the Audit Committee, the remaining members may elect one of themselves as Chairperson for that particular meeting, in that case there shall be no problem of constituting a quorum as required under condition No. 5(4)(b) and the reason of absence of the regular Chairperson shall be duly recorded in the minutes.	✓		-
5(3) (c)	Chairperson of the Audit Committee shall remain present in the Annual General Meeting (AGM): Provided that in absence of Chairperson of the Audit Committee, any other member from the Audit Committee shall be selected to be present in the annual general meeting (AGM) and reason for absence of the Chairperson of the Audit Committee shall be recorded in the minutes of the AGM.	✓		-
5(4)	Meeting of the Audit Committee			
5(4)(a)	The Audit Committee shall conduct at least its four meetings in a financial year. Provided that any emergency meeting in addition to regular meeting may be convened at the request of any one of the members of the Committee.	✓		Audit Committee conducted 4 (Four) meetings in 2024

Compliance Status on BSEC Notification on Corporate Governance Code

For the year ended 31 December 2024

Status of Compliance with the conditions imposed through Bangladesh Securities and Exchange Commission's (BSEC) Notification No. BSEC/CMRRCD/2006-158/207/Admin/80 dated 03.06.2018 as published in the official gazette on 10.06.2018 (amended up to 04.04.2024 as published in the official gazette on 29.04.2024) issued under Section 2CC of the Securities and Exchange Ordinance, 1969: (Report under Condition No. 9.00)

5(4) (b)	The quorum of the meeting of the Audit Committee shall be constituted in presence of either two members or two-third of the members of the Audit Committee, whichever is higher, where presence of an independent director is a must.	✓		-
5(5)	Role of Audit Committee			
	The audit committee shall:			
5(5) (a)	Oversee the financial reporting process;	✓		
5(5) (b)	Monitor choice of accounting policies and principles.	✓		-
5(5) (c)	Monitor Internal Audit and Compliance process to ensure that it is adequately resourced, including approval of the Internal Audit and Compliance Plan and review of the Internal Audit and Compliance Report;	✓		-
5(5) (d)	Oversee hiring and performance of external auditors.	✓		-
5(5) (e)	Hold meeting with the external or statutory auditors for review of the annual financial statements before submission to the Board for approval or adoption;	✓		-
5(5) (f)	Review along with the management, the annual financial statements before submission to the Board for approval;	✓		-
5(5) (g)	Review along with the management, the quarterly and half yearly Financial Statements before submission to the Board for approval.	✓		-
5(5) (h)	Review the adequacy of internal audit function.	✓		-
5(5) (i)	Review the Management's Discussion and Analysis before disclosing in the Annual Report;	✓		
5(5) (j)	review statement of all related party transactions submitted by the management;	✓		-
5(5) (k)	Review Management Letters or Letter of Internal Control weakness issued by statutory auditors.	✓		-
5(5) (l)	Oversee the determination of audit fees based on scope and magnitude, level of expertise deployed and time required for effective audit and evaluate the performance of external auditors; and	✓		-
5(5) (m)	Oversee whether the proceeds raised through Initial Public Offering (IPO) or Repeat Public Offering (RPO) or Rights Share Offer have been utilized as per the purposes stated in relevant offer document or prospectus approved by the Commission: Provided that the management shall disclose to the Audit Committee about the uses or applications of the proceeds by major category (capital expenditure, sales and marketing expenses, working capital, etc.), on a quarterly basis, as a part of their quarterly declaration of financial results. Provided further that on an annual basis, the company shall prepare a statement of the proceeds utilized for the purposes other than those stated in the offer document or prospectus for publication in the Annual Report along with the comments of the Audit Committee.			N/A
5(6)	Reporting of the Audit Committee			
5(6)(a)	Reporting to the Board of Directors			
5(6)(a) (i)	The Audit Committee shall report on its activities to the Board of Directors.	✓		
5(6)(a) (ii)	The Audit Committee shall immediately report to the Board of Directors on the following findings, if any:			
5(6)(a)(ii)(a)	Report on conflicts of Interests.	-		No such event occurred
5(6)(a)(ii)(b)	Suspected or presumed fraud or irregularity or material defect identified in the internal audit and compliance process or in the financial statements;	-		-

Compliance Status on BSEC Notification on Corporate Governance Code

For the year ended 31 December 2024

Status of Compliance with the conditions imposed through Bangladesh Securities and Exchange Commission's (BSEC) Notification No. BSEC/CMRCD/2006-158/207/Admin/80 dated 03.06.2018 as published in the official gazette on 10.06.2018 (amended up to 04.04.2024 as published in the official gazette on 29.04.2024) issued under Section 2CC of the Securities and Exchange Ordinance, 1969: (Report under Condition No. 9.00)

5(6)(a)(iii)(c)	Suspected infringement of laws, regulatory compliances including securities related laws, rules and regulations; and	-		-
5(6)(a)(ii) (d)	Any other matter which the Audit Committee deems necessary shall be disclosed to the Board immediately;	-		-
5(6)(b)	Reporting to the Authorities: If the Audit Committee has reported to the Board about anything which has material impact on the financial condition and results of operation and has discussed with the Board and the management that any rectification is necessary and if the Audit Committee finds that such rectification has been unreasonably ignored, the Audit Committee shall report such finding to the Commission, upon reporting of such matters to the Board for three times or completion of a period of 6 (six) months from the date of first reporting to the Board, whichever is earlier.	-		-
5(7)	Reporting to the Shareholders and General Investors: Report on activities carried out by the Audit Committee, including any report made to the Board under condition No. 5(6)(a)(ii) above during the year, shall be signed by the Chairperson of the Audit Committee and disclosed in the annual report of the issuer company.	√		-
6	Nomination and Remuneration Committee (NRC)	Not required in accordance with Bangladesh Bank instruction ref: BRPD(R-1) 717/2021 - 5064 dated 16 June 2021.		
6(1)	Responsibility to the Board of Directors			
6 (1)(a)	The company shall have a Nomination and Remuneration Committee (NRC) as a sub-committee of the Board;	-		
6 (1)(b)	The NRC shall assist the Board in formulation of the nomination criteria or policy for determining qualifications, positive attributes, experiences and independence of directors and top level executive as well as a policy for formal process of considering remuneration of directors, top level executive;	-		
6 (1)(c)	The Terms of Reference (ToR) of the NRC shall be clearly set forth in writing covering the areas stated at the condition No. 6(5)(b).	-		
6(2)	Constitution of the NRC			
6(2)(a)	The Committee shall comprise of at least three members including an independent director;	-		
6(2)(b)	All members of the Committee shall be non-executive directors;	-		
6(2)(c)	Members of the Committee shall be nominated and appointed by the Board;	-		
6(2)(d)	The Board shall have authority to remove and appoint any member of the Committee;	-		
6(2)(e)	In case of death, resignation, disqualification, or removal of any member of the Committee or in any other cases of vacancies, the board shall fill the vacancy within 180 (one hundred eighty) days of occurring such vacancy in the Committee;	-		
6(2)(f)	The Chairperson of the Committee may appoint or co-opt any external expert and/or member(s) of staff to the Committee as advisor who shall be non-voting member, if the Chairperson feels that advice or suggestion from such external expert and/or member(s) of staff shall be required or valuable for the Committee;	-		

Compliance Status on BSEC Notification on Corporate Governance Code

For the year ended 31 December 2024

Status of Compliance with the conditions imposed through Bangladesh Securities and Exchange Commission's (BSEC) Notification No. BSEC/CMRRCD/2006-158/207/Admin/80 dated 03.06.2018 as published in the official gazette on 10.06.2018 (amended up to 04.04.2024 as published in the official gazette on 29.04.2024) issued under Section 2CC of the Securities and Exchange Ordinance, 1969: (Report under Condition No. 9.00)

6(2)(g)	The company secretary shall act as the secretary of the Committee;	-		
6(2)(h)	The quorum of the NRC meeting shall not constitute without attendance of at least an independent director;	-		
6(2)(i)	No member of the NRC shall receive, either directly or indirectly, any remuneration for any advisory or consultancy role or otherwise, other than Director's fees or honorarium from the company.	-		
6(3)	Chairperson of the NRC			
6(3)(a)	The Board shall select 1 (one) member of the NRC to be Chairperson of the Committee, who shall be an independent director;	-		
6(3)(b)	In the absence of the Chairperson of the NRC, the remaining members may elect one of themselves as Chairperson for that particular meeting, the reason of absence of the regular Chairperson shall be duly recorded in the minutes	-		
6(3)(c)	The Chairperson of the NRC shall attend the annual general meeting (AGM) to answer the queries of the shareholders: Provided that in absence of Chairperson of the NRC, any other member from the NRC shall be selected to be present in the annual general meeting (AGM) for answering the shareholder's queries and reason for absence of the Chairperson of the NRC shall be recorded in the minutes of the AGM.	-		
6(4)	Meeting of the NRC			
6(4) (a)	The NRC shall conduct at least one meeting in a financial year;	-		
6(4) (b)	The Chairperson of the NRC may convene any emergency meeting upon request by any member of the NRC;	-		
6(4) (c)	The quorum of the meeting of the NRC shall be constituted in presence of either two members or two third of the members of the Committee, whichever is higher, where presence of an independent director is must as required under condition No. 6(2)(h);	-		
6(4) (d)	The proceedings of each meeting of the NRC shall duly be recorded in the minutes and such minutes shall be confirmed in the next meeting of the NRC.	-		
6(5)	Role of the NRC			
6(5) (a)	NRC shall be independent and responsible or accountable to the Board and to the shareholders;	-		
6(5) (b)	NRC shall oversee, among others, the following matters and make report with recommendation to the Board:	-		
6(5) (b)(i)	Formulating the criteria for determining qualifications, positive attributes and independence of a director and recommend a policy to the Board, relating to the remuneration of the directors, top level executive, considering the following:	-		
6(5) (b)(i)(a)	the level and composition of remuneration is reasonable and sufficient to attract, retain and motivate suitable directors to run the company successfully;	-		
6(5)(b)(i)(b)	the relationship of remuneration to performance is clear and meets appropriate performance benchmarks; and	-		
6(5) (b)(i)(c)	remuneration to directors, top level executive involves a balance between fixed and incentive pay reflecting short and long-term performance objectives appropriate to the working of the company and its goals;	-		

Compliance Status on BSEC Notification on Corporate Governance Code

For the year ended 31 December 2024

Status of Compliance with the conditions imposed through Bangladesh Securities and Exchange Commission's (BSEC) Notification No. BSEC/CMRRCD/2006-158/207/Admin/80 dated 03.06.2018 as published in the official gazette on 10.06.2018 (amended up to 04.04.2024 as published in the official gazette on 29.04.2024) issued under Section 2CC of the Securities and Exchange Ordinance, 1969: (Report under Condition No. 9.00)

6(5) (b)(ii)	devising a policy on Board's diversity taking into consideration age, gender, experience, ethnicity, educational background and nationality;	-		
6(5) (b)(iii)	identifying persons who are qualified to become directors and who may be appointed in top level executive position in accordance with the criteria laid down, and recommend their appointment and removal to the Board;	-		
6(5) (b)(iv)	formulating the criteria for evaluation of performance of independent directors and the Board;	-		
6(5) (b)(v)	identifying the company's needs for employees at different levels and determine their selection, transfer or replacement and promotion criteria; and	-		
6(5) (b)(vi)	developing, recommending and reviewing annually the company's human resources and training policies;	-		
6(5) (c)	The company shall disclose the nomination and remuneration policy and the evaluation criteria and activities of NRC during the year at a glance in its annual report.	-		
7	External or Statutory Auditors.			
7(1)	The issuer company shall not engage its external or statutory auditors to perform the following services of the company, namely:			
7(1)(i)	appraisal or valuation services or fairness opinions;	✓		
7(1)(ii)	financial information systems design and implementation;	✓		
7(1)(iii)	book-keeping or other services related to the accounting records or financial statements;	✓		
7(1)(iv)	broker-dealer services;	✓		
7(1)(v)	actuarial services;	✓		
7(1)(vi)	internal audit services or special audit services;	✓		
7(1)(vii)	any service that the Audit Committee determines;	✓		
7(1)(viii)	audit or certification services on compliance of corporate governance as required under condition No. 9(1); and	✓		
7(1)(ix)	Any other service that creates conflict of interest.	✓		
7(2)	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; his or her family members also shall not hold any shares in the said company: Provided that spouse, son, daughter, father, mother, brother, sister, son-in-law and daughter-in-law shall be considered as family members.	✓		
7(3)	Representative of external or statutory auditors shall remain present in the Shareholders' Meeting (Annual General Meeting or Extraordinary General Meeting) to answer the queries of the shareholders.	✓		Representative of the external auditor were present in the AGM held in 2023.
8	Maintaining a website by the Company.			
8(1)	The company shall have an official website linked with the website of the stock exchange.	✓		www.agranibank.org is the official website of the Bank.
8(2)	The Company shall keep the website functional from the date of listing.	✓		
8(3)	The company shall make available the detailed disclosures on its website as required under the listing regulations of the concerned stock exchange(s).	✓		
9	Reporting and Compliance of Corporate Governance.			

Compliance Status on BSEC Notification on Corporate Governance Code

For the year ended 31 December 2024

Status of Compliance with the conditions imposed through Bangladesh Securities and Exchange Commission's (BSEC) Notification No. BSEC/CMRRCD/2006-158/207/Admin/80 dated 03.06.2018 as published in the official gazette on 10.06.2018 (amended up to 04.04.2024 as published in the official gazette on 29.04.2024) issued under Section 2CC of the Securities and Exchange Ordinance, 1969: (Report under Condition No. 9.00)

9(1)	The company shall obtain a certificate from a practicing Professional Accountant or Secretary (Chartered Accountant or Cost and Management Accountant or Chartered Secretary) other than its statutory auditors or audit firm on yearly basis regarding compliance of conditions of Corporate Governance Code of the Commission and such certificate shall be disclosed in the Annual Report.	√		Certificate is included in this Annual Report which is obtained from a reputed Professional Accountant
9(2)	The professional who will provide the certificate on compliance of this Corporate Governance Code shall be appointed by the shareholders in the annual general meeting.	√		
9(3)	The directors of the company shall state, in accordance with the Annexure-C attached, in the directors' report whether the company has complied with these conditions or not.	√		

Declaration by the Managing Director & CEO and Chief Financial Office (CFO)

Dated 27 May 2025

The Board of Directors
Agrani Bank PLC.
9/D Dilkusha Commercial Area,
Dhaka, Bangladesh.

Subject: Declaration on the Financial Statements for the year ended on 31 December 2024.

Dear Sirs,

Pursuant to the Bangladesh Securities & Exchange Commission's (BSEC) Notification No. SEC/CMRRCD/ 2006-158/134/ Admin/80 dated 03 June 2018 under section 2CC of the Securities and Exchange Ordinance, 1969, we do hereby declare that:

- (1) The Financial Statements of Agrani Bank PLC. for the year ended on 31 December 2024 have been prepared in compliance with International Accounting Standards (IAS) or International Financial Reporting Standards (IFRS), as applicable in Bangladesh and any departure there from has been adequately disclosed;
- (2) The estimates and judgments related to the financial statements were made on a prudent and reasonable basis, in order for the financial statements to reveal a true and fair view;
- (3) The form and substance of transactions and the Company's state of affairs have been reasonably and fairly presented in its financial statements;
- (4) To ensure above, the Company has taken proper and adequate care in installing a system of internal control and maintenance of accounting records;
- (5) Our Internal Auditors have conducted periodic audits to provide reasonable assurance that the established policies and procedures of the Company were consistently followed; and
- (6) The management's use of the going concern basis of accounting in preparing the financial statements is appropriate and there exists no material uncertainty related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern.

In this regard, we also certify that:

- (i) We have reviewed the financial statements for the year ended on 31 December 2024 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 collectively present 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 knowledge and belief, no transactions entered by the Company during the year which are fraudulent, illegal or in violation of the code of conduct for the company's Board of Directors or its members.

Sincerely yours,



Muhammed Didarul Islam, FCA
Chief Financial Officer (CFO)



Md. Anwarul Islam
Managing Director & CEO

Corporate Governance Report

As a bank company the principal objective of Agrani Bank PLC. is to ensure good corporate governance through upholding transparency and accountability of all concerned in respect of its overall financial , operational and administrative policymaking and executive affairs including overall business activities, internal control, human resources management and development & expenditure etc. along with lending and risk management issues.

Board Structure

The Board of Directors consists of Chairman as the head of the board of directors and the Managing Director & CEO as an ex-officio director. All the directors of Agrani Bank PLC.. are non-executive directors except the Managing Director. Consequent upon the corporatization, the Board exercises greater autonomy in running the bank more effectively than before.

Committees of the Board

As per BRPD circular no-11 dated 27 October 2013, The Board has formed three sub-committees - Executive Committee, Audit Committee, and Risk Management Committee.

Board members' independence

All members of the Board are nominated by the Government and each of them holds one share which is less than one percent of paid-up shares of the Bank. The members of the board give decision on various business issues in the board meetings independently, since they do not have any sort of business relationship or involvement with the management of the bank.

Directors' Information

Agrani Bank PLC. from time to time, updates directors' particulars on its website.

Responsibilities and authorities of the Board of Directors

To ensure good governance in the bank, the Bank Company Act 1991 has endowed the board of directors with required responsibilities and authorities for establishing policies for the Bank Company, for risk management, internal control, internal audit & compliance and for ensuring their implementation.

Responsibilities of the chairman of the board of directors

The Chairman of the board of directors does not personally possess the jurisdiction to apply policymaking

or executive authority. He also does not participate in or interfere into the administrative or operational and routine affairs of the bank.

Responsibilities and authorities of the Board of Directors

Board Meetings

Complying with the prudential guidelines for banks set by Bangladesh Bank, the board of directors with required quorum comprising not less than three members as stipulated in the memorandum and articles of association of Agrani Bank PLC. meets at least once or more than once in a month.

Work-planning and strategic management:

The board determines the objectives and goals and to this end sets the strategies and work-plans on annual basis. It engages itself in the affairs of making strategies consistent with the determined objectives and goals and in the issues relating to structural change and reorganization for enhancement of institutional efficiency and other relevant policy matters.

Evaluation of MD & CEO

With the objective of bringing proper commercial environment, increased efficiency, establishment of accountability and dynamism, the board of directors from time to time, evaluates the performance of MD & CEO through observing and analyzing achievement of key performance targets as stated and set in the Annual Performance Agreement (APA) signed between Bank and Financial Institution Division, Ministry of Finance, and Agrani Bank PLC..

Lending and Risk Management

The board approves under the purview of existing laws, rules and regulations, the policies, strategies, procedures etc. in respect of appraisal of loan/ investment proposal, sanction, disbursement, recovery, rescheduling and write-off. The board specifically distributes the power of sanction of loan/investment. No director, however, interferes, directly or indirectly, into the process of loan approval. The board frames policies for risk management and get them complied with and monitors the compliance thereof.

A separate division of the bank named Risk Management Division formed on 21 June 2015 as per instruction of Bangladesh Bank has been working rigorously to overcome the challenges of core risk.

Corporate Governance Report

Risk Management Committee

To formulate appropriate strategies for risk assessment and control of the bank, a risk management committee comprising directors from among the members of the Board of Directors has been formed complying with BRPD circular no-11 dated 27 October 2013.

Role of the Risk Management Committee

The risk management committee approves policies & guidelines regarding risk of the bank. The committee also reviews and amends the policies, whenever necessary and sends it to the board of directors for approval. The committee monitors activities for compliance of instructions regarding lending risk, foreign exchange transaction risk, money laundering risk, data storage & communication risk including other risk related guidelines.

Internal Control Management

The board is always vigilant on the internal control system of the bank to ensure and maintain satisfactory qualitative standard of its loan/investment portfolio. The board reviews the reports submitted by its audit committee regarding compliance of recommendations made in internal and external audit reports and the Bangladesh Bank inspection reports.

Audit Committee

To strengthen internal control and compliance functions of the bank, the audit committee comprising directors from among the members of the Board of Directors has been formed.

Role of Audit Committee

The committee approves Internal Control & Compliance (ICC) Policies of the bank and ensures that the activities of the Bank are being carried out in accordance with the applicable rules and regulations of Bangladesh Bank, Bank Companies Act 1991, Companies Act 1994 and internal rules, regulations & policies of the Bank.

The committee examines whether internal control strategies, findings and recommendations made by the internal, regulatory and external auditors-Bangladesh Bank, Commercial Audit are implemented by the management or not. It also reviews the activities of the internal audit and ensures that no unjustified restriction or limitation hinders the internal audit process.

The committee considers report relating to fraud, forgery, deficiencies in internal control or other similar

issues detected by internal and external auditors and inspectors of the regulatory authority and place it before the board after reviewing whether necessary corrective measures have been taken by the management.

The committee reviews and discusses with the management and external auditors to ensure that the financial statements are prepared according to existing accounting rules, regulations and standard.

Review of ICC Policy

The board of directors time to time reviews and updates Internal Control & Compliance (ICC) policies in the context of banking business circumstances.

Human Resources Management and Development

The board frames and approves service rules relating to recruitment, promotion, transfer, disciplinary and punitive measures, human resources development etc. The Chairman or directors in no way interfere into any administrative affairs including recruitment, promotion, transfer and disciplinary measures as executed under service rules.

Executive Committee

To give directions for maintaining daily or routine activities and organizational discipline of the bank, an executive committee comprising directors from among the members of the board of directors has been formed.

Roles and Responsibilities of the Executive Committee

The executive committee decides in those cases as instructed by the Board of directors that are not specifically assigned to full board through the Bank Company Act 1991 and other laws and regulations.

The members of the committee take all necessary decisions within power delegated by the board of directors on punishment to the guilty employee depending on the nature of irregularities committed, reviews divisional legal cases regarding appeal by the affected staff, officer for reinstatement to service, appeal for remission of punishment and security related matters concerning theft, burglary taken place in different branches at different times.

All decisions taken in the executive committee are ratified in the board meeting.

Financial Management

The board approves the annual budget and the

Corporate Governance Report

statutory financial statements. It also reviews/monitors the positions in respect of bank's income, expenditure, liquidity, non-performing asset, capital base and adequacy, maintenance of loan loss provision and gives directives to take steps for recovery of defaulted loans including legal measures.

The board also frames the policies and procedures for bank's purchase and procurement activities and approves the delegation of power for making such expenditures. The maximum possible delegation of such power rests on the MD & CEO and his subordinates.

The decision on matters relating to infrastructure development and purchase of land, building, vehicles etc. for the purpose of bank's business is adopted with the approval of the board.

Responsibilities and authorities of the MD & CEO as a fiduciary of the bank:

The MD & CEO discharges his own responsibilities in terms of the financial, business and administrative

authorities vested upon him by the board. He is accountable for achievement of financial and other business targets by means of business plan, efficient implementation thereof and prudent administrative and financial management.

He ensures compliance of the Bank Companies Act, 1991 and other relevant laws and regulations in discharge of routine functions of the bank. He also reports to Bangladesh Bank of issues relating to violation of Bank Companies Act 1991 or of other laws/regulations and if required, appraises the board post facto.

He acts in such cases in accordance with the approved service rules on the basis of the human resources policy.

Publication of Annual Financial Report

Agrani Bank PLC. complying with Bank Company Act 1991, prepares and publishes each year a balance sheet and profit & loss account as well as financial report duly signed by the concerned parties as on the last working day of the year.

Report of the Board Audit Committee



Dr. Md. Fazlul Hoque

Chairman, Audit Committee of
the Board

The Audit Committee of the Board efficiently conducts the supervising activities of the audit in establishing the best practicing internal control & compliance system within the Bank. The Committee supervises whether banking activities are carried out in consonance with the ongoing laws, rules and regulations imposed by the regulatory authorities. The Board approves the objectives, strategies and overall business plans of the Bank and the Audit Committee assists the Board in fulfilling its oversight responsibilities. The Committee reviews the financial reporting process, the system of internal control and management of financial risks, the audit process, and the bank's process for monitoring compliance with laws, regulations and Agrani Bank's own code of conduct with the internationally accepted best practice.

Structure of Audit Committee

As per regulatory guidelines stipulated vide

Bangladesh Bank BRPD Circular No.11 dated October 27, 2013, the composition of the Audit Committee of a Bank shall comply with the following:

1. Members of the Audit Committee will be selected among the Directors of the Board;
2. Audit Committee of the Board will be comprised of maximum 05 (five) members.
3. Audit Committee will be constituted with those members of the Board, who are not included in the Executive Committee;
4. Members will be elected for a term of 03 (three) years;
5. Company Secretary of the Bank will be secretary of the Audit Committee.

Composition of Audit Committee in Agrani

Bank PLC..

The Audit Committee (AC) consists of two members from the Board of Directors.

The members of the Audit Committee are:

Name	Status
Dr. Md. Fazlul Hoque	Chairman
Kabirul Ezdani Khan	Member
Muzaffar Ahmed'FCMA	Member
Md. Sayed Kutub	Member
Md. Amzad Hossain Khan	Observer, BB

Qualification of the Members of the Audit Committee

- i) Integrity, dedication, and opportunity to spare time in the functions of committee will have to be considered while nominating a director to the committee.
- ii) Each member of the committee should be capable of making valuable and effective contributions in the functioning of the committee.
- iii) To perform his or her role effectively each committee member should have adequate understanding of the detailed responsibilities of the committee membership as well as the bank's business, operations and its risks.
- iv) Professionally experienced persons in banking/financial institutions specially having educational qualification in Finance, Banking, Management, Economics, Accounting will be got preference in forming the committee.

Roles and Responsibilities of the Audit Committee

(i) Internal Control:

1. To evaluate management's appropriate compliance culture by communicating the importance of internal control and the management of risk and ensuring that all employees have clear understanding of their roles and responsibilities;
2. To review management's actions in building computerization of the bank and its applications and Bank's Management Information System (MIS);
3. To consider whether internal control strategies recommended by internal and external auditors have been implemented by the management;

Report of the Board Audit Committee

4. To consider reports relating to fraud, forgery, deficiencies in internal control or other similar issues detected by internal and external auditors and inspectors of the regulatory authority and places it before the Board after reviewing whether necessary corrective measures have been taken by the management.

(ii) Financial Reporting:

1. Audit committee will check whether the financial statements reflect the complete and concrete information and determine whether the statements are prepared according to the existing rules & regulations and standards enforced in the country and as per relevant prescribed accounting standards set by Bangladesh Bank;
2. Audit committee will discuss with management and the external auditors to review the financial statements before its finalization.

(iii) Internal Audit:

1. Audit committee will monitor whether internal audit is working independently from the management.
2. Audit committee will review the activities of the internal audit and the organizational structure and ensure that no unjustified restriction that hinders the internal audit process;
3. It will examine the efficiency and effectiveness of internal audit function;
4. It will also examine whether the findings and recommendations made by the internal auditors are duly considered by the management or not.

(iv) External Audit:

1. To review the performance of the external auditors and their audit reports;
2. To examine whether the findings and recommendations made by the external auditors are duly considered by the management or not;
3. To make recommendations to the board regarding the appointment of the external auditors.

(v) Compliance with existing laws and Regulations:

To review whether the laws and regulations framed by the regulatory authorities (Bangladesh Bank and other bodies) and internal regulations approved by the Board are being complied with.

(vi) Other Responsibilities:

1. Submits compliance report to the board on quarterly basis on regularization of the omission, fraud and forgeries and other irregularities detected by the internal and external auditors and inspectors of regulatory authorities;
2. External and internal auditors will submit their related assessment report, if the committee solicit; and
3. Performs other oversight functions as desired by the Board of Directors and evaluates the committee's own performance on a regular basis.

Meeting of the Committee

To establish an effective internal control system within the bank, 4 (Four) meetings of the Committee were held in the year 2024. The GM (Audit) of the Audit and Inspection

Division is completely independent and independent from the management of the bank. As per the directions of the Audit Committee of the Board, the Bank continued to collect and implement the overall issues under discussion. Sometimes, The Audit Committee invites the

Managing Director & CEO from time to time for special issue, other responsible officials entrusted with internal control activities or any other personnel to participate in their meeting, as deemed necessary. All recommendations/ observations of the Audit Committee were recorded in minutes' form. Thus it has been playing a vital role in strengthening internal control and compliance functions in the Bank by ensuring all sorts of co-operation between the management and the Board of Directors.

Audit Committee's activities during the year

During the year 2024, the Committee carried out the following activities:

1. The committee reviewed status reports of internal audit to ensure that appropriate actions had been taken to implement the audit recommendations.
2. It analyzed the submission of statements and duly approved January-June, 2023 and July-December, 2023 statement of "Self-Assessment of Anti-Fraud Control" as instructed Bangladesh Bank.

Report of the Board Audit Committee

3. As per BRPD Circular No-03 and BRPD Circular No-06 dated on-08/03/2016 and 04/09/2016 respectively of Bangladesh Bank, the Committee reviews ICC Policy and Procedure of the Bank.
4. As per BRPD Circular No-03 dated on-08/03/2016 of Bangladesh Bank, the Committee approved updated Health Report of the Bank under the following years and started reviewing the “Health Report-2021” for the final report.
5. As per the instructions given by the Bangladesh Bank through MoU, the Committee reviewed the ICC Policy Implementation status reports to ensure that appropriate actions were taken to implement “ICC Policy & Procedure”.
6. The Committee recommended organizing risk based audit training and workshops to categorize the branches on risk basis.
7. The Committee monitored the progress of implementation status of last year plan as to its consistency and approved the audit plan for 2024. In 2024, Division wise plan is prepared and approved on emphasis of monitored and reviewed the effectiveness of the internal control system on each division separately.
8. The Committee finalized the Financial Statements of the Bank as on 31-12-2023. AC monitors the integrity of the financial reporting process through ensuring compliance to accounting policies, standards and principles, oversee performance of external auditors.
9. The Committee directs the authority concerned to minimize audit objections through categorization of objections and monitored internal control and business risk management process.
10. The Committee also advises quick settlement of pending audit objections internal and external both.
11. The Committee recommended the management to be cautious so that no loan and advance becomes classified any more.
12. The Committee recommended diversifying loans according to sector-wise importance especially emphasis on SME loan.
13. The Committee also recommended to the management that effective steps should be taken to recover all classified loans.
14. The Committee reviewed compliances of audit objections detection on Bangladesh Bank inspection report.
15. As per the instruction of BoD data base relating to commercial audit compliance has been prepared and all branches were instructed to compliance and resolve the Audit objections.
16. Reviewed Agrani Bank’s Business Risk Management Framework, including the top risks for the Banking business as well as deep dive of key risks to assess and evaluate the relevance and robustness of mitigating plans.
17. For effective and efficient internal control system the Audit Committee invites a Circle Head at meeting for analysis, discuss, advise and recommend the concerned Circle Head to minimize audit objections (internal/ external/ commercial) of that concerned circle at lowest level. The committee also monitors and reviews the progress of settlement of audit objections of that circle at regular interval. The committee is preceding this activity which helps to reduce the unsettled objections of the Bank to a great extent.
18. The ACB instructed the Circle Head to arrange bi-lateral or tri-lateral meetings with commercial auditors to reduce the number of audit objections of Commercial audit. A positive result is being observed by following this activity.
19. ACB also instructed to arrange a pre-arranged meeting before conducting bi-lateral or tri-lateral meetings regarding commercial audit objections settlement. Sustainable results have been gained from bi-lateral or tri-lateral pre-arranged meeting.
20. Fraud, forgery has been increasing gradually in the bank. From this view Audit Committee advises to formulate a policy to detect and prevent fraud. A policy named “Fraud Detection and Management policy-2019” has been finalized and also approved by the BoD. The bank has issued this policy everywhere for compliance.
21. Bangladesh Bank’ BRPD circular no-11, dated 27-10-2013 is mentioned to evaluation of the Audit Committee’s Own Performance on a regular

Report of the Board Audit Committee

basis. A standard is evolved for evaluation of the Audit Committee's Own Performance and compliance of Bangladesh Bank instruction.

22. Reviews on submitting Self-Assessment of Anti-fraud internal controls related information

i) All scheduled banks in Bangladesh have been asked by Bangladesh Bank to assess the effectiveness of their internal control and compliance system, general banking and operation system, loan and advances administration and information and communication technology using a prescribed format to avoid fraud and forgery. Using the format banks have to assess their system/administration and report to BB quarterly as per DOS circular letter No-17 dated 07 November, 2012. But DOS circular no-10, dated 09-05-2017 has been given to submit semi-annually, not quarterly.

ii) Self-Assessment arises some questions and Bangladesh bank thinks that all scheduled banks can remove fraud forgery by solving that questions. Then it is known the Bank's status as Yes/No/Partial. The inspector of Bangladesh Bank observes it physically going to Head Office/Branches.

23. Core Risk Rating on ICC risk by Bangladesh Bank

Bangladesh Bank (BB) makes grading on analysis of all risks. Risks are:

- (1) Credit Risk;
- (2) Asset Liability/ Balance Sheet Risk;
- (3) Foreign Exchange Risk;
- (4) Internal Control & Compliance Risk;
- (5) Money Laundering Risk;
- (6) Information & Communication Technology (ICT) Risk; and
- (7) **Environmental & Social Risk:**

BB analyses ICC related risk and makes grading. From beginning & formation of the ICC, obtaining result was marginal but complying smoothly of BB compliance (term, rules, and policy, etc regarding ABL), obtaining result is fair.

24. Reviews of health report of the Bank

In accordance with the Bangladesh Bank Guidelines of "Managing Core Risk in Banks on Internal Control and

Compliance Risk", Internal Control and Compliance Division is required to prepare annual report on the health of the Bank which is to be submitted to Audit Committee of the BOD and a Circulation Copy to the Managing Director for perusal and further onward submission to the Board of Directors of the Bank as a regulatory compliance.

To comply with the above guidelines, this health report on the bank's overall activities for the year 2023 has been prepared, as well. While assessing the health of the Bank, emphasis has been given on the progress of achievement of the bank's long range visions set by the management.

In order to built up necessary infrastructure, in the year 2023, the bank has added 5 new branches to its ever expanding network, making presence of 974 of branches widely distributed and is a technology pioneer, with all branches providing real time online banking. We also have five subsidiaries: a merchant bank, a small and medium sized enterprises (SMEs) financing company and remittance house in Singapore, Malaysia.

Agrani Bank PLC. is the first state-owned Commercial Bank in Bangladesh to introduce Agent Banking. Currently it has 567 agent booths who are operating Agent Banking activities around the rural areas of Bangladesh. In Agrani Bank PLC., Islamic Banking system is operated under 'Islamic Banking Unit' since February 28, 2010 through 60 Islamic Banking Windows. Agrani Bank PLC. Committed to serving the nation.

The health of a bank may be judged from different points of view, but emphasis has been given to the feasibility of aspect and quantification. Taking these two conditions into consideration, Health of the Bank has been assessed from the view point of three dimensions, viz. Financial Health, Internal Control & Compliance Health and Image & Reputation Health. The hunch behind the segregation of health of the Bank into the above points of view is that these areas will ultimately cover the overall health sectors of the Bank. If the overall health is found sound then it may be assumed that the bank will achieve its long term goal with sustainable growth.

In assessing Internal Control and Compliance Health of the Bank, emphasis has been given to internal control structure of the Bank and its effectiveness, while compliance health is assessed considering the compliance culture of the Bank and its achievements.

Report of the Board Audit Committee

In evaluating compliance health, attention has been given to the issues like, whether the bank is able to meet regulatory requirements and the compliance and non-compliance status of inspection reports submitted by regulatory bodies.

In assessing Image and Reputation health, attention has been given to the eminence of Board and Management of the Bank, expansionary mode of brand image and CSR (Corporate Social Responsibility) Activities.

In preparation of this health report, both the quantitative and qualitative aspects have been taken into consideration. The evaluation of major components of Health of the Bank is based upon four categories of ranking like Excellent, Very Good, Good and Satisfactory and the Bank has received a status of “Good” ranking in the health assessment for the year of 2023.

The Health of the Bank has been assessed from the view point of Financial health, Internal Control and Compliance health and Image and Reputation health. To assess the overall health position of these three health sectors, ICC has worked out a Health Grading Score sheet based on quantification of certain parameters of each health sector as per BRPD Circular no 03, dated 08.03.2016 and its amendment made by BRPD Circular no 06, dated 04.09.2016. As per the circular, the average score,

“90-100” =	Excellent
“80-89” =	Very Good
“70-79” =	Good
“60-69” =	Satisfactory
Below “60” =	Marginal

The above analysis shows that the Financial Health of the Agrani Bank PLC. is “Marginal”; where as the Internal Control & Compliance is “Good” and Image & Reputation health of the bank is “Excellent”. It clearly suggest that being a government owned bank it has a very high reputation. The bank needs to give more effort to make its financial position higher using that reputation.

The overall health of the bank is “Good”

Acknowledgments

The Audit Committee expresses its sincere thanks to the respected Members of the Board, Management and the ICC Executives who are engaged in internal audit, monitoring and compliance for their continuous support.

For and on behalf of the Audit Committee



Dr. Md. Fazlul Hoque

Chairman, Audit Committee of the Board.

Board Meetings and Attendance

Complying with the prudential guidelines for banks set by Bangladesh Bank, the Board of Directors with required quorum comprising not less than three members as stipulated in the memorandum and articles of association of Agrani Bank PLC. meets at least once or more than once in a month. In 2024, 33 board meetings, 13 executive committee meetings, 4 Audit committee meetings and 4 Risk management committee meetings were held. The number of meetings attended by the board members has been given below:

Sl. No.	Name of Directors	Board Meeting	Audit Committee Meeting	Risk Management Committee Meeting	Executive Committee Meeting
01	Dr Zaid Bakht, Chairman (Resigned on 25.08.2024)	24	----	----	7
02	Syed Abu Naser Bukhtear Ahmed, Chairman	9	----	----	6
03	Biswajit Bhattacharya Khokan, NDC, Director (Ceased to be director on 23.01.2024) ,	4	---	1	----
04	Md Mafiz Uddin Ahmed (Tenure ended on 11.04.2024), Director	14	2	2	----
05	Nafiul Hasan (Removed from the board of directors on 11.11.2024) , Director	10	----	1	3
06	Kashem Humayun (Removed from the board of directors on 17.09.2024) , Director	23	----	2	7
07	K.M.N Manjurul Hoque Labloo (Removed from the board of directors on 17.09.2024), Director	22	1	1	5
08	Khondaker Fazle Rashid, Director	33	3	4	6
09	Md Shahadat Hossain (Tenure ended on 05.09.2024) , Director	24	1	1	6
10	Mohammad Masud Rana Chowdhury, Director	32	3	1	6
11	Dr. Mohammad Fazlul Hoque, Director	6	1	1	2
12	Kabirul Ezdani Khan, Director	5	1	1	----
13	Mr. Mohammad Sultan Mahmud, Director	5	1	1	----
14	Muzaffar Ahmed, Director	3	----	----	----
15	Md. Murshedul Kabir, CEO (Terminated as CEO on 19.09.2024)	23	----	2	7
16	Md. Anwarul Islam (Appointed as MD & CEO on 03.11.2024)	7	----	1	3

Remuneration of Directors

The directors are paid honorarium for Taka 8,000.00 (Eight thousand only) for attending Board Meeting or any Board's Committee meeting as per Bangladesh Bank BRPD Circular Letter No. 11 dated 4 October 2015 and the Chairman of the Board receives Taka 30,000.00 (Thirty thousand only) per month as per Order No. 53.00.0000.321.45.002.15 221 dated 22 September 2016 issued by the FID, Ministry of Finance and the actual expenses are included in the approved financial statements.

Disclosure on Credit Rating

Alpha Credit Rating Limited (ACRL) has affirmed the rating of the Agrani Bank PLC. on the basis of its financials up to December 31, 2023, and other qualitative and quantitative information up to the date of rating. The rating assigned by them to the Bank is shown below :



WITH GOVERNMENT SUPPORT

Date of Rating
26 July 2024

Valid Till
25 July, 2025

Rating Mode
Government Support

Long Term Rating
AAA

Short Term Rating
ST-1

Outlook
Stable

Stand Alone

Date of Rating : 26 July 2024

Valid Till : 25 July, 2025

Rating Mode : Without Government Support

Long Term Rating : A+

Short Term Rating : ST-2

Outlook : Stable

Rating Standard

‘AAA’ : Exceptionally Strong Capacity

‘A+’ : Strong Capacity

‘ST-1’ : Superior Capacity

‘ST-2’ : Strong Capacity

Internal Control and Compliance

Introduction

Risk is an inherent part of banking activities and life itself. While risks are unavoidable, managing them effectively is critical to safeguarding assets and ensuring sustainable operations. Every organization must focus on minimizing risks to avoid potential threats. Risk management, a strategic tool, plays a vital role in overall management by identifying and mitigating uncertainties. The history of human survival and progress is marked by successful risk management efforts. This legacy underscores the importance of robust risk strategies in banking today.

Understanding Risk in Banking

Risks represent uncertainties that can lead to adverse outcomes. The banking sector faces numerous risks, and as a state-owned organization, Agrani Bank PLC. aims to serve the nation while maximizing shareholders' value. Financial sector bankruptcies can have far-reaching consequences, affecting equity and debt holders and burdening taxpayers.

Risk is defined as the net negative impact of vulnerabilities, considering both probability and impact. Effective risk assessment involves analyzing internal and external factors:

Internal Factors:

1. Complexity of organizational structure.
2. Nature of banking activities.
3. Quality of personnel.
4. Organizational changes.
5. Employee turnover.

External Factors:

1. Fluctuating economic conditions.
2. Industry changes.
3. Socio-political realities.
4. Technological advancements.
5. Changes in rules and regulations.

Internal Control Framework

Internal control is a process designed to provide reasonable assurance of achieving objectives related to operations, financial reporting, and compliance. It is implemented by a company's board, management, and personnel to manage risks and enhance operational efficiency. Key components of internal control include:

1. Control Environment
2. Risk Assessment
3. Control Activities
4. Information and Communication
5. Monitoring

Significance of Internal Control and Compliance

Effective internal controls, corporate governance, transparency, accountability, and regulatory compliance are critical for high performance. These systems ensure the bank's operations are efficient, safe, and aligned with expectations. Risk-based internal audits further strengthen these controls through regular evaluations.

Compliance involves stakeholders adhering to recommendations outlined in audit reports, circulars, and letters issued by supervisory or regulatory authorities. This ensures soundness and improved organizational performance.

ICC at Agrani Bank PLC.

The Internal Control and Compliance (ICC) Division of Agrani Bank PLC. operates under the direct supervision of the Audit Committee of the Board. The division implements comprehensive guidelines to assess and mitigate risks effectively.

Objectives:

- Establish an effective control system.
- Enhance operational efficiency.
- Ensure reliable financial reporting.
- Achieve compliance with applicable laws and regulations.
- Safeguard asset

Organizational Structure and Responsibilities

Qualification of the Head of ICC

Agrani Bank's ICC is led by a General Manager with extensive banking knowledge and expertise. All divisional heads within ICC, excluding Audit Divisions, report directly to the Head of ICC.

According to BRPD Circular No. 3 (dated 08/03/2016) and BRPD Circular No. 6 (dated 04/09/2016), the Head of Audit reports directly to the Audit Committee of the Board of Directors for audit matters, while for administrative purposes, the Head of ICC reports to the CEO.

Formation of ICC: The ICC comprises five divisions and two specialized cells for effective operations. These are:

1. Audit & Inspection Division-1
2. Audit & Inspection Division-2
3. Cyber Audit Cell (Proposed Division)
4. Audit Monitoring Division
5. Audit Compliance Division (Internal)
6. Audit Compliance Division (External)
7. Pre-Audit Cell (Proposed Division)

Internal Control and Compliance

Functions of Divisions

1. **Audit & Inspection Division-1:** Conducts risk-based internal audits for all branches except AD and corporate branches.
2. **Audit & Inspection Division-2:** Conducts risk-based audits for AD and corporate branches, divisions, sub-divisions, and subsidiaries.
3. **Cyber Audit Cell:** Formed to protect against IT fraud and forgery. This cell evaluates IT controls, monitors transactions, and detects anomalies for timely management action.
4. **Audit Monitoring Division:**
 - Verifies internal control systems using tools like DCFCL, QOR, and LDCL.
 - Prepares and submits reports such as Self-Assessment and Anti-Fraud Internal Controls to Bangladesh Bank.
 - Prepares and submits Bank's Health reports to Bangladesh Bank. Lately Health Report-2023 has been submitted.
 - Monitors transactions above tk 50 lakh via T24 software to ensure fund utilization compliance.
 - Periodically reviews and updates the ICC Policy. ICC Policy and Procedure-2024 was approved in the 950 th BoD meeting on 14/01/2025.
 - Also Conducts by "Internal Control Team".
5. **Audit Compliance Division (Internal):**
 - Resolves internal audit objections.
 - Reviews the records of employees for irregularities before retirement benefits are finalized.
6. **Audit Compliance Division (External):**
 - Monitors compliance with external audit findings.
 - Reviews employee records for compliance with regulatory requirements before retirement benefits.

Internal Control and Compliance is integral to Agrani Bank PLC's operations, ensuring risk mitigation, operational efficiency, and regulatory adherence. By adopting a structured ICC framework, the bank upholds its commitment to corporate governance, transparency,

and accountability, thereby enhancing stakeholder confidence and achieving international banking standards.

Audit Monitoring Division

Audit Monitoring represents the Bank's internal oversight mechanism, ensuring the effectiveness of its control systems. This involves continuous observation and evaluation of internal controls to identify and manage high-risk items as part of routine operations. Additionally, periodic assessments are conducted to maintain robust control processes.

The Audit Monitoring Division ensures the internal control framework is upheld by reviewing key tools such as:

- DCFCL (Departmental Control Function Checklist)
- LDCL (Loan Documentation Checklist)
- QOR (Quarterly Operational Report)

If significant deviations or anomalies are detected during these reviews, they are promptly reported to the Head of ICC for necessary risk mitigation actions.

This division focuses on:

1. Inspecting internal control system through ICT (Internal Control Team).
2. Verifying internal control systems and operational activities using tools like DCFCL (Departmental Control and Functional Checklist), QOR (Quarterly Operation Report), and LDCL (Loan Documentation Checklist).
3. Preparing and submitting Self-Assessment of Anti-Fraud Internal Controls reports to Bangladesh Bank.
4. Preparing and submitting Bank Health reports to Bangladesh Bank.
5. Monitoring transactions of tk 50 lakh and above using T24 software to ensure compliance with Bangladesh Bank's instructions.
6. Periodically reviewing and updating ICC policies and procedures. ICC Policy and Procedure (2024) has been approved in 950 th BoD meeting held on 14/01/2025.

Internal Control and Compliance

Objectives of Audit Monitoring Division are as below-

• Ensure Effective Monitoring:

Facilitate comprehensive oversight to ensure the proper implementation of various control mechanisms within the Bank.

• Strengthen Internal Checks and Controls:

Oversee the deployment and adherence to control tools such as DCFCL, QOR, LDCL, and the Self-Assessment Anti-Fraud Internal Control Checklist across all branches and departments at the Head Office to enhance the Bank's internal control system.

• Preparation of the Annual Health Report:

Compile and present the Bank's Annual Health Report to meet regulatory compliance requirements.

• Summary Reporting for Key Tools:

Prepare and submit summary reports on DCFCL, Loan Documentation Checklist (LDCL), and Quarterly Operations Report (QOR) to the Head of ICC on a quarterly basis for onward submission to the Audit Committee of the Board.

• **Updating Control Tools:** Revise and update control tools, including DCFCL, QOR, LDCL, and the Self-Assessment Anti-Fraud Internal Control Checklist, in compliance with guidelines issued by Bangladesh Bank.

The ICC framework of Agrani Bank PLC. is designed to ensure effective risk management, operational efficiency, and compliance with regulatory standards. By continually evolving its divisions and processes, the bank aims to uphold the highest standards of transparency, accountability, and governance.

Achievements in 2024

In 2024, the Audit Monitoring Division successfully met its objectives by effectively carrying out the following activities:

1. **Self-Assessment of Anti-Fraud Internal Controls:** Conducted to evaluate and strengthen anti-fraud measures across the Bank.
2. **Data Collection and Analysis:** Utilized DCFCL, LDCL, and QOR (daily, monthly, and quarterly) to ensure comprehensive monitoring and evaluation.
3. **Preparation of the Bank's Health Report:** Compiled to provide an overview of the Bank's

operational efficiency, compliance, and financial health. Health Report-2023 was submitted to Bangladesh Bank.

4. Presented 14 memo in ACB Meeting.

5. **ICC Policy and Procedure-2024** was approved in the 950th Board meeting. Through these initiatives, the Audit Monitoring Division has played a vital role in enhancing the Bank's internal controls and supporting its commitment to safe and sound banking practices.

Audit Compliance Division (Internal)

To ensure adequate functioning of the internal control system in accordance with established procedures and regulations in the Bank, Internal Control & Compliance (ICC) Policy & Procedures-2022 being followed closely. To ensure adequate functioning of the internal control system in accordance with the procedures and regulations established in the Bank Serious lapses and major lapses raised in internal audit are aimed to settled at the earliest- letters and reminder letters have been sent to the concerned circles/zones/corporate branches/Islamic banking windows and all branches. Serious lapses raised and resolved by the internal audit are communicated to the Audit Committee of the Board of Directors. Besides, detailed information on targets and achievements in various sectors related to this division presented to senior management team (SMT) in monthly basis. Internal Control & Compliance (ICC) Policy & Procedures-2022 strictly followed to settlement of internal audit objections. Aiming to rank first among state-owned banks Annual Performance Agreement (APA) Its functions include good governance, Innovation, Audit Compliance Division (Internal) is working for proper implementation of corrective actions.

Internal Control and Compliance (ICC) has initiated audit compliance working procedures on the Internal Control and Compliance System Software.

Audit Compliance Division (Internal) complies internal audit objections deducted by Internal Auditors of Audit & Inspection Division-1&2 within the Bank.

Before taking the final retirement benefits of all the executives / officers / employees of the bank under the internal control activities, it is reported to verify whether there are any irregularities in the working life from this division. In addition, whether the branch / department were involved in any kind of irregularities during its

Internal Control and Compliance

service and if it is revealed in the internal audit, the report of the concerned person is given on the basis of those irregularities.

Audit Compliance Division (Internal) of ICC is responsible to ensure that the Bank complies with all regulatory requirements while conducting its business. This Division is responsible for compliance of Internal Audit and Inspection.

During the last year 2024, the total number of objections 25,927 has been settled against targeted objections 25,514. Audit Compliance Division (Internal) achieved 102% according to target. Number of unsettled objections as on 31/12/2024 was 26,523.

Comparative statement of Internal Audit Compliance for last four years

Description	Year			
	2024	2023	2022	2021
No. of objections (opening balance)	22,669	21,122	16,019	17,255
Add: No. of objections raised in the year	29,781	33,224	43,494	27,180
Less: No. of objections compliance / settled	(25,927)	(31,677)	(38,391)	(28,416)
Unsettled objections as on 31st December	<u>26,523</u>	<u>22,669</u>	<u>21,122</u>	<u>16,019</u>

No. of Audit Committee meetings are held in during the year 2024: 4 (Four)

In the Conclusion, ICC will ensure the efficacy of the Risk Based Internal Audit and Inspection, Issue Based Audit and Special Audit for each and every Branch and Office, Windows & Subsidiaries of Agrani Bank PLC.

Audit Compliance (External):

Audit Compliance (External) of ICC is responsible to ensure that the Bank complies with all regulatory requirements while conducting its business. This Division is responsible to for accomplishing of Government Commercial Audit, Bangladesh Bank Inspection, Chartered Accountancy Firms Audit and other Issue Based Audit.

Compliance on Bangladesh Bank Inspecting objections:

Description	Year			
	2024	2023	2022	2021
No. of objections (opening balance)	745	897	636	796
Add: No. of objections raised in the year	1,399	1,551	957	607
Less: No. of objections compliance/settled	(1,465)	(1,703)	(696)	(767)
Unsettled objections as on 31 st December	<u>679</u>	<u>745</u>	<u>897</u>	<u>636</u>

In 2024, Bangladesh Bank Inspection Team inspected 56 Branches and raised 1,399 objections. Previous number of unsettled objections was 745. During the year 1,465 objections were settled.

Audit clearance report promotion and pension settlement on different grade is supplied to Personnel Division (PD) as per their requirement. Irregularities in Bangladesh Bank inspection report is taken under consideration while giving audit clearance. Moreover, objection of Bangladesh Bank inspection has been compliance regularly with due diligence.

Memo of different issues as per instructions of Bangladesh Bank is placed on audit committee & Board of Directors. Afterwards, decision of audit committee & Board of Directors is sent to Bangladesh Bank and others respective places.

Compliance on Commercial Audit objections:

Description	Year			
	2024	2023	2022	2021
No. of objections (opening balance)	4,595	4477	4679	4691
Add: No. of objections raised in the year	185	310	06	139
Less: No. of objections compliance/settled	120	(192)	(208)	(151)
Unsettled objections as on 31 st December	<u>4,660</u>	<u>4,595</u>	<u>4,477</u>	<u>4,679</u>

In 2024, 185 objections were raised. Previous number of unsettled audit objections was 4,595 of them 120 objections were settled during the year through arranging-

01. 3 times bi-party meetings and by responding to objections & providing evidence to recommend for compliance 72 no. of audit objections.
02. 03 times tri-party meetings and by responding to objections & providing evidence to recommend for compliance 79 no. of audit objections.

Internal Control and Compliance

03. Receive (AIR) of commercial audit report 1 (Para:185)
04. To send Broadsheet response of Ministry 4 (Para:221)
05. Audit clearance report pension settlement on different grade is supplied to Personnel Division (PD) as per their requirement (OCS+Danisha) total 2,312.
06. Audit clearance report promotion settlement on different grade is supplied to Personnel Division (PD) as per their requirement.
07. No of CA firm audit report 61.
08. No of Cash incentive audit report 07.
09. Total no. of Memorandums 22 presented Audit Committee Meetings 144th meeting upto 147th meeting.
10. To send updated broadsheet response related to finance ministry standing committee of 11th National Parliament 01 (Para:49)

The Compliance Divisions of ICC maintains strong liaison with the regulators at all levels and ensures all guidelines received from regulatory authority are properly disseminated to the relevant divisions.

Internal Control and Compliance (ICC) Risk

The Bank and its branches are involved in diversified & complex financial activities in the today's digital era. These financial activities and international business of the bank bear significant risk. Thus the issue of effective internal control system, corporate governance, transparency and accountability, etc. has been of great importance. Weakness in internal control system may come significant amount of loss which may be originated from internal & external fraud, employee practices and workplace safety, business practices, damage of physical assets, business disruption & system failure and process management etc.

Internal Control is the process affected by an organization's Board of Directors, management and other officials, designed to provide reasonable assurance regarding the achievement of objectives in the effectiveness and efficiency of operation at all level

within the organization. The process includes all the policies and procedures established to manage and control a particular risk or business activity to which the bank is exposed to. The main objectives of the internal Control System can be categorized as follows:

- Efficiency and effectiveness of activities (performance objectives).
- Reliability, completeness and timeliness of financial and management information.
- Compliance with applicable laws, regulations (compliance objectives)
- Risk mitigation through effective internal control systems.

To ensure appropriate level of internal control system, Agrani Bank PLC's ICC has been structured as per prescribed by relevant department of Bangladesh Bank 'Core Risk Management Guidelines'. Its internal Control & Compliance functions are jointly performed by Audit & Inspection Division-1, Audit & Inspection Division-2,

Audit Monitoring Division, Audit Compliance Division (Internal Audit Compliance) and Audit Compliance Division (External Audit Compliance).

Cyber audit cell is formed to ensure effective control of the online banking and uninterrupted IT Service. Pre-audit cell is also formed to control in head office divisions' expenditure. ICC is headed by a General Manager for coordination from a single platform.

Audit & inspection Divisions conduct on-site periodical and special inspections as per Risk Based Audit Plan approved by the Board to verify whether there exists any noncompliance issue. Monitoring Division is engaged with on-site and off-site monitoring functions. Compliance Division deals with the in-house developed and regulatory compliance related activities and also functions as the contact point of the bank. They ensure that corrective action plans are implemented within the deadline and also ensure proper corporate discipline and awareness. ICC places a summary of Audit & inspection reports to Audit Committee of the Board and measures are taken according to decisions of the Committee.

Internal Control and Compliance

Every listed company is required to prepare and to publish quarterly financial statements as per requirements of Bangladesh Securities and Exchange Commission (BSEC). Though Agrani Bank PLC. is not a listed company, it prepares quarterly financial statements in accordance with International Accounting Standard (IAS)-34. Audit Committee of the Board of Agrani Bank PLC. has responsibilities towards financial reporting and it has duly examined financial statements of Agrani Bank PLC. regularly and then placed to the Board of Directors for its intimation and approval. Key Highlights of quarterly Financial Statements of Agrani Bank PLC. are given below:

Amount in crore Taka unless otherwise specified

Income and Expenditure

Particulars	2024	2023	2024	2023	2024	2023
	September	September	June	June	March	March
Income						
Interest income	4,135	3,659	2,774	2,357	1,335	1,128
Investment income	1,599	1,278	877	819	304	335
Commission, exchange, brokerage etc.	738	708	484	498	145	222
Other operating income	63	75.0	53	93.00	49	14
Total Income (A)	6,535	5,720	4,188	3,767	1,833	1,699
Expenses						
Interest paid on deposits and borrowings etc.	3,842	3,258	2,482	2,122	1,223	1,028
Other operating expenses	1,431	1,260	979	815	493	350
Total Expenses (B)	5,273	4,518	3,461	2,937	1,716	1,378
Operating Profit (C) = (A - B)	1,262	1,202	727	830	117	321

Fig in Crore

Balance Sheet Items

Particulars	2024	2023	2024	2023	2024	2023
	September	September	June	June	March	March
Loans & advances	75,677	75,756	75,784	75,576	74,432	73,530
Deposits	96,928	99,381	104,546	99,780	97,189	94,905
Investments	26,941	2,808	31,197	26,813	23,921	25,868
Shareholders' equity	4,349	4,125	4,243	4,152	4,161	4,107
Total assets	123,776	124,733	136,616	124,396	122,094	118,403
Capital Maintained	3,788	3,376	3,755	3,951	3,853	4,113

Directors' Responsibility for Financial Reporting, Internal Control and Corporate Governance

Responsibility for Financial Statements

The Board of Directors assumes its responsibility for ensuring that the Bank keeps proper books of accounts of all the transactions and prepares financial statements that give a true and fair view of the state of its affairs and profit/loss for the year. The Board of Directors accepts responsibility for the integrity and objectivity of the financial statements. It ensures that the estimates and judgments relating to the financial statements were made on a prudent and reasonable basis, so that they reflect the form and substance of transactions in a true and fair manner and reasonably present the company's true state of affairs. The Board of Directors confirms that the International Financial Reporting Standard (IFRS) and International Accounting Standards (IAS), as adopted by the Institute of Chartered Accountants of Bangladesh, have been adhered to, subject to any material departure being disclosed and explained in the notes to the accounts. The Board also confirms that the company keeps accounting records, which disclose with reasonable accuracy, the financial status of the company, which enables it to ensure that the financial statements comply with the requirements of the Companies Act 1994, Banking Companies Act 1991 (Amended up to date) and Bangladesh Securities and Exchange Rules 1987 as considered relevant and appropriate under the circumstances. The financial information and data provided in this annual report is fully consistent with the financial statements.

Responsibility for Internal Control Systems

In consonance with requirement of section 15 (C) of Bank Companies Act-1991 (Amended up to date), the Board of Directors of Agrani Bank PLC. is entrusted with the task to establish sufficient system of Internal Control and Compliance (ICC). In setting out a strong internal control and compliance framework within the organization, the Board established Board Audit Committee and Board Risk Management Committee to ensure effective internal control and risk management in the Bank as a part of oversight functioning. In addition to that, Agrani Bank PLC. has formed Senior Management Team (SMT), Management Committee (MANCOM) to identify, measure, monitor and control the risks through taking necessary policies and procedures with the approval of the Board of Directors where applicable.

Responsibility for Corporate Governance

We believe that the governance and oversight of our competitive business model and careful business strategies as key to the ongoing value creation and delivery of the same to our stakeholders, particularly in an economic environment that remains both uncertain and challenging. Here, the Board's primary role is to provide leadership and guidance, to ensure that it is appropriately managed and delivered sustained value to the shareholders. It also sets the bank's strategic objectives and provides direction as a whole. We have also established both in letter and spirit, our code of conduct, signed by each and every member of the management as an acceptance to adhere to the principles of the code in all business dealings including the delegation of authorities approved by the Board. The code also sets out guidance on best practices in the form of principles and provisions issued by Bangladesh Securities & Exchange Commission (BSEC) on how we should adopt and follow good corporate governance practices.

Opinion of External Auditors

M/s G. Kibria & Co., Chartered Accountants and M/s Hussain Farhad & Co., Chartered Accountants, have carried out annual audits to review the system of internal controls, as they consider appropriate and necessary, for expressing their opinion on the financial statements. They have also examined the financial statements made available by the management together with all the financial records, related data, minutes of shareholders and Board meetings, relevant policies and expressed their opinion. The Board understands that despite taking all reasonable cares, any internal control system may have limitations in its effectiveness. However, the Board believes that effective control was maintained over preparation of financial statements for the year ended 31 December 2024.

For and on behalf of the Board of Directors



Syed Abu Naser Bukhtear Ahmed
Chairman

Information on Important Policies and Practices

Agrani Bank adheres to all the laws and regulations relevant to its operations as a banking company. It has established a comprehensive set of internal policies and procedures to ensure consistent practices of compliance and good governance. The Bank abides by a wide range of laws, policies, and practices, including but not limited to the following:

<ul style="list-style-type: none"> • Companies Act, 1994 (with subsequent amendments) • Bank Company Act 1991 (with subsequent amendments) • Bangladesh Bank Order, 1972 • Prudential Regulations for Banks: Selected Issues (Issued by Bangladesh Bank) • National Integrity Strategy (NIS) issued by the Government of Bangladesh. • Securities and Exchange Ordinance, 1969 • Securities and Exchange Rules, 2020 • Securities and Exchange Commission Act, 1993 • Corporate Governance Code, 2018 (with subsequent amendments) of BSEC • Income Tax Act, 2024 • VAT and SD Act 2012 • Financial Reporting Act 2015 • Financial Reporting Rules 2023 • Negotiable Instruments Act, 1881 • The Customs Act, 1969 • Investment Policy • Post Import Financing (PIF) Policy • Automated Challan Manual 2023 	<ul style="list-style-type: none"> • Money Laundering Prevention Act, 2012 • Money laundering Prevention Rules 2019 • Anti-Terrorism Act, 2009 • Anti-Terrorism Rules, 2013 • Agrani Bank's Money Laundering & Terrorist Financing Risk Management Policy (AML Policy) • Prevention of Trade Based Money Laundering Policy (TBML) • BFIU AML/CFT Guidelines • BFIU Circulars/ Circular Letters • Internal Control & Compliance Policy 2023 of ABPLC. • ICT Risk Management and Security Policy • Credit Risk Management Policy • Foreign Exchange Risk Management Policy • Asset-Liability Management Policy • International Financial Reporting Standards (IFRS) • Public Procurement Rules (PPR) • Risk Management Guideline of Agrani Bank • Value at Risk (VaR) Policy • Credit Policy Manual (CPM) • Internal Credit Risk Rating System (ICRRS) • Environmental Risk Policy • Loan Review Policy
<p>All other Circulars and Guidelines issued By the Bangladesh Bank and other regulatory bodies as applicable to the Bank.</p>	

Risk Management



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Risk Management at Agrani Bank PLC.

The objective of risk management system is to identify, assess, record and actively manage any internal or external risks that could pose a threat to the attainment of the Bank's corporate goals. The Bank's risk management framework, a summarized position of various inherent and potential risks, the Bank is facing while conducting its business and operations and steps taken by the Bank to effectively manage and mitigate such risks are discussed.

Risk Management Objectives

Risk is defined by the Bank as risk of potential losses or foregone profits that can be triggered by internal and external factors. Therefore, the objectives of risk management are identification of potential risks in our operations and transactions, in our assets, liabilities, income, cost and off-balance sheet exposures and independent measurement and assessment of such risks and initiating timely and adequate measures to manage and mitigate such risks within a risk-return framework. In ABPLC., only calculated risks are taken while conducting banking business to strike a balance between risk and return. The Board itself and through delegated authority to various committees of the Board, like Audit Committee, Executive Committee and Risk Management Committee set principles and limits, reviews and monitors various risks to assess adequacy of the system and to ensure that the Bank is operating within approved systems & procedures.

Risk Management Framework of Agrani Bank

The fundamental components of the Bank's Risk Management Framework are:

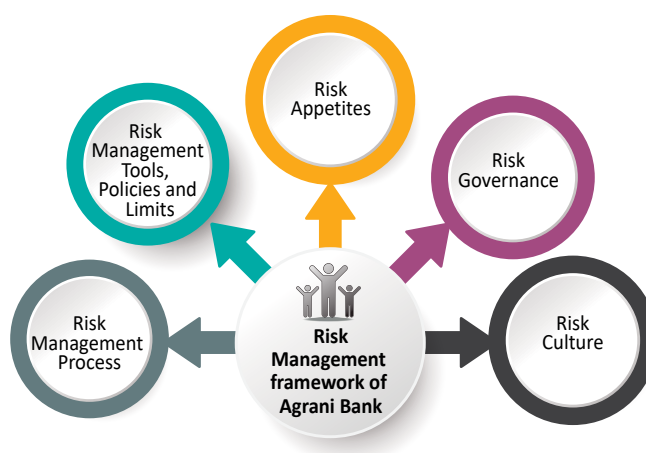
- i. Risk Culture
- ii. Risk Governance
- iii. Risk Appetites
- iv. Risk Management Tools, Policies and Limits
- v. Risk Management Process

i. Risk Culture

The bank has structured an integrated and comprehensive risk culture, based on a solid understanding of various risks it faces and how they are managed, considering risk limit, tolerance and appetite. The bank has developed its risk culture through policies, examples, communication, and training of staff regarding their responsibilities for risk management.

ii. Risk Governance

Risk governance refers to the structure, processes, and mechanisms by which decisions about risks are taken and implemented. A strong governance structure is important to ensure an effective and consistent implementation of the bank's risk management framework.



The Board is ultimately responsible for strategic direction of the bank; and risk appetite, relevant risk management frameworks, policies, and procedures support this process. The Board is assisted by different risk related committees and control functions in ensuring that the bank's risk management framework is effectively maintained.

Risk Management at Agrani Bank PLC.

Three Lines of Defense

Agrani Bank also follows the Three (3) Lines of Defense (LoD) approach of modern risk management for the Bank-wide comprehensive risk management as under:

1st Line of Defense

Business and Operation Units: Includes those functional divisions/ circles/ branches/ units/ segments who own the risks associated with their operational area/ portfolio and primarily responsible for managing risks under the respective regulatory directives for day-to-day affairs of operations/ business of banks. Adequate managerial and supervisory controls have been in place to ensure compliance and to highlight control breakdown, inadequate processes, and unexpected events.

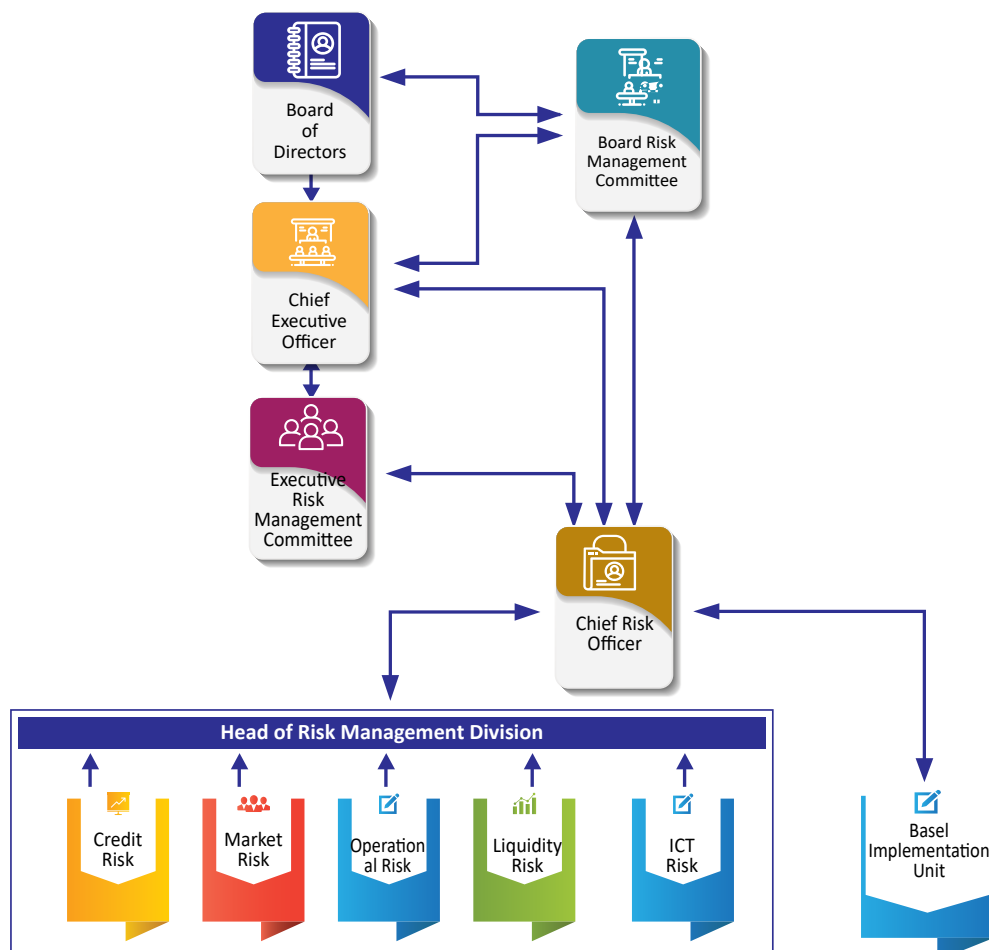
2nd Line of Defense

Risk Management Division and other Back-Offices: Includes those divisions/units/ segments of the operations who are responsible for managing risk and ensuring the compliance functions to help build and/ or monitor the first line-of-defense controls. Top of the all functional divisions/units, Risk Management Division (RMD) is entrusted to play a pivotal role for bank-wide risk management in coordination with all concerned of the Bank.

3rd Line of Defense

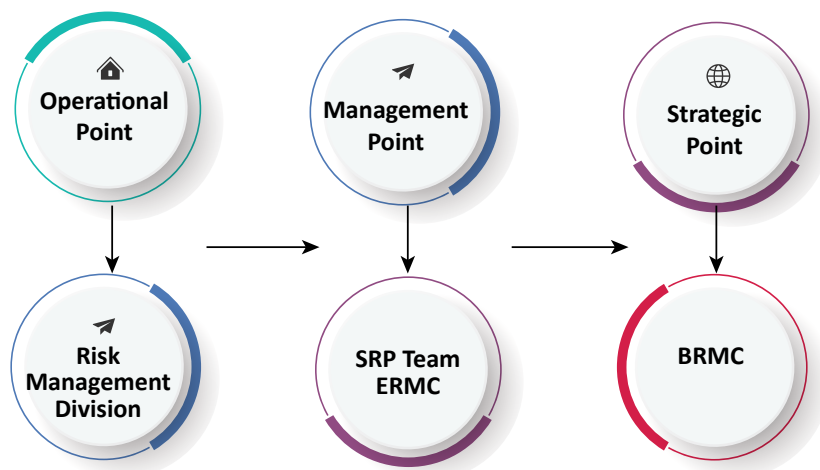
Internal Control & Compliance: Independently assess whether management has identified the key risks in the businesses and whether these are reported and governed in line with the established risk management processes. Independently assess the adequacy of the design of controls and their operating effectiveness.

Risk Governance Architecture at Agrani Bank PLC.



Risk Management at Agrani Bank PLC.

Risk management policies and procedures are approved and implemented at different stages of the bank by a combination of the board and its committees, management level committees, the Risk Management Division (RMD), and the Basel Implementation Unit (BIU). The risk management structure of ABPLC. consists of three layers as under:



Roles and responsibilities of different management committees

Name of Committee/Division	Key functions
Board Risk Management Committee (BRMC)	To ensure that the Bank-wide risks are managed within the risk strategy and appetite established by the Board of Directors.
Executive Risk Management Committee (ERM)	To monitor activities of the risk management division responsible for integrated risk management across the Bank.
Supervisory Review Process (SRP) Team	To implement Pillar-II of BASEL III as per requirement of Bangladesh Bank.
Risk Management Division	To manage the process for developing risk policies and procedures as well as to prepare and forward risk reports. In addition, RMD is responsible to assist in the implementation of all aspects of risk management functions.

iii. Risk Appetites

Risk appetite is the aggregate level and types of risk that the Bank is willing to assume, or seeks to avoid, in pursuit of its goals, objectives and operating plan, consistent with applicable capital, liquidity and other requirements, and reinforces the risk culture.

ABPLC. sets risk appetite, including tolerance and limit, every year to ensure appropriate alignment between strategy, growth aspirations, operating plans, etc. The risk appetite statement plays an important role in cascading the risk strategy through the bank. As per instruction of the central bank, the bank sends a board approved copy of the risk appetite to the Bangladesh Bank within the prescribed manner.

Risk Appetite

The amount of risk an organization is willing to assume in the pursuit of its strategic objectives

Risk Tolerance

The acceptable level of deviation from a standard or objective delineated through the use of limits, policies, and delegation of authorities

Risk Capacity

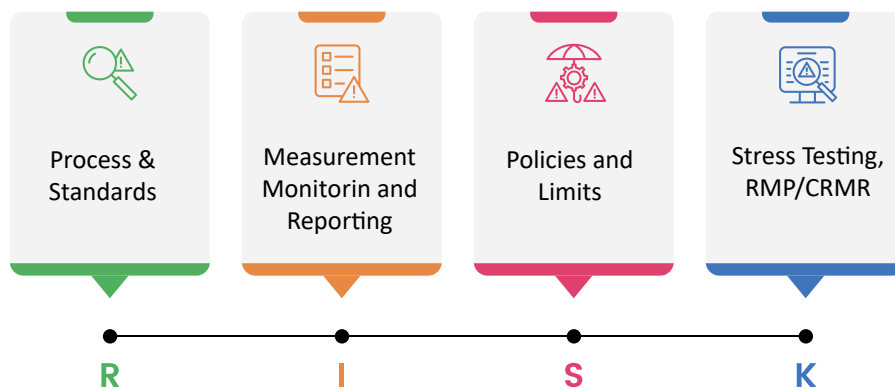
The maximum amount of risk an organization can assume given its resources operational environment and obligation to stakeholders

Risk Management at Agrani Bank PLC.

iv. Risk Management Tools

Sound risk management covers the use of various tools that are guided by the Bank's Risk Appetite Framework and integrated with the Bank's strategies and business planning processes.

Risk Management Tools



Policies and Limit Structure at Agrani Bank

- All policies and procedures are duly approved by the Board of Directors;
- Risk Management policies, procedures and limits are properly documented;
- Policies are reviewed annually or as and when required;
- Policies are assigned with full accountability and clear lines of authority for each activity and product area;
- A compliance monitoring procedure has been deployed for all policies;
- An independent internal control unit has been formed in Agrani Bank to check internal compliance;
- Provide a comprehensive Bank wide view of risks across at material risk types.

Processes and Standards

Process refers to the activities those are associated with identifying, evaluating, documenting, reporting and controlling of risk. On the other hand, standards are developed covering the whole entity and documented in a series of policies, manuals and guidelines under the purview of the Risk Management Division.

Risk Measurement, Monitoring and Reporting System

The Bank uses models for different purposes including estimating the value of transactions, measuring risk exposures, determining credit risk ratings and parameters, and calculating economic and regulatory capital. An effective risk monitoring procedure exists in the Bank to identify and measure all quantifiable and material risk factors; Agrani Bank has a separate Management Information Systems (MIS) Division which provides necessary information to Risk Management Division and Senior Management for understanding the bank's position and risk exposure in timely manner.

Risk Management Paper (RMP) consisting of various data related to Credit Risk, Market Risk, Liquidity Risk and Operational Risk from all related divisions are presented in the monthly meeting of Risk Management Committee. The report is also submitted to Bangladesh Bank on monthly basis. Bangladesh Bank also determines the status of risk management of the bank on the basis of RMP and provides Risk Management rating bi-annually which is ultimately considered in the CAMELS rating of the Bank.

Stress testing is a simulation technique to determine the reactions of different financial institutions under a set of exceptional, but plausible assumptions. A stress test, in financial terminology, is an analysis or simulation designed to test the ability of a given financial institution to deal during forecasted economic crisis. Stress testing framework as provided by Bangladesh Bank assesses the impact on CRAR due to minor, moderate and major level of shock in terms of credit risk, exchange rate risk, liquidity risk, equity price risk and interest rate risk.

Risk Management at Agrani Bank PLC.

Comprehensive risk management report (CRMR) is prepared on half yearly basis to record various risks related issues on credit, market and operational risk across the Bank and submitted to Bangladesh Bank. Bank Risk Management Committee (BRMC) reviews this paper and recommends action plans to concerned department(s) for mitigating identified risk areas and follow-up the implementation of previous recommendations.

v. Risk Management Process

The Risk Management Process of Agrani Bank PLC. includes the followings:

- Identification
- Analysis
- Measuring
- Controlling
- Monitoring
- Mitigation

Risk Identification: Almost every product and service offered has a unique risk profile composed of multiple risks which must be identified. For example, in most loans, at least four types of risks are usually present: credit risk, interest rate risk, liquidity risk and operational risk. Risk identification is a continuing process.

Risk Analysis: Risk analysis process assists in determining the risks which may have a greater consequence for the Bank.

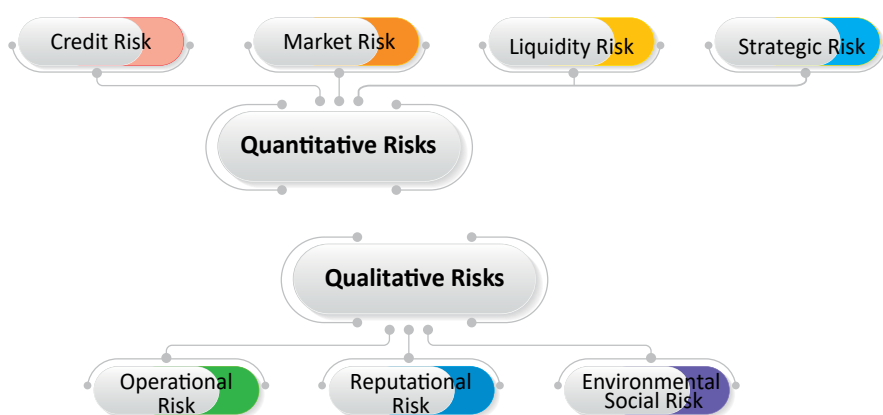
Risk Measurement: Once the risks associated with a particular activity have been identified and analyzed, the next step is to measure the significance of each risk. Each risk is viewed in terms of its three dimensions: size, duration and probability of adverse occurrences. Accurate and timely measurement of risk is essential to effective risk management.

Risk Control or Treatment: Once risks have been identified, analyzed and measured for significance, there are basically three ways to control significant risks, or at least minimize their adverse consequences: avoiding or placing limits on certain activities/risks, mitigating risks and/or offsetting risks. It is a primary management function to balance expected rewards against risks and the expenses associated with controlling risks. Once risk limits are established, they are communicated through policies and procedures that define responsibility and authority.

Risk Monitoring: This activity includes developing a reporting system that monitors the specific risks and controls items that had been identified and also adverse changes in the risk profiles of significant products, services. Management information system of the Bank provides required data for risk treatment and monitoring.

Risk Management at Agrani Bank PLC.

Banking sector has witnessed fierce competition not only from the domestic banks but from foreign banks alike. In order to maximize revenue, commercial banks have introduced various new and innovative products, introduced facilities like Debit Cards, Credit Cards, Mobile Financial Service, Internet Banking, Agent Banking etc. Apart from the traditional banking products, new products and services are being designed, upgraded and served to attract more customers and sorts of risk also have been diversified. The principal risks of Banking sector of Bangladesh as well as Agrani Bank PLC. are as follows:



Quantitative Risks

Credit Risk

Credit risk refers to the potential financial loss stemming from the default or decline in credit quality of a customer or other third party with whom ABPLC. has a contractual obligation. It stands as our foremost risk concerning exposure and capital utilization. It is crucial to cultivate an appropriate credit risk culture to manage credit risk effectively. The Board of Directors, either directly or through the Risk Management Committee (BRMC) evaluates and endorses the bank's credit risk appetite, reviews and approves the credit related policies/ manuals.

Approach to Managing Credit Risk

Agrani Bank PLC. adopts a holistic approach towards credit risk management (CRM). In this regard, the Bank carries out, among others, the following functions for Credit Risk Management:

- Selecting eligible customers
- Proper scrutiny of credit proposals

- Compliance with credit policy guidelines
- Facility inspection and collateral valuation
- Single borrower exposure limits
- Approval exceptions
- Portfolio diversification
- Credit monitoring

Market Risk

Market risk is the risk of loss from changes in market prices and rates (including interest rates, credit spreads, equity prices, foreign exchange rates and commodity prices), the correlations between them, and their levels of volatility.

Approach to Managing Market Risk

Agrani Bank PLC. carries out the following functions for Market Risk Management:

- Use of accurate market information;
- Maintenance of approved limits;
- Gap and Var analysis;
- Monitoring and Control.

Liquidity Risk

It originates from the failure or inability to meet short-term financial obligations by bank due to shortfall of cash or cash equivalent. Managing liquidity and the balance sheet are crucial to the ongoing existence of a bank. It is also essential to ensure profitable and sustainable growth on the balance sheet.

Approach to Managing Liquidity Risk

The Asset Liability Committee (ALCOM) assumes responsibility for overseeing the comprehensive balance sheet risk. The Treasury Division is charged with executing liquidity management strategies aligned with ALCOM's recommendations to mitigate risk and enhance returns. ALCOM holds monthly meeting to evaluate Asset Liability Management (ALM) strategies.

Strategic Risk

Strategic risk is the current or prospective risk to earnings and capital arising from adverse business

Principal Risks Faced by Agrani Bank PLC.

decisions, improper implementation of decisions, or lack of responsiveness to changes in the business environment, both internal and external.

Approach to Managing Strategic Risk

Agrani Bank PLC. carries out the following functions for Strategic Risk Management:

- Evaluation of Key Performance Indicators (KPIs) for Board and CEO;
- Job rotation;
- Succession planning;
- Adoption of financial technologies.

Qualitative Risks

Operational Risk

Operational risk encompasses a range of potential threats, such as legal and regulatory exposures, challenges in business processes and adaptability, breaches of fiduciary duty or disclosure obligations, technological malfunctions, instances of financial misconduct. Operational risk may arise from negligence and dishonesty of the employees, lack of management supervision, inadequate operational control, lack of physical security, poor technology, lack of automation, non-compliance of regularity requirements, internal and external fraud etc.

Approach to Managing Operational Risk

Agrani Bank PLC. manages the operational risk in the following manner:

- Compliance with relevant rules and policies;
- Ensuring implementation of Risk Management Framework effectively;
- Maintaining Divisional Control Function Checklist (DCFCL);
- Senior Management Oversight;
- Periodical review of all policies, guidelines and manuals.

Reputational Risk

Reputational risk refers to the potential for adverse effects on an organization's revenues, operations, or customer base due to negative publicity surrounding its conduct, business practices, or affiliations, regardless of their veracity. Such repercussions may necessitate costly litigation or defensive actions. r. Reputational risk

is a subset of operational risk that can adversely affect the capital base if the driving forces behind the risk turn worse.

Environmental/Social Risk

Environmental and social change risk refers to the uncertainty or probability of losses that originate from any adverse environmental or climate change events (natural or manmade) and/or the non-compliance of the prevailing national environmental regulations.

Information and Communication Technology (ICT) Risk

Effective ICT risk management has become essential for a bank as we rely increasingly on technology to achieve the organizational objective. As the risks emerge in tandem with technological advancements, ICT security efforts need to be strengthened to ensure appropriate security controls are in place to maintain integrity, confidentiality and availability of information. Agrani Bank is committed to protect customer information and assets from any type of unauthorized use and/or fraud.

Internal Control and Compliance (ICC) Risk

Management of operational risk and compliance obligations has not kept pace with increasing demands. Internal control and compliance risk is the current or prospective risk to earnings and capital arising from violations or non-compliance with laws, rules, regulations, agreements, prescribed practices, or ethical standards, as well as from the possibility of incorrect interpretation of effective laws or regulations. Agrani Bank PLC. has a robust organizational structure to enable the prudent management of internal control and compliance risk. It also has a structured Internal Control & Compliance Division (IC & CD) with three distinct units.

Risk Mitigation Strategies

Risk mitigation involves the process of reducing risk and minimizing the likelihood of adverse events. Agrani Bank PLC. continually addresses risks to safeguard the Bank by developing and implementing guidelines and various risk management tools tailored to the complexity, size, and nature of its business, as well as in line with Bangladesh Bank guidelines. A summary of different strategies for risk mitigation is presented as under:

Principal Risks Faced by at Agrani Bank PLC.

Types of Risk Faced by the Bank	Risk Mitigation Activities
Credit Risk	<ul style="list-style-type: none"> • Segregation of duties in credit operation process. • Exercise of customer analysis and due diligence. • Credit supervision and monitoring. • Exercise of Internal Credit Risk Rating. • Counterparty credit rating. • Ensuring the availability of adequate collateral. • Adherence to the delegated Business Power. • Compliance with the policies & procedures in credit operation.
Market Risk	<ul style="list-style-type: none"> • Analysis of duration Gap and Value at Risk (Var). • Planning for securities holding. • Forecasting money market and capital market trends. • Monitoring forex transactions. • Forecasting funding requirements and investment opportunities. • Portfolio diversification. • Compliance with approved limits and internal/external policies.
Liquidity Risk	<ul style="list-style-type: none"> • Assets-Liability Management Guidelines. • Wholesale Borrowing and Funding Guidelines. • Liquidity Contingency plan (LCP). • Management Action Trigger (MAT). • Timely reconciliation.
Strategic Risk	<ul style="list-style-type: none"> • Compliance with all applicable policies, rules and guidelines in banking operations • Identify potential external & internal strategic risks; • Review strategic business plans and modify the scenario analysis. • Management succession planning. • Training and development.
Operational Risk	<ul style="list-style-type: none"> • Update and Implementation of ICC policy. • Ensure the existence of business continuity planning. • Taking corrective measures to reduce operational risks. • Human resources management policy. • Grievances redressal policy. • Whistle Blower policy
Reputational Risk	<ul style="list-style-type: none"> • Management Action Trigger. • Escalation to Senior Management and Board of Directors. • Whistle Blower policy. • Ensure the existence of business continuity planning.
Environmental Risk	<ul style="list-style-type: none"> • Implement sector Environmental and Social Due Diligence (ESDD) check list as per Bangladesh Bank directives. • To make a positive contribution to environmental and social concerns by enacting policies. • Enhancement of green and sustainable finance. • Prioritize finance projects with direct or indirect environmental benefits.
ICT Risk	<ul style="list-style-type: none"> • Formulation of ICT security policy, physical security policy, password policy etc. • ICT administration and management policy, disaster management policy and system audit policy. • Business continuity Policy. • Disaster Recovery Plan. • Periodical review of the System. • Ensuring uninterrupted service delivery.

Principal Risks Faced by at Agrani Bank PLC.

Types of Risk Faced by the Bank	Risk Mitigation Activities
Compliance Risk	<ul style="list-style-type: none"> Compliance with Policies, Guidelines and Procedures. Assess the effectiveness of controls for mitigating fraud and reputational risks. Exercise of Risk Based Audit (RBA). Submission of accurate and complete report timely.

Reporting & Compliance

The compliance status of risk management reporting by the Risk Management Division of ABPLC. during the year 2024 is as under:

SL No.	Name of Report(s)	Reporting to and frequency of reporting	Compliance Status
i.	Monthly Risk Management Report and minutes of risk management committee	ERMC/Bangladesh Bank Quarterly	Complied
ii.	Comprehensive Risk Management Report (CRMR) and minutes of risk management committee.	ERMC/BRMC/Bangladesh Bank Half yearly	Complied
iii.	Quarterly risk management reporting covering: <ul style="list-style-type: none"> Internal capital adequacy assessment process (ICAAP); Key figures from the credit portfolio; Market risk; Large exposures; and Liquidity risk. 	Risk management committee of the Board (BRMC) Quarterly	Complied
iv.	Compliance report on core risk rating	Bangladesh Bank On demand basis	Complied
v.	Risk Appetite Statements	BRMC/Board/BB Annually	Complied
vi.	Recovery Plan for Bank	BRMC/BB Annually	Complied
vii.	Risk Based Capital Adequacy Reporting (Pillar 1)	BRMC/Bangladesh Bank Quarterly	Complied
viii.	ICAAP Report (Pillar 2)	BRMC/BOARD/BB Annually	Complied
ix.	Disclosure requirement under Pillar 3	Bangladesh Bank with uploading a soft copy in the Bank's website Annually	Complied
x	Capital planning in line with the implementation of Basel III.	BRMC/Board Half yearly	Complied
xi.	Credit Rating of the Bank	Board/BB Annually	Complied
xii.	Stress Testing Report	ERMC/BRMC/BB Quarterly	Complied

Report of the Board

Risk Management Committee



Muzaffar Ahmed, FCMA, FCS
Chairman
Board Risk Management Committee

The Board of Directors of Agrani Bank PLC. formed a Board Risk Management Committee (BRMC) in its 944th meeting held in 04 December 2024 in accordance with the instruction of Bangladesh Bank vide BRPD Circular No. 02, dated 11 February 2024 to ensure whether appropriate risk management measures are being put in place and applied and whether adequate capital and provision is being maintained against the risks identified.

The BRMC of Agrani Bank PLC. comprises of chairman and four members nominated by the Board of Directors:

Sl. No.	Name	Status	Status in the Board Risk Management Committee
01	Muzaffar Ahmed, FCMA, FCS	Director	Chairman
02	Dr. Md. Fazlul Hoque	Director	Member
03	Kabirul Ekdani Khan	Director	Member
04	Mohammad Sultan Mahmud	Director	Member

The Company secretary of the bank acts as the secretary of Risk Management Committee of the Board.

Participation of top Management

The risk management team represented by the Chief Risk Officer also participates in the BRMC meetings. The Managing Director & CEO, DMDs, and CFO attend the meetings of the committee, together with other concerned members of the management, as determined or invited by the committee.

Objectives of the Committee

- To Oversee and control various risks arising from implementation of strategies, policies and plans approved by the board;
- Ensure that Management has taken proper steps to identify, measure and reduce risk in line with the set strategies and action plans;
- To review the risk management activities, capital adequacy and financial position of the Bank;
- To review the actions, strategies and performance against all banking risks etc.

Roles and Responsibilities of the Committee

Roles and responsibilities of the BRMC are determined in line with the BRPD circular no. 02 dated February 11, 2024 and the Risk Management Guidelines for Banks issued vide DOS Circular no. 04, dated 08 October 2018. Roles & responsibilities of The Committee cover the following issues:

- Identification and development of Risk control and mitigation strategy;
- Formulating risk management policies and strategies;
- Monitoring implementation of risk management policies & manuals;
- Supervising activities and performance of Executive Risk Management Committee (ERMC);
- Ensuring compliance and implementation of core risk management policies;
- Reviewing core risk management guidelines/policies at least once in a year;
- Supervising implementation and execution of risk management policies and guidelines;
- Complying with regulatory instructions issued from time to time; and
- Any other activity, responsibility as assigned by the Board of Directors and Bangladesh Bank.

Report of the Board

Risk Management Committee

Board Risk Management Committee Meeting

The Board RMC of ABPLC.. held 04 (Four) meetings in 2024; Bangladesh Bank advised to hold at least 4 meetings in a year (preferably one meeting in every quarter). The details of meetings attended by the Committee members are shown in the following table:

Sl. No.	Number of the meeting	Date of meeting
01	56th Meeting	17-01-2024
02	57th Meeting	22-02-2024
03	58th Meeting	28-05-2024
04	59th Meeting	08-12-2024

The Minutes of the RMC Meetings consisting of instructions, Suggestions and recommendations are placed in the meeting of the Board of Directors for ratification on a regular basis.

Activities Of Board Risk Management Committee During 2024

The BRMC advises, suggests and instructs on various risk issues of bank for further improvement through discussions and review session with the Chief Risk Officer (CRO). The committee reviewed and focused on various issues during the year. Some key issues are as follows:

- Review of restructured large loans;
- Observation on issue of “ICT Security Policy”;
- Review of “Foreign Exchange Risk Management Manual”;

- Review of “Credit Risk Management Guidelines”;
- Observation on Risk Appetite Report;
- Observation on Credit Risk Assessment and Resolution Report for Top-20 Loans;
- Observation on Comprehensive Risk Management Rating by Bangladesh Bank;
- Review on branch-wise credit concentration;
- Review on implementation and progress of decisions taken in each Board Risk Management Committee meeting;

ACKNOWLEDGEMENT

The Risk Management Committee expresses its sincere gratitude to the members of the Board, Management Team and Risk Management Division for their continuous support to discharge its due roles. Committee expects more vigilance, proactive risk identification and risk management initiatives from the concerned divisions in the banking operations of Agrani Bank PLC.

On behalf of the Risk Management Committee,



Muzaffar Ahmed, FCMA, FCS

Chairman of the Risk Management Committee of the Board

Disclosure on Risk-based Capital under Basel-III

Qualitative and Quantitative Disclosures Under Pillar-III of Risk Based Capital Adequacy as of 31st December 2024

These disclosures have been made in accordance with the Guidelines on “**Risk Based Capital Adequacy (Revised Regulatory Capital Framework for banks in line with Basel III)**” issued by Bangladesh Bank vide BRPD Circular No-18 of 21 December 2014

The purpose of Market discipline in the Revised Capital adequacy Framework is to complement the minimum capital requirements (MCR) under Pillar I and the supervisory review process under Pillar II and to establish more transparent and more disciplined information on the position of the bank regarding holding of assets, assets quality, risk management framework & Process, risk mitigation techniques relating to the risk exposures and capital adequacy management so that stakeholders can assess the compliance status of the bank in risk related issues.

The major highlights of the regulations regarding measurement of Risk Weighted Assets and capital requirement

- To assess Minimum Capital Requirements to be maintained by a bank against credit, market and operational risks
- To maintain Capital to Risk Weighted Assets Ratio (CRAR) at a minimum of 10 percent
- To adopt the standardized approach for credit risk in relation to implementation of Basel-III
- To adopt Standardized (Rule Based) Approach for market risk
- To adopt Basic Indicator Approach for Operational risk
- To ensure public disclosures on the positions of a bank's risk profiles, capital adequacy and risk management system
- To submit the returns to Bangladesh bank on a regular basis

Disclosure Framework

The following detailed qualitative and quantitative disclosures as on December 31, 2024 are furnished in line with Bangladesh Bank's Risk Based Capital Adequacy (RBCA) guidelines.

Scope of application

Qualitative Disclosures

- The name of the top corporate entity in the group to which this guideline applies is Agrani Bank PLC.

- An outline of differences on the basis of consolidation for accounting and regulatory purposes, with a brief description of the entities within the group:

- 1) That is fully consolidated.

Agrani Bank PLC's Minimum Capital Requirement (MCR) has been arrived at both on Solo & Consolidated Basis.

Following are the 5 subsidiary companies of Agrani Bank PLC.

i) Agrani Equity & Investment Limited

Agrani Bank PLC. is the parent company of Agrani Equity & Investment Ltd. which is established to perform merchant banking activities in Bangladesh.

Name: Agrani Equity & Investment Ltd. Date of incorporation: 16.03.2010

Date of Commencement : 16.03.2010

Authorized Capital : Tk. 500, 00, 00,000

Paid up Capital : Tk. 500, 00, 00,000

Ownership Interest in Capital: Tk. 500, 00, 00,000 (100%)

ii) Agrani SME Financing Company Limited

Agrani Bank PLC. is the parent company of Agrani SME Financing Company Limited which is established to perform retail banking activities in Bangladesh.

Name: Agrani SME Financing Company Limited Date of incorporation: 27.10.2010

Date of Commencement: 27.10.2010

Authorized Capital: Tk. 500, 00, 00,000

Paid up Capital: Tk. 100, 00, 00,000

Ownership Interest in Capital: Tk. 100, 00, 00,000 (100%)

iii) Agrani Exchange House Private Limited, Singapore

Agrani Bank PLC. is the parent company of Agrani Exchange House Private Limited, Singapore which is established to perform activities as remittance house.

Name: Agrani Exchange House Private Limited, Singapore Date of incorporation: 04.01.2002

Date of Commencement: 08.02.2002 Authorized Capital: SGD 10, 00,000 Paid up Capital : SGD 10, 00,000

Ownership Interest in Capital: SGD 10, 00,000 (100%)

iv) Agrani Remittance House SDN, BHD, Malaysia

Agrani Bank PLC. is the parent company of Agrani Remittance House SDN, BHD, Malaysia which is established to perform activities as remittance house.

Disclosure on Risk-based Capital under Basel-III

Name: Agrani Remittance House SDN, BHD, Malaysia
Date of incorporation: 18.08.2005
Date of Commencement: 13.01.2006
Authorized Capital: MYR 50, 00,000
Paid up Capital: MYR 30, 00,000
Ownership Interest in Capital: MYR 30, 00,000 (100%)

v) Agrani Remittance House Canada, Inc.

Agrani Bank PLC. is the parent company of Agrani Remittance House Canada, Inc. which is established to perform activities as remittance house.

Name: Agrani Remittance House Canada, Inc. Date of incorporation : 11.05.2012

Date of Commencement : 26.05.2014 Authorized Capital : CAD 100

Paid up Capital : CAD 100

Ownership Interest in Capital: CAD 100 (100% owned by Agrani Bank PLC.)

2) That is neither Solo nor deducted (e.g., where the investment is risk- weighted).

The accounts of the Agrani Bank PLC.'s above mentioned subsidiary companies have been consolidated.

However, the investment in these subsidiaries has not been deducted from the capital of Agrani Bank PLC.

c) Any restrictions or other major impediments on transfer of funds or regulatory capital within the group.

Yes, there are.

d) Quantitative Disclosures

Since the Capital requirement of Agrani Bank PLC. has been arrived at both on Solo & Consolidated basis, capital requirement of subsidiaries have not been assessed.

2. Capital structure

Qualitative Disclosures

- a) The composition of regulatory capital is different from accounting capital in line with Basel regime. As per the RBCA Guidelines each bank has to maintain CRAR on Consolidated basis and solo basis as per instructions given by Bangladesh Bank from time to time. The minimum CRAR for the year ended December 31, 2024 was 10%. The regulatory capital under Basel-III is composed of (i) a. Common Equity Tier-1 Capital (CET-1), i(b). Additional T-1 (AT-1) Capital and (ii) Tier-2 capital. The capital structure of Agrani Bank PLC. consists of Common Equity Tier-1 (CET-1) and Tier-2 capital.

Common Equity Tier- 1 Capital comprises of paid-up Capital, Statutory Reserve, General Reserve and Retained Earnings.

Agrani Bank PLC. has no such capital under the criteria of Additional Tier-I capital.

Tier-2 Capital consists of General Provisions.

Quantitative Disclosures

(BDT in crore)

Particulars	Solo	Consolidated
(A)		
Paid up capital	2,072.29	2,072.29
Non-repayable share premium account	-	-
Statutory reserve	1,037.32	1,050.60
General reserve	54.86	61.63
Retained earnings	(1,145.72)	(1,101.35)
Minority interest in subsidiaries	-	-
Dividend equalization account	-	-
Others (Any item approved by BB)	-	-
Sub-Total (Common Equity Tier-1 Capital)	2,018.75	2,083.17
Deductions from Common Equity Tier-1 capital	1,121.01	1,121.01
Total Common Equity Tier-I Capital (A)	897.74	962.16
(B)		
Amount of Tier-2 Capital	854.20	854.20
Deductions from Tier-2 capital	-	-
Total Tier-II Capital (B)	854.20	854.20
Total regulatory capital (A+B)	1,751.94	1,816.36

Disclosure on Risk-based Capital under Basel-III

Note: As per financial statements as of 2024 The amount of BDT 16,519.41 crore (including Other Assets) being the shortfall of provision has been allowed as deferral by Bangladesh Bank through the letter no-DOS(CAM S)1157/41(Dividend)/2025-3093; Dated 21-05-2025. The Bangladesh bank has allowed for non-deductions of Intangible Assets of BDT. 131.62 Crore from Tier-1 Capital; besides Bangladesh Bank allowed deduction of 55% of Deferred Tax Assets of BDT. 2038.20 Crore from Tier-1 Capital vide letter no-BRPD (BS) 661/14(B) P/2025-6550 Dated 27-05-2025.

3. Capital Adequacy

Qualitative Disclosures

a) With regard to regulatory capital computation approaches (Minimum Capital Requirement) the bank is following the approach as prescribed by Bangladesh Bank. Below are risk wise capital computation approaches that the bank is currently applying:

- Credit Risk: Standardized Approach (SA)
- Market Risk: Standardized Approach (SA)
- Operational Risk: Basic Indicator Approach (BIA)

Capital of the Bank

In parallel to business growth, the bank effectively manages its capital to meet regulatory requirement considering the risk profile. Below are few highlights:

- Currently Bangladesh bank prescribed Minimum Capital to Risk Weighted Assets Ratio (CRAR) is 10% whereas as on December, 2024 the CRAR of the Bank was 1.86 %.
- During the same period Minimum Capital Requirement (MCR) of the bank was BDT 9,444.02 Crore and Regulatory Capital was BDT 1,751.94 Crore.

(BDT in crore)

Quantitative Disclosures	Solo	Consolidated
b) Capital requirement for Credit Risk	8,551.90	8,513.25
c) Capital requirement for Market Risk	291.77	360.70
d) Capital requirement for Operational Risk	600.35	614.33
e) CRAR (Capital to Risk Weighted Assets Ratio)	1.86%	1.91%
CET-1 Capital ratio	0.95%	1.01%
Tier-1 Capital ratio	0.95%	1.01%
Tier-2 Capital ratio	0.91%	0.90%
f) Capital Conservation Buffer	-	-
g) Available Capital under Pillar-2 requirement	-	-

4. Credit Risk

Qualitative Disclosures

a) Credit risk is the potential that a bank's borrower or counterparty fails to meet its obligations in accordance with the agreed terms. Bank is exposed to credit risk from its dealing with or lending to corporate, individuals, and other banks or financial institutions. As regards capital charge for Credit Risk, all assets in Banking Book have been risk-weighted strictly based on pre-specified weight as determined by Bangladesh Bank as per RBCA guidelines. However, the bank has conducted proper mapping with the grading of Bangladesh Bank for those exposures or claims graded by External Credit Assessment Institution (ECAI).

Definitions of past due and impaired credit

To define past due and impairment through classification and provisioning, the bank follows Bangladesh Bank Circulars and Guidelines. Accordingly, any Continuous Loan if not repaid/ renewed within the fixed expiry date for repayment or after the demand by the bank will be treated as past due/overdue from the following day of the expiry date. Any Demand Loan if not repaid within the fixed expiry date for repayment or after the demand by the bank will be treated as past due/overdue from the following day of the expiry date. Whereas, in case of any installment (s) or part of installments (s) of a Fixed Term Loan is not repaid within the fixed expiry date, the number of unpaid installments (s) will be treated as past due/overdue after six months of the expiry date.

- **Approaches followed for specific and general allowances and statistical methods.**

The Bank has been following Standardized Approach for assessing the requirement of Capital charge against Credit Risk. The methodology used for this approach is to rate the exposures by the External credit Assessment Institution (ECAI).

- **Bank's credit risk management policy:**

The Bank has a well-structured delegation of credit approved authority for ensuring good governance and better control in credit approval system. Considering the key elements of credit risk, the bank has established Credit Risk Management framework in line with the Bank's Credit Risk Management (CRM) guideline. This framework defines CRM structure, role, responsibilities and the processes to identify, quantify, and manage risk under the given policy. The CRM guideline is reviewed

Disclosure on Risk-based Capital under Basel-III

from time to time to adopt new techniques, policies for measurement, management and mitigation of risks in line with the socioeconomic scenario of the country.

Agrani Bank PLC.'s credit policy is based on the customers' need for their business, earning capacity of borrower, the repayment capability of the business, and the value of collateral. The Credit policy of the bank focuses on the economic goal of the country and policies adopted by the Government.

Agrani Bank PLC. strictly adheres to the regulatory policies; rules etc. as regard to credit management and are in compliance with regulatory requirements as stipulated by Bangladesh Bank from time to time. The objective of credit risk management is to minimize the different dimension of risks associated with credit exposures and to maintain credit risk profile of the bank within a tolerable range.

Quantitative Disclosures

b) Total (gross) Credit Risk Exposure broken down by major types of credit exposure is appeared below:

(BDT in crore)

	Solo	Consolidated
Funded	1,12,133.83	1,11,994.11
Non-Funded	6,457.01	6,457.01
Total	1,18,590.84	1,18,451.12

c) Geographical distribution of exposures, broken down to significant areas by major types of credit exposure.

Balance Sheet Exposures (Loans & Advances)

(BDT in crore)

Region	Urban	Rural	Total
Dhaka Region	50768.86	981.84	51750.70
Chattagram Region	2745.48	215.67	2961.15
Khulna Region	3842.42	2000.72	5843.14
Rajshahi Region	2749.53	1573.37	4322.89
Barishal Region	958.37	661.36	1619.73
Sylhet Region	967.43	427.90	1395.33
Rangpur Region	2178.00	1673.44	3851.45
Mymensingh Region	1824.79	2273.86	4098.65
Cumilla Region	995.38	814.02	1809.40
Faridpur Region	911.24	473.73	1384.97
Total	67941.50	11095.91	79037.41

Off-Balance sheet exposure

Region	(BDT in crore)
Dhaka Region	28889.40
Chattagram Region	420.86
Khulna Region	365.19
Rajshahi Region	136.16
Barisal Region	13.48
Sylhet Region	158.31
Rangpur Region	84.33
Mymensingh Region	11.60
Comilla Region	34.12
Faridpur Region	13.52
Total	30126.97

c) Industry or counterparty type distribution of exposures, broken down by major types of credit exposure.

(BDT in crore)

Sector-wise Loans and Advances	
Agriculture and Fishery	2745.37
Jute & Jute Goods	1323.58
Transport Storage & Communication	566.23
Ship Breakings	85.02
Textile & Readymade Garments	13142.63
Food & Allied Industry	1401.43
Construction & Engineering	1768.53
Pharmaceuticals and Chemicals	1426.34
Leather Sector	618.56
Power Sector	700.18
Professional and Services	1406.16
Housing Service	3655.47
Wholesale/Retail Trading	13603.09
Personal (staff and other personal loan)	12553.81
Bank & Other Non-Financial Institution	1432.93
Electronics & Automobile	379.06
Cement & Ceramic	649.60
Others	21579.39
Total	79037.41

Disclosure on Risk-based Capital under Basel-III

e) Residual Contractual maturity breakdown of the whole portfolio by major types of credit exposure.

	(BDT in crore)
Repayable on Demand	4,024.57
Not more than 3 months	8,254.70
More than 3 months but not more than 1 year	24,256.90
More than 1 year but not more than 5 years	18,458.97
More than 5 years	24,042.27
Total	79,037.41

(f) By major industry or counterparty type:

- Amount of impaired loans and if available, past due loans, provided separately: BDT. 27,477.23 crore
- Specific Provisions: BDT. 6,151.88 crore
- General provisions: BDT. 402.02 crore
- Charges for specific allowances and charge-offs during the period: Not Applicable

g) Gross Non-Performing Assets (NPAs): BDT. 33,629.11 Crore.

h) Non-Performing Assets (NPAs) to Outstanding Loans & advances: 0.43: 1.00

Movement of Non Performing Assets (NPAs):

Movement of classified loans and advances	(BDT in crore)
Opening balance	21,476.50
Less: Cash Recovery	441.42
Less: Re-scheduling	1,262.02
Less: Written-off	22.67
Add: Newly classified during the year	12,251.82
Total	32,002.21

Movement of specific provisions for NPAs:

Provision for Classified Loans and Advances	(BDT In crore)
Balance at the beginning of the year	4,840.47
Add: Recoveries of amount previously written off	42.71
Add: Specific provision for the year	1,275.09
Less: Recoveries and provisions no longer required	-
Less: Written off/waived	(6.40)
Provision held at the end of the year	6,151.88

5. Equities: Disclosures for Banking Book Positions

Qualitative Disclosures

- a) The general qualitative disclosure requirement with respect to equity risk, including:
- Agrani Bank PLC. has considerable investment in equity shares of various companies and mutual funds and has active participation in the secondary market. In the investment process Agrani Bank PLC. strictly follows the internal policies and procedures put into place in this respect. Agrani Bank PLC. also holds unquoted equities intent of which is not trading and the same are shown as banking book asset in the balance sheet. As these securities are not quoted or traded, they are shown in the balance sheet at cost price and no revaluation reserve has been created against these equities.
 - The equity markets are traditionally volatile with a high risk, high returns profile. In an uncertain market place like the present, investors cannot afford to place all hope in only one product. Therefore, it is very important to protect the total investment value by means of diversification.
 - Equity holdings under the banking book are recorded in the books of accounts at cost price.

Quantitative Disclosures

- b) Value of investments disclosed in the balance sheet, as well as the fair value of those investments; for quoted securities, a comparison to publicly quoted share values where the share price is materially different from fair value.

Provisions are kept against publicly quoted shares where the share price is materially different from fair value which is negative. However, no unrealized gain from publicly quoted share is accounted for. In case of publicly quoted shares only realized gain is accounted for.

- c) The cumulative realized gains (losses) arising from sales and liquidations in the reporting period.

Cumulative realized gain arising from sales of shares: N/A

d)

- Total unrealized gains/ (losses)
Unrealized gain/ (loss) against investment in quoted shares is Tk. (216.30) crore
- Total latent revaluation gains/ (losses): None

Disclosure on Risk-based Capital under Basel-III

- Any amounts of the above included in Tier- 2 capital.

Not Applicable

- e) Capital requirements broken down by appropriate equity groupings, consistent with the bank's methodology, as well as the aggregate amounts and the type of equity investments subject to any Supervisory provisions regarding regulatory capital requirements.

TK. 116.75 crore (Investment in unquoted share Tk. 934.03 crore $\times$ 1.25 Risk weight $\times$ 10% Capital requirement) has been assessed against unquoted equity holdings and shown in MCR.

6) Interest rate risk in the banking book (IRRBB)

Qualitative Disclosures

- a) The general qualitative disclosure requirement including the nature of IRRBB and key assumptions, including loan pre-payments and behavior of non-maturity deposits, and frequency of IRRBB measurement.

Interest rate risk in the banking book arises from mismatches between the future yield of assets and their funding costs. Interest rate risk is the potential that the value of the on- balance sheet and the off- balance sheet positions of the bank would be negatively

affected with the change in the interest rates. Changes in interest rates also affect the underlying value of the bank assets, liabilities and off-balance sheet instruments because the economic value of future cash flows changes when interest rates changes. Assets Liabilities committee (ALCO) monitors the interest rate movement on a regular basis.

The bank uses a simple Sensitivity Analysis as well as Duration Gap Analysis to determine its vulnerability against the adverse movement of market variables.

The Bank is on a continuous process of re -structuring in its assets and liabilities to make a balance between them and to bring the situation back in its favor for any change in interest rate.

Quantitative Disclosures

- b) The increase (decline) in earnings or economic value (or relevant measure used by management) for upward or downward rate shocks according to management methods for measuring IRRBB, broken down by currency (as relevant).

The bank has been exercising 'Stress Testing' based on guidelines published by Bangladesh Bank to determine the following:

- Impact on earnings and
- Impact on Capital requirements.

(BDT in crore)

Sl. No.	Particulars	Amount		
01.	Total Risk Sensitive Assets	36,528.07		
02.	Risk Sensitive Liabilities	30,126.87		
03.	Weighted Average Duration of Assets (DA)	2.92		
04.	Weighted Average Duration of Liabilities (DL)	2.78		
05.	Duration Gap (DA-DL)	-0.32		
06.	Assumed change in Interest rate	1%	2%	3%
		Minor	Moderate	Major
Repricing Impact				
07.	Changes in value of bond portfolio(Under stress testing)	(693.92)	(1,387.84)	(2,081.76)
08.	Capital After shock	1,122.03	492.12	-137.79
09.	CRAR aftershock (%)	1.19%	.52%	-0.15%

Disclosure on Risk-based Capital under Basel-III

7. Market Risk

Qualitative Disclosures

d) Views of the Board of Directors (BOD) on trading/ investment activities.

Market Risk is the risk that the fair value of future cash flows of financial instruments will fluctuate due to changes in different market variables, namely

i) Interest rate movements; ii) Currency -foreign exchange rate movements; iii) Equity-Stock price movements; iv) Commodity-Commodity price movements

The BOD of the Bank views the Market Risk as the risk to the bank's earnings and capital due to Changes in the market level of interest rates of securities, foreign exchange and equities as well as the volatilities of those changes. Market Risk Management provides a comprehensive and dynamic framework for measuring, monitoring and managing interest rate, foreign exchange as well as equity risk of a bank that needs to be closely integrated with the bank's business strategy.

Methods used to measure Market risk

The Bank uses the standardized (Rule Based) approach to calculate market risk for trading book exposures

Market Risk Management system

Decision taken in the monthly meeting of Risk Management and ALCOM is an important tool for managing market risk. ALCOM is in place in the bank to administer the system.

Policies and processes for mitigating market risk

The only mitigation tool that the Bank uses is the "Marking to Market" for mitigating market risk. Besides, a set risk/loss tolerance level is in place to mitigate market risk.

Quantitative Disclosures

(b) The capital requirements for

(BDT in Crore)

	Solo	Consolidated
Interest rate risk	107.64	107.64
Equity risk	42.06	110.98
Foreign exchange risk	142.07	142.07
Commodity risk	-	-

8. Operational risk

Qualitative Disclosures

(a) Views of BOD on system to reduce Operational Risk:

The BOD of the bank views risk as Operational Risk those arises from inadequate or failed internal processes, people and systems, or from external causes, whether deliberate, accidental or natural- inherent in all of the Bank's activities. The policy for operational risks management includes internal control and compliance risk approved by the Board, taking into account relevant guidelines of Bangladesh Bank. The audit committee of the Board directly oversees the internal control and Compliance activities with the overall object of mitigating all operational risks.

Performance gap of executives and staffs

Performance goals are most often attained by executives and staff with a few exceptions.

Potential external events

No potential external event is expected to expose the Bank to significant operational risk.

Policies and processes for mitigating operational risk

The Agrani Bank PLC. manages this risk through a chain-based processes which are documented, authorized and independent. Transactions, events etc. that are being taken place at the operational level monitored and reported.

If deviations are found, corrective actions are taken to bring the deviation back into the track.

An MIS is in place and is used to identify record and assess any kind of operational risk and to generate appropriate regular management reporting.

Since inefficiency is one of the root causes of operational risk, the Bank trains its operational staff on regular basis to make them more effective and efficient for mitigating operational risks. Operational Risk Management Framework has been designed to provide a sound and well-controlled operational environment and thereby mitigate the degree of operational risk.

Approach for calculating capital charge for operational risk

The Bank uses the Basic Indicator Approach to calculate the capital requirement of its operational risk.

Disclosure on Risk-based Capital under Basel-III

Quantitative Disclosures

(b) Capital Requirements for operational risk:

(BDT in Crore)

Particulars	Solo	Consolidated
Capital requirements	600.35	614.34

9. Liquidity Ratio

Qualitative Disclosures

(a) Views of BOD to Reduce Liquidity Risk:

Liquidity risk can be defined as the probability of the bank to meet its financial obligations on account of maturity mismatch between assets and liabilities. The Board of Directors of Agrani Bank PLC. always strives to maintain adequate liquidity to ensure sufficient fund that is available for bank's day to day operations as well as investment of excess liquidity in prudent way to maximize profit and maintain regulatory requirements.

The Board of Directors of the bank set policy, different liquidity ratio limits and risk appetite for liquidity risk management. Moreover, in every BoD meeting, Treasury Division places the latest liquidity position of the bank before the board to analyze and take decision as per the liquidity requirements of the bank. Time to time the BoD also instruct the management to take effective measures to meet the liquidity risk.

b) Methods Used to Measure Liquidity Risk:

The following tools are used to assess liquidity risks of Agrani Bank PLC.:

- Cash Reserve Ratio (CRR)
- Statutory Liquidity Requirement (SLR)
- Liquidity Coverage Ratio (LCR)
- Net Stable Funding Ratio (NSFR)
- Structural Liquidity Profile (SLP)
- Maximum Cumulative Outflow (MCO)

c) Liquidity Risk Management System:

Agrani Bank PLC. has a dedicated committee to deal with Asset-Liability Management risk, called the Asset Liability Committee (ALCOM) comprising of the senior officials to take important decisions related to liquidity risk management of the bank. The ALCOM generally meets at least once in every month and reviews liquidity

requirement, key liquidity ratios, the maturity of assets and liabilities, deposit and loan pricing strategy, transfer pricing, sensitivity of assets and liabilities, key management indicators and overview of the local and international market.

To ensure proper liquidity management the authority of the bank has set some limits and instruction as follows:

- LCR should be at 125% to 150%
- NSFR should be at 103% to 120%
- Maturity profile of assets and liabilities
- Wholesale Borrowing should be within Limit
- Commitment should be within Limit
- Preparing monthly projected cash flows
- Preparing monthly projected inflow and outflow of foreign currency

d) Policies and Processes for Mitigating Liquidity Risk:

- Agrani Bank PLC. has a useful framework named the contingency funding plan for managing liquidity risk under unexpected or unusual situations which could lead to market disruption. Contingency funding plan helps to manage the routine and extraordinary fluctuations of liquidity of the bank efficiently.
- Structural Liquidity Profile (SLP) is another tool for mitigating liquidity risk which is prepared on monthly basis as per the guidelines of Bangladesh Bank.
- Maturity bucket of cash inflow and outflow with net deficit or surplus (GAP) is an effective tool to determine the cash position of the bank.
- Projected foreign currency inflow and outflow is useful tool for managing foreign currency liquidity risk of the bank.

Action Plan/ Mitigating Policy

A. In case of Liquidity shortage:

(i) Short Term Plan:

- Collecting short Term Deposit
- Borrowing short term fund from inter-bank market
- Avail fund from central bank against Repo (ALS) / Special Repo

Disclosure on Risk-based Capital under Basel-III

- Impose embargo on credit growth
- Deposit withdrawal restriction without prior approval of management

(ii) Mid Term Plan:

- Introducing new attractive deposit products
- Re-fixing interest rate of deposits & advances as per liquidity requirements of the bank
- Avail alternative sources of fund
- Recovery from overdue, classified & written-off loan
- Emphasize on export business and inward remittance flow

B. In case of Liquidity Surplus:

(i) Short Term Plan:

- Increase investment in interbank market such as Call Money, Reverse Repo etc.
- Investment in Bangladesh Bank Reverse Repo
- Expand credit growth
- Purchase Govt. Securities
- Lending in short term placement to interbank money market

ii) Mid Term Plan:

- Re-fixing interest rate of deposit & advance
- Use alternative investment
- Introducing new attractive advance and loan products
- Discourage high-cost deposit

Quantitative Disclosures

(Figure in Crore Taka)

Particulars	December, 2024
Liquidity Coverage Ratio	209.00%
Net Stable Funding Ratio	100.23%
Stock of High-quality liquid assets	14,338.92
Total net cash outflows over the next 30 calendar days	29,968.35
Available amount of Stable funding	97,765.90
Required amount of Stable funding	97,537.17

10. Leverage ratio

The leverage ratio is introduced into the Basel III framework to supplement risk-based capital requirements to avoid building-up excessive on- and off-balance sheet leverage in the banking system. The leverage ratio is calibrated to act as a credible supplementary measure to the risk-based capital requirements.

Qualitative Disclosures

(a) Views of BOD on system to reduce excessive leverage

The Board of Directors of Agrani Bank PLC. primarily views on the growth of on and off-balance sheet exposures commensurate with its expected capital growth so that the excessive leverage is reduced. Within the On -balance components, the Board emphasizes on the growth of the prime component i.e. the loans and advances and maintaining good asset quality so as to maximize the revenue as well as the capacity to generate capital internally (in the form of retained earnings) to trade-off the excessive leverage supposed to be caused by asset growth.

(b) Policies and processes for managing excessive on and off- balance sheet leverage

The bank reviews its leverage position as per the Guidelines on Risk Based Capital Adequacy (revised regulatory capital framework for banks in line with Basel III). In addition, the bank prepares a yearly Risk Appetite statement highlighting key risk areas including growth of assets size (both on and Off-balance sheet exposures) of the bank with a desired internal appetite/tolerance limit. Bank also formulates Annual Budget Plan and Capital Growth Plan in line with capital base, growth prospects and performance trends for managing excessive on and off-balance sheet leverage

(c) Approach for calculating exposure

Leverage ratio is calculated by dividing Tier 1 capital with Total exposure. The exposure measure for the leverage ratio will generally follow the accounting measure of exposure. In order to measure the exposure consistently with financial accounts, bank also makes the following adjustments:

- i. On balance sheet exposures are considered for calculation after netting of specific Provisions, intangible assets (Software) and Deferred Tax

Disclosure on Risk-based Capital under Basel-III

Assets (e.g., surplus/ deficit on Available for sale (AFS)/ Held-for-trading (HFT) positions).

- ii. Physical or financial collateral, guarantee or credit risk mitigation purchased is not allowed to reduce on-balance sheet exposure.
- iii. Netting of loans and deposits is not allowed.

Quantitative Disclosures

(BDT in Crore)

Particulars	Solo	Consolidated
Leverage Ratio (in %)	0.70%	0.75%
Tier-1 Capital after all regulatory adjustments	897.74	962.16
On balance sheet exposure	1,21,954.15	1,22,362.70
Off balance sheet exposure	6,864.66	6,864.66
Total deductions from On and Off-Balance sheet exposures	1,121.01	1,121.01
Total exposure	1,27,697.80	1,28,106.35

Remuneration

(a) Qualitative Disclosures

- (i) Name, composition and mandate of the main body overseeing remuneration.

At the management level, primarily the HR Planning, Deployment and Operations Division oversee the "remuneration" in line with its HR management strategy/policy under direct supervision and guidance of Management Committee (MANCOM) of the Bank.

- (ii) External consultants whose advice has been sought, the body by which they were commissioned, and in what areas of the remuneration process.

Agrani Bank PLC. follows National Pay Scale/2015. No external advice has been sought for remuneration process

- (iii) A description of the scope of the bank's remuneration policy (e.g. by regions, business lines), including the extent to which it is applicable to foreign subsidiaries and branches

The remuneration policy of Agrani Bank PLC. in Bangladesh follows National Pay Scale. Foreign subsidiaries and branches also follow National

Pay Scale and the policy announced by the Ministry of Foreign Affairs of the Peoples Republic of Bangladesh.

- (iv) A description of the types of employees considered as material risk takers and as senior managers, including the number of employees in each group

All Branch Manager, Zonal Head, Circle Head and Senior Management at Head Office.

(b) Qualitative Disclosures

- (i) An overview of the key features and objectives of remuneration policy.

Agrani Bank PLC. follows National Pay Scale/2015 declared by The Government of the Peoples Republic of Bangladesh

- (ii) Whether the remuneration committee reviewed the firm's remuneration policy during the past year, and if so, an overview of any changes that was made.

The remuneration policy of Agrani Bank PLC. follows National Pay Scale/2015 from 1st July 2015. The Government of the Peoples Republic of Bangladesh declared National Pay Scale/15 on 15/12/2015 effect from 1st July, 2015 has also been taken as remuneration policy in Agrani Bank PLC.

- (iii) A discussion of how the bank ensures that risk and compliance employees are remunerated independently of the businesses they oversee.

Agrani Bank PLC. follows a uniform salary structure for all employee declared by The Government of the Peoples Republic of Bangladesh

(c) Qualitative Disclosures

- (i) An overview of the key risks that the bank takes into account when implementing remuneration measures.

Agrani Bank PLC. follows a uniform salary structure for all employee declared by the Government of the Peoples Republic of Bangladesh

- (ii) An overview of the nature and type of the key measures used to take account of these risks; including risks difficult to measure (values need not be disclosed).

Not Applicable

- (iii) A discussion of the ways in which these measures affect remuneration.

Not Applicable

Disclosure on Risk-based Capital under Basel-III

- (iv) A discussion of how the nature and type of these measures has changed over the past year and reasons for the change, as well as the impact of changes on remuneration

Not Applicable

(d) Qualitative Disclosures

- (i) An overview of main performance metrics for bank, top-level business lines and individuals.

Individual employee (Excluding Head Office) has been imposed a yearly target of Deposit Mobilization, Classified Loan recovery, Fees & commission earnings, increasing Foreign remittance etc. But the target achievement does not affect in the remuneration policy of Agrani Bank PLC..

- (ii) A discussion of how amounts of individual remuneration are linked to bank-wide and individual performance.

Remuneration is not directly linked to individual performance as Agrani Bank PLC. follows National Pay Scale declared by The Government of the Peoples Republic of Bangladesh.

- (ii) A discussion of the measures the bank will in general implement to adjust remuneration in the event that performance metrics are weak

Not Applicable

(e) Qualitative Disclosures

- (i) A discussion of the bank's policy on deferral and vesting of variable remuneration and, if the fraction of variable remuneration that is deferred differs across employees or groups of employees, a description of the factors that determine the fraction and their relative importance.

The remuneration framework of the national Pay scale describes short term and long-term benefits. Short term benefits include salary, festival bonus and incentive bonus as variable payments. Long term benefits include Gratuity, Provident Fund, Superannuation Fund and Leave encashment etc.

- (ii) A discussion of the bank's policy and criteria for adjusting deferred remuneration before vesting and

(if permitted by national law) after vesting through claw back arrangements.

Not Applicable

(f) Qualitative Disclosures

An overview of the forms of variable remuneration offered (i.e. cash, shares and share-linked instruments and other forms. A discussion of the use of the different forms of variable remuneration and, if the mix of different forms of variable remuneration differs across employees or groups of employees), a description the factors that determine the mix and their relative importance.

Agrani Bank PLC. follows National Pay Scale/2015 declared by The Government of the Peoples Republic of Bangladesh.

- (g) Number of meetings held by the main body overseeing remuneration during the financial year and remuneration paid to its member.

There were 17 (Seventeen) meetings of the Management Committee (MANCOM) held during the year 2024. All the members of MANCOM are from the core banking area/operation of the Bank. No additional remuneration was paid to the members of the Management Committee for attending the MANCOM meeting.

(h) Qualitative disclosure

- (i) Number of employees having received a variable remuneration award during the financial year.

Agrani Bank PLC. follows Government remuneration Policy. No variable remuneration policy exists in Agrani Bank PLC.

- (ii) Number and total amount of guaranteed bonuses awarded during the financial year.

Performance bonuses/Incentives given: 8868 (as on 31-12-2023), BDT 124.76 Crore

Number of total guaranteed bonus (festival bonus): 03 (Three)

Total amount of guaranteed bonus (festival bonus): BDT 71.12 Crore

- (iii) Number and total amount of sign-on awards made during the financial year.

Disclosure on Risk-based capital under Basel-III

No sign-on award made during the financial year.

(iv) Number and total amount of severance payments made during the financial year.

No severance payments made during the financial year.

(i) Qualitative disclosure

Total amount of outstanding deferred remuneration, split into cash, shares and share-linked instruments and other forms. Total amount of deferred remuneration paid out in the financial year.

Agrani Bank PLC. follows Government remuneration Policy. No deferred remuneration paid during the financial year.

(j) Qualitative disclosure

Breakdown of amount of remuneration awards for the financial year to show:

Agrani Bank PLC. follows Government remuneration Policy. No remuneration awards paid during the financial year.

- Fixed and Variable.
Not Applicable
- Deferred and non-deferred.
Not Applicable
- Different forms used (cash, shares and share linked instruments, other forms).
Not Applicable

(k) Quantitative disclosures

Quantitative information about employees exposure to implicit (e.g. fluctuations in the value of shares or performance units) and explicit adjustments (e.g. claw backs or similar reversals or downward revaluations of awards) of deferred remuneration and retained remuneration:

Agrani Bank PLC. follows National Pay Scale/2015.

Total amount of outstanding deferred remuneration and retained remuneration exposed to ex post explicit and/or implicit adjustments.

Not Applicable.

Total amount of reductions during the financial year due to ex post explicit adjustments.

Not Applicable

Total amount of reductions during the financial year due to ex post implicit adjustments

Not Applicable

Capital Plan

Bangladesh Bank has adopted the Risk Based Capital Adequacy Guidelines following the global regulations published from the Basel Committee to strengthen resilience of the banks in Bangladesh. Bank shall determine minimum capital requirement against the Risk Weighted Assets and maintain capital as per the Risk Based Capital Adequacy Guidelines. Bank determines capital requirements on a regular basis taking the risks of bank and the regulatory requirements into consideration.

Regulatory instructions on Capital Plan

Bangladesh Bank has instructed banks to develop a detailed Plan on capital management to achieve the Capital as per Basel-3. In developing capital plan the following aspects are to be considered:

- Regulatory requirement
- Business plan of bank
- Business growth and risk issues
- Profitability
- Assets quality

The Capital Plan of Agrani Bank

Agrani Bank, being a state owned bank has shown significant progress in terms of assets growth over time and accordingly tried to maintain regulatory requirement of capital. The capital plan is aligned with the business targets of bank and prepared for four years. The capital plan considered risk aspects and focused on the following issues-

Risk Appetite, Risk parameters and Risk Weighted Assets

Required capital against Risk Weighted Assets and Desired level of capital maintained in Tier- 1 and Tier-2 to meet regulatory requirement

Assets growth and the quality of Assets

For capital management, a clear instruction is always given from the Board of Directors and Management to maintain the minimum CRAR and meet the regulatory requirement all the time. We work accordingly to make sure that the level of capital remain in line with the risks associated and are aligned with business targets, for protecting the interests of creditors of bank.

Capital Management Framework

The capital plan has been designed to include the trend of capital formation of the bank to maintain capital at least at the minimum required level as per Bangladesh Bank guidelines. This capital plan forecasts on controlling Risk Weighted Assets (RWA) through improvement of assets quality so that Bank achieves minimum required capital. Besides the risk aspects and their management as well as the changes in macro environment are also taken into consideration in making the capital plan.

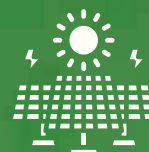
Annual Capital Position

In yearly business targets and in the Risk Appetite Statement, bank incorporates information about the capital requirement and the source of capital to be maintained to remain consistent with overall objectives of the Bank. Bank puts prime focus on increasing the amount of capital in the form of Common Equity Tier 1 (CET 1) to meet the regulatory standard. The capital position of Agrani Bank Limited in last five years.

Particulars	2020	2021	2022	2023	2024
Tier-1 Capital Ratio	5.58%	4.63%	4.03%	3.07%	0.96%
Tier-2 Capital Ratio	4.16%	2.92%	2.25%	1.5%	0.90%
Total Capital Ratio	9.74%	7.55%	6.28%	4.57%	1.86%



Panel Mounting.



Energy Savings.



Wiring Integration.

SUSTAINABILITY REPORT

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Message from Managing Director & CEO

As the Chief Executive Officer of Agrani Bank PLC, I am honored to share my thoughts on a subject of paramount importance the sustainability of the banking sector in Bangladesh.

In an era marked by rapid technological transformation, global economic uncertainties, and growing climate concerns, the sustainability of our financial system is no longer an option — it is a necessity. As a key player in the country's financial landscape, Agrani Bank PLC recognizes its responsibility to drive progress not only through profitability, but through purpose-driven, sustainable banking practices.

MESSAGE FROM MANAGING DIRECTOR & CEO

Sustainability in the banking sector must be viewed through a multi-dimensional lens encompassing environmental responsibility, financial inclusion, digital innovation, and institutional resilience. Bangladesh, as an emerging economy, faces unique challenges and opportunities in this regard.

At Agrani Bank, we are committed to embedding sustainability into our operations, policies, and services. This means financing environmentally sound projects, supporting SMEs and green ventures, investing in renewable energy initiatives, and fostering inclusive growth by expanding banking services to the unbanked and underserved communities. It also means building a resilient institution capable of withstanding future shocks whether economic, environmental, or technological.

We are proud to align ourselves with the Bangladesh Bank's initiatives on sustainable finance and green banking. Through responsible lending, transparent governance, and long-term value creation.

I believe the future of banking in Bangladesh lies in collaboration between public and private sectors, between innovation and regulation, and most importantly, between growth and sustainability. Agrani Bank PLC stands ready to lead by example, working hand-in-hand with all stakeholders to shape a future where finance fosters a more equitable, inclusive, and sustainable society.

Sustainable Finance is a strategy that refers to banking and investment practices which pursue profit, while prioritizing social responsibility and/or environmental sustainability. This type of financing focuses on responsible and inclusive lending, promoting projects and programs in line with Environmental, Social and Governance (ESG) investing. An ESG framework guides investment decisions to the factor have impacts on the environment, social issues and overall governance instead of just potential returns. Normally we can define Sustainable Finance to the process of taking environmental, social and governance (ESG) considerations into account when making investment

decisions in the financial sector, leading to more long-term investments in sustainable economic activities and projects. In the long-term, sustainable banking solutions will help create the perception of a responsible business, address expectations of a more aware customer, conform to new regulations and create new business opportunities.

Agrani Bank PLC, a leading commercial bank in Bangladesh is considering Social and Environmental considerations in credit evaluation and approval processes. It is also introducing technologies to make banking simpler, smarter, and safer, making banking more accessible and inclusive, securing its systems, and protecting customer data and privacy.

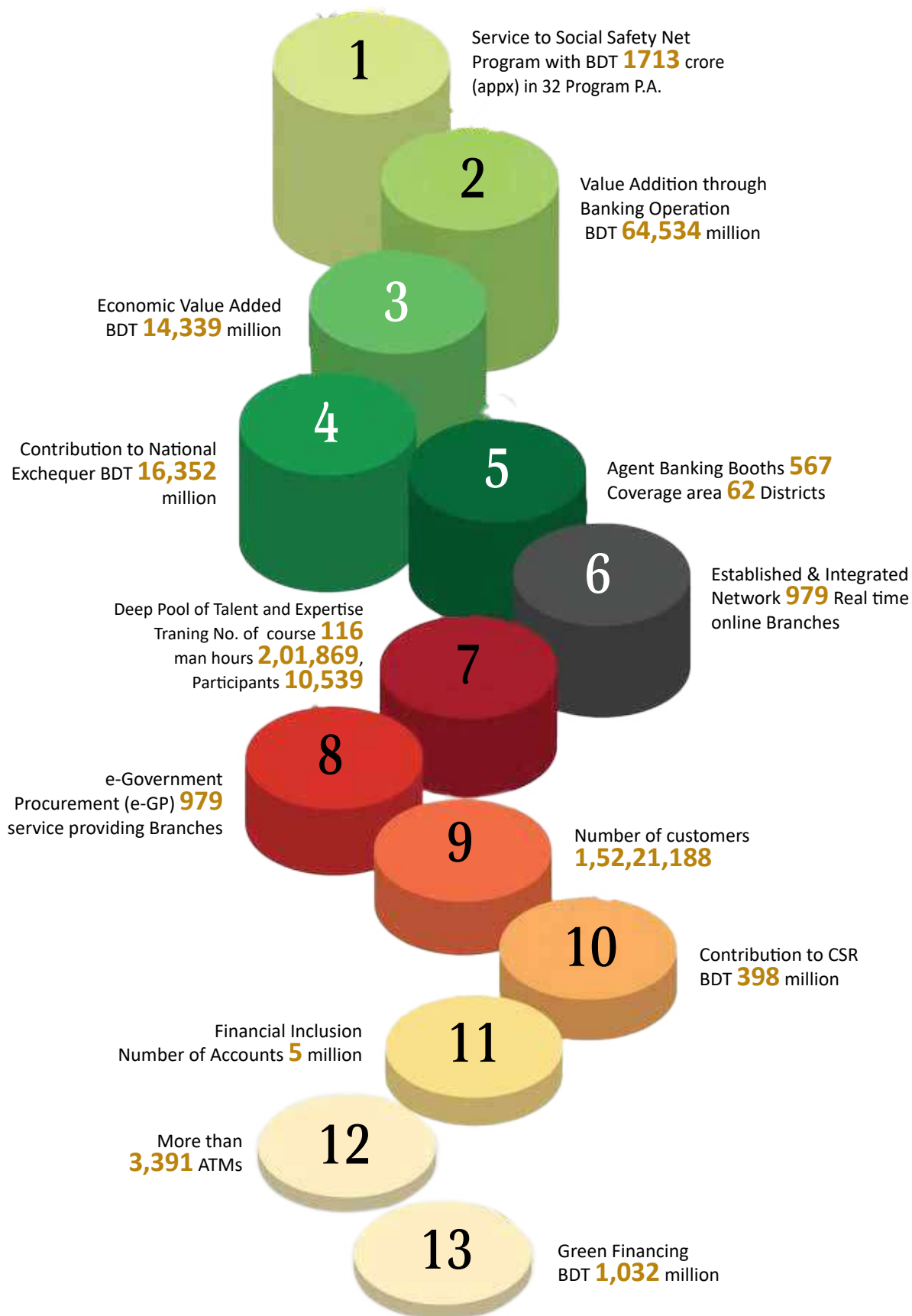
Sustainable Finance Department of Bangladesh Bank launched the 'Sustainable Finance Policy' for all commercial banks and NBFIs through SFD Circular No-05 on 30th December, 2020 to define Sustainable Finance more broadly in line with international norms and standards. Later, as per SFD Circular No-03 Dated: October 22, 2023, the existing "Sustainable Finance Policy" has been updated. According to this policy, Sustainable Finance includes environment friendly financing, sustainable MSME, sustainable agriculture, socially responsible sector financing, capacity building, inclusion of technical assistance, research etc. Among them, renewable energy, control of electricity consumption, alternative power generation, liquid and solid waste management, production of recyclable products, construction of environment-friendly brick kilns and structures, green agriculture, and SME loans, including long-term investment in a total of 94 environment-friendly projects are considered as green finance according to Bangladesh Bank.

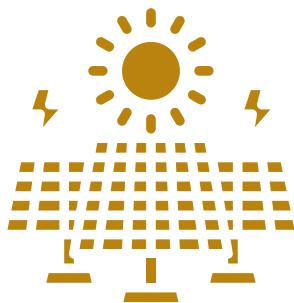
Thank you.



Md. Anwarul Islam
Managing Director & CEO

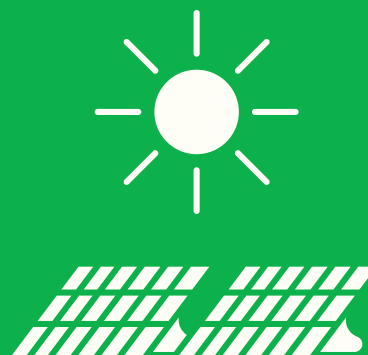
Noteable Aspects
2024





Philosophy for Sustainability and Strategic Focus

Sustainability Approach



Agrani Bank PLC. a prominent State-owned commercial bank, upholds the principles of the “Triple Bottom Line (TBL)” philosophy, coined by Elkington, the founder of the British consultancy Sustainability. TBL encompasses three essential aspects: Profit, People, and Planet. ABPLC. places significant importance on the well-being of the people within the country, as well as social and environmental concerns. The Bank firmly believes that sustainable economic growth can only be achieved when business activities are aligned with social and environmental priorities. Accordingly, ABPLC.’s sustainability focus revolves around three key objectives:



Establishing
a sustainable
business model



Ensuring
a just and
law-abiding
society



Respecting
environmental
limits

Sustainability and Agrani Bank PLC.

Customers' Commitments

Customers

Our utmost dedication lies in serving the best interests of our clients and customers, assisting them in achieving their financial, business, and lifestyle objectives. We strive to offer tailored solutions and services that align with their specific needs. While leveraging technology to simplify, enhance, and secure banking experiences, we remain committed to infusing each digital interaction with a personal and empathetic touch.

Our Customer Commitments

We are guided by four customer commitments built on our values of being Respectable, Enterprising, United and Responsive.

Honorable (Treat You Fairly)

We maintain the highest professional and ethical standards in all our dealings with our customers. We nurture uncompromising discipline, clarity and courage to do what is right for them and to make every decision in their best interest.

United (Know You Personally)

We learn our customers' preferences and know what matters to them in every interaction. By understanding them better, we anticipate our customers' needs and offer them the most relevant financial solutions.

Enterprising (Offering the Optimal Solution for You)

We draw on our experience, insight and entrepreneurial spirit to provide our customers with solutions that help them achieve their financial goals and aspirations and manage their present and future requirements, however simple or complex.

Committed (Be There When It Matters)

We always stand by our customers and this is enabled by our long-term business approach, strength and stability.

Employees

Our decisions and actions are underpinned by the core values of Honor, Enterprise, Unity, and Commitment. This philosophy extends to our commitment to nurturing the professional and personal growth of our colleagues, team members throughout the entire organization. We are devoted to cultivating a culture

where our team members are empowered to make a significant and positive impact on our internal and external stakeholders. This is achieved by fostering an inclusive, forward-thinking, and high-performing environment that brings out the best in each individual within our team of customer-centric professionals.

Our Employee Commitments

Rooted in our values, we find a collective sense of identity and belonging. Our four employee commitments inspire us to continuously elevate our conduct and performance, all in the pursuit of delivering exceptional service to our valued customers.

Honorable

Do What is Right

We do what is right for all of our stakeholders and make decisions that are in the best interests of our organization, our colleagues and our customers.

United

Make a Real Difference

Our unwavering commitment to uphold the ABL's corporate values is reflected in how passionately our colleagues serve our customers and our communities. We are here to make a real difference to shape our future and to add value to the lives of colleagues and customers touch.

Enterprising

Build Meaningful Careers

We encourage enterprise and ambition at all levels. We believe in bringing out the best innate in every staff member through professional development and empowering employees to take ownership of their career paths.

Committed

Lead by Positive Example

Our leaders serve as exemplars for others to pursue. They provide direction to teams in tackling challenges and taking responsibility for their actions. Our emphasis is on empowering both individuals and teams to achieve success and progress.

contributing to the SDGs through Credible and Sustainable Banking

The UN's 17 SDGs set the global agenda for sustainable economic, social and environmental development by 2030 and call for action by the public and private sectors. At ABPLC, our sustainability objectives are as follows:

Sustain Growth Responsibly

1. Sustainability risk management.
2. Social and environmental considerations in credit evaluation/ approval processes.
3. Develop sustainable solutions that enable our customers to derive satisfaction and to make a difference.

Keep Customers at the Centre

1. Introduce technology to make banking simpler, smarter and safer.
2. Make banking more accessible and inclusive.
3. Protect customer data and privacy.

Develop Ethical and Skilled Professionals

1. Develop individuals who are guided by our corporate values.
2. Embrace diverse abilities and strengths
3. Develop skills and mindset for the future.

Strengthen Community Bonds

1. Support social development
2. Encourage sustainable procurement and supply chain.
3. Manage the impact of our environmental footprint.

Environmental, Social & Governance Obligations

Material ESG Factors

With our unwavering commitment to generate sustainable value for our stakeholders, we diligently evaluate the pertinent environmental, social, and governance (ESG) issues affecting the banking industry. We consider the implications for our bank and seek insights from both internal and external stakeholders. Recognizing the profound significance of our operations' economic, environmental, and social impact on stakeholders, we outline the following critical ESG factors:

Material ESG Factor	Our Value Creation	Our Goal
Sustain Growth Responsibly		
Risk-focused Organizational Culture	<ul style="list-style-type: none"> • Maintaining high standards of corporate governance and a robust risk management framework to protect the interests of our stakeholders. • Remaining dynamic to seize business opportunities amid a fast-changing environment. 	To achieve stable and sustainable growth through informed risk-based decisions.
Responsible Lending	<ul style="list-style-type: none"> • Addressing environmental, social and Governance issues when making lending decisions. 	To be a responsible financial services Provider.
Regulatory Compliance	<ul style="list-style-type: none"> • Maintaining sound risk management systems. • Complying with applicable laws, rules, regulations and standards. 	To maintain the highest standards of professional and ethical behavior.
Sustain Growth Responsibly		
Economic Value of Our Contributions	Contributing to local economies through taxes, job creation, facilitating trade and industries and building the financial Resilience of our stakeholders.	To create direct and indirect Economic value for our stakeholders.
Keep Customers at the Centre		
Customer Experience	<ul style="list-style-type: none"> • Treating customers fairly based on the principles of integrity, trust and respect. • Creating responsible solutions across our businesses to meet our customers' needs. 	To keep the customers' interests at the heart of all that we do.
Cyber security, Fraud Prevention and Anti-money Laundering	<ul style="list-style-type: none"> • Protecting our customers from cyber threats through robust risk management systems and processes. • Assisting regulators in preventing cyber crime, money laundering, funding of terrorism and dealing with sanctioned persons. 	To uphold our role in maintaining a secure and trusted banking environment.

Environmental, Social & Governance Obligations

Material ESG Factor	Our Value Creation	Our Goal
Digital Transformation	<ul style="list-style-type: none"> Making banking simpler, smarter and safer for our customers through innovation and technology. 	To ensure that technology enhances our people and service capabilities as we deepen our culture of innovation and enterprise.
Develop Professionals of Principle		
Attracting, Developing and Retaining Talent	<ul style="list-style-type: none"> Treating our colleagues with care and respect. Investing in training and career development for our colleagues. 	To develop valuable and meaningful careers for our colleagues.
Develop Professionals of Principle		
Diversity and Inclusion	<ul style="list-style-type: none"> Hiring from diverse cultural backgrounds, age groups, gender and abilities. 	To champion more inclusive society.
Workplace Safety, Health and Well-being	<ul style="list-style-type: none"> Providing our colleagues with a comfortable and risk-free work environment. 	To ensure the physical, mental and social welfare of our colleagues.
Strengthen Community Bonds		
Social Impact	<ul style="list-style-type: none"> Supporting social development in the areas of art, children and education. Encouraging innovation and enterprise, and nurturing start-ups and small- and medium-sized enterprises. 	To strengthen our social fabric through community-building and helping individuals and organizations realize their potential.
Access to Financial Services	<ul style="list-style-type: none"> Making banking services and products accessible to target segments of society to meet their needs and expectations. 	To ensure that banking services and products are available through our comprehensive and diverse network of touch points.
Anti-corruption	<ul style="list-style-type: none"> Adopting zero-tolerance approach to bribery and corruption, and ensuring transparency and accountability. 	To help build a more transparent and accountable global economy.
Environmental Footprint	<ul style="list-style-type: none"> Managing our resources wisely by saving energy, reducing carbon emissions and resource consumption, and minimizing waste. 	To play our part in reducing climate change.
Sustainable Procurement	<ul style="list-style-type: none"> Adopting sustainable procurement practices 	To purchase from local suppliers where feasible.

Environment- related Initiatives

Roof Top Gardening (RTG)

Unplanned urbanization and excessive construction of high-rise buildings have led to a decline in open spaces, reduced cultivation of fertile land, disappearance of greenery, and ecological imbalance. The temperature of urban areas is more than 8° C higher than rural areas, as per research.

To combat this issue, the implementation of rooftop gardening (RTG) can reduce the temperature by approximately 2°C to 3°C. The aim of RTG is not only to lower temperatures but also to utilize barren or open roof spaces for growing fresh, formalin-free fruits and vegetables. Any surplus produce can be sold to improve the socio-economic conditions of the community. As part of different innovative green product programs, ABL has launched the RTG loan program to promote a healthy environment. Under this program, the highest loan limit is TK. 2.25 lac, and the interest rate is 9% per annum.

Green Marketing

ABL is marketing products and services based on environmental factors. Presently we are advertising our product, notice, circular etc. through internet media.

Green Investment:

ABL has invested BDT 500.00 million to green bond and BDT 1700.00 million to green SUKUK bond.

Green Awareness and Orientation

Agrani Bank Training Institute (ABTI) consistently conducts training programs focused on green and sustainable financing. Esteemed resource persons from Bangladesh Bank and the Bangladesh Institute of Bank Management (BIBM), who have been actively engaged in developing the 'Sustainable Finance Policy,' are invited to share their expertise and insights with our officials. In addition, various orientation programs are organized in collaboration with BIBM, Bangladesh Institute of Administration and Management (BIAM), and Bangladesh Bank Training Academy to provide guidance and instructions to our officials and valued customers.

Environmental, Social & Governance(ESG) Approach

As a prominent state-owned commercial bank, ABPLC. is dedicated to generating enduring value for our stakeholders while aligning our long-term business strategies with their best interests. As we further expand our reach throughout the nation, we are committed to addressing the environmental, social, and governance (ESG) risks and impacts associated with our operations in consoance with our core values. This commitment also reflects our dedication to fostering a secure, credible, and resilient banking system.

Sustainable Development Roadmap

In our pursuit of sustainable and responsible growth, we recognize the significance of our stakeholders' expectations and incorporate them into our business decisions and the development of our products and services. We strive to understand what matters most to them. Moreover, as an integral part of our commitment, we actively identify, assess, and manage ESG risks, challenges, impacts, and opportunities. This approach

ensures that we navigate the business landscape with a focus on long-term sustainability and responsible practices.

As par the United Nations' (UN) Sustainable Development Goals (SDGs), the Paris Climate Agreement and the recommendations by the Task Force on Climate-related Financial Disclosures we determined our 'Sustainability Strategy'. Our sustainability strategy mirrors our business approach of balancing growth with stability. It takes into account the influence and impacts our decisions and actions might have on the industry, society and the environment. It was also formulated to ensure we remain economically relevant through managing ESG risks and opportunities practically and in line with market realities. Just as our business strategy hinges on doing what is right for our customers, our sustainability strategy informs our engagement with our stakeholders and how we can help them in their own practices for positive outcomes in the long run.

Sustainability Pillars

Our Sustainability Pillars	→	Sustain Growth Responsibly (Foster sustainable growth while ensuring responsible business practices)	Keep Customers at the Centre (Prioritize customer satisfaction and deliver products and services that meet their needs)	Develop Professionals of Principle (Nurture a skilled and ethical workforce committed to upholding our values)	Strengthen Community Bonds (Engage with communities, contribute to their well-being, and foster positive social impact)
Create sustainable value for our stakeholders					
Our Fundamental Strengths	→	Robust Risk Management and Corporate Governance; Strong Credit Ratings, Capital and Funding	Established and Integrated Network	Deep Pool of Talent and Expertise	Strong corporate identity
Create sustainable value for our stakeholders					
Our Values	→	Honorable	Enterprising	United	Committed
Create sustainable value for our stakeholders					

Activities for Sustainability

Activities for Sustainability

Step 01

Promoting sustainable banking to reach its long term objectives to living within an eco-friendly environment. Every decision will be taken on ABPLC. philosophy.

Step 02

Working for ensuring a society through its Deposit services, Agro credit Rural Credit, SME credit, Foreign remittance service, Agent Banking services under Govt. Safety Net Program.

Step 03

Financing environment-friendly project for better future.

Step 04

Ensuring service delivery standard for customer satisfaction.

Step 05

Backing the society providing scholarship for Educating, donating for Art and Culture, Community Health, Disaster Management etc.

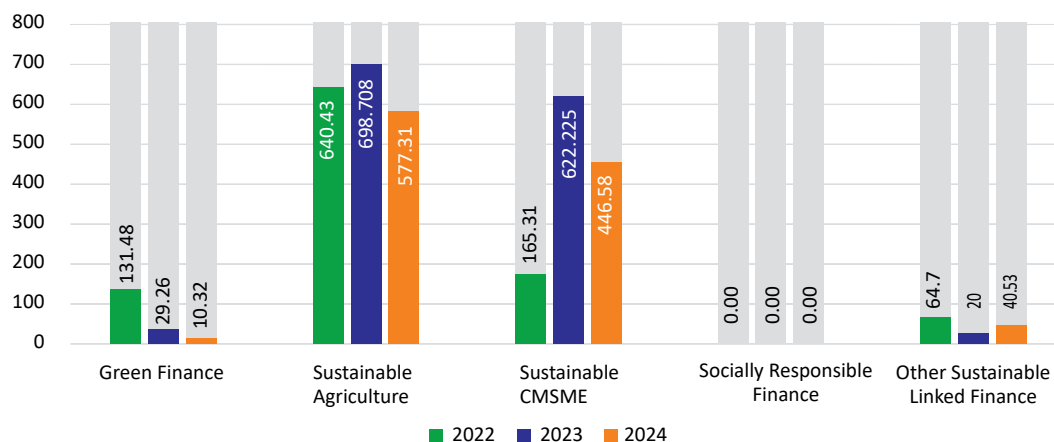
Sustainable Finance Scenario of Agrani Bank PLC.

Bangladesh Bank has introduced Sustainable Finance Policy for all commercial banks and NBFIs on December 2020. In this policy Sustainable Finance refers to Green Financing, Sustainable CMSME, Sustainable Agriculture, Socially Responsible Finance, Capacity Building, Inclusion of Technological Assistance, Monitoring etc.

Agrani Bank PLC. is committed to practice Sustainable Banking according to Bangladesh Bank policy on its business policy. ABL circulated the policy for its officials vide letter no- SFD/GB/36/2021, dated on 02/03/2021.

SI No	Sectors	Disbursement Amount (Figure in cr.)		
		2022	2023	2024
1	Green Finance	131.48	29.26	10.32
2	Sustainable Agriculture	640.43	698.708	577.31
3	Sustainable CMSME	165.31	622.225	446.58
4	Socially Responsible Finance	-	-	-
5	Other Sustainable linked Finance	64.7	20	40.53
	Sustainable Finance	1001.92	1343.859	1074.74

Disbursement of Sustainable Finance



Sustainable Finance Disclosure :

Agrani Bank PLC. is reporting about its green and sustainable financing activities to Bangladesh bank on quarter basis in the prescribed format. Besides it is also submitting information to BIBM, World Bank, different ministries and other authority on green and sustainable financing.

Green Banking

Green Banking

Agrani Bank PLC. has given preference to Eco-friendly business activities and energy efficient industries. Environmental infrastructure such as renewable energy, clean water supply project, Effluent Treatment (ETP) and project with ETP, solid & hazardous waste disposal plant, bio-fertilizer plant, brick fields having Hybrid Hoffman Kiln (HHK) technology are encouraged as a part of green financing practices.



Disbursement of Green Finance during 2022, 2023 and 2024

Sl no	Sectors	Disbursement Amount (Figure in cr.)		
		2022	2023	2024
1	Renewable Energy	0.03	-	0.03
2	Energy & Resource Efficiency	20.42	6.21	9.90
3	Alternative Energy	-	-	-
4	Liquid Waste Management	-	-	-
5	Solid Waste Management	-	-	-
6	Recycling & Manufacturing of Recyclable Goods	5.27	11.84	0.37
7	Environment Friendly Brick Production	8.7102	0.45	-
8	Green/Environment Friendly Establishments	96.92	10.60	-
9	Green Agriculture	-	.05	-
10	Green CMSME	0.13	0.11	-
11	Green SRF	-	-	-
	Total	131.48	29.26	10.30

In-house Environmental Management

A number of initiatives have been taken for in-house environment management defining the clean indication for maintaining a green office circulated vide instruction circular no-GBD/environment management/139/2015, date-22/12/2015. The following initiatives are taken in this regard:

01. Use of paper on both sides for internal use.
02. Use of online communication in the best possible manner.
03. Using more daylight instead of electric lights and proper ventilation in lieu of using air conditioning.

04. Use of Eco Font for printing light impression on both sides of the paper.
05. Video/Audio conference in lieu of physical travel.
06. Efficient use of printer cartridges, photocopy toner, office stationary, etc.
07. Sharing e-mail instead of paper memos(save paper, save trees)
08. Use of solar energy/renewable energy sources
09. Developing Green Office Guide for reducing the information gap/reducing hazards/increasing efficiency/awareness/reducing pollution/developing green banking for sustainable financing.

Green Banking

Set up of Green Branch:

As a pilot project, Amin Court Corporate branch of Dhaka has been selected for converting it into green branch. Gradually all the branches of ABL will go under green branch. Three branches of maize development project in the districts of Dinajpur, Bogura, and Thakurgaon have been surveyed for the purpose of converting them into green branch.

Budget Allocation:

Agrani Bank PLC. has approved a considerable amount for Green Banking in their annual budget, which will include (a) Budget for Green Finance (b) Budget for Sustainable Finance. Agrani Bank PLC. has allocated Tk. 1037.00 crore for Green Finance and Tk. 7772.00 crore for Sustainable Finance for the year 2024.

Dedicated Sustainable Finance Help Desk:

In order to increase customer-level cooperation and accelerate environment-friendly financing Agrani Bank PLC. has set up Dedicated Sustainable Finance Help Desks in all circle offices, regional offices, corporate branches and district-level main branches of the bank. At present 574 desk officials are functioning in our potential offices and branches to encourage and provide up-to-date advice on eco-friendly financing and related refinancing schemes to customers.

Online Banking:

Now all branches of Agrani Bank PLC. have internet connection which enables the Bank to avail easy use of BACPS (Bangladesh Automated Cheque Processing System), BACH (Bangladesh Automated Clearing House), RTGS (Real Time Gross Settlement) & BEFTN (Bangladesh Electronic Fund Transfer Network). Online Banking is an important element of green banking strategy of Agrani Bank PLC. which is being started in the bank from 1st July 2010. Total number of online branches in Agrani Bank PLC. is now 979.

Green Marketing:

Green marketing is the marketing of products that are presumed to be environmentally safe. Agrani Bank PLC. advertises its products and services based on environmental factors or awareness. Presently Agrani Bank PLC. is advertising its products or provides notice, circular, instruction letters etc. using digital advertising mediums instead of print materials.

Green Investment:

Until now Agrani Bank has invested BDT 500.00 million to green bond and BDT 1700.00 million to green SUKUK bond.

Refinance facility under Green Finance

Agrani Bank PLC. has already signed participation agreement with Bangladesh Bank for availing investment under Green Transformation Fund (GTF), Technology Development Fund (TDF) and Refinance Scheme for green products.

Initiatives taken by Agrani Bank PLC. as Sustainable Banking practices

- According to the Methodology for Sustainable Rating of Banks and Financial Institutions introduced by Bangladesh Bank, Agrani Bank PLC. received 'Fair' Grading in Sustainable Rating 2020 with a total of 89 components. From 2019 Agrani Bank PLC. is holding 1st position among four state-owned commercial banks in opening highest number of street children accounts.
- Agrani Bank PLC. is the 1st state owned commercial bank in Bangladesh which has introduced 100% online banking services.
- Agrani Bank PLC. has entered to the connection to BACPS, BEFTN, RTGS which are the online money transformation services.
- Agrani Bank PLC. has tied up with bKash, a leading mobile financial service provider, over a two-way instant fund transfer facility, paving the way for the bank's massive clients spreading across the country to send money to their bKash accounts and vice versa.
- Agrani Bank PLC. has issued circulars about low consumption of papers, electricity, water as well as internal expenses.
- Agrani Bank PLC. also provides SMS service with each transaction.
- Agrani Bank PLC. also provides transport services to its employees.
- Agrani Bank PLC. provides Day care service for their employees' children.
- Agrani Bank PLC. has its own Gender equality and sexual harassment policy.
- To maintain School banking account, Agrani Bank PLC. is in good place among four state-owned commercial banks.
- Agrani Bank PLC. has started its agent banking service named Agrani Door Service.

The Approach of “Going Concern”

Going concern

The going concern concept refers to the accounting principle that assumes a business entity will continue its operations for the foreseeable future, without the expectation of liquidation or cessation of operations. It implies that the company has sufficient resources and liquidity to meet its obligations and sustain its activities in the ordinary course of business. This concept is crucial for financial reporting and decision-making, as it influences the valuation of assets, determination of liabilities, and overall assessment of a company’s financial health.

In evaluating the Bank’s ability to operate as a going concern, Bank Management has analyzed its present financial standing, future business prospects, and significant risks. This assessment encompasses several essential factors, including:

- Long-term plans and business strategic
- Future profitability projections
- Follow the risk management guideline
- Evaluate Internal Control & Compliance (ICC) outcomes
- Assessment of the bank’s liquidity and funding position
- Evaluation of the broader political, economic, and regulatory landscape, encompassing an unpredictable geopolitical climate

The Board is confident that the Bank possesses ample resources to sustain its operations in the foreseeable future, including fulfilling its growth targets and ability to comply with regulatory obligations outlined by the Prudential Regulation Authority. The following ratings had been awarded in banks last credit rating by Alpha Credit Rating PLC..-

Basis of Rating	Long Term		Short Term		Outlook
	2023	2022	2023	2022	
Government Support	AAA	AAA	ST-1	ST-1	Stable
Without Government Support	A+	A+	ST-2	ST-2	Stable

The management of the Bank has determined that the financial statements for the year ending 2024 have been formulated under the assumption of a going concern and have taken into account the following significant indicators:

Consistent financial performance

Throughout 2024, we consistently achieved financial results that were in line with our past performance. This consistency is evident in our financial statements and highlights. These factors formed the primary basis for concluding that our going concern status remains secure.

Strong governance protocols and ethical practices

Our Board remains deeply dedicated to ensuring robust and effective oversight and governance. It plays a pivotal role in strengthening the bank’s governance structures, leveraging the expertise of both the Board and the Management Committee. This commitment enables us to uphold the highest standards of corporate oversight and implement safeguards to protect the interests of all our stakeholders consistently. By doing so, we fulfill our responsibilities as a credible public institution.

Our technological advancement

Digital technology has played a crucial role in promoting financial inclusion throughout Bangladesh. It has become the most essential tool for banks and financial institutions, allowing them to bring banking services directly to customers’ doorsteps or fingertips. This not only enhances the corporate ethos but also provides a significant competitive edge.

The Bank has made significant investments in technology to enhance its operational and digital platforms. It is actively advancing its automation efforts. Some of the Bank’s key automation initiatives are up-gradation of core banking software (CBS), Using govt. e-filing system, prioritize the mobile and internet banking etc. By prioritizing the establishment of a widespread digital culture, we are positioning ourselves strongly for the future.

No top management scamming

The departure of senior management typically reflects negatively on an organization, and it is rarely a positive development. However, at ABL, the situation is quite the opposite, as there were no instances of top management

The Approach of “Going Concern”

defections. This indicates a strong and positive corporate atmosphere and cultural environment within the organization. And Effective management in place in all the key executive positions, including MD/CEO, DMD, Chief Financial Officer, Chief Credit Officer, Chief Information Officer, Chief Risk Officer, Head of Treasury and Head of Internal Control and Compliance

Compliance with government policy

ABPLC. management foresees minimal alterations in any legislation or government policies that could have a noteworthy and detrimental effect on both the banking sector as a whole and the specific operations of the bank.

Employee benefits optimization

During the Covid-19 period, ABPLC. did not pursue any abrupt reductions in any employee benefits, or retirement benefits. This demonstrates the stability of the organization and indicates that there is an ample cash surplus to fulfill short-term obligations promptly. As a result, the Bank’s ability to continue operating smoothly is secure in the foreseeable future.

Future perspective

The Bank’s strong focus on leading the way in transformation, combined with its advanced systems, extensive product range, and overall reputation, gives us confidence that it will remain an exemplary public institution and a valuable national asset in the future.

Corporate Social Responsibility (CSR)

Corporate Social Responsibility (CSR)

Corporate Social Responsibility (CSR) refers to the concept that businesses should not only focus on maximizing profits for shareholders but also take responsibility for the social, environmental, and economic impacts of their actions. The idea is that companies have an obligation to contribute to the welfare of society, beyond their core business activities. This can include efforts in areas like environmental sustainability, ethical labor practices, philanthropy, and community development.

Agrani Bank PLC. truly believes that a better society is prerequisite for a better business environment. To build a better society Agrani Bank PLC.'s ethical standard is not only meant for maximizing profit, rather its vision is built up society where human dignity and rights receive the highest consideration and evaluation.

To provide CSR facilities (Financial help) Agrani Bank PLC. always give emphasis/preference on prioritized sector such as some special community or group (the people who are physically disabled, deprived and lagged behind, affected by natural calamities, meritorious but poor), some areas (poverty reduction, human resources development, expansion of education, health & treatment, establishment of 'Day Care Center'), expansion of history, culture, tradition, sports and special attention to protect environment.



Grant to "Tauri Foundation" - a School for Gifted Children -2024

Day Care Centre:

The BB issued a circular and guidelines to Managing Directors and Chief Executive Officers of all banks asking them to set up day-care center in a place solely or jointly so that the children of the banks' employees could be grown up with proper physical and mental

support. According to the circular, employees of all banks irrespective of gender can avail the services of the daycare centers. As per Bangladesh Bank circular, state owned 4 banks (Agrani Bank PLC., Sonali Bank PLC., Janata Bank PLC., Rupali Bank PLC.) has been operated a day care center since 2015. Agrani Bank PLC. has been paying its monthly operation cost from its CSR fund. At present 60 children (including 22 children of officers/employees of Agrani Bank PLC.) are receiving services from the daycare center.



Festival program in Day Care Center

Promotion of Sports and Cultural Heritage

As part of its broader commitment to social responsibility, Agrani Bank PLC. has remained a dedicated supporter of sports and cultural development in Bangladesh since its inception.

Support for National Sports

Agrani Bank has long recognized the role of sports in fostering national pride, discipline, and youth development. The Bank actively supports various football and hockey clubs and tournaments to promote athletic excellence across the country. The Bank's own football team has been a regular participant in the National Football League since independence. Over the decades, the team has earned notable victories against some of the most established clubs in the country, including Mohammedan Sporting Club, Abahani Limited, and Brothers Union. Agrani Bank also established a competitive cricket team, the Agrani Bank Cricket Club, which has been participating in the Dhaka Premier Division Cricket League since its early days. In the 2024–2025 season, the team achieved an impressive 5th place ranking in the league standings. Several former players from the Bank's football and cricket teams have

Corporate Social Responsibility (CSR)

gone on to represent Bangladesh at the national and international levels, reflecting the institution's success in nurturing sporting talent. In addition to its contributions to sports, Agrani Bank PLC. remains deeply committed to promoting Bengali art, culture, and literature. The Bank has provided meaningful support to numerous cultural initiatives, programs, and heritage-based events across the country over the years. These efforts reflect Agrani Bank's dedication to preserving the rich cultural identity of Bangladesh and enriching the lives of its people through artistic and literary engagement.



Winning moment of Agrani Bank Cricket Team

The following table projects the year and category-wise contribution under CSR program.

Taka in lac

Category	Year-wise Contribution											Total
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
Education	102.86	-	1.00	--	--	--	24.85	120.55	73.59	26.92	31.24	381.01
Health & Care	37.27	103.00		--	--	2.00	75.00	4.88	10.00	-	-	232.15
Disaster Relief	151.08	174.33	225.62	--	--	--	0.25	-	198.00	-	14.80	764.08
Environment	80.51	-		--	--	55.00	--	1.00	-	-	-	136.51
Sports	119.61	-		--	--	--	5.00	2.00	-	-	-	126.61
Arts & Culture	39.20	-	2.50	--	--	--	--	-	-	1.0	-	42.70
Social Welfare	-	-	2.47	--	--	--	42.00	-	8.75	-	-	53.22
Infrastructure improvement in remote/ unprivileged population	-	-	-	-	-	-	-	-	-	3.493	-	3.493
Others	115.02	39.18	13.52 (Day Care)	--	--	12.60 (Day Care)	10.80 (Day Care)	10.80	12.30	12.60 (Day Care)	12.60 (Day Care)	239.42
Special CSR	-	-	-	-	-	-	-	62.78	-	-	-	62.78
Total Contribution	645.55	316.51	245.11	--	--	69.60	157.90	202.01	302.64	44.01	58.64	2041.37

Financial Inclusion

Financial Inclusion refers to efforts to make financial products and services accessible and affordable to all individuals and businesses, regardless of their personal net worth or company size. Financial Inclusion strives to remove the barriers by including people to participate in the financial sector and take these services to improve their lives. It is also called inclusive finance. It facilitates investment flow, investment, especially in the expansion of small and medium enterprises, creates employment opportunities, ensures economic and financial stability through risk reduction and helps alleviate poverty.

Agrani Bank PLC. works to ensure comprehensive social protection system in Bangladesh.

Social Safety Net Program:

To support the poor and vulnerable, the government of Bangladesh implements a number of public social safety net programs. As a state owned bank, Agrani Bank PLC. provides various services under this program. Present scenario of accounts of ABL under social safety net programs is as follow-

(Figure in crore)

Sl. No.	Title of Account	No of Accounts	Amount
1	School banking account	327361	24.11
2	Farmer	1,792,019	206.73
3	The beneficiaries under 'Employment for very poor people' activities	740,749	102.08
4	Freedom fighter	13,397	150.80
5	Beneficiaries under Social Security Schemes	1,070,134	833.06
6	Very poor beneficiaries under Food and Livelihood Security Scheme	51,251	2.29
7	Beneficiaries of grants from the Ministry of Religion for the purpose of rehabilitation of the destitute	1,066	0.06
8	Workers working in the garment industry	36,225	5.75
9	Beneficiaries under National Service activities	16,814	9.14
10	Small life insurance policy holder	87,782	29.51
11	Banking services for all persons with disabilities including the visually impaired	89,758	77.30
12	Other Special Beneficiaries	282,661	272.41
13	Account of street children	34849	0.04
	Total	4544066	1713.28

School Banking

Under school banking activities, Agrani Bank PLC. as a lead bank organizes school banking conferences in different districts of the country such as Faridpur, Chuadanga, bagerhat, Narayngonj, shariatpur, meherpur etc with the aim of encouraging students to open school banking accounts. Besides, other services have been launched including opening school banking accounts for students, providing online and internet banking facilities, mobile financial services facilities and remittance of scholarship/stipend as school banking.

Under Tk 750.00 crore refinancing scheme of Bangladesh Bank, apart from increasing deposits through school banking activities, steps have been taken to provide loans to underprivileged and underprivileged students

with the aim of increasing economic development, human resource development and employment of students. 2500 brochures with information on benefits as loans have also been distributed.



School Banking Conference at Shatkira-2024

Financial Inclusion

Street children Account

Agrani Bank PLC. has kept its reputation intact in conducting banking activities with street children. From the year 2019 until now, Agrani Bank PLC. has occupied the top position among the SOCBs in opening street child accounts.

Refinance scheme for covid-19 and others

Under the incentive package announced by the Government of the People's Republic of Bangladesh, Agrani Bank PLC. is conducting loan disbursement activities for low-income professionals, farmers and marginal/small traders affected by the novel corona virus.

Information on Refinancing Scheme under Financial Inclusion Activities (Based on 31/12/24)

(Figure in crore)

SI No	Name of Scheme	Target	Sanctioned Amount	Disbursed Amount	Outstanding
01	BDT 3000.00 Crore Refinancing Scheme for Low Income Professionals, Farmers and Marginal / Small Businesses Affected by Novel Corona Virus 2021	00.00	0.00	0.00	0.01
02	Refinancing scheme of Rs.500.00 crore for marginal / landless farmers, low income professionals, school banking account holders and small traders with an account of TK 10/50/100.	10.00	1.73	1.73	4.66
	total				4.67

Financial Literacy Program

Financial Literacy Guidelines for Banks and Financial Institutions have been issued to achieve the target of overall financial inclusion of Bangladesh through Bangladesh Bank's FID Circular No-01, Dated-27/03/2022.

The main objectives of the guidelines are as follows-

- To create awareness among people about banking and financial products/services
- Educating people about modern banking/financial system (enabling people towards digital financial services and raising awareness against financial fraud, reducing associated risks, reducing gender gap in financial services and improving consumer protection)
- Helping achieve Bangladesh's overall financial inclusion goals by encouraging the non-financially literate population to adopt institutional financial products/services

Efforts have been made to provide financial literacy in the following 06 key areas at the initial stage:

- Savings, borrowing and financial planning.
- Access to financial products and financial services.

- Entrepreneurship.
- The financial system and its participants.
- Transaction systems and digital transformation.
- Grievance redressal mechanism and consumer protection.

Content of Financial Literacy Programs

- Financial Planning/Budgeting, Financial Diaries, Savings, Banking and Loans/Investment in Financial Products
- Financial services/products available to the concerned beneficiary
- Benefits and process of availing services from authorized banks and financial institutions
- Mobile financial services and digital financial services, agent banking
- Financial Services Grievance Redressal and Consumer Empowerment

Target groups have been identified at three levels for imparting financial literacy. The signature program of these three tiers of persons shall be implemented in a phased manner over a period of 7 years. The first year out of these 7 years will be considered as piloting year.

Tier-wise Target Groups		
Tier-1	Tier-2	Tier-3
a) Farmers and low income marginalized/underprivileged people (eligible for 10/- TK account such as: day laborers, disaster affected people, social safety net beneficiaries, low wage earners, physically challenged people, third gender, itinerant community, working teens etc.); b) Students; c) Cottage & Micro entrepreneurs/ Micro merchants/Retailers; d) Women (Individual & Entrepreneur); e) Migrant workers.	a) Youths; b) SMEs; c) Other wage earners community, Salaried people; d) E-Commerce, F-Commerce, Home based entrepreneurs.	a) Teachers; b) Co-operative societies; c) Business associations; d) Other groups as identified and prioritized from time to time.

The financial literacy programs shall be conducted on the basis of the following schedule.

- 1st to 3rd Year : Target groups in Tier-1;
- 4th & 5th Year: Special focus for Target groups in Tier-2. However target groups in Tier-1 shall also be considered;
- 6th & 7th Year: Special focus for Target

groups in Tier-3 However target groups in Tier-1 and Tier-2 shall also be considered;

- Nonetheless, the flow of financial literacy programs shall be continued beyond the phased period until and unless further instructions provided by Bangladesh Bank with a view to reaching all the people in the society including unserved/underserved as well as target groups identified here.

Human Resource Management & Development

Human Resource (HR) refers to the department within an organization responsible for managing everything related to employees. It is the most valuable asset of an organization. Modern organizations are more conscious about the best utilization of its human resources. Now the top management is facing many challenges arising from globalization, competition, social changes, profitability and sustainability. They can address these challenges with the help of these human resources. The success of any organization depends on the proper, efficient and effective management of the human resources. HR planning division is doing some work in the name of human resource management. The basic work of HR Planning division is to formulate human resource management policy, to maintain the personal file of every staff and officer, maintain the performance appraisal, make the PRL list and inform to concern employee in due time, sanction increment, encashment of leave, settlement of retirement benefit, leave sanction inside and outside of Bangladesh, certify the freedom fighter's certificates from the related ministry, permit higher studies and update the human resource management information system. The HR division of Agrani Bank PLC. plays a vital role in building and maintaining a skilled, motivated, and efficient workforce, which is essential for the bank's continued growth and success. As a leading state-owned commercial bank in Bangladesh, Agrani Bank's HR division is responsible for aligning human capital with the bank's strategic goals.

Existing staff strength as on 31-12-2024

Sl. No.	Name of Post	Existing as on 31-12-2024
1.	Managing Director & CEO	1
2.	Deputy Managing Director	4
3.	General Manager/Equivalent	17
4.	Deputy General Manager/Equivalent	135
5.	Assistant General Manager	539
6.	Senior Principal Officer/Equivalent	1369
7.	Principal Officer/Equivalent	2843
8.	Senior Officer/Equivalent	2752

Sl. No.	Name of Post	Existing as on 31-12-2024
9.	Officer/Equivalent	1341
10.	Clerical	150
11.	Non Clerical	675
	Total:	9826

Promotion :

In accordance with the service regulations of Agrani Bank PLC. and the guidelines issued by the Bangladesh Bank and the Government of the People's Republic of Bangladesh, the Human Resources Division has completed the evaluation of eligible officers/executives for promotion based on performance, seniority, efficiency, and disciplinary records. Promotion has been given in different grades in 2024, to remove the monotonous mood, increasing social prestige, motivating employees and for recognition of good deeds by an employee.

Picture of promotions for last three years:

SL No	Designation	2022	2023	2024
1.	General Manager	4	10	0
2.	Deputy General Manager	23	31	40
3.	Assistant General Manager	55	62	272
4.	Senior Principal Officer	137	170	744
5.	Principal Officer	194	611	1446
6.	Senior Officer	63	169	1784
7.	Officer	2	1	28
8.	Clerical	3	0	0
9.	Non Clerical	305	0	0
	Total	786	1054	4314

Deceased information:

Some of our employees expired in 2024. The bank expresses heartfelt condolences to the bereaved family and prays for the eternal peace of the departed soul. Necessary steps are being taken on top priority basis for

Human Resource Management & Development

the settlement of financial dues, including provident fund, gratuity, leave encashment, and death benefits in accordance with the bank's rules and regulations.

SL No	Grade	2022	2023	2024
1.	Deputy General Manager	2	1	0
2.	Assistant General Manager	0	0	0
3.	Senior Principal Officer	1	1	4
4.	Principal Officer	0	3	1
5.	Senior Officer	1	4	3
6.	Officer	3	8	9
7.	Clerical	2	0	1
8.	Non Clerical	10	5	7
Total :		19	22	25

Promotion Scenario in 2024 as per following Table:

SL	Designation	Male	Female	Total
1	General Manager	0	0	0
2	Deputy General Manager	32	8	40
3	Assistant General Manager	238	34	272
4	Senior Principal Officer	634	110	744
5	Principal Officer	1169	277	1446
6	Senior Officer	1526	258	1784
7	Officer	28	0	28
8	Clarical Staff	0	0	0
9	Non Clarical Staff	0	0	0
Total		3627	687	4314

Age group wise Human Resources as on 31st December 2024:

SL	Age group(years)	Male	Female
1	<30	119	31
2	30-50	6700	1044
3	>50	1686	246
Total		8505	1321

Employee Turnover Rate (অবসর, পদত্যাগ, প্রয়াত ইত্যাদি) (as per following Table):

SL.	Years	Number of Employee who left the bank	Total Employees (closing position)
1	2024	541	9826
2	2023	494	10028
3	2022	562	10140
4	2021	774	10750
5	2020	560	11389

Human Resource Management & Development

Hierarchy of Banks existing manpower as on 31 December, 2024

Sl. No.	Name of Division/ Office	Total	Male	Female	Executive	Officer to SPO	Clerical	Non Clerical
1	Dhaka Circle-1	802	615	187	64	662	12	64
2	Dhaka Circle-2	724	622	102	58	571	20	75
3	Chattogram	546	476	70	24	398	26	98
4	Khulna	1142	1040	102	48	1024	12	58
5	Rajshahi	1001	892	109	34	911	18	38
6	Sylhet	428	394	34	11	381	3	33
7	Barisal	443	389	54	14	398	3	28
8	Rangpur	740	667	73	23	666	9	42
9	Mymensingh	774	684	90	30	711	10	23
10	Comilla	681	596	85	26	577	14	64
11	Faridpur	386	355	31	19	324	7	36
12	Corporate Branch	1133	917	216	146	965	2	20
13	HO Departments	1026	858	168	199	717	14	96
	Total	9826	8505	1321	696	8305	150	675

HR information system:

Now Agrani Bank PLC. is maintaining 9826 employees. Agrani Bank has a nice HR management system. If the management desire to check the information at a glance of an employee they can get it easily. HR information is becoming updated every day through HR division. Comparing to other Banks we have a rich HR information system.

Action plan for 2025:

- 1) To fill up the vacant post through promotion and direct recruitment, by which we can maintain our productivity & service standard.
- 2) To ensure the right man in right place in right time for maximizing our profitability.
- 3) To ensure proper use of manpower.
- 4) To settle the unsettled cases of retirement benefit.
- 5) Enable e-file systems for faster HR documentation
- 6) Implement a centralized HR Management Information System for automated service records, leave, transfer, promotion, and retirement processing.

This Action Plan will be regularly monitored, with quarterly reviews by the HR Division and updates to the Managing Director & CEO for guidance and final approval.

Training and Human Resource Development:

Training is an opportunity to build up a skilled and knowledge based human resource of an organization. Training has specific goals of improving capability, capacity, productivity and performance of an executive, officer and employee. A structured training and development program ensures consistent experience and knowledge of human resources.

Training is under taken:

- i) To ensure that an individual has the necessary knowledge/skills to perform the current job effectively and efficiently.
- ii) To prepare an individual for a future role within the organization.
- iii) To refresh knowledge/skills with the latest tools/ techniques.
- iv) To meet legal and company specific requirements.

With this point of view, Agrani Bank Training Institute (ABTI) was established in 1976 and since then ABTI is entrusted with the responsibility of designing course curriculum, reading materials, and course contents for conducting training for the purpose of enhancing professionalism and administrative efficiency of the executives and officers of the bank.

Human Resource Management & Development

Agrani Bank Training Institute (ABTI) started its courses in 1976 at 18 Bangabandhu Avenue, Dhaka in a limited space. In 1996 it was shifted to 35/C Nayapaltan, Dhaka a greater space to accommodate more training courses. Both those spaces were rented building. With a view to providing standard, updated training, upholding our tradition and heritage in 2014 it has been shifted to 183 Sat Masjid Road, ADC Empire Plaza, (Opposite Star Kabab) at Dhanmondi, Dhaka comprising 3rd to 5th floor purchased space total 45 thousand square feet and started to arrange training courses. Out of these 3 at 3rd floor there are 4 class rooms able to accommodate 200 participants, room of the director, 8 rooms for faculty members, one VIP room for Chairman of the bank, MD & CEO and other top level executives of the bank, ABTI library, office room and prayer room for both male & female. The 4th floor is arranged for ladies hostel able to accommodate 25 women participants,

modern computer lab and central library. The 5th floor is provisioned for residence of 200 male participants, hostel super & guests and dining space cum auditorium. There is a high powered generator; all the rooms are accommodated with air condition, Wi-Fi and modern sound system for class rooms. There is provision for two capsule lifts for ABTI but one lift is established. Many of these works have been finished and the rest is going on.

Since its inception in 1976 till 2024, ABTI has covered a total number of 1,96,664 executives/officers/staff under different banners of training through 3,988 courses/workshops. ABL has covered 10,539 participants by conducting 116 courses/workshops in 2024 alone.

Followings are statement of male & female participants and internal & guest speakers of different courses/workshops conducted by ABTI on 2024:

Training Performance- 2024

Sl No	Course/ Workshop	Yearly Target-2024		Achievement-2024	
		No of Course	No. of Participants	No of Course	No. of Participants
1)	Management Development Courses (Management Knowledge)	08	400	3	163
2)	Foundation Courses (Banking Knowledge)	10	500	10	375
3)	Skill Development Courses (Technical Knowledge)	18	900	14	653
4)	Workshop	73	3,650	26	3,578
5)	Computer Course	46	2,300	63	5,770
Sub-Total :		155	7,750	116	10,539

Internal Training through ABTI

Category		Total
Number of Courses		116
Number of Employees received Training	Male	9396
	Female	1143
	Total	10539
Working hours of training received through in house Training		201869
Number of Trainer	Regular Trainer	7
	Guest Speaker	63
	Total	70

Human Resource Management & Development

External Training Other than ABTI (Arranged by HRPDOD)

Category		Local	Foreign	Total
Number of Courses		147	3	150
Number of Employees received Training	Male	217	21	238
	Female	36	0	36
	Total	253	21	274
Working hours of training received through External Training		5141	1064	6205
No. of External Training Institution		14	1	15
Countries Traveled		1		

Expenditure of previous five years training courses/workshops conducted by ABTI:

Year	Total Expenses (BDT Million)
2024	26.24
2023	08.31
2022	11.08
2021	08.71
2020	09.43
2019	30.63

Keeping this in view, like 2024 training program-2025 has been formulated with the vision of continuing effort to contribute to the strategic capability of Agrani Bank PLC. by developing skilled, committed, ethical and well-motivated human resources through need-based training.

It is an immense pleasure that as recommended by the Advisory Board of Agrani Bank Training Institute and duly approved by the learned Board of Directors, a total number of 132 training programs comprising

05 Management Development Courses (Management Knowledge), 08 Foundation Courses (Banking Knowledge), 13 Skill Development Courses (Technical Knowledge), 44 Workshops and 62 Computer Courses have been incorporated in the training calendar for the year 2025 for 6600 personnel (Executives, Officers & Staffs).

Being advised by the honorable Board of Directors of Agrani Bank Limited & Advisory board of ABTI importance has been given on different new courses. In this year Treasury Management, Cash Management in the Branch, Non-Performing Loan Management, Interoperable Digital Transaction Platform (IDTP), Agrani Corporate Services (ACS), IT Security Awareness, Risk, Audit and Compliance has been incorporated.

In order to increase the number of training personnel in different level various courses and workshops on different titles have been included in the outreach program in 2025. As a whole, considering the importance and demand of the time, need-based courses/workshops have been incorporated in the training calendar, 2025.

To conduct sessions of training course & workshop honorable Chairman, Directors of Board of Directors, Managing Director & CEO, Deputy Managing Directors, General Managers of ABL take part as guest speaker along with Director & Faculty Member of ABTI. Beside them Experts & learned Deputy General Managers, Assistant General Managers & Senior Principal Officers of Agrani Bank Limited, teachers of different universities, Trainers of BB, BIBM, BBTA & ICAB and Government officers are invited as guest speakers to conduct sessions. Infact ABTI has been working hard for developing human resources full of potentiality, creativity, skill, integrity and motivational spirit. We hope ABTI will be a unique and exemplary institution regarding quality human resource development in the banking sector.

Automation and Digitalization

Development in ICT Sector

Information and Communication Technology (ICT) has its direct impact on productivity and competitiveness in both domestic and international markets. We are proud that Agrani Bank was the first among the commercial banks in this country to introduce computer-based technology. It started its journey from 1968, using IBM Main Frame computer. Since then amidst increasingly fierce competition, the efficiency gained and the speed of IT have offered us the opportunity to open up new sources of advanced, innovative products and better customer services. Sufficient allocation is made by the Bank for hardware and software to ensure complete implementation of our ambitious plans for the increased use of ICT and Management Information Systems (MIS).

Branch Computerization

Agrani Bank PLC. has grown significantly over the years in branch automation. Till date all the branches became computerized, where they are operating under CBS and different online/offline software are used in various types of work. Most of the banking activities can be carried out using this software. Bank provides continuous training for the users of these software. Now, all the branches are providing computer-based services with internet connectivity along with 'Online Foreign Remittance Payment Software' and Online payment system of MoneyGram, Xpress Money, Western Union, Uremit, RIA, instant cash, Ezremit, ACE, small world, NBL, Singaporean self-developed software(running), Malaysian in house software(ongoing) etc. and others also. capable of making instant payment of foreign remittance to the beneficiaries and preparing daily Statement of Affairs and Profit and Loss Statement besides making other day-to-day correspondences. The major jobs handled in IT and MIS Division are:

- ✓ Core banking Software processing and monitoring
- ✓ Smart Banking App
- ✓ e-Account & e-KYC
- ✓ Networking
- ✓ Network Operation Center (NOC)
- ✓ Security Operation Center (SOC)
- ✓ BACH/BEFTN
- ✓ RTGS
- ✓ Inter-branch Transaction Reconciliation.
- ✓ Foreign Bank Accounts Reconciliation (Nostro Accounts).

- ✓ Consolidation of Statement of Affairs/ Income & Expenditure Statements.
- ✓ Personnel System & Pay-roll of all employees.
- ✓ Inventory Management etc.
- ✓ Hardware and Software Purchase
- ✓ Internal software and app development inside Bank
- ✓ A-Chalan
- ✓ Sanchaypatro
- ✓ Agrani Corporate Service (BHBFC, BAERA, ACI motors)

Moreover, different types of in-house Web Based Software have been made for Head Office superintendence, consolidation of various information along with other necessary jobs performed by the bank. Among them, some of the important software are: -

- 1) Agrani Contact App- It is mobile communication app. By which, a customer and bank employee can easily search any branch, zone, Circle office location, manager number. Bank employee can communicate among them.
- 2) 'Web Based On-line MIS (WMIS)' software- for Head Office superintendence and off-sight supervision of the branches.
- 3) 'ISS' software for reporting ISS statement correctly to the Bangladesh Bank web portal and also for consolidation of the statements of all the branches in Head Office.
- 4) Online CL software (ABL loan) - for preparing the classified loan of the bank and to report it to Bangladesh Bank. It is to be noted that, daily recovery statement from the NPL (Non-Performing Loan) has also been included in this software.
- 5) Online Inventory Software- for preparing inventory statement along with depreciation calculation.
- 6) Online CIB Enquiry and Reporting Software -for CIB enquiry on any day and time as well as auto CIB fees calculation collectable from customers. Report menu for Bangladesh Bank and Management of the bank is also available.
- 7) Collateral Security & Mortgage Property Management- This software contains information of all physical security owner/mortgagor for fulfilling Bangladesh Bank's requirement. Detailed information of security given is also available.

Automation and Digitalization

- 8) Closing Software- Half yearly/Yearly closing statement preparation software. It reduces physical activities on preparing different statements like Demand time, Liquidity statement, Fixed asset etc. and data aggregation for these statements is done automatically.
- 9) IT Support Software- for solving User ID related problems of different types of software used in bank including CBS T24. User creation, company change as well as user management and online help desk facility is also available here.
- 10) Govt Employee's Online House building Loan Application Software- for Government's newly introduced House Building Staff Loan application, processing and approving online system.
- 11) SBS 2 and 3 Automation- for reporting of Bangladesh Bank SBS 2 and 3.
- 12) LSIS (Legal Suit Information System) - for keeping record/storing information of Artha Rin and NI Act related suit.

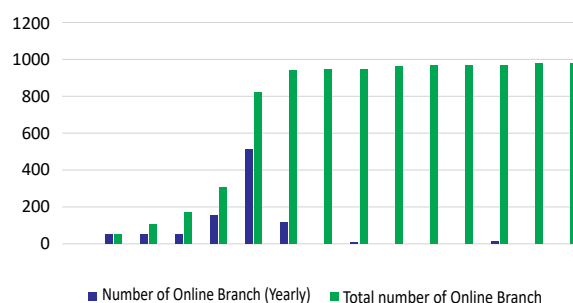
Moreover, Online Bill Collection software for BTCL, KGDCL GAS BILL, DPDC, REB, WASA, TITAS, NESCO, BGDCL, SGDCL, Gas Bill have also been introduced. Using this software, all branches can post the bills collected from the customers of the respective company in their server in real time and amount is credited automatically. NID verification for various banking purpose has also been implemented in Agrani Bank PLC. and branches have been given user ID and password to get access in the server of Election Commission.

The Bank has a good team of highly skilled manpower both in technical and business areas to handle IT operation deployed in Head Office, Zonal Offices and in Branches. The Bank has recruited a large number of manpower exclusively for ICT operation. Those resources are being deployed in Head Office IT and MIS Division and in Zonal Offices from where they can monitor and control the various ICT operations at the gross root level. The relevant employees are provided with adequate training to cater to all kinds of needs related to ICT. A majority of manpower of the Bank has got IT literacy and training of basic and higher training on IT courses are offered throughout the year. The Bank has formulated its ICT policy as per Bangladesh Bank Guidelines in which proper directives have been provided for each and every operation of the Bank related to ICT every year.

Online Banking

IT-based banking has a major role to play in rendering improved services to the valued customers and stakeholders in today's competitive banking environment. The Bank has taken various measures for automation of its functions and services. One of the major steps is installation of fully integrated online core Banking Solution (T24 by Temenos). T24 is number one renowned software as a core banking software. Agrani Bank PLC. commenced Online Banking solution among all the state-owned banks for the first time and it has the highest number of 'online' branches under core banking system. It began in 2010 with two pilot branches and now it has progressed further and as of December 2024, all the branches (979) throughout the country are operating under this software.

Statistics of Online Branches



Agrani bank is running T24 R09 version. Recently, Bank management has taken initiative to enhance the version to upgrade T24 to its latest version. All the modules of T24 have been customized as per existing business processes and rules of the bank considering the guidelines of Bangladesh bank.

The Bank has also established a 24 Hours Help Desk in IT & MIS Division to render the operational and technical support to all the online based branches instantly.

SWIFT

Agrani Bank PLC. implements SWIFT (Society for Worldwide Inter-Bank Financial Telecommunication) facility in its 43 Authorized Dealer branches to offer services relating to foreign exchange/foreign trade transactions (both import and export) and remittance.

e-GP

The government of Bangladesh has introduced e-GP (Electronic Government Procurement) program under BPPA (Bangladesh Public Procurement Authority) of Planning Ministry. Contractors of 1475 purchasing organizations under 47 or 27 ministry and department

Automation and Digitalization

of the People's Republic of Bangladesh can participate in e-tendering by depositing their registration fee, renewal fee, tender document fee, tender security, tender performance security, bank guarantee etc. from all the branches all over Bangladesh. Proper training on e-GP has been provided to a large number of employees of the Bank. The Bank has voluntarily participated in e-GP program to meet its commitment to serve the nation.

Website

Agrani Bank PLC. has an informative website containing description of its various products, services, annual accounts, citizen's charter, circle, zone ,branch and other up-to date information about the Bank. The website `www. agranibank.org` serves as a primary source of information of the Bank. Current news on recruitment, tender etc. of the Bank can also be found on this website. The official website of Agrani Bank PLC. has been made by "DataCraft" company in 2019. The bengali version has been running from February .

BACH & BEFTN

As part of the plan of Bangladesh Bank for automation of clearing payment system of the country, Bangladesh Automated Clearing House (BACH) was introduced in the bank. The two components of BACH Bangladesh Automated Cheque Processing System (BACPS) & Bangladesh Electronic Fund Transfer Network (BEFTN) are active in the bank. All branches in this bank under the procedure of BACH. For this purpose, MICR check scanner and network connectivity have been established in each concerned location. For BACH operation, sophisticated centralized software has been customized and installed which has facilitated the smooth operation of the system throughout the country. The other component BEFTN has been introduced in all branches of the Bank. As per Bangladesh Bank instruction, debit, and credit both operations have been allowed in it. With the introduction of automated clearing system, customer service has improved greatly.

BD-RTGS

Bangladesh Real Time Gross Settlement (BD-RTGS) is a system where large amount of interbank real time (the actual time during a transection process) fund transfer (both local and foreign currency) are done electronically. As per Bangladesh Bank rules, the originating bank should settle the payment within 30 minutes after getting the payment instruction from the client. On the other hand, the receiving bank needs to credit the respective client's

account within 30 minutes. BD-RTGS system makes it possible in case of bank-to-bank transection.

Bangladesh bank has started 'RTGS (Real Time Gross Settlement) Go Live' activity for all the scheduled banks in the country from 29-10-2015. By implementing RTGS, Bangladesh Bank has given the opportunity of real time interbank transaction and its settlement for all the scheduled banks along with the option of transaction in foreign currency, foreign currency exchange (Gross Currency Trading) and treasury bond/bill buying and selling.

Fund Transfer of minimum BDT 1, 00,000.00 and above will be possible through BD-RTGS. As per Bangladesh Bank rules, the clients will be facilitated with RTGS system from 10.00 AM to 04.00 PM. In case of branches, 100-taka charge per transaction is applicable. B2B RTGS occurs after 4pm to 5.30pm.

ATM & Debit Card Service

In order to be up-to-date with the fast-advancing information technology, Agrani Bank PLC. started ATM (Automated Teller Machine) service in 2002 for the clients named as E-Cash Debit Card. After that our bank is providing customer service by Q-Cash Brand shared ATM Network through IT Consultant PLC.. (ITCL). At present our customers are enjoying the benefit of 24 hours cash withdrawal, balance query, mini statement etc along with other banking facilities from 31 scheduled banks under Q-Cash shared network.

Money withdrawal and POS transaction can be done by this debit card. Furthermore, ABL has plan to provide credit card service. The number of ATM booth, ATM machine and debit cards number according to 31 December, 2024 are:

ATM Booth	ATM Machine	Debit Card
68	71	306110

SMS Alert Service

In 2017, SMS alert service was launched for the convenience of the esteemed customers of the bank to deliver any money deposit, withdrawal, transaction, and balance information quickly and accurately. The main objective of this service was to provide customers with a more secure and assured banking experience by instantly informing them about their financial transactions.

Automation and Digitalization

Initially this service was limited to a small number of customers. However, with the passage of time, its popularity and demand has increased, and currently around 89 lakh customers are benefiting from this service. SMS alert services are not only helping customers to keep their information secure, but also ensuring transparency and ease of access to financial transactions.

Agent Banking

Agrani Bank PLC. in association with DOER, has planned to extend its financial and banking services to the door of unbanked and under banked areas of Bangladesh through agents, which is termed as 'Agrani Doer Banking'. The project would run under the 'Agent Banking Guideline' that has recently been formulated by Bangladesh Bank in a bid to achieve 'Financial Inclusion' goal of the nation. Agent banking model would help to achieve the following:

- Lowering transaction costs both for the customers and bank.
- Help cover a large geographical area with minimum cost.
- Cutting administrative overhead off.
- Creating financial awareness.

Features of Agent Banking:

- New Account Introduction and distribution of Account opening Form with KYC.
- Deposit / withdrawal in Accounts.
- Government Benefits (such as old, widow, disability allowance etc) Distribution.
- Loan recovery and Disbursement
- Installments collection for recurring Deposit in Bank.
- Utilities bill collection.
- Salary disbursement for educational, industries, Government, and non-government institutes.
- RTGS

Agrani Bank PLC., in collaboration with the associated partner 'DOER', implemented "Agent Banking" service on a pilot basis in two branches of ABL (Shaistagonj Branch, Hobigonj & Pangsha Branch, Rajbari) successfully. At present Agent Banking Software (Celloscope) integration with Core Banking Software (T-24) is established followed by the guidelines of Bangladesh Bank and the live operation of 'Agrani Doer Banking' is continuing in 492 agent point under around 376 linked branches. The service has been planned to open 108 more agent

point in 2023, as there's no branch of our bank in those areas. Moreover, the project will also be implemented primarily in Union and District areas in more agent locations depending on the commercial importance and prosperity. It is to be noted that, the customers will be able to get the facility of 'Real Time Transaction' with 'Agrani Doer Banking' service.

Smart Banking

Since the inception of the project, 'Agrani Smart Banking' has made unprecedented progress in the internet banking world with a skilled, talented, and dedicated team in the shortest possible time. All the features that have been developed and made live at the customer level in Smart Banking i.e. Agrani Bank's internet banking services in web and mobile apps are highlighted below:

- Implementation of B-Kanii system in registration process
- Login by user id and password
- Password management
- Ad Beneficiary
- Beneficiary Management
- Fund Transfer (Advancer to Advancer)
- European fund transfer
- Quick fund transfer
- Transfer History
- University education bill payment
- Mobile Recharge (Grameenphone, Robi, Airtel, Teletalk, Banglalink)
- Mobile recharge transaction history
- Mobile Banking (Development, Cash)
- Mobile Banking Transaction History
- Leading Smart Pay (Cash Withdrawal, Six to Six Fund Transfer)
- The leading smart pay system
- Customer profile
- General inquiries
- Loan Calculator
- Leading Bank ATM Locations
- Advanced Map (Branch & ATM Search)
- Profit rate (%) of different schemes of Agrani Bank
- Exchange rate
- News and Events
- Account statement download facility (PDF, Excel)
- Transfer History
- IOS application and web portal login

Automation and Digitalization

Various campaigns, trainings and meetings are conducted in each zone of Agrani Bank with the aim of rapid expansion of Agrani Smart Banking App. Stand banners have been displayed in all branches, regional branches, corporate branches, zonal offices, head offices of Agrani Bank to promote Agrani Smart Banking App. Various campaigns were conducted on the campuses of Dhaka University, Rajshahi University and Jahangirnagar University and campaigns were carried out on the features and usage of Agrani Smart Banking App. Also, adequate training has been provided at branch level of the bank. One officer has been appointed as Focal Point Officer and one Focal Point Officer and one alternate to speed up the rollout of the leading smart banking app in each branch.

e-Account & e-KYC

To serve the customers of Agrani Bank PLC. for account opening digitally, a Mobile app named “Agrani eAccount” has been developed by experts of IT & MIS division. Customer can open account from anywhere and anytime using only original NID card through e-KYC verification. Beside this, customer can verify their identity through this system.

Payroll & Staff Data Card Software

This software is being used for staff salary calculation, salary fixation, yearly increment calculation, salary sheet/pay slip preparation, staff data card info collection and preservation for HRM activity effectively and efficiently. Moreover, Annual Confidential Report (ACR) of employees are also being managed by this software.

Online CIB Reporting

To submit monthly data to the CIB, the loan status (outstanding) is updated from T24(CBS). MIS Division verifies the accuracy of the information and after consolidating the information sends to Bangladesh Bank through online within 15th of the following month.

Agrani Bank Training Management Software

As per the Annual Action Plan’2023, a proposal is made to automate the training management of the Bank. By creating training through the software, the trainees from all branches, zonal offices, circle offices, divisions of all over bank can be registered for the specific training. The information of the trainees, trainers (leading bank officials and external) of all trainings will be stored; the training of the trainees will be stored.

Attendance verification and lunch allowance vouchers can be generated, trainers (senior bank officers and external) Generating honorarium vouchers according to training, creating class schedule online, saving routines according to training, coordinators information and honorarium vouchers can be created.

General | Security stationery

Prepared software for modernization of stock, supplied to various Divisions, Circles, Zones and Branches of the Bank by printing/purchasing from general and security printing material suppliers. With the software, all types of general and security printing material requisition, procurement process, real time stock, supply and maintenance accounting and automatic Z.P/ invoice generation are made possible to increase work dynamics.

MICR Cheque Management SOFTWARE

MICR Check requisition from branch is sent to head office through said software. The head office processes the MICR Check and sends it to the branches after printing. It is fully prepared and used by all branches of Munshiganj zone. If successful in Munshiganj zone as a pilot project, it will soon be implemented in all branches and zones.

Exchange Currency SOFTWARE

Agrani Bank PLC., like many commercial banks, can leverage buy and sell currency software to facilitate currency exchange and foreign trade services for its customers. This type of software helps the bank manage foreign exchange operations, ensuring real-time currency trading, smooth transactions, and competitive rates for clients involved in international trade, remittances, and travel.

Key Features of Buy and Sell Currency Software for Agrani Bank:

Real-Time Exchange Rates: The software provides up-to-date exchange rates for various foreign currencies, helping the bank offer accurate buy and sell rates to customers.

Automated Transactions: The software automates the process of currency conversion, enabling fast and efficient transactions for clients who wish to buy or sell foreign currencies.

Transaction Management: Customers can execute currency trades (buy/sell orders) directly through the

Automation and Digitalization

software, with seamless handling of multiple currencies such as USD, EUR, GBP, etc.

Customer Interface: The system typically includes a user-friendly interface, accessible to both bank staff and customers, enabling easy tracking of foreign currency transactions and balances.

Performance Based Grants for Secondary Institution Scheme (PBGSI)

PBGSI Software Developed by Agrani Bank PLC. is a specialized software solution designed to facilitate the management and disbursement of Performance-Based Grants for Secondary Institutions (PBGSI) in Bangladesh. This software streamlines the process of evaluating and awarding grants to secondary schools based on their performance and achievements.

The software provides real-time tracking and reporting of the grant disbursement process.

It allows users to generate reports, monitor fund usage, and ensure compliance with the terms and conditions of the grant.

The PBGSI software integrates seamlessly with Agrani Bank's existing banking systems, allowing for smooth fund transfers and financial tracking for both the bank and the schools.

In summary, the PBGSI Software developed by Agrani Bank PLC. plays a crucial role in supporting secondary institutions in Bangladesh by streamlining the process of granting and managing performance-based funds, thereby contributing to the overall improvement of the country's education system.

Planning for Creating IT Expert

It has been financed for creating ICT & management information experts for both hardware and software sides. In 2006, 100 Senior Officers and 100 Officers; in 2012, 8 Senior Officers; in 2018, 58 Senior Officers and 52 Officers; in 2024, 39 Senior Officers with IT Background had been recruited through a special recruitment to accelerate IT operation throughout the country.

- To create expert IT personnel, different types of IT training like Cyber Security, Programming Language, Database Management, and Network Security are being arranged. Besides, various training are being arranged on different issues such as, Vendor Management, RTGS, A-Chalan, BACH, BEFTN, according to demand.
- To create expertise on core banking software, a course on CBS (T24) named "Application & Operation of Banking Software (TEMENOS T24)" has been arranged for branch officials'. This is a continuous training process that runs regularly.

Future planning for ICT Progress

Along with the enhancement of IT & telecommunication, to serve the customers various media have been launched. To provide higher service to customers, following steps have been taken to make IT division stronger:

- Creating several divisions according to work segregation and distribution, such as IT Operation, IT Support, IT Procurement, Business IT, IT security, IT Development.
- Arranging regular training to create expert personnel, so that there will be no lacking of experts in any division.
- Collecting all bills by Web based software.
- Taking initiatives to strengthen MIS as well as implement paperless banking.
- Taking steps to make NOC, SOC more affluent.
- To make IT Audit and IT Security fully automatic.
- Besides, increasing security knowledge among employees "Security Awareness" training will be arranged countrywide by IT division virtually (through Zoom).
- IT Professionals and IT Related Officers will be appointed regularly to carry out IT related activities smoothly and adapt new technologies.

Disclosure on ISO Certification

AGRANI BANK PLC. **ISO Certification**

Agrani Bank PLC (ABPLC) puts emphasis on Quality Management System, Information Technology Service Management and Information Security Management System. The Bank achieved the prestigious ISO 9001:2015, ISO/IEC 20000-1:2018 and ISO/IEC 27001:2013 certification from a reputed certification body accredited by IAS, IAF.

ISO 9001:2015 Quality Management System (QMS)

Information Technology Enabled Infrastructure (DC & DRS), Solutions, Products and Services (CBS, Agent Banking, Remittance, Provident Fund Management) of IT & MIS Division of Agrani Bank PLC.

ISO/IEC 20000-1:2018- Information Technology Service Management (ITSM)

Process Management of Information Technology Enabled Infrastructure (DC & DRS), Solutions/Products and Services (CBS, Agent Banking, Remittance, Provident Fund Management) of IT & MIS Division of Agrani Bank PLC. ISO 20000 promotes the adoption of an integrated process approach to delivering managed IT services.

ISO/IEC 27001:2013-Information Security management System (ISMS)

Security of Information Technology Enabled Infrastructure (DC & DRS), Solutions/Products and Services (CBS, Agent Banking, Remittance, Provident Fund Management) of IT & MIS Division of Agrani Bank PLC. ISO/IEC 27001:2013 specifies the requirements for establishing, implementing, maintaining, and continually improving an information security management system within the context of the bank. The primary goal of ISO 27001 is to protect three aspects of information i.e. Data Confidentiality, Data Integrity, and Data Availability.

Sustainability Scorecard

Performance Indicators	2024	2023	2022
Customers			
Number of customers	1,52,21,188	1,36,39,764	1,38,18,392
Access to Financial Services			
Number of Branches	979	974	969
Number of ATMS	71	71	62
Number of ATMS (Group)	3,391	3,391	2,977
Customer Experience and Advocacy			
Customers compliments			
Loans to Agriculture (BDT Crore)	450	447	439.12
Loans Rural Credit	250	259	201.30
Employee			
Number of Employee	9,826	10,028	10,140
Number of Employee(Male)%	87%	88%	88%
Number of Employee(Female)%	13%	12%	12%
Average Training hours per Head count	19	6	9
Training expenditure per Head count (Tk.)	2,490	643	728
Employee attrition%	6%	5%	6%
Community			
Medical Consultant Fee(BDT Million)	1.88	2.09	1.86
Medical Expenses(BDT Million)	174.40	175.57	183.85
Sports & Culture Fee(BDT Million)	19.95	48.22	18.79
Transport(BDT Million)	37.64	37.79	37.69
Funeral Expenses(BDT Million)	9.50	2.31	1.60
Monetary contributions (BDT Million)	49.35	49.25	49.65
Environment			
Office paper consumption (kg)	13,525	14,120	13,775
Electricity used (kwh)	1,86,14,712	1,15,35,7625	1,10,34,6752
Water Consumption (m ³)	4,30,24,252	4,75,92,811	4,45,25,241
Economic Value of Contributions			
Total operating income (BDT Crore)	3,547	3,530	2,865
Profit after tax (BDT Crore)	(937)	69	111
Employee compensation and benefits (BDT Crore)	1,200	1,164	1,166
Income tax to governments (BDT Crore)	477	475	257
Suppliers			
Total Purchase (BDT Million)	640	804	232.25

Aghani Bank
Network



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Head Office Divisions

Credit Policy and Credit Risk Management Division	International Trade and Foreign Currency Management Division
Industrial Credit Division-1	Foreign Remittance Division
Industrial Credit Division-2	Law Division
Rural Credit Division	Central Accounts Division
SME Credit Division	Reconciliation Division
Recovery and NPA Management Division	Public Relations Division
Information Technology and MIS Division (IT)	Risk Management Division
Information Technology and MIS Division (MIS & CIB)	Audit & Inspection Division-1
Establishment and Engineering Division	Audit & Inspection Division-2
Procurement and Common Service Division (Common)	Audit Monitoring Division
Procurement and Common Service Division (Printing)	Audit Compliance (Internal) Division
Planning Co-Ordination and Marketing Division	Audit Compliance (External) Division
Branch and Subsidiaries Unit Control Division	Sustainable Finance Division
Treasury Division	Card Division
HR Planning Deployment and Operations Division (HR)	Anti Money Laundering & Combating Financing of Terrorism Division
HR Planning Deployment and Operations Division (PD)	Credit Administration Division
HR Discipline Grievances and Appeal Division	Islamic Banking Unit
HR Training Research and Development Division (ABTI)	Special Study Cell
Vigilance Division	Senior Management Team (SMT)
Company Affairs and Board Division	

Name and Address of Circles

Dhaka Circle-1 Jibon Bima Bhaban (2nd Floor) 10, Dilkusha C/A, Motijheel Dhaka-1000.	Dhaka Circle-2 Jibon Bima Bhaban (2nd Floor) 10, Dilkusha C/A, Motijheel Dhaka-1000.	Chattogram Circle 37, Quaderi Chamber (2nd Floor) Agrabad C/A, Chattogram.
Khulna Circle BDBL Bhaban (Level-4) 25-26, KDA Commercial Area Upper Jashore Road, Khulna.	Rajshahi Circle 280/2, Housing State Upashahar Rajshahi.	Barishal Circle 454, Sadar Road, Agrani bhabon Barishal.
Sylhet Circle Elegant Shopping Mall (2nd Floor), Jallarpur Road Zindabazar Sylhet.	Rangpur Circle Central Road Rangpur	Cumilla Circle Engineer Welfare Building (1st Floor) Water Development Board Complex, Laksam Road Tomsom Bridge, Cumilla.
Mymensingh Circle Agrani bank Bhaban (3rd Floor) 14, GK, M, C, Shaha Road, Chotobazar, Mymensingh-2200.	Faridpur Circle Agrani Bank Bhabon (3rd Floor) Chwakhazar Faridpur.	

Name of Zones with Number of Branches

SI No.	Name of Zone	No. of Branch		SI No.	Name of Zone	No. of Branch
1	Barisal	24		30	Kushtia	20
2	Bhola	10		31	Satkhira	11
3	Patuakhali	20		32	Jamalpur	15
4	Pirojpur	7		33	Kishoreganj	14
5	Ctg Central	22		34	Mymensingh	19
6	Ctg. North	24		35	Netrokona	12
7	Ctg. South & H/T	26		36	Sherpur	8
8	Brahmanbaria	17		37	Tangail	27
9	Chandpur	21		38	Bogra	30
10	Comilla	32		39	Chapai Nawabgnj	13
11	Feni	21		40	Joypurhat	9
12	Noakhali	22		41	Natore	14
13	Dhaka North	17		42	Nawgaon	12
14	Dhaka West	19		43	Pabna	26
15	Gazipur	20		44	Rajshahi	18
16	Manikganj	13		45	Sirajganj	20
17	Dhaka East	19		46	Dinajpur	17
18	Dhaka South	20		47	Gaibandha	11
19	Munshiganj	14		48	Kurigram	12
20	Narayanganj	11		49	Rangpur	17
21	Narshindi	14		50	Thakurgaon	11
22	Narshindi	18		51	Moulvi Bazar	21
23	Gopalganj	14		52	Sylhet East	20
24	Madaripur	12		53	Sylhet West	21
25	Bagerhat	14				
26	Chuadanga	16			Sub - total	943
27	Jessore	31			Corporate Branch	36
28	Jhenaidah	20			Total	979
29	Khulna	27				

List of Corporate Branches

Principal Branch 9/D Dilkusha C/A, Motijheel, Dhaka 1000 Amin Court Corporate Branch 62/63 Motijheel C/A, Dhaka 1000 Ramna Corporate Branch 18 Shaheed Abrar Fahad Avenue, Dhaka 1000 Foreign Exchange Corporate Branch 1/B DIT Avenue, Motijheel, Dhaka 1000 Shaheed Abrar Fahad Avenue Corporate Branch 32, Shaheed Abrar Fahad Avenue, GPO, Dhaka-1000 Purana Paltan Corporate Branch 56 Purana Paltan, Dhaka 1000 Laldighi East Corporate Branch 1012-1013 Laldighi East, Chattogram 4100 Commercial Area Corporate Branch 28 Sayada Court, Agrabad C/A Chattogram 4100 Agrabad Jahan Building Corporate Branch Jahan Building, 24 Agrabad C/A Chattogram 4100 Sir Iqbal Road Corporate Branch 25 Sir Iqbal Road, Khulna 9100 Asadgonj Corporate Branch Haji Amir Ali Chowdhury Road Asadganj, Chattogram 4000 EPZ Corporate Branch CEPZ Area, Chattogram 4100	New Market Corporate Branch 886/904 H. S. Suhrawardy Road Chattogram 4000 Strand Road Corporate Branch 15 Strand Road, Chattogram 4100 Banani Corporate Branch Banani, Dhaka B. WAPDA Corporate Branch Ellal Chamber, Motijheel C/A, Dhaka 1000 Dhaka Sheraton Hotel Corporate Branch Sheraton Hotel, Dhaka 1000 Green Road Corporate Branch 28 Green Road, Dhaka 1205 Moulavibazar Corporate Branch 144 Mitford Road, Dhaka Nawabpur Road Corporate Branch 243-244 Nawabpur Road, Dhaka Sadarghat Corporate Branch 3/7 Johnson Road, Sadarghat, Dhaka Tejgaon Industrial Area Corporate Branch 315/A, Tejgaon I/A Dhaka 1215 Clay Road Corporate Branch Clay Road, Khulna 9100 Bangabandhu Road Corporate Branch Bangabandhu Road, Narayanganj 1400 Shaheb Bazar Corporate Branch	Shaheb Bazar, Boalia, Rajshahi 6100 Laldighirpar Corporate Branch Laldighirpar, Sylhet 3100 WASA Corporate Branch WASA Bhaban, 98 Kazi Nazrul Islam Avenue, Kawran Bazar, Dhaka 1215 Gulshan Corporate Branch Gulshan-1, Dhaka. Mohakhali Corporate Branch Mohakhali, Dhaka. Uttara Model Town Corporate Branch Uttara, Dhaka. Jatiya Press Club Corporate Branch, Dhaka 18, Topkhana Road, Dhaka-1000 Gazipur Corporate Branch Gazipur Rajgang Corporate Branch Cumilla Chawk Bazar Corporate Branch 21 Chawk Bazar, Barishal 8200 Rajshahi University Branch Rajshahi Islamic University Branch Shantidanga, Kushtia.
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List of Authorised Dealer Branches

Sl No.	Name & Address	Phone	Cable Address
1	Chawk Bazar Branch 21 Chawk Bazar, Barishal 8200	(0431) 64082 Fx 62426	AGRANI BANK LTD., Barishal BANGLADESH
2	Thana Road Branch Thana Road, Bogura 5800	(051) 66564 Fx 65012	AGRANI BANK LTD., BOGRA BANGLADESH
3	Agrabad Jahan Building Corporate Branch 24, Agrabad C/A Chattogram 4100	(031) 716370 Fx 710152	COMAGRANI CHITTAGONG TLX NO. 633020 ABJBC-BJ
4	Asadgonj Corporate Branch Haji Amir Ali Chowdhury Road Asadgonj, Chattogram 4000	(031) 637728 631083 Fx 618507	ASADAGRANI CHITTAGONG TLX NO. 633161 AGASD-BJ
5	EPZ Corporate Branch CEPZ Area, Chattogram 4100	(031) 800421 Fx 740926	AGRANI BANK LTD., BAY SHOPING, CTG TLX NO. 66235 ABCG-Bj
6	Commercial Area Corporate Branch 28 Sayada Court Agrabad C/A, Chattogram 4100	(031) 716225 2521220 Fx 716225	AGRAAGRANI CHITTAGONG TLX NO. 633079 BCCA-BJ AGBKBDH 015
7	Laldighi East Corporate Branch 1012-1013 Laldighi East Chattogram 4100	(031) 611373 610133, 611373 630803-4 Fx 610133	AGRANI BANK LTD., CHITTAGONG BANGLADESH TLX NO. 66215 ABCG-BJ SWIFT: AGBKBDH 017
8	New Market Corporate Branch 886/904 H. S. Suhrawardy Road Chattogram 400	(031) 611525 Fx 635561	NEWAGRANI, CHITTAGONG Tel: 611525 Fx 88-031-745926
9	Strand Road Corporate Branch 15 Strand Road Chattogram 4100	(031) 631724 716113	SALTAGRANI, CHITTAGONG
10	Rajganj Branch Rajganj, Cumilla 3500	(081) 76022	AGRANI BANK LTD., COMILLA BANGLADESH
11	Amin Court Corporate Branch 62/63 Motijheel C/A Dhaka	(02) 9550967 955141 FX 9572045	DILAGRANI, DHAKA TLX NO. 632400 ABACD-BJ SWIFT: AGBKBDH 004
12	Banani Corporate Branch Banani, Dhaka	8816279	BANANI-AGRANI DHAKA
13	Shaheed Abrar Fahad Avenue Corporate Branch 32, Shaheed Abrar Fahad Avenue, GPO, Dhaka-1000	(02) 9553242 9555651 9555642	AVENUE AGRANI, DHAKA TLX NO. 642160 ABRD-BJ
14	B. WAPDA Corporate Branch Ellal Chamber Motijheel C/A, Dhaka 1000	(02) 9554157 9554283	WAPDAAGRANI, DHAKA TLX NO. 632549 ABD-BJ
15	Hotel Intercontinental Corporate Branch Sheraton Hotel, Dhaka	8330130, 8330131 Tel/Fax 9348753	INTERAGRANI, DHAKA
16	Foreign Exchange Corporate Branch 1/B DIT Avenue, Motijheel Dhaka 1000	(02) 7176449 7176449, 9552319 9553602 FAX 9567185	FEAGRANI, DHAKA TEL NO. 642501 ABFED-BJ SWIFT: AGBKBDH 006
17	Green Road Corporate Branch 28 Green Road, Dhaka 1205	(02) 8613679 8631372	GREENAGRANI, DHAKA TEL NO. 842757 ABD-BJ
18	Moulavibazar Corporate Branch 144 Mitford Road, Dhaka	(02) 7314426 7313424	JOYAGRANI DHAKA TEL NO. 671260 ABM-BJ SWIFT: AGBKBDH 003
19	Nawabpur Road Corporate Branch 243-244 Nawabpur Road, Dhaka	(02) 9562679	NAWAGRANI, DHAKA TEL NO. 632550 ABD-BJ
20	Principal Branch 9/D Dilkusha C/A Motijheel, Dhaka 1000	(02) 956077 9561556 9554497 9553064	jHEELAGRANI, DHAKA TEL NO. 642757 ABD-BJ 632549 ABD-BJ SWIFT: AGBKBDH 001
21	Purana Paltan Corporate Branch 56 Purana Paltan, Dhaka 1000	(02) 9560011 9561049 9564769	PURANAGRANI, DHAKA TLX 632550 ABD-BJ
22	Ramna Corporate Branch 18 Shaheed Abrar Fahad Avenue Dhaka 1000	(02) 7160070 9568744 9563086-88 Fax 9554040	GULAGRANI, DHAKA TLX NO. 642160 ABRD-BJ SWIFT: AGBKBDH 005
23	Sadarghat Corporate Branch 3/7 Johnson Road, Sadarghat, Dhaka	(02) 7118594 7123349	SADAGRANI, DHAKA TLX NO. 671260 ABD-BJ

List of Authorised Dealer Branches

Sl No.	Name & Address	Phone	Cable Address
24	Tejgaon Industrial Area Corporate Branch 315/A, Tejgaon I/A, Dhaka 1215	(02) 9887426 9887858	TEJAGRANI, DHAKA TLX NO. 642757 ABD-BJ
25	Maldahpatty Branch Dinajpur 5200	(0531) 63306 63102	AGRANI BANK LTD. Dinajpur TLX NO. 671524 ABDJP-BJ
26	Hakimpur Branch Bangla Hili, Dinajpur	05329-75351	HAKIM AGRANI Hakimpur Branch
27	Faridpur Branch Faridpur 7800	(0631) 61972 63134, 63137 Fax 62508	AGRANI BANK LTD., FARIDPUR BANGLADESH
28	Gazipur Branch Gazipur 1700	(02) 9252202 Fax 9252013	AGRANI BANK LTD., GAZIPUR BANGLADESH
29	Jashore Branch Jess tower, Jashore 7400	(0421) 66516 66175	COMAGRANI, Jashore TLX NO. 633421 ABJES-BJ
30	Clay Road Corporate Branch Clay Road Khulna 9100	(041) 724024 723831 Ph./ Fax 720552	AGRANI BANK LTD., KHULNA TLX NO. 62714 ABK-BJ SWIFT: AGBKBDDH 023
31	Sir Iqbal Road Corporate Branch 25 Sir Iqbal Road Khulna 9100	(041) 722949 723713 724947	COMAGRANI, KHULNA TEL NO. 627214 ABK-BJ
32	Bara Bazar Branch 14 N. S. Road Kushtia 7000	(071) 62336 Ph./ Fax 61866	AGRANI BANK LTD., KUSHTIA BANGLADESH
33	Bangabandhu Road Corporate Branch Bangabandhu Road Narayanganj 1400	(02) 7630090 7630165 Ph./ Fax 7630173	COMAGRANI NARAYANGANJ TEL NO. 671525 ABNJ-BJ
34	Court Road Branch Court Road Narayanganj 1400	(02) 7631808 Ph./ Fax 7631930	COURTAGRANI NARAYANGANJ TEL NO. 671525 ABNJ-BJ
35	Choumuhani Branch Choumuhani, Begumganj Noakhali 3821	(0321) 51867 Fax 52057	AGRANIBANK, CHOWMUHANI NOAKHALI, BANGLADESH
36	Shaheb Bazar Corporate Branch Shaheb Bazar, Boalia Rajshahi 6100	(0721) 776063 772393 774208 Fax 770642	AGRANI BANK, RAJSHAHI BANGLADESH SWIFT: AGBKBDDH 027
37	Rangpur Main Branch Central Road Rangpur	(0521) 65437 Fax 62393	AGRANI BANK LTD., RANGPUR TEL NO. 671521 AZRNP-BJ
38	Laldighirpar Corporate Branch Laldighirpar Sylhet 3100	(0821) 716177 717038 725619 Fax 710303	AGRANI BANK LTD., SYLHET BANGLADESH SWIFT: AGBKBDDH 021
39	WASA Corporate Branch 98 Kazi Nazrul Islam Avenue Kawran Bazar, Dhaka 1215	02-9110082 02-58157082 02-9140680 02-9112267	(02) 9112267 AGRANI BANK LTD.WASA BRANCH, DHAKA.
40	Gulshan Corporate Branch Gulshan-1, Dhaka	02-9884271 02-8824172	br9787@ bangla.net
41	Mohakhali Corporate Branch Mohakhali, Dhaka	02-9848753 02-9893553	br6659@ bangla.net
42	Uttara Model Town Corporate Branch Uttara, Dhaka	01713253800	br8002@ bangla.net
43	Tamabil Branch Tamabil, Sylhet	01713254081	br10819@ bangla.net

Zone-wise List of Branches

1 Bagerhat Zone	7 Dhunat Branch	19 Rupsa Bazar	17 Mirsarai	8 Chandina Branch
1 Bagerhat Branch	8 Dupchachia Branch	20 Shahrasti	18 Nazirhat	9 Comilla Medical College
2 Chitalmari	9 Goradhap Hat	21 Stn.rd.chandpur	19 Pahartali	10 Dawood Kandi
3 Chulkathi	10 Khandar		20 Quaish Burischar Br.	11 Hasanpur
4 Deypara Bazar	11 Madla	7 Chapai Nawabganj Zone	21 Rouzan	12 Homna
5 Goalmath	12 Mahasthangar	1 Amnura	22 Samitir Hat Branch	13 Houseingestate Br.
6 Badhal Bazar Branch	13 Majhira	2 Baroghoria	23 Sitakunda	14 Batakandi Bazar
7 Jatrapur Bazar	14 Mirzapur	3 Binodpur	24 Swandip	15 Jahapur
8 Main Road,Bagerhat	15 Tinmatha Railgate Branch	4 Chapai Nowabganj		16 Jhalam Bazar
9 Mongla Port	16 Nandigram	5 Chowdala	10 Chattogram South & H/T Zone	17 Juktikhola Bazar
10 Morrelganj	17 Nishindra	6 Gobratola	1 Amirabad Branch	18 Kashinagar Bazar
11 Muniganj	18 Noymile Hat	7 Khamar	2 Anwara	19 Khila Bazar
12 Polerhat Bazar Br.	19 Poradhahat	8 Mobarakpur	3 Aziz Nagar	20 Laksham
13 Sannashi Bazar	20 Raja Bazar	9 Monokosha	4 Bandarban Bazar	21 Madhabpur Bazar
14 Vaga Bazar	21 Saptapadi Bazar	10 Raja Rampur	5 Boalkhali	22 Monoharpur
	22 Shankha	11 Rohanpur	6 Bonorupa	23 Debidwar Branch
2 Barisal Zone	23 Sherpur	12 Sadarghat	7 Chandraghona	24 Munshirhat,Comilla
1 Amua Bazar	24 Shibbati	13 Shibganj,Rajshahi	8 Chaturi Chowmuhani	25 Nasratpur
2 Banaripara	25 Sonatala		9 Cox's Bazar	26 Natherpatua
3 Batajore	26 Sultanganj	8 Chattogram Central Zone	10 Dohazari Branch	27 Nimshar
4 Battala	27 Talora	1 Amanat Khan Sarak	11 Gunagari	28 Paduar Bazar
5 Nalcity Branch	28 Taranihat Branch	2 Artillery Centre	12 Ishakhali	29 Nangolkot Branch
6 Kashipur Bazar Branch	29 Thana Road	3 Askerdighi	13 Kaptai	30 Rup Babu Bazar
7 Dhamura Bandor	30 Zianagar	4 Bahaddar Hat	14 Keranir Hat	31 Shankachail
8 Gournadi		Busterm	15 Khagrachari	32 Tomson Bridge
9 Jhalakathi	5 Brahmanbaria Zone	5 Chaktai	16 Khotakhali	
10 Rajapur (Lebubunia Hat)	1 Akhaura	6 Chatteswari Road	17 Maricha	13 Dhaka East Zone
11 Motherkathi	2 Ashugonj Branch	7 Ctg.air Base	18 Minnat Ali Hat	1 Aga Mashi Lane
12 Muladi Branch	3 Banchharampur	8 Feringee Bazar	19 Mirzakhil	2 Basaboo Branch
13 Paadarhat	4 Bangora Bazar	9 Halishahar	20 Patiya	3 Central Law College
14 Paishar Hat	5 Bitghar	10 Ishanagar	21 Ramghar	4 Dholairpar
15 Puran Bazar	6 Brahmanbaria	11 Jubilee Road	22 Rangamati Main	5 Farashganj
16 Rahutkathi Bandar Branch	7 Chandua Bazar	12 Kapashgola	23 Sarwatali	6 Faridabad
17 Ranir Hat	8 Jagath Bazar Br.	13 Khatunganj	24 Sattarhat	7 Hatkhola
18 Rupatoli	9 Kasba Branch	14 Kulshi	25 Shanti Niketan	8 Jatrabari
19 Sadar Road	10 Lalpur Bazar	15 Lal Khan Branch	26 Teknaf	9 Kadamtali
20 Salta Bazar Br	11 Nabinagar	16 Medical College		10 Kamalapur Branch
21 Shekerhat	12 Salimganj	17 Port Branch	11 Chuadanga Zone	11 Matuail
22 Steamerghat Br	13 Sarail	18 Press Club Branch	1 Alamdanga	12 Narinda
23 Tarki Bandar	14 Shahpur	19 Reazuddin Bazar	2 Andulbaria	13 North South Road
24 Ulania	15 Shibpur	20 Sadarghat	3 Asmankhali	14 Peari Das Road
	16 T.a.road	21 Sk.mujiB Sarak	4 Bamanpara	15 Rai Shaheb Bazar
	17 Nasirnagar	22 Steel Mill	5 Bamundi Bazar	16 Rajuk Bhaban
3 Bhola Zone	6 Chandpur Zone	9 Chattogram North Zone	6 Chuadanga	17 Rayerbagh
1 Banglabazar	1 Algi Bazar	1 Amirhat Branch	7 Darsana	18 S.s College
2 Bhola	2 Baburhat	2 Azadi Bazar	8 Gangni	19 Thatari Bazar
3 Bhola,Wapda	3 Balithuba	3 Baradargar Hat	9 Hardi	
4 Borhanuddin Branch	4 Beltali Bazar	4 Barayerhat	10 Jiban Nagar Branch.	14 Dhaka North Zone
5 Char Shashibushan	5 Chandra Bazar	5 Cadet College	11 Kedarganj	1 B.a.f.
6 Charfassion Bazar	6 Chhengarchar Bazar	6 Colonel Hat	12 Khashkarara	2 Firm Gate
7 Daulat Khan Br.	7 Forrokabad	7 Ctg.university	13 Komorpur	3 I.c.d.d.r.b Branch
8 Kalinath Rayer Bazar	8 Hajiganj	8 Durgapur	14 Meherpur	4 Kurmitola
9 Khaiyer Hat	9 Kachua Bazar	9 Fateabad	15 Mujibnagar Branch.	5 Malibagh
10 Lalmohan	10 Khajuria Bazar	10 Fouzder Hat	16 Radhakantapur Bazar	6 Mirpur Branch
	11 Matlab Bazar	11 Gahira F.k.j.madrasa		7 Mouchak Branch
4 Bogra Zone	12 Munshirhat Branch	12 Hathajari Branch	12 Comilla Zone	8 New Eskaton
1 Badurtola	13 N.b.chandpur	13 Industrial Area	1 Amratali Bazar	9 Pallabi Branch
2 Bagbari Bogra	14 Nandalal Pur Branch	14 Jalalabad	2 Bakshaganj	10 Panthapath Branch
3 Bhatra	15 Narayanpur	15 Madambibir Hat	3 Balurtupa	11 Rampura
4 Cantonment Branch Bogra	16 Nischintopur	16 Madunaghat Branch	4 Bataisari Bazar	12 Senpara
5 Chamrul	17 Puran Bazar,Chandpur		5 Brahman Para	13 Shantinagar
6 Chelopara	18 Ramchandrapur Bazar		6 Bscic	14 Shewrapara
			7 Burichong	15 Sher-E-Bangla

Zone-wise List of Branches

Agricultural University	15 Setabganj	4 Kamarpara	15 Station Road	5 Karimganj
16 Badda Branch	16 Station Road.dinaj.	5 Naldanga		6 Katiadi Bazar Branch
17 Bashundhara Residential Area	17 Tajpurhat	6 Panchapir Bazar	25 Jessore Zone	7 Kishoreganj
	18 Feni Zone	7 Phulchuri Ghat Bazar	1 Auria Branch	8 Kuliar Char Br.
15 Dhaka South Zone	1 Amisapara (Brajergaon)	8 Rasulpur	2 B.a.f.jessore	9 Mirzapur
1 Anta Barrah	2 Badalkot	9 Sadullapur	3 Bagherpara	10 Mothkhola
2 Babu Bazar	3 Badamtali	10 Saghatta	4 Bazar Branch	11 Nikli
3 Becharam Dewry	4 Bairagirhat	11 Sundarganj	5 Benapole Bazar	12 Pirijpur
4 Begum Bazar	5 Bashurhat	22 Gazipur Zone	6 Bhangura Bazar	13 Pakundia
5 Chowdhury Bazar	6 Bazra Bazar	1 Bakterpur	7 Dara Tana Road	14 Shaheed Syed Nazrul Islam College
6 Chowk Bazar	7 Chatkhil	2 Barmi Bazar	8 Dighalia Bazar	
7 Churain Bazar	8 Chowmohani Branch	3 Board Bazar	9 Ganga Nandanpur	28 Kurigram Zone
8 Imamganj Dhaka	9 Daganbhuyan	4 Bashan Sarak	10 Gazihat	1 Bhitobond
9 Islampur	10 Delta Gate	5 Dolon Bazar	11 Godhkhali Bazar	2 Bhurungamari Branch
10 J.n.university	11 Feni	6 Duet	12 Hashimpur	3 Chilmari
11 Joypara Dhaka	12 Joyag Bazar	7 Ghagotia Chalar Bz.	13 Jessore Branch	4 Fulbaribranh
12 Kamrangirchar	13 Kamalapatty	8 Goshinga	14 Jessore Sc. & Tec Br	5 Kurigram
13 Komargonj	14 Kashipur Bazar	9 Kaliakoir	15 Jhikargacha	6 Lalmonirhat
14 Narisha Bazar	15 Nadana Bazar	10 Kaoraid	16 Jhumjhumpur	7 Mission More
15 Nobabgonj(Kolakopa)	16 Parshuram Branch	11 Kapasia Brnanch	17 Jugania Branch	8 Nageswari
16 Nowabganj Road	17 Sagal Naiya Branch	12 Kashimpur	18 Kalabaria Jessor	9 Nazim Khan
17 Patiljhaph Bazar Branch	18 Senbag	13 Mowna Bazar	19 Kalia	10 Rajarhat Branch
18 Posta	19 Sonagazi	14 Nagari Branch	20 Keshabpur Branch	11 Tusbhandar
19 S.s.m.c.mitford	20 Sonaimuri	15 Pagar Branch	21 Lohagara Bazar	12 Ulipur
20 Zinzira	21 Subar Bazar Branch	16 Raja Bari Bhawal	22 Manirampur Branch	
		17 Sreepur	23 Narail	29 Kushtia Zone
16 Dhaka West Zone	19 Faridpur Zone	18 Salna Bazar	24 Noapara	1 Allardargah
1 Bangla Academy	1 Ahladipur	19 Toke Nayan Bazar	25 Pratap Pur Branch	2 Kushtia
2 Bank Town Branch	2 Badarpur Branch	20 Tongi	26 Pulerhat	Branch,Kushtia
3 Dhaka University	3 Bhanga	23 Gopalganj Zone	27 Rail Bazar	3 Bara Gangdia
4 Dhamrai Bhanch	4 Boal Mari	1 Banagram	28 Rajarhat	4 Bheramara
5 Dhanmondi Branch	5 Char Bhadrasan	2 Bangabandhu	29 Rat Danga Branch	5 Daulatpur
6 Elephant Road	6 District Council	Sk.muji Sc& Tec	30 Shaikh Hati Branch	6 Golapnagar
7 Gabtoli	7 Faridpur Branch	3 Bhangarhat	31 Jessore Medical College Branch	7 Khalisha Kundi
8 J.n.varsity	8 Bus Stand Faridpur	4 Gopalganj	26 Jhenaidah Zone	8 Kumarkhali
9 Jatio Musium Branch	9 Gharua	5 Jalirpar	1 Ar Para	9 Mathurapur
10 Mohammadpur	10 Kalukhali	6 Jhutigram	2 Bazar Gopalpur	10 Mazampur
11 New Market Dhaka	11 Maligram Branch.	7 Kaligonj Bazar	3 Beroil Palita Bazar	11 Mirpur
12 Nayarhat Branch	12 Nagarkanda	8 Kashiani	4 Bhainar Moor Branch	12 New Market
13 Rayer Bazar	13 Nalia Jamalpur Branch	9 Kotali Para Branch	5 Chaprail Branch	13 Panti
14 Satmasjid Road	14 Pangsha Branch	10 Mukshedpur	6 Haldani Bazar	14 Paragpur
15 Savar	15 Rajbari	11 Poura Super Market	7 Hamdha Busstand	15 Patikabari
16 Shamoli Branch	16 Sadarpur	12 Ramdia	8 Hazipur Branch	16 S.c.benerjee Rd.
17 Shimulia	17 Shariatullah Market	13 Tongipara Branch	9 Ichakada	17 Selaidah
18 Sonargaon Rd.branch	18 Jadunandi Bazar	14 Ujani Bazar	10 Jhenaidah	18 Station Road,Kushita
19 Poribesh Bhaban Branch	20 Joypurhat Zone	24 Jamalpur Zone	11 Kabirpur Branch	19 Thanapara
	1 Akkelpur	1 Balijuri	12 Kaliganj	20 Ujangram
17 Dinajpur Zone	2 Awlai	2 Baksiganj	13 Kannadah Branch	30 Khulna Zone
1 Amtali	3 Chak Barkat	3 Jagannathgonj Gat Branch	14 Khalishpur Bazar Branch	1 Boyra Bazar Branch
2 Behrampur	4 Joypurhat	4 Bus Stand Br.	15 Kotchandpur	2 Bandargati
3 Bhushir Bandar	5 Joypurhat Girls Cadet College	5 Hazipur Bazar	16 Magura	3 Banka Bazar
4 Birgonj	6 Kalai	6 Islampur Bazar Br.	17 Mohammadpur	4 Bazua Bazar
5 Hakimpur	7 Kushumba	7 Jamalpur	18 Sadhuhati	5 Chalna Bazar
6 Kamalpurhat	8 Matrai	8 Jamtali Bazar Br.	19 Shatrujitpur Branch	6 Chuknagar
7 Madilahat	9 Panchbibi	9 Jamuna Fertili.fac.	20 Sreepur Br	7 Daulatpur
8 Maldahpatty	21 Gaibandha Zone	10 Lahirikanda	27 Kishoreganj Zone	8 Farazipara
9 Munshipara	1 Bonarpara	11 Payarpur	1 Bazitpur Branch	9 Goalpara
10 Nowabganj	2 Dhalbhanga	12 Pigna	2 Bhairab Bazar	10 Jaigir Mohal
11 Parbotipur	3 Gaibandha	13 Shahbazzpur	3 Charpamdi	11 Jessore Road
12 Phulbari		14 Sharishabari	4 Hossainpur	12 Kapilmoni
13 Phulhat				13 Kazdia
14 Puraton Bazar Branch				14 Khalishpur

Zone-wise List of Branches

15 Khan Jahan Ali Rd.	13 Nabiganj	2 Baburhat	18 Ramgati Branch	14 Natun Bazar
16 Khulna Medi. College	14 Shaistaganj Branch	3 Sonakura C & B Bazar	19 Raypur Branch	15 New Market
17 Khulna University Br	15 Phooltola	4 Chalak Char	20 Sompura	16 Pathorghata (Nali Bandar)
18 Dada Match	16 Rabir Bazar	5 Charsindur Bazar	21 Subarna Char	17 Patuakhali Sc. & Tec Univ.
19 Moheshwarpasha	17 Shindurkhan Bazar	6 Gangkulkandi	22 Zilla Board	18 Puran Bazar
20 New Market(K.d.a.)	18 Sreemongal	7 Musapur Bazar		19 Taltali Bazar
21 Phulbari Gate Branch	19 Vanugacha Bazar	8 Monohardi	41 Netrokona Zone	20 Payra Bandar
22 Phultola	20 Hobigonj Industrial Park	9 Narshindi	1 Barhatta	
23 Rupsa Stand Road Branch	21 Harashpur	10 Polashbazar	2 Birisiri	
24 Samsur Rahaman Road Br.		11 Radhaganj	3 Durgapur	
25 Shaid Sk. Abu Naser Specialized Hospital	34 Munshiganj Zone	12 Shibpur	4 Fakirer Bazar Br.	44 Pirojpur Zone
26 Shaikhpara	1 Baligaon Bazar Branch	13 Station Rd.narsingdi	5 Jhanjil Branch	1 Bhandaria
27 Terokhada	2 Dighirpar	14 Raipura Bazar	6 Kalmakanda	2 Kaukhali
	3 Hasail Bazar		7 Kendua	3 Main Rd. perojpur
	4 Hashara Bazar	38 Naogaon Zone	8 Madan Branch	4 Mathbaria
	5 Hossindi Bazar	1 Ahsanganj	9 Mohanganj Branch	5 Mirukhali
	6 Kalma Bazar	2 Aihai	10 Netrokona	6 Parerhat
31 Madaripur Zone	7 Kolapara Bazar	3 Boalia	11 Purbadhala	7 Zila Parisad Branch
1 Berhamganj	8 Mirkadim	4 Bus Stand Branch	12 Rupganj Bazar	
2 Damuddya Branch	9 Mukterpur	5 Kesob		45 Rajshahi Zone
3 Dicreer Char Hat	10 Munshiganj	6 Matajeehat	42 Pabna Zone	1 Bajubhanga
4 Golar Bazar	11 Munshirhat	7 Nawgaon	1 Abdul Hamid Rd.	2 Godagari Branch
5 Kalkini Branch.	12 Ram Gopalpur	8 Nitpur	2 Atghoria	3 Banesshar Bazar
6 Madaripur	13 Simpara Bazar	9 Patnitola	3 Baral Bridge	4 Bhadra
7 Mulfatganj	14 Sreenagar	10 Porsa	4 Bera Branch	5 Chorghat
8 Naria		11 Sapahar	5 Chhaikola Bazar	6 Court Bazar
9 New Market, Madaripur	35 Mymensingh Zone	12 Shatihat Branch	6 College Gate	7 Harian
10 Shariatpur	1 Atharabari		7 Court Road, Pabna	8 Laxmipur, Rajshahi
11 Takerhat	2 Bhaikandi	39 Natore Zone	8 Dashuria	9 Nagarbhaban Branch
12 Zajira	3 Bidyagonj	1 Bagatipara	9 Dublia Bazar	10 Malopara
	4 C.k.grose Road	2 Chanchkoir Bazar	10 H.m.m. Road	11 New Market
32 Manikganj Zone	5 Chotobazar	3 Gopalpur,	11 Ishwardi	12 Nowhatta
1 Arichaghat	6 Dhara Bazar	4 Halsha	12 Kashinathpur	13 Puthia
2 Bangladesh Hat	7 Gaffargaon	5 Laxmikol	13 Mirzapurhat	14 R D A Bhaban
3 Boyra Branch	8 Ishwargonj	6 Lokmanpur	14 Muladuli	15 Raighati
4 Charigram	9 Kaliganj	7 Natore	15 Nagarbari Ghat	16 Rajshahi Cantt.
5 Colonel Malek Medical College	10 Kashiganj	8 Natore Sugar Mill	16 Chatmohar Branch	17 Wapda(Irri) Branch
6 Basta Bus Stand Branch	11 Mechua Bazar	9 Nazirpur	17 Nazirganj	18 Wasa Bhaban
7 Jhitka Bazar	12 Medical College Br.	10 North Bengal S.mills	18 Pushpapara Hat	
8 Krishnapur	13 Muktagacha	11 Quadirabad, Cantt.	19 Ataikhola Branch	46 Rangpur Zone
9 Manikganj	14 Mymensingh	12 Rajapurhat	20 Rail Bazar, Pabna	1 Alamnagar
10 Maniknagar	15 Myn.girlscadetcolage	13 Station Road	21 Rooppur	2 Badarganj
11 Satura	16 Pagla Bazar	14 Shingra Branch	22 Satbaria	3 Central Road
12 Singair Branch	17 Phulpur, Mymensingh		23 Shamganjhat	4 Jaldhaka Branch
13 Manikganj Bus Stand Branch	18 Trisal	40 Noakhali Zone	24 Shibrampur	5 Medical College
	19 Valuka Branch	1 Bhabaniganj	25 Sujanagar	6 Nek Mamud Hat
33 Moulvi Bazar Zone		2 Chandra Ganj Branch	26 Trimohoni	7 Nilphamari
1 Bhukshimoil	36 Narayanganj Zone	3 Dalal Bazar		8 Pawtana
2 Baniachang	1 Arai Hazar Branch	4 Dasherhat Branch	43 Patuakhali Zone	9 Pirgacha
3 Ghiyasnagar	2 B.k.road.branch.	5 Dashgaria	1 Alipur Bandar (Tegachia)	10 Rangpur
4 Gopaiya	3 Court Road	6 Datterhat	2 Amtali	11 Rangpur Cadet Colleg
5 Habiganj	4 Demra Dhaka	7 Gopalpur	3 Barguna	12 Saidpur
6 Kailashganj Bazar	5 Kalir Bazar	8 Hatia Branch	4 Bawphal	13 Saidpur Cantonment
7 Karmadha	6 Kanchan	9 Khilpara Bazar Br.	5 Betagi (Kawnia)	14 Bus Trmnl Branch, Rangpur
8 Katarkona	7 Mirjumla Road	10 Luxmipur	6 Dashmina Bandar	15 Shenerhat
9 Kulaura	8 Shastapur Branch	11 Maijdee Court	7 Galachipa Branch	16 Taragonj Branch
10 Mostafapur	9 Siddirganj P.stn	12 Mandari Bazar	8 Gazipurhat	17 Pirganj
11 Moulvibazar	10 Sonargaon Branch.	13 Nagmud Bazar	9 Kakchira	
12 Munshi Bazar	11 Tan Bazar	14 Noakhali Sc. & Tec University	10 Kanakdia	47 Satkhira Zone
		15 Pan Para Bazar	11 Khepupara	1 Bangshipur Bus Stand
	37 Narshindi Zone	16 Paniala Bazar Br	12 Kuakata Br.	2 Bhetkhali
	1 Amirganj Branch.	17 Ramganj Branch	13 Mirzaganj	3 Debhatta

Zone-wise List of Branches

4 Gazirhat	6 Bhuyagati Branch	10 Golapganj	15 Kazir Bazar	16 Mirzapur
5 Mautala	7 Enayetpur	11 Hatimganj	16 Lala Bazar	17 Mohera
6 Nur Nagar	8 Ghurka	12 Jalalpur Bazar	17 Salutikar Bazar	18 Mymensingh Road
7 Patkelghata	9 Kalibari Rd.	13 Kakordi Bazar	18 Subid Bazar	19 Nagarpur
8 Satkhira	10 New Market	14 Kamal Bazar	19 Sunamganj	20 Nalua Bazar Branch
9 Satkhira Medical College	11 Nimgachi	15 Alampur Bscic Branch	20 Tamabil Br	21 Sakhipur Bazar
10 Shyamnagar	12 Pangashiahath	16 Mathiura/Iddgah	21 Umarpur Bazar	22 Shalimabad
11 Sundarban	13 Porjana Vatpara Br.	17 Ramdah Bazar	22 Zinda Bazar	23 Sheikh Hasina Medical College Branch
	14 Raiganj	18 Saraker Bazar		24 Suruj Bazar Branch
	15 S.s.sarak	19 Shibganj	52 Tangail Zone	25 Tangail
48 Sherpur Zone	16 Shajad Pur		1 Aishora	26 Warshi
1 Kakorkandi	17 Someshpur	51 Sylhet West Zone	2 Bashail	27 Dhanbari
2 Nalitabari	18 Stn.road.sirajganj.	1 Station Rd.	3 Bhuapur Branch	
3 Nandir Bazar	19 Talgachi Bazar	2 Ambari Bazar	4 Chapri Bazar	
4 Nanni Bazar	20 Ullapara Branch	3 Amberkhana	5 Delduar	53 Thakurgaon Zone
5 Sherpur		4 Bairagir Bazar	6 Dhuburia	1 Pirganj Branch
6 Sreebordi	50 Sylhet East Zone	5 Balaganj	7 Ghatail	2 Chaklahat
7 Tinani Bazar	1 Bandar Bazar	6 Biswanath	8 Gopalpur	3 Haripur
8 Vimgonj	2 Beani Bazar	7 Boaljur Bazar	9 Hemnagar	4 Jagdalhat
	3 Chagli Bazar	8 Chattak	10 Jamurki	5 Atwari Branch
49 Sirajganj Zone	4 Chowk Bazar	9 Derai	11 Kanchanpur	6 Munshirhat
1 Bahuli	5 Dewalgram	10 Duara Bazar	12 Karatia	7 Panchagrah
2 Belkuchi	6 Dhaka Dakshin	11 Goala Bazar	13 Kauljani	8 Shalbanhat
3 Beltail	7 Fenchuganj	12 Haripur Gas Field	14 Madhupur	9 Thakurgaon
4 Brahmangacha	8 Gasbari Bazar	13 Jaflong	15 Mirjapur Cadet College Br.	10 Tunirhat
5 Chandaikona	9 Godown Bazar	14 Kaliganj		11 Station Road



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Independent Auditors' Report

to the Shareholders of Agrani Bank PLC.

Report on the Audit of the Consolidated and Separate Financial Statements

Qualified Opinion

We have audited the consolidated financial statements of Agrani Bank PLC. and its subsidiaries (the "Group") as well as the separate financial statements of Agrani Bank PLC. (the "Bank"), which comprise the consolidated and separate balance sheet as at 31 December 2024, and the consolidated and separate profit and loss accounts, consolidated and separate statement of changes in equity, consolidated and separate cash flow statements for the year then ended, and notes to the consolidated and separate financial statements, including material accounting policy information.

In our opinion, except for the effect of the matters described in the Basis for Qualified Opinion section of our report, the accompanying consolidated financial statements of the Group and separate financial statements of the Bank give a true and fair view of the consolidated balance sheet of the Group and the separate balance sheet of the Bank as at 31 December 2024, and of its consolidated and separate profit and loss accounts, and its consolidated and separate statement of changes in equity, and its consolidated and separate cash flow statements for the year then ended in accordance with International Financial Reporting Standards (IFRSs) as explained in Note # 02, and comply with the Bank Companies Act, 1991 (as amended up to date), the Companies Act, 1994 (as amended up to date), the rules and regulations issued by the Bangladesh Bank and other applicable laws and regulations.

Basis for Qualified Opinion

As disclosed in Notes 12.9, 12.10, 12.12, 12.13, 12.17, 12.22, 12.23 and 12.24 to the financial statements, the Bank has not recognized the full amount of the required provisions for loans and advances, balances with other banks and non-bank financial institutions, other assets, balances with Bangladesh Bank, off-balance sheet exposures and the superannuation fund. As at 31 December 2024, total provisions required under the applicable regulatory and financial reporting frameworks amounted to BDT 25,035.01 crore, whereas the Bank has maintained provisions of BDT 9,083.06 crore, resulting in a shortfall of BDT 15,951.95 crore.

The Bank has disclosed that it relied on a deferral granted by Bangladesh Bank through its letter no. DOS(CAMS)1157/41(Dividend)/2025-3093, dated 21 May 2025, which permitted the Bank to prepare its financial statements without making full provision for the shortfall.

In our view, the non-recognition of the entire provision shortfall is not in compliance with the applicable IFRSs and regulatory and financial reporting frameworks. Had the full provision been recognized, the total liabilities would have increased, resulting in a material reduction in the net assets and profit for the year by BDT 15,951.95 crore.

We conducted our audit in accordance with the International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the *Auditors' Responsibilities for the Audit of the Consolidated and Separate Financial Statements* section of our report. We are independent of the Group and the Bank in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) and the guidelines issued by Bangladesh Bank, and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code and the Institute of Chartered Accountants of Bangladesh (ICAB) Bye Laws. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matters

We draw attention to the following notes of the financial statements, which describe the effects in the Bank's financial statements. Our opinion is not modified in respect of these matters.

1. Refer to note 2.49 to the financial statements. The bank has disclosed their IT improvement work status regarding the requirement to maintain Core Banking Solution (CBS) for CL-1 and CL-3 in accordance with the guidelines of the Bangladesh Bank Version 2.0, dated 13 May 2024, and BRPD Circular No-12.
2. Refer to Notes 9.1.i and 9.1.ii in the financial statements provide an explanation from management regarding the basis for using unaudited financial statements, as well as the present status of Agrani Exchange Company (Australia) Pty. Limited and Agrani Remittance House Canada Inc.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in the audit of the consolidated and separate financial statements of the current period. These matters were addressed in the context of our audit of the

Independent Auditors' Report to the Shareholders of Agrani Bank PLC.

consolidated and separate –financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. For each matter below our description of how our audit addressed the matter is provided in that context.

Key audit matters	How our audit addressed the key audit matters
01. Measurement of provision for loans and advances	
<p>With reference to notes # 7, 7(a).1, 12.9 and 12(a).1 to the financial statements, the estimation process for provisions related to loans, and advances is a highly complex and significant aspect of the financial statements, with implications on credit risk. The bank calculates provision for loans and advances by considering various factors such as rate of provision, loan category, expiry date, outstanding balance, interest suspense amount, and value of eligible collateral security as per BRPD circular no. 14, dated 23 September 2012 and its subsequent amendments.</p> <p>In addition to that, the bank impairs loan accounts and calculates the provision for loans and advances manually using the data extracted from the IT systems of the bank. Furthermore, there is a possibility for management to be inclined to maintain lower provisions for loans and advances to overstate profit.</p> <p>Based on the assessment of various factors, we have identified the measurement of provisions for loans and advances as a significant risk and a key audit matter.</p> <p>The loans and advances constitute a significant portion of the Bank's property and assets. The quality of these loans and advances are measured in terms of the ratio of non-performing loans (NPLs) to the gross loans and advances of the bank.</p> <p>At the end of the year, the Group reported total gross loans and advances amounting to BDT 79,139.18 Crore (2023: BDT 75,782.39 Crore), with a maintained provision for loans and advances of BDT 6,567.73 Crore (2023: BDT 5,731.41 Crore). Meanwhile, on a solo basis, the Bank reported loans and advances totaling BDT 79,037.41 Crore (2023: BDT 75,699.24 Crore) and maintained provision for loans and advances of BDT 6,553.89 Crore (2023: BDT 5,717.58 Crore).</p>	<p>The audit procedures performed for the measurement of provision for loans and advances were following:</p> <ul style="list-style-type: none"> • Credit appraisal, loan disbursement procedures, monitoring and provisioning process; • Tested the key internal controls as well as the provisioning process, the management of impaired loans as well as the adequacy of the classification in compliance with the Bangladesh Bank Guidelines; • Tested the related controls for loans provisioning in relation to BRPD circular no. 14, dated 23 September 2012 and its subsequent amendments. <p>Our audit in relation to the provision for loans and advances portfolio comprised the following:</p> <ul style="list-style-type: none"> • Reviewed the adequacy of the Group and the Bank's general and specific provisions; • Reviewed quarterly classification ledger of loans and advances (CL); • Assessed the appropriateness of the approvals for transferring interests to the Income account, ensuring compliance with the guidelines set forth by Bangladesh Bank. • Assessed the methodologies on which the provision amounts were based; • Recalculated the provisions and tested the completeness and accuracy of the underlying information; • Assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines. <p>Finally, compared the amount of provision requirement as determined by Bangladesh Bank inspection team to the actual amount of provision maintained.</p>
See notes no 7, 7(a).1, 12.9 & 12 (a).1 to the financial statements.	

Independent Auditors' Report to the Shareholders of Agrani Bank PLC.

Key audit matters	How our audit addressed the key audit matters
02. Recognition of Interest income on Loans and Advances	
<p>Recognition of interest income has a significant and wide influence on financial statements. The recognition and measurement of interest income involve complex IT environments.</p> <p>Identification and recognition of interest income from loans, advances, and leases as a key audit matter because it is one of the key performance indicators of the bank. Therefore, there is an inherent risk of fraud and error in the recognition of interest by management to meet specific targets or expectations.</p> <p>At year-end, the Group reported a total interest income of BDT 5,392.27 crore (2023: BDT 5,077.68 crore).</p>	<p>We tested the design and operating effectiveness of key controls over the recognition and measurement of interest on loans, advances.</p> <p>We performed a test of operating effectiveness on the automated controls in place to measure and recognize interest income.</p> <p>Additionally, we conducted substantive procedures to verify whether interest income is recognized completely and accurately.</p> <p>We also assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.</p>
See notes no 23(a) to the financial statements.	
03. Valuation of Government Securities (Treasury bill and Treasury bond)	
<p>With reference to note no 6.1, the classification and measurement of T-Bills and T-Bonds require judgment and complex estimates.</p> <p>In the absence of a quoted price in an active market, the fair value of T-Bills and T-Bonds is determined using complex valuation techniques, which may take into consideration direct, or indirect unobservable market data and complex pricing models, which require an elevated level of judgment.</p>	<p>We assessed the processes and controls put in place by the Group to identify and confirm the existence of T-Bills and T-Bonds. We obtained an understanding, evaluated the design, and tested the operating effectiveness of the key controls over T-Bills and T-Bonds valuation processes, including controls over market data inputs into valuation models, model governance, and valuation adjustments.</p> <p>We tested samples of the valuation models and the inputs used in those models, using a variety of techniques, including comparing inputs to available market data.</p> <p>Finally, assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank's guidelines.</p>

Independent Auditors' Report to the Shareholders of Agrani Bank PLC.

Key audit matters	How our audit addressed the key audit matters
04. IT systems and controls	
<p>Our audit procedures have a focus on IT systems and controls due to the pervasive nature and complexity of the IT environment, the large volume of transactions processed in numerous locations daily and the reliance on automated and IT dependent manual controls.</p> <p>Our areas of audit focus included user access management, developer access to the production environment and changes to the IT environment. These are keys to ensuring IT dependence and application-based controls are operating effectively.</p>	<p>We tested the design and operating effectiveness of the Group's IT access controls over the information systems that are critical to financial reporting. We tested IT general controls (logical access, changes management and aspects of IT operational controls). This included testing that requests for access to systems were appropriately reviewed and authorized. We tested the Group's periodic review of access rights.</p> <p>We inspected requests of changes to systems for appropriate approval and authorization. We considered the control environment relating to various interfaces, configuration and other application layer controls identified as key to our audit.</p> <p>Where deficiencies were identified, we tested compensating controls or performed alternate procedures. In addition, we obtained an understanding of relevant changes made to the IT landscape during the audit period and tested those changes that had a significant impact on financial reporting.</p>

Other Matter

The financial statements of the group for the year ended December 31, 2023, were audited by G. Kibria & Co., Chartered Accountants and Hussain Farhad & Co., Chartered Accountants, who expressed modified opinion (EOM) on those financial statements on April 30, 2024.

Other Information

Management is responsible for the other information. The other information comprises all of the information in the Annual Report other than the consolidated and separate financial statements and our auditors' report thereon. The Annual Report is expected to be made available to us after the date of this auditors' report.

Our opinion on the consolidated and separate financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

When we read the annual report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to the board of directors of the Bank.

Responsibilities of Management and Those Charged with Governance for the Consolidated and Separate Financial Statements and Internal Controls

Management is responsible for the preparation and fair presentation of the consolidated financial statements of the Group and also separate financial statements of the Bank that give a true and fair view in accordance with International Financial Reporting Standards (IFRSs) as explained in note # 02, and for such internal control as management determines is necessary to enable

Independent Auditors' Report to the Shareholders of Agrani Bank PLC.

the preparation of consolidated and separate financial statements that are free from material misstatement, whether due to fraud or error. The Bank Companies Act, 1991 (as amended up to date) and the Bangladesh Bank Regulations require the Management to ensure effective internal audit, internal control and risk management functions of the Bank. The Management is also required to make a self-assessment on the effectiveness of anti-fraud internal controls and report to Bangladesh Bank on instances of fraud and forgeries.

In preparing the consolidated and separate financial statements, management is responsible for assessing the Group's and the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Group and the Bank or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Group's and the Bank's financial reporting process.

Auditors' Responsibilities for the Audit of the Consolidated and Separate Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated and separate financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated and separate financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the consolidated and separate financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's and the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the consolidated and separate financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Group and the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated and separate financial statements, including the disclosures, and whether the consolidated and separate financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Group to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision and performance of the group audit. We remain solely responsible for our audit opinion.

Independent Auditors' Report to the Shareholders of Agrani Bank PLC.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the consolidated and separate financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditors' report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on other Legal and Regulatory Requirements

In accordance with the Companies Act, 1994 (as amended up to date), the Bank Companies Act, 1991 (as amended up to date) and the rules and regulations issued by Bangladesh Bank, we also report that:

- i. we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- ii. to the extent noted during the course of our audit work performed on the basis stated under the Auditors' Responsibility section in forming the above opinion on the consolidated financial statements of the Group and the separate financial statements of the Bank and considering the reports of the Management to Bangladesh Bank on anti- fraud internal controls and instances of fraud and forgeries as stated under the Management's Responsibility for the financial statements and internal control:
 - a. internal audit, internal control and risk management arrangements of the Group and the Bank as disclosed in the financial statements appeared to be materially adequate;
 - b. nothing has come to our attention regarding material instances of forgery or irregularity or administrative error and exception or anything detrimental committed by employees of the Group and its related entities other than matters disclosed in these financial statements;
- iii. Agrani Bank PLC. has six subsidiary companies. Financial statements of Agrani Bank PLC.'s subsidiaries namely, Agrani Equity and Investment Limited has been audited by Aziz Halim Khair Choudhury, Chartered Accountants, Agrani SME Financing Company Limited has been audited Hussain Farhad & Co. Chartered Accountants, Agrani Exchange House Private Limited, Singapore has been audited by C.C. Yang & Co., Chartered Accountants of Singapore and Agrani Remittance House SDN, BHD, Malaysia has been audited by Ahamad Naina Mydin & Associates, Chartered Accountants and have been properly reflected in the consolidated financial statements. Audited Financial Statements of Agrani Exchange Company (Australia) Pty. Limited, and Agrani Remittance House Canada Inc. have not been provided to us;
- iv. in our opinion, proper books of accounts as required by law have been kept by the Group and the Bank so far as it appeared from our examination of those books;
- v. the records and statements submitted by the branches have been properly maintained and consolidated in the financial statements;
- vi. the consolidated balance sheet and consolidated profit and loss account together with the annexed notes dealt with by the report are in agreement with the books of account and returns;
- vii. the expenditures incurred were for the purpose of the Bank's business for the year;

Independent Auditors' Report to the Shareholders of Agrani Bank PLC.

- viii. the consolidated financial statements of the Group and the separate financial statements of the Bank have been drawn up in conformity with prevailing rules, regulations and accounting standards as well as related guidance issued by Bangladesh Bank;
- ix. adequate provisions have been made for advance and others assets, which are in our opinion, doubtful of recovery, except as explained in the qualified opinion section;
- x. the information and explanations required by us have been received and found satisfactory;
- xi. we have reviewed over 80% of the risk weighted assets of the Bank and spent over 13,800 person hours; and
- xii. Capital to Risk-weighted Asset Ratio (CRAR) as required by Bangladesh Bank has not been maintained adequately during the year, as disclosed in Notes # 13.4 and 13.4(a).

G. Kibria & Co.
Chartered Accountants
FRC Enlistment Number: CAF-001-030



A.K. Gulam Kibria FCA
Engagement Partner
Enrolment number: 0392
DVC: 2505290392AS105486

Place: Dhaka
Date: May 29, 2025

Hussain Farhad & Co.
Chartered Accountants
FRC Enlistment Number: CAF-001-125



A.K.M. Fazlul Haque FCA
Engagement Partner
Enrolment number: 1090
DVC: 2505291090AS350879

Agrani Bank PLC.
Consolidated Balance Sheet
As at 31 December 2024

Amount in BDT

PROPERTY & ASSETS	Notes	31-12-2024	31-12-2023
Cash:	3(a)	56,541,071,083	65,902,806,245
Cash in hand (including foreign currencies)		13,376,380,754	9,903,026,716
Balance with Bangladesh Bank and its agent bank (including foreign currencies)		43,164,690,329	55,999,779,529
Balance with Other Banks and Financial Institutions:	4(a)	40,698,829,972	44,607,788,108
In Bangladesh		38,290,649,807	41,569,495,101
Outside Bangladesh		2,408,180,165	3,038,293,007
Money at Call and Short Notice	5	1,490,100,000	505,300,000
Investments:	6(a)	285,760,462,230	262,501,290,973
Government		215,989,835,332	178,394,824,041
Others		69,770,626,898	84,106,466,932
Loans and Advances:	7(a).1	791,391,813,141	757,823,928,533
Loans, cash credit & overdraft etc.		789,114,657,002	755,615,091,519
Bills discounted and purchased		2,277,156,139	2,208,837,014
Fixed Assets including land, building, furniture and fixtures"	8(a)	17,540,698,319	17,550,603,481
Other Assets	9(a)	91,305,675,609	85,378,389,896
Non-banking Assets	9.6	417,161,455	417,161,455
Total Assets		1,285,145,811,809	1,234,687,268,691
LIABILITIES & CAPITAL			
Liabilities:			
Borrowings from Other Banks, Financial Institutions and Agents	10(a)	19,564,183,039	25,291,599,141
Subordinated debt	10.5	800,000,000	2,200,000,000
Deposit and Other Accounts:	11(a)	992,488,924,097	989,109,969,072
Current deposits & other accounts		217,623,318,523	225,183,520,230
Bills payable		16,081,775,073	15,909,471,045
Savings bank deposits		301,170,539,264	293,790,343,895
Fixed deposits		457,613,291,237	454,226,633,902
Other Liabilities	12(a)	240,286,272,807	175,727,859,899
Total Liabilities		1,253,139,379,943	1,192,329,428,112
Capital/Shareholders' Equity:			
Paid-up capital	13.2	20,722,940,400	20,722,940,400
Reserve:		22,079,853,581	22,047,421,667
Statutory reserve	14(a)	10,505,960,645	10,493,008,780
General reserve	15(a)	616,273,298	603,286,599
Risk fund	15.1(a)	100,000,000	100,000,000
Other reserve		6,493,350	-
Asset revaluation reserve	16(a)	10,851,126,288	10,851,126,288
Revaluation & amortization reserve	17(a)	82,720,711	250,564,065
Retained surplus/(deficit)	18(a).1	(11,013,491,484)	(771,454,363)
Foreign currency translation reserve	19	134,405,745	108,365,893
Minority interest	20	2,913	2,917
Total Shareholders' Equity		32,006,431,866	42,357,840,579
Total Liabilities and Shareholders' Equity		1,285,145,811,809	1,234,687,268,691

Agrani Bank PLC.
Consolidated Off-Balance Sheet Items
As at 31 December 2024

		Amount in BDT	
	Notes	31-12-2024	31-12-2023
Contingent Liabilities:			
Acceptances and endorsements		301,269,720,046	314,743,135,137
Letters of guarantee	21.1(a)	10,712,538,439	15,367,127,676
Letters of credit	21.2(a)	249,721,587,942	239,132,741,785
Bills for collection	21.3(a)	34,056,958,424	53,434,594,195
Other contingent liabilities	21.4(a)	6,778,635,241	6,808,671,481
Other commitments:		-	-
Documentary credit and short term trade-related transactions		-	-
Liability on account of outstanding forward exchange contract		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total Off-Balance Sheet Items		301,269,720,046	314,743,135,137

These financial statements should be read in conjunction with the annexed notes 1 to 53.


(MUHAMMED DIDARUL ISLAM FCA)
 General Manager & CFO


(MD. ANWARUL ISLAM)
 Chief Executive Officer


(KABIRUL EKDANI KHAN)
 Director

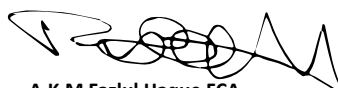

(DR. MD. FAZLUL HOQUE)
 Director


(SYED ABU NASER BUKHTEAR AHMED)
 Chairman

G. Kibria & Co.
 Chartered Accountants
 FRC Enlistment Number: CAF-001-030

Hussain Farhad & Co.
 Chartered Accountants
 FRC Enlistment Number: CAF-001-125


A.K. Gulam Kibria FCA
 Engagement Partner
 ICAB Enrollment Number: 0392
 DVC: 2505290392AS105486


A.K.M Fazlul Haque FCA
 Engagement Partner
 ICAB Enrollment Number: 1090
 DVC: 2505291090AS350879

Dated, Dhaka
 27-May-2025

Agrani Bank PLC.

Consolidated Profit and Loss Account
For the year ended 31 December 2024

Amount in BDT

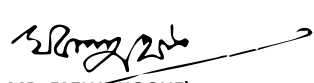
	Notes	2024	2023
Operating income			
Interest and Revenue income	23(a)	53,922,655,686	50,776,810,116
Interest paid on deposits, borrowings etc.	24(a)	(52,896,370,782)	(44,918,201,894)
Net interest income		1,026,284,904	5,858,608,222
Investment income	25(a)	23,335,864,658	19,230,557,708
Commission, exchange earnings and brokerage	26(a)	9,298,951,828	8,996,062,242
Other operating income	27(a)	1,817,731,840	2,119,289,637
		34,452,548,326	30,345,909,587
Total operating income		35,478,833,230	36,204,517,809
Operating expenses			
Salary and allowances	28(a)	12,200,685,149	11,831,835,422
Rent, taxes, insurance, electricity etc.	29(a)	1,291,506,991	1,161,742,000
Legal expenses	30(a)	37,191,530	28,563,620
Postage, stamp, telecommunication etc.	31(a)	275,348,233	235,412,538
Stationery, printing, advertisement etc.	32(a)	282,073,664	268,488,160
Chief Executive's salary and allowances	33(a)	6,506,667	7,222,904
Directors' fees	34(a)	9,767,759	12,353,317
Auditors' fees	35(a)	6,342,423	7,394,412
Depreciation and repair of bank's assets	36(a)	1,939,234,998	2,012,528,588
Other expenses	37(a)	3,771,420,723	2,938,542,526
Total operating expenses		19,820,078,137	18,504,083,487
Profit/(Loss) before provision & tax		15,658,755,093	17,700,434,322
Provision for loans and advances	38(a)	8,269,400,933	9,628,259,241
Provision for diminution in the value of Investments	39(a).1	10,280,025,129	630,575,952
Other provision	39(a).2	6,131,099,802	4,345,293,043
Total provision		24,680,525,864	14,604,128,236
Net profit/(loss) before Tax		(9,021,770,771)	3,096,306,086
Provision for Tax			
Current Tax	40	4,920,046,036	4,904,765,440
Deferred Tax	41	(4,682,346,198)	(2,847,529,615)
		237,699,838	2,057,235,825
Net profit/(loss) after Tax		(9,259,470,609)	1,039,070,261
Retained earnings brought forward from previous years		(771,454,363)	(1,234,056,917)
Net effect of all items directly recognized in Equity-retained earnings		(920,099,768)	(8,990,974)
		(10,951,024,740)	(203,977,630)
Appropriation:			
Statutory reserve		12,986,699	530,573,686
General Reserve		12,986,699	-
Other reserve		6,493,350	-
Paid cash dividend		30,000,000	30,000,000
Minority Interest		(4)	100
Start-up fund		-	6,902,947
		62,446,744	567,476,733
Retained surplus/(deficit)	18(a).1	(11,013,491,484)	(771,454,363)
Earnings Per Share (EPS)	13.3(a)	(44.68)	5.01

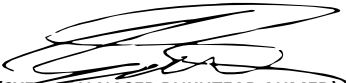
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(MUHAMMED DIDARUL ISLAM FCA)
General Manager & CFO


(MD. ANWARUL ISLAM)
Chief Executive Officer


(KABIRUL EZZANI KHAN)
Director


(DR. MD. FAZLUL HOQUE)
Director


(SYED ABU NASER BUKHTEAR AHMED)
Chairman

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FRC Enlistment Number: CAF-001-125


A.K.M Fazlul Haque FCA
Engagement Partner
ICAB Enrollment Number: 1090
DVC: 2505291090AS350879

Dated, Dhaka
27-May-2025

Agrani Bank PLC.
Consolidated Statement of Changes in Equity
For the year ended 31 December 2024

Amount in BDT

Particulars	Attributable to Shareholders of Agrani Bank PLC.										Minority Interest	Total
	Paid up Capital	Revaluation & Amortization Reserve	Statutory Reserve	General Reserve	Risk Fund	Asset Revaluation Reserve	Retained Surplus	Foreign Currency Translation Reserve	Total			
Balance as at 01 January 2024	20,772,940,400	250,564,065	10,493,008,780	603,286,599	100,000,000	10,851,126,288	(771,454,363)	108,365,893	42,357,837,662	2,917		42,357,840,579
Adjustment during the year:												
Surplus of Amortization of Securities (HTM)	-	-	-	-	-	-	-	-	-	-	-	-
Revaluation reserve on Investment in Govt. Securities (HFT)	-	-	-	-	-	-	-	-	-	-	-	-
Statutory reserve	-	-	(34,834)	-	-	-	-	-	(34,834)	-	-	(34,834)
Retained surplus	-	-	-	-	-	-	(920,099,768)	-	(920,099,768)	-	-	(920,099,768)
Restated Balance	20,772,940,400	250,564,065	10,492,973,946	603,286,599	100,000,000	10,851,126,288	(1,691,554,131)	108,365,893	41,437,703,060	2,917		41,437,705,977
Amortization of Securities (HTM)	-	(143,406,503)	-	-	-	-	-	-	(143,406,503)	-	-	(143,406,503)
Revaluation reserve on Investment in Govt. Securities (HFT)	-	(5,036,699,261)	-	-	-	-	-	-	(5,036,699,261)	-	-	(5,036,699,261)
Reserve transferred to retained earning from assets revaluation reserve	-	-	-	-	-	-	-	-	-	-	-	-
Held to Maturity (HTM)	-	-	-	-	-	-	-	-	-	-	-	-
Held for Trading (HFT)	-	5,012,262,410	-	-	-	-	-	-	5,012,262,410	-	-	5,012,262,410
Net gains and losses not recognized in the income statement	-	-	-	-	-	-	4	26,039,852	26,039,856	(4)	-	26,039,852
Issue of share capital	-	-	-	-	-	-	-	-	-	-	-	-
Transfer from loan & other provision	-	-	-	-	-	-	-	-	-	-	-	-
Net profit for the year	-	-	-	-	-	-	(9,259,470,609)	-	(9,259,470,609)	-	-	(9,259,470,609)
Statutory reserve	-	12,986,699	-	-	-	-	(12,986,699)	-	-	-	-	-
General reserve	-	-	-	12,986,699	-	-	(12,986,699)	-	-	-	-	-
Other reserve	-	-	-	-	-	6,493,350	(6,493,350)	-	-	-	-	-
Start-up fund	-	-	-	-	-	-	-	-	-	-	-	-
Paid Cash Dividend	-	-	-	-	-	-	(30,000,000)	-	(30,000,000)	-	-	(30,000,000)
Balance as at 31 December 2024	20,772,940,400	82,720,711	10,505,960,645	616,273,298	100,000,000	10,857,619,638	(11,013,491,494)	134,405,745	32,006,428,953	2,913		32,006,431,866
Balance as at 31 December 2023	20,772,940,400	250,564,065	10,493,008,780	603,286,599	100,000,000	10,851,126,288	(771,454,363)	108,365,893	42,357,837,662	2,917		42,357,840,579

These financial statements should be read in conjunction with the annexed notes 1 to 53.


(MUHAMMED DIDARUL ISLAM FCA)
 General Manager & CFO


(MD. ANWARUL ISLAM)
 Chief Executive Officer


(DR. MD. FAZLUL HOQUE)
 Director


(SYED ABU NASER BUKHTEAR AHMED)
 Chairman


(KABIRUL EZZANI KHAN)
 Director

Dated, Dhaka
 27-May-2025

Agrani Bank PLC.

Consolidated Cash Flow Statement

For the year ended 31 December 2024

Amount in BDT

	Notes	2024	2023
A. Cash flows from operating activities			
Interest receipts in cash	42(a)	53,526,303,385	50,540,755,815
Interest payments	43(a)	(51,124,538,206)	(42,622,137,112)
Dividend receipts		289,586,335	432,459,892
Fees and commission receipts		3,364,075,181	3,827,280,536
Recovery of loans previously written off		427,107,592	500,680,010
Income from Investment		23,980,300,288	18,759,213,373
Cash payments to employees		(12,207,216,816)	(11,839,172,367)
Cash payments to suppliers		1,081,978,909	675,448,989
Income taxes paid		(5,767,094,160)	(3,056,671,329)
Receipts from other operating activities	44(a)	1,835,434,008	2,150,598,137
Payments for other operating activities	45(a)	(4,651,156,801)	(4,040,845,771)
Operating profit/(loss) before changing in operating assets and liabilities		10,754,779,715	15,327,610,173
(Increase)/decrease in operating assets and liabilities			
Statutory Deposits		-	-
Purchase/sale of trading securities		22,870,773,545	62,227,078,905
Loans & Advances to other banks		-	-
Loans & Advances to customers		(33,567,884,608)	(27,761,533,945)
Other assets		(13,384,541,666)	(3,288,821,865)
Deposits from other banks		(8,885,739,148)	(18,023,231,634)
Deposits from customers		12,264,694,173	76,271,657,211
Other liabilities account of customers		-	-
Trading liabilities		-	-
Other liabilities		45,709,441,147	(8,147,562,811)
		25,006,743,443	81,277,585,861
Net cash from operating activities (A)		35,761,523,158	96,605,196,034
B. Cash flows from investing activities			
Proceeds from sale of securities		14,435,518,224	1,867,722,500
Payments for purchase of securities		(60,756,504,348)	(95,803,287,540)
Purchase/sale of property, plant & equipment		(752,025,757)	(468,080,270)
Purchase/sale of subsidiary		-	-
Net cash from investing activities (B)		(47,073,011,881)	(94,403,645,310)
C. Cash flows from financing activities			
Receipts from issue of loan capital & debt security		(1,400,000,000)	(1,400,000,000)
Payments for redemption of loan capital & debt security		-	-
Receipts from/Payments to other borrowings		(5,727,416,102)	(2,289,330,205)
Receipts from issue of ordinary share		-	-
Dividends paid		-	-
Net cash from financing activities (C)		(7,127,416,102)	(3,689,330,205)
Net increase in cash and cash equivalents (A+B+C)		(18,438,904,825)	(1,487,779,481)
Effect of exchange rate change on cash and cash equivalent		6,162,903,827	4,984,151,789
Cash and cash equivalents at the beginning of the year		111,034,363,653	107,537,991,345
Cash and cash equivalents at the end of the year	47	98,758,362,655	111,034,363,653

(MUHAMMED DIDARUL ISLAM FCA)
General Manager & CFO

(MD. ANWARUL ISLAM)
Chief Executive Officer

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Director

(DR. MD. FAZLUL HOQUE)
Director

(SYED ABU NASER BUKHTEAR AHMED)
Chairman

Dated, Dhaka
27-May-2025

Agrani Bank PLC.
Consolidated Liquidity Statement
 (Asset and Liability Maturity Analysis)
As at 31 December 2024

		Amount in BDT				
		Up to 01 month	1 - 3 months	3 - 12 months	1 - 5 years	More than 5 years
						Total
Assets						
Cash in hand		13,439,060,965	-	-	-	56,541,071,083
Balance with other banks and financial institutions		2,408,180,165	14,634,829,772	19,364,077,557	4,291,742,478	40,698,829,972
Money at call and short notice		1,490,100,000	-	-	-	1,490,100,000
Investment		12,005,481,611	22,591,601,950	68,866,767,956	98,209,595,375	285,760,462,230
Loans and advances		41,263,405,725	82,546,984,571	242,568,974,521	184,589,732,510	791,391,813,141
Fixed assets including land, furniture and fixtures		-	-	-	-	17,540,698,319
Other assets		36,457,008,282	-	5,306,841,331	49,541,825,996	91,305,675,609
Non-banking assets		-	-	-	-	417,161,455
Total Assets		107,063,236,748	119,773,416,293	336,106,661,365	336,632,896,359	1,285,145,811,809
Liabilities:						
Borrowing from Bangladesh Bank, other banks, financial institutions		1,595,690,901	1,993,329,864	1,038,401,423	10,751,692,000	4,185,068,851
Subordinated debt		-	-	-	800,000,000	-
Deposits and other accounts		88,813,269,860	116,952,359,782	321,380,547,071	321,523,625,788	143,819,121,596
Provision and other liabilities		5,491,671,078	-	-	-	234,794,601,729
Total Liabilities		95,900,631,839	118,945,689,646	322,418,948,494	333,075,317,788	1,253,139,379,943
Net Liquidity Gap		11,162,604,909	827,726,647	13,687,712,871	3,557,578,571	32,006,431,866

Net result of the Liquidity Statement represents the Shareholders' Equity of the Bank.


 (MUHAMMED DIDARUL ISLAM FCA)
 General Manager/ & CFO


 (MD. ANWARUL ISLAM)
 Chief Executive Officer


 (DR. MD. FAZLUL HOQUE)
 Director


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 Chairman


 (KABIRUL EZDANI KHAN)
 Director

Dated, Dhaka
 27-May-2025

Agrani Bank PLC.
Balance Sheet
As at 31 December 2024

Amount in BDT

PROPERTY & ASSETS	Notes	31-12-2024	31-12-2023
Cash:	03	56,362,301,666	65,821,794,987
Cash in hand (including foreign currencies)		13,198,291,736	9,823,347,167
Balance with Bangladesh Bank and its agent bank (including foreign currencies)		43,164,009,930	55,998,447,820
Balance with Other Banks and Financial Institutions:	04	40,503,643,345	44,280,063,143
In Bangladesh		38,252,868,077	41,525,205,395
Outside Bangladesh		2,250,775,268	2,754,857,748
Money at Call and Short Notice	05	1,490,100,000	505,300,000
Investments:	06	277,596,742,238	254,436,249,175
Government		215,989,835,332	178,394,824,041
Others		61,606,906,906	76,041,425,134
Loans and advances:	07	790,374,095,378	756,992,356,111
Loans, cash credit & overdraft etc.		788,096,939,239	754,783,519,097
Bills discounted and purchased		2,277,156,139	2,208,837,014
Fixed assets			
including land, building, furniture and fixtures	08	17,413,028,295	17,460,463,456
Other Assets	09	96,903,257,056	91,044,569,544
Non-banking Assets	9.6	417,161,455	417,161,455
Total Assets		1,281,060,329,433	1,230,957,957,871
LIABILITIES & CAPITAL			
Liabilities:			
Borrowings from Other Banks, Financial Institutions and Agents	10	20,109,772,113	25,708,465,643
Subordinated debt	10.5	800,000,000	2,200,000,000
Deposit and Other Accounts:	11	992,322,216,115	989,087,929,302
Current deposits & other accounts		217,456,610,541	225,161,480,460
Bills payable		16,081,775,073	15,909,471,045
Savings bank deposits		301,170,539,264	293,790,343,895
Fixed deposits		457,613,291,237	454,226,633,902
Other Liabilities	12	236,606,973,431	172,485,046,255
Total Liabilities		1,249,838,961,659	1,189,481,441,200
Capital/Shareholders' Equity:			
Paid-up capital	13.2	20,722,940,400	20,722,940,400
Reserve:		21,872,861,649	21,872,861,649
Statutory reserve	14	10,373,180,026	10,373,180,026
General reserve	15	548,555,335	548,555,335
Risk fund	15.1	100,000,000	100,000,000
Asset revaluation reserve	16	10,851,126,288	10,851,126,288
Revaluation & amortization reserve	17	82,720,711	250,564,065
Retained surplus/(deficit)	18	(11,457,154,986)	(1,369,849,443)
Total Shareholders' Equity		31,221,367,774	41,476,516,671
Total Liabilities and Shareholders' Equity		1,281,060,329,433	1,230,957,957,871

Agrani Bank PLC.
Off Balance Sheet
As at 31 December 2024

		Amount in BDT	
Contingent Liabilities:	Notes	31-12-2024	31-12-2023
Acceptances and endorsements	21	301,269,720,046	314,743,135,137
Letters of guarantee	21.1	10,712,538,439	15,367,127,676
Letters of credit	21.2	249,721,587,942	239,132,741,785
Bills for collection	21.3	34,056,958,424	53,434,594,195
Other contingent liabilities	21.4	6,778,635,241	6,808,671,481
Other commitments:		-	-
Documentary credit and short term trade-related transactions		-	-
Liability on account of outstanding forward exchange contract		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total Off-Balance Sheet Items		301,269,720,046	314,743,135,137

These financial statements should be read in conjunction with the annexed notes 1 to 53.


(MUHAMMED DIDARUL ISLAM FCA)
 General Manager & CFO


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 Chief Executive Officer


(KABIRUL EKDANI KHAN)
 Director

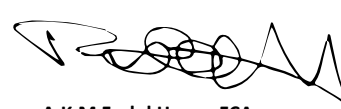

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Dated, Dhaka
 27-May-2025

Agrani Bank PLC.
Profit and Loss Account
For the year ended 31 December 2024

Amount in BDT

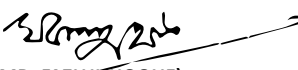
	Notes	2024	2023
Operating income			
Interest and revenue income	23	53,129,833,177	50,087,735,516
Interest paid on deposits, borrowings etc.	24	(52,627,110,184)	(44,664,621,330)
Net interest income		502,722,993	5,423,114,186
Investment income	25	23,171,588,507	18,942,266,650
Commission, exchange earnings and brokerage	26	9,148,708,018	8,879,776,088
Other operating income	27	1,746,640,065	2,050,422,866
		34,066,936,590	29,872,465,604
Total Operating Income		34,569,659,583	35,295,579,790
Operating expenses			
Salary and allowances	28	12,001,418,761	11,641,784,338
Rent, taxes, insurance, electricity etc.	29	1,271,507,179	1,131,823,364
Legal expenses	30	35,915,675	17,446,558
Postage, stamp, telecommunication etc.	31	266,922,636	222,052,726
Stationery, printing, advertisement etc.	32	275,194,513	260,187,617
Chief Executive's salary and allowances	33	5,601,667	5,350,000
Directors' fees	34	3,383,417	6,277,422
Auditors' fees	35	4,250,000	4,225,000
Depreciation, Amortization and Repair of bank's assets	36	1,886,433,586	1,960,092,007
Other expenses	37	3,712,954,096	2,895,152,564
Total operating expenses		19,463,581,530	18,144,391,596
Profit/(Loss) before provision & tax		15,106,078,053	17,151,188,194
Provision for loans and advances	38	8,000,000,000	9,600,000,000
Provision for diminution in the value of Investments	39	10,280,025,129	630,575,952
Other provision	39.1	6,108,899,802	4,326,793,043
Total provision		24,388,924,931	14,557,368,995
Net profit/(loss) before Tax		(9,282,846,878)	2,593,819,199
Provision for Tax			
Current Tax	12.4	4,766,392,807	4,750,959,703
Deferred Tax	9.4	(4,682,077,631)	(2,847,435,198)
		84,315,176	1,903,524,505
Net profit/(loss) after Tax		(9,367,162,054)	690,294,694
Retained earnings brought forward from previous years		(1,369,849,443)	(1,525,481,887)
Net effect of all items directly recognized in Equity-retained earnings	18.1	(720,143,489)	(8,995,463)
		(11,457,154,986)	(844,182,656)
Appropriation:			
Statutory reserve	14	-	518,763,840
Start-up fund		-	6,902,947
		-	525,666,787
Retained surplus/(deficit)	18	(11,457,154,986)	(1,369,849,443)
Earnings Per Share (EPS)	13.3.2	(45.20)	3.33

These financial statements should be read in conjunction with the annexed notes 1 to 53.


(MUHAMMED DIDARUL ISLAM FCA)
 General Manager & CFO


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 Director


(DR. MD. FAZLUL HOQUE)
 Director


(SYED ABU NASER BUKHTEAR AHMED)
 Chairman

G. Kibria & Co.
 Chartered Accountants
 FRC Enlistment Number: CAF-001-030

Hussain Farhad & Co.
 Chartered Accountants
 FRC Enlistment Number: CAF-001-125


A.K. Gulam Kibria FCA
 Engagement Partner
 ICAB Enrollment Number: 0392
 DVC: 2505290392AS105486


A.K.M Fazlul Haque FCA
 Engagement Partner
 ICAB Enrollment Number: 1090
 DVC: 2505291090AS350879

Dated, Dhaka
 27-May-2025

Agrani Bank PLC.
Statement of Changes in Equity
For the year ended 31 December 2024

Particulars	Amount in BDT							
	Paid up Capital	Revaluation & Amortization Reserve	Statutory Reserve	General Reserve	Risk Fund	Asset Revaluation Reserve	Retained Surplus	Total
Balance as at 01, January 2024	20,722,940,400	250,564,065	10,373,180,026	548,555,335	100,000,000	10,851,126,288	(1,369,849,443)	41,476,516,671
Adjustment during the year:								
Surplus of Amortization of Securities (HTM)	-	-	-	-	-	-	-	-
Revaluation reserve on investment in Govt. Securities (HFT)	-	-	-	-	-	-	-	-
Retained surplus	-	-	-	-	-	-	(720,143,489)	(720,143,489)
Restated balance	20,722,940,400	250,564,065	10,373,180,026	548,555,335	100,000,000	10,851,126,288	(2,089,992,932)	40,756,373,182
Amortization of Securities (HTM)	-	(143,406,503)	-	-	-	-	-	(143,406,503)
Revaluation reserve on investment in Govt. Securities (HFT)	-	(5,036,699,261)	-	-	-	-	-	(5,036,699,261)
Surplus on account of revaluation of investments in Approved Securities:	-	-	-	-	-	-	-	-
Held to Maturity (HTM) (Note-17)	-	-	-	-	-	-	-	-
Held for Trading (HFT) (Note-17)	-	5,012,262,410	-	-	-	-	-	5,012,262,410
Issue of Share Capital (Right Share)	-	-	-	-	-	-	-	-
Transfer from loan & other provision	-	-	-	-	-	-	-	-
Net profit for the year	-	-	-	-	-	-	(9,367,162,054)	(9,367,162,054)
General reserve	-	-	-	-	-	-	-	-
Start-up fund	-	-	-	-	-	-	-	-
Statutory Reserve	-	-	-	-	-	-	-	-
Balance as at December 31, 2024	20,722,940,400	82,720,711	10,373,180,026	548,555,335	100,000,000	10,851,126,288	(11,457,154,986)	31,221,367,774
Balance as at December 31, 2023	20,722,940,400	250,564,065	10,373,180,026	548,555,335	100,000,000	10,851,126,288	(1,369,849,443)	41,476,516,671

These financial statements should be read in conjunction with the annexed notes 1 to 53.


(MUHAMMED DIDARUL ISLAM FCA)
 General Manager/ & CFO


(MD. ANWARUL ISLAM)
 Chief Executive Officer


(DR. MD. FAZLUL HOQUE)
 Director


(SYED ABU NASER BUKHTEAR AHMED)
 Chairman

Dated, Dhaka
 27-May-2025


(KABIRUL EZZANI KHAN)
 Director

Agrani Bank PLC.

Cash Flow Statement

For the year ended 31 December 2024

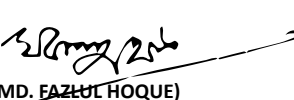
Amount in BDT

	Notes	2024	2023
A. Cash flows from operating activities			
Interest receipts in cash	42	52,733,480,876	49,851,681,215
Interest payments	43	(50,855,277,608)	(42,368,556,548)
Dividend receipts		147,922,044	290,795,601
Fees and commission receipts		3,213,831,371	3,710,994,382
Recovery of loans previously written off		427,107,592	500,680,010
Income from Investment		23,833,371,133	18,612,284,218
Cash payment to employees		(12,007,045,428)	(11,647,248,379)
Cash payments to suppliers		(1,088,858,060)	(683,749,532)
Income taxes paid		(5,792,203,189)	(3,081,780,358)
Receipts from other operating activities	44	1,764,342,233	2,081,731,366
Payments for other operating activities	45	(4,500,633,744)	(3,882,299,446)
Operating profit/(loss) before changing in operating assets and liabilities		7,876,037,220	13,384,532,529
(Increase)/decrease in operating assets and liabilities			
Statutory Deposits		-	-
Purchase/sale of trading securities		22,870,773,545	62,227,078,905
Loans & Advances to other banks		-	-
Loans & Advances to customers		(33,381,739,267)	(27,610,404,257)
Other assets		(13,315,943,465)	(3,352,882,896)
Deposits from other banks		(8,885,739,148)	(18,023,231,634)
Deposits from customers		12,120,025,961	76,340,588,988
Other liabilities account of customers		-	-
Trading liabilities		-	-
Other liabilities		48,304,657,027	(6,776,880,595)
		27,712,034,653	82,804,268,511
Net cash from operating activities (A)		35,588,071,873	96,188,801,040
B. Cash flows from investing activities			
Proceeds from sale of securities		14,435,518,224	1,867,722,500
Payments for purchase of securities		(60,756,504,348)	(95,803,287,540)
Purchase/sale of property, plant & equipment		(672,516,865)	(428,050,237)
Purchase/sale of subsidiary		-	-
Net cash from investing activities (B)		(46,993,502,989)	(94,363,615,277)
C. Cash flows from financing activities			
Receipts from issue of loan capital & debt security		(1,400,000,000)	(1,400,000,000)
Payments for redemption of loan capital & debt security		-	-
Receipts from/Payments to other borrowings		(5,598,693,530)	(1,856,701,203)
Receipts from issue of ordinary share		-	-
Dividends paid		-	-
Net cash from financing activities (C)		(6,998,693,530)	(3,256,701,203)
Net increase in cash and cash equivalents (A+B+C)		(18,404,124,646)	(1,431,515,440)
Effect of exchange rate change on cash and cash equivalent		6,162,903,827	4,984,151,789
Cash and cash equivalents at the beginning of the year		110,625,627,430	107,072,991,081
Cash and cash equivalents at the end of the year	46	98,384,406,611	110,625,627,430


(MUHAMMED DIDARUL ISLAM FCA)
General Manager & CFO


(MD. ANWARUL ISLAM)
Chief Executive Officer


(KABIRUL EZDANI KHAN)
Director


(DR. MD. FAZLUL HOQUE)
Director


(SYED ABU NASER BUKHTEAR AHMED)
Chairman

Dated, Dhaka
27-May-2025

Agrani Bank PLC.
Liquidity Statement
 (Asset and Liability Maturity Analysis)
 As at 31 December 2024

		Amount in BDT				
		Up to 01 month	1 - 3 months	3 - 12 months	1 - 5 years	More than 5 years
		Total				
Assets:						
Cash in hand	13,439,060,965	-	-	-	-	42,923,240,701
Balance with other banks and financial institutions	2,250,775,268	14,634,829,772	13,118,259,125	-	3,736,742,478	6,763,036,702
Money at call and short notice	1,490,100,000	-	-	-	-	-
Investment	3,841,761,619	22,591,601,950	68,866,767,956	84,087,015,338	98,209,595,375	84,087,015,338
Loans and advances	40,245,687,962	82,546,984,571	242,568,974,521	184,589,732,510	240,422,715,814	240,422,715,814
Fixed assets including land, furniture and fixtures	-	-	-	-	-	17,413,028,295
Other assets	36,457,008,282	-	5,306,841,331	-	55,139,407,443	-
Non-banking assets	-	-	-	-	-	417,161,455
Total Assets	97,724,394,096	119,773,416,293	329,860,842,933	341,675,477,806	392,026,198,305	1,281,060,329,433
Liabilities:						
Borrowing from Bangladesh Bank, Other banks, financial institutions and agents	1,595,690,901	2,538,918,938	1,038,401,423	-	10,751,692,000	4,185,068,851
Subordinated debt	-	-	-	-	800,000,000	-
Deposits and other accounts	88,813,269,860	116,952,359,782	321,380,547,071	321,523,625,788	143,652,413,614	992,322,216,115
Provision and other liabilities	5,491,671,078	-	-	-	231,115,302,353	236,606,973,431
Total Liabilities	95,900,631,839	119,491,278,720	322,418,948,494	333,075,317,788	378,952,784,818	1,249,838,961,659
Net Liquidity Gap	1,823,762,257	282,137,573	7,441,894,439	8,600,160,018	13,073,413,487	31,221,367,774

Net result of the Liquidity Statement represents the Shareholders' Equity of the Bank.


 (MUHAMMED DIDARUL ISLAM FCA)
 General Manager & CFO


 (MD. ANWARUL ISLAM)
 Chief Executive Officer


 (DR. MD. FAZLUL HOQUE)
 Director


 (SYED ABU NASER BUKHTEAR AHMED)
 Chairman

Dated, Dhaka
 27-May-2025

Agrani Bank PLC. and It's Subsidiaries
Notes to the Financial Statements
As at and for the year ended 31 December 2024

1. Corporate Profile and Activities of the Bank

1.1 Establishment and Legal Status of the Bank

Agrani Bank PLC. (the "Bank") has been incorporated as a Public Limited Company on May 17, 2007 Vide Certificate of Incorporation No. C-66888 (4380)/07. The Bank has taken over the business of Agrani Bank (emerged as a Nationalized Commercial Bank in 1972, pursuant to Bangladesh Bank (Nationalization) Order No. 1972 (P.O. # 26 of 1972) on a going concern Basis through a Vendor Agreement signed between the Ministry of Finance of the Peoples' Republic of Bangladesh on behalf of Agrani Bank and the Board of Directors on behalf of Agrani Bank PLC. on November 15, 2007 with a retrospective effect from July 01, 2007. The Bank's current shareholdings comprise Government of the Peoples' Republic of Bangladesh and 07 (Seven) other shareholders nominated by the Government. The Bank has 979 branches and 60 windows that are working under Islamic Banking Unit complying with the rules of Islamic Shariah. The Bank has 6 (Six) 100% owned subsidiaries named Agrani Equity & Investment Limited, Agrani SME Financing Company Limited, Agrani Remittance House SDN BHD Malaysia, Agrani Exchange House Private Limited Singapore, Agrani Remittance House Canada Inc and Agrani Exchange Company (Australia) Pty Limited.

1.2 Nature of Business

1.2.1 Conventional Banking

The principal activities of the bank are to provide all kinds of commercial banking services to its customers through its branches and SME Centers and electronic delivery channels in Bangladesh.

1.2.2 Islamic Banking Unit

The Bank obtained instruction to operate Islamic Banking Unit vide letter no. BRPD(P-3)745(3)/2009-2567 dated July 22, 2009. The Bank commenced operation of its 05 (Five) Islamic windows on February 28, 2010. Now, there are 60 Islamic Banking Windows operating in different locations in the country. The Islamic Banking Windows are governed under the rules and guidelines of Bangladesh Bank. The principal activities of the windows are to provide all kinds of Islamic Commercial Banking services to its customers.

1.2.3 Off-shore Banking Unit

The Bank obtained the Off-shore Banking Unit permission vide letter no # BRPD (P-3)744(27)/2013-1993 dated December 03, 2013. The Off-shore Banking Unit is a separate Banking Unit of Agrani Bank PLC., operates its business through separate counter. The Off-shore Banking Unit is governed under the rules and guidelines of Bangladesh Bank. The Bank commenced the operation of its Off-shore Banking Unit with effect from the year 2013. The Unit is located at Chittagong EPZ Branch, Chittagong. Separate financial statements of Off-shore Banking Unit are also prepared.

1.3 Subsidiaries of the Bank

The financial statements of subsidiaries which are included in the consolidated financial statements of the Group have been prepared using uniform accounting policies of the Bank (Parent) for transactions and other events of similar nature. There is no significant restriction on the ability of subsidiaries to transfer funds to the parent in the form of cash dividends or to repay loans and advances. The Bank has 06 (Six) subsidiaries out of which Agrani Equity and Investment Limited & Agrani SME Financing Company Limited have been incorporated in Bangladesh and other four subsidiaries- Agrani Exchange House Private Limited incorporated in Singapore, Agrani Remittance House SDN, BHD. incorporated in Malaysia, Agrani Exchange Company (Australia) Pty Limited incorporated in Australia and Agrani Remittance House Canada, Inc. incorporated in Canada.

1.3.1 Agrani Equity and Investment Limited

The Company is a public limited registered under the Companies Act 1994. The Company was incorporated in Bangladesh on 16 March 2010 with Certificate of Incorporation No. C-8357/10 whose registered office is located at 9/D, Dilkusha, Motijheel, Dhaka-1000, Bangladesh. The Company is a wholly-owned subsidiary of Agrani Bank PLC., a fully state-owned bank of Bangladesh, which is also the Company's ultimate holding company. The principal activities of the Company comprise merchant banking, portfolio management, issue management and underwriting.

Agrani Bank PLC. and Its Subsidiaries
Notes to the Financial Statements
As at and for the year ended 31 December 2024

1.3.2 Agrani SME Financing Company Limited

The Company has been incorporated as a public limited company on 27 October, 2010 vide certificate of incorporation No. C- 87827/10. The company has taken over the ongoing work of Small Enterprise Development Project (A Norway and Agrani bank funded Project of Ministry of Finance, Bangladesh) on a going concern Basis through a Vendor's Agreement signed between the Ministry of Finance of the People's Republic of Bangladesh, the Board of Directors on behalf of the Agrani Bank PLC. and the Board of Directors on behalf of the Agrani SME Financing Company Limited on 27 December, 2011. The principal activities of the Company are providing support to Small and Medium Enterprises all over the country through training program on limited Basis and providing loan to the customers.

1.3.3 Agrani Exchange House Private Limited, Singapore

Agrani Exchange House Private Limited is a limited liability company incorporated and domiciled in the Republic of Singapore with the Registration No. 200200048D whose registered office and principal place of business is located at 5A Lembu Road Singapore 208444. The Company is a wholly-owned subsidiary of Agrani Bank PLC., a fully state owned bank of Bangladesh, which is also the Company's ultimate holding company. The principal activities of the Company are to carry on the remittance business and to undertake and participate in any or all transactions, activities and operations commonly carried on or undertaken by remittance and exchange houses.

1.3.4 Agrani Remittance House SDN. BHD., Malaysia

The Company is a private limited liability company, incorporated and domiciled in Malaysia with the Registration No. 706823-M whose registered office is located at Suite 13.01, 13th Floor, Tower Block Plaza Pekeliling, Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia. The Company is a wholly-owned subsidiary of Agrani Bank PLC., a fully state-owned bank of Bangladesh, which is also the Company's ultimate holding company. The principal activity of the Company is that of providing remittance services to legal Bangladeshi expatriates working in Malaysia.

1.3.5 Agrani Exchange Company (Australia) Pty. Limited

The Company is a private limited liability company, incorporated and domiciled in Australia with the Corporation No. 154851546 whose registered office is located at 301 Castlereagh Street, Sydney NSW 2000. The Company is a wholly-owned subsidiary of Agrani Bank PLC., a fully state owned bank of Bangladesh, which is also the Company's ultimate holding company. The principal activity of the Company is that of providing remittance services to Bangladeshi expatriates working in Australia. On 25 July 2016, the directors of Agrani Exchange Company (Australia) Pty. Limited resolved that the business operation of the Company be terminated and the Company be wound up. Liquidation of Agrani Exchange Company (Australia) Pty. is in process.

1.3.6 Agrani Remittance House Canada, Inc.

Agrani Remittance House Canada, Inc. is a limited liability company incorporated and domiciled in Canada with the Corporation No. 819190-5 whose registered office is located at 2962 Danforth avenue, East York, Toronto on M4C 1M6. The Company is a wholly-owned subsidiary of Agrani Bank PLC., a fully state-owned bank of Bangladesh, which is also the Company's ultimate holding company. The principal activities of the Company are to carry on the remittance business and to undertake and participate in any or all transactions, activities and operations commonly carried on or undertaken by remittance and exchange houses.

2. Basis of Preparation and Significant Accounting Policies

Separate and Consolidated Financial Statements

The separate financial statements of the Bank as at and for the year ended 31 December 2024 comprise those of Domestic Banking (main operation including Conventional Banking and Islamic banking) and Offshore Banking operations, and the consolidated financial statements of the group comprise those of 'the Bank' (parent company) and its subsidiaries (together referred to as 'the group' and individually referred to as 'group entities/subsidiaries').

2.1 Statement of compliance

The consolidated and separate financial statements of the Group and the Bank have been prepared in accordance with International Financial Reporting Standards (IFRSs) as adopted by the the Financial Reporting Council (FRC) under the Financial Reporting Act, 2015 (FRA) and the requirements of the Banking Companies Act, 1991 (as amended up to date), the rules and regulations issued by Bangladesh Bank (BB), the Companies Act 1994. In case any requirement of the Banking Companies Act, 1991 (as amended up to date), and provisions and circulars issued by Bangladesh Bank differ with those of IFRSs, the requirements of the Banking Companies Act 1991 (as amended

Agrani Bank PLC. and It's Subsidiaries
Notes to the Financial Statements
As at and for the year ended 31 December 2024

up to date), and provisions and circulars issued by Bangladesh Bank shall prevail. The Bank has also complied with the requirements of following laws & regulations, as relevant:

- The Bank Company Act 1991(as amended up to date)
- The Companies Act, 1994
- Rules, regulations and circulars issued by the Bangladesh Bank from time to time
- The Income Tax Ordinance 1984
- The Income Tax Rules 1984
- The Income Tax Act 2023
- Value Added Tax and Supplementary Duty Act 2012
- Value Added Tax and Supplementary Duty Rules 2016
- International Financial Reporting Standards (IFRS)

However, material departures from the requirements of IFRSs are as follows:

(a) Presentation of financial statements

IFRS:

As per IAS 1 Presentation of financial statements, financial statements shall comprise a statement of financial position as at the end of the period, a statement of profit or loss and other comprehensive income for the period, a statement of changes in equity for the period, a statement of cash flows for the period, notes - comprising significant accounting policies and other explanatory information. As per IAS 1, the entity shall also present current and non-current assets and liabilities as separate classifications in its statement of financial position.

Bangladesh Bank:

The presentation of the financial statements in prescribed format (i.e. balance sheet, profit and loss account, cash flow statement, statement of changes in equity, liquidity statement) and certain disclosures therein are guided by the First Schedule (section 38) of the Banking Companies Act 1991 (as amendment up to date) and BRPD circular no. 14 dated 25 June 2003 and subsequent guidelines of Bangladesh Bank. In the prescribed format there is no option to present assets and liabilities under current and non-current classifications

(b) Investments in shares and securities

IFRS:

As per requirements of IFRS 9, classification and measurement of investment in shares and securities will depend on how these are managed (the entity's business model) and their contractual cash flow characteristics. Based on these factors it would generally fall either under "at fair value through profit or loss account" or under "at fair value through other comprehensive income" where any change in the fair value (as measured in accordance with IFRS 13) at the year-end is taken to profit and loss account or other comprehensive income respectively.

Bangladesh Bank:

As per BRPD circular no. 14 dated 25 June 2003 investments in quoted shares and unquoted shares are revalued at the year end at market price and as per book value of last audited balance sheet respectively. Provision should be made for any loss arising from diminution in value of investment; otherwise investments are recognized at cost value.

(c) Revaluation gain/loss on Government securities

IFRS:

As per requirement of IFRS 9 where securities will fall under the category of fair value through profit or loss account, any change in the fair value of assets is recognized through the profit and loss account. Securities designated as amortized cost are measured at effective interest rate method and interest income is recognized through the profit and loss account.

Bangladesh Bank:

HFT securities are revalued on the Basis of mark to market and at year end any gains on revaluation of securities which have not matured as at the balance sheet date are recognized in other reserves as a part of equity and any losses on revaluation of securities which have not matured as at the balance sheet date are charged in the profit

Agrani Bank PLC. and It's Subsidiaries
Notes to the Financial Statements
As at and for the year ended 31 December 2024

and loss account. Interest on HFT securities including amortization of discount are recognized in the profit and loss account. HTM securities which have not matured as at the balance sheet date are amortized at the year end and gains or losses on amortization are recognized in other reserve as a part of equity.

(d) Provision on loans and advances

IFRS:

As per IFRS 9 an entity shall recognize an impairment allowance on loans and advances based on expected credit losses. At each reporting date, an entity shall measure the impairment allowance for loans and advances at an amount equal to the lifetime expected credit losses if the credit risk on these loans and advances has increased significantly since initial recognition whether assessed on an Individual or collective basis considering all reasonable information, including that which is forward-looking. For those loans and advances for which the credit risk has not increased significantly since initial recognition, at each reporting date, an entity shall measure the impairment allowance at an amount equal to 12 month expected credit losses that may result from default events on such loans and advances that are possible within 12 months after reporting date.

Bangladesh Bank:

As per Bangladesh Bank instructions vide different circulars, a general provision @ 0.25% to 2% under different categories of unclassified loans (standard/SMA loans) and special general provision for Covid-19 @ 1% on PBD (Payment by deferral) facilitated accounts, should be maintained regardless of objective evidence of impairment and specific provision for classified Loans (SS/DF/BL) should be made at 5%, 20%, 50% and 100% depending on type of loans. Also, a general provision @ 0.5% - 1% should be provided for certain off-balance sheet exposures. Such provision policies are not specifically in line with those prescribed by IFRS 9.

(e) Recognition of interest in suspense

IFRS:

Loans and advances to customers are generally classified at amortized cost as per IFRS 9 and interest income is recognized by using the effective interest rate method to the gross carrying amount over the term of the loan. Once a loan subsequently become credit-impaired, the entity shall apply the effective interest rate to the amortized cost of these loans and advances.

Bangladesh Bank:

As per BRPD circular no. 14 dated 23 September 2012, once a loan is classified, interest on such loans are not allowed to be recognized as income, rather the corresponding amount needs to be credited to an interest in suspense account, which is presented as liability in the balance sheet.

(f) Other comprehensive income

IFRS:

As per 'IAS 1- Presentation of Financial Statements', Other Comprehensive Income (OCI) is a component of financial statements or the elements of OCI are to be included in a single Other Comprehensive Income statement.

Bangladesh Bank:

Bangladesh Bank has issued templates for financial statements which are to be followed by all banks. The templates of financial statements issued by Bangladesh Bank do not include Other Comprehensive Income nor are the elements of Other Comprehensive Income allowed to be included in a single Other Comprehensive Income (OCI) Statement. As such the Bank does not prepare the other comprehensive income statement. However, elements of OCI, if any, are shown in the statements of changes in equity.

(g) Financial instruments - presentation and disclosure

In several cases Bangladesh Bank guidelines categories, recognize, measure and present financial instruments differently from those prescribed in IFRS 9. As such full disclosure and presentation requirements of IFRS 7 and IAS 32 cannot be made in the financial statements.

(h) Financial guarantees

IFRS:

As per IFRS 9, financial guarantees are contracts that require the issuer to make specified payments to reimburse the

Agrani Bank PLC. and It's Subsidiaries
Notes to the Financial Statements
As at and for the year ended 31 December 2024

holder for a loss it incurs because a specified debtor falls to make payment when due in accordance with the original or modified terms of a debt instrument. Financial guarantee liabilities are recognized initially at their fair value plus transaction costs that are directly attributable to the issue of the financial liabilities. The financial guarantee liability is subsequently measured at the higher of the amount of loss allowance for expected credit losses as per impairment requirement and the amount initially recognized less, income recognized in accordance with the principles of IFRS 15. Financial guarantees are included within other liabilities.

Bangladesh Bank:

As per BRPD circular no. 06 dated 25 April 2023, financial guarantees such as letter of credit and letter of guarantee will be treated as off-balance sheet items. No liability is recognized for the guarantee except the cash margin. However, a general provision @ 0.5% to 1% is provided against such guarantee.

(i) REPO transactions

IFRS:

When an entity sells a financial asset and simultaneously enters into an agreement to repurchase the same (or a similar asset) at a fixed price on a future date (REPO or stock lending), the arrangement is accounted for as a collateralized borrowing and the underlying asset continues to be recognized in the entity's financial statements. This transaction will be treated as borrowing and the difference between selling price and repurchase price will be treated as interest expense.

Bangladesh Bank:

As per BB circulars/guidelines, when a bank sells a financial asset and simultaneously enters into an agreement to repurchase the same (or a similar asset) at a fixed price on a future date (REPO or stock lending), the arrangement is accounted for as a normal sale transaction and the financial assets should be derecognized in the seller's book and recognized in the buyer's book.

(j) Cash and cash equivalents

IFRS:

Cash and cash equivalent items should be reported as cash item as per 'IAS 7- Statement of Cash Flows'.

Bangladesh Bank:

Some cash and cash equivalent items such as 'money at call and on short notice', treasury bills, Bangladesh Bank bills and prize bonds are not shown as cash and cash equivalents. Money at call and on short notice is presented on the face of the balance sheet, and treasury bills and prize bonds are shown in investments.

(k) Non-banking assets

IFRS:

No indication in the name of Non-banking asset is found in any IFRS.

Bangladesh Bank:

As per BRPD circular no. 14 dated 25 June 2003, there must exist a face item named Non-banking asset.

(l) Cash flow statement

IFRS:

AS per 'IAS 7- Statement of Cash Flows' the Cash flow statement can be prepared using either the direct method or the indirect method. The presentation is selected to present these cash flows in a manner that is most appropriate for the business or industry. The method selected is applied consistently.

Bangladesh Bank:

As per BRPD circular no. 14 dated 25 June 2003, cash flow is the mixture of direct and indirect methods.

Agrani Bank PLC. and It's Subsidiaries
Notes to the Financial Statements
As at and for the year ended 31 December 2024

(m) Balance with Bangladesh Bank (CRR)

IFRS:

Balance with Bangladesh Bank should be treated as other asset as it is not available for use in day to day operations as per 'IAS 7- Statement of Cash Flows'.

Bangladesh Bank:

Balance with Bangladesh Bank is treated as cash and cash equivalents.

(n) Presentation of intangible asset

IFRS:

An intangible asset must be identified and recognized, and the disclosure must be given as per 'IAS 38-Intangible Assets'.

Bangladesh Bank:

There is no regulation for intangible assets in BRPD circular no.14 dated 25 June 2003.

(o) Off balance sheet items

IFRS:

There is no term in the name of off-balance sheet items in any IFRS; hence there is no requirement for disclosure of off-balance sheet items on the face of the balance sheet.

Bangladesh Bank:

As per BRPD circular no.14 dated 25 June 2003, off balance sheet items (e.g. Letter of credit, Letter of guarantee etc.) must be disclosed separately on the face of the balance sheet.

(p) Loans and advances net of provision

IFRS:

Loans and advances shall be presented at amortized cost net of any write down for impairment (expected credit losses that result from all possible default events over the life of the financial instrument).

Bangladesh Bank:

As per BRPD circular no.14 dated 25 June 2003, provision on loans and advances should be presented separately as liability and cannot be netted off against loans and advances.

2.2 Basis for Measurement

The consolidated and separate financial statements of the Bank have been prepared on the historical cost basis except for the following items:

- a) Government Treasury Bills and Bonds designated as 'Held for Trading (HFT)' at present value using marking to market concept with gain crediting to revaluation reserve.
- b) Government Treasury Bills and Bonds designated as 'Held to Maturity (HTM)' at present value using amortization concept.
- c) Land and building at revalued amounts.

2.3 Use of estimates and judgments

The preparation of consolidated financial statements and separate financial statements (solo) of the Bank required management to make judgments, estimates and assumptions that affected the application of accounting policies and the reported amounts of assets, liabilities, income and expenditures. Actual results may differ from these estimates.

Estimates and underlying assumptions have been reviewed considering business realities. Revisions of accounting estimates have been recognized in the period in which the estimates have been revised and in the future periods

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affected, if applicable.

The preparation of financial statements in conformity with adopted IFRSs and BRPD circulars requires the use of certain critical accounting estimates. It also requires management to exercise its judgment in the process of applying the Group's accounting policies. Key estimates include the following:

- Loan loss provision
- Revaluation of land
- Deferred tax assets/liabilities
- Gratuity & superannuation fund
- Useful lives of depreciable assets

2.4 Foreign currency transactions

2.4.1 Functional and presentational currency

Financial statements of the Bank have been presented in Bangladeshi Taka (BDT), which is the Bank's functional and presentational currency except for OBU, where the functional currency is US Dollar (USD). All financial information presented in BDT and US Dollar (USD) has been rounded off to the nearby integer, except when otherwise indicated. Because of the effects of rounding off, the totals in some instances, may not match the sum of individual balances.

2.4.2 Foreign currency transaction

Foreign currency transactions have been converted into equivalent BDT at the ruling exchange rates on the respective date of such transactions as per IAS 21 "The Effects of Changes in Foreign Exchange Rates". Foreign Currency conversion rates for the year 2024 are as follows:

(Spot Rate)

Sl.	Particular	SGD	MYR	CAD	AUD	USD
1	Assets & Liabilities	88.25	26.87	83.64	74.60	120
2	Income & Expenses	83.25	25.38	80.64	72.90	120

Here, SGD, MYR, CAD, AUD and USD indicate Singaporean Dollar, Malaysian Ringgit, Canadian Dollar, Australian Dollar and USD respectively.

2.4.3 Commitment

Commitments for outstanding forward foreign exchange contracts disclosed in the consolidated financial statements and separate financial statements of Bank have been translated at contracted rates. Contingent liabilities/commitments for letter of credit, letter of guarantee and acceptance denominated in foreign currencies have been expressed in BDT terms at the rates of exchange ruling on the balance sheet date.

2.4.4 Transaction gains and losses

Gains or losses arising out of transaction of foreign exchange have been included in the Profit and Loss Statement and in Balance Sheet.

2.4.5 Foreign operations

The assets & liabilities of foreign operations are translated to Bangladeshi BDT at exchange rate prevailing at the balance sheet date. The income & expenses of foreign operations are translated at average rate of exchange for the year. Foreign currency differences are recognized and presented in the foreign currency translation reserve in equity.

2.5 Basis for Consolidation

The consolidated financial statements include the financial statements of Agrani Bank PLC. and its six subsidiaries named Agrani Equity and Investment Limited, Agrani SME Financing Company Limited, Agrani Exchange House Private Limited, Singapore, Agrani Remittance House, BHD, Malaysia, Agrani Exchange Co. (Australia) Pty. Limited, Agrani Remittance House Canada, Inc. made up to the end of the financial year. The Consolidated financial statements have been prepared in accordance with International Financial Reporting Standard-10 'Consolidated Financial Statements'. These Consolidated financial statements are prepared to a common financial year ended 31 December 2024.

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2.5.1 Subsidiaries

Subsidiaries are entities controlled by the group. The financial statements of subsidiaries are included in the Consolidated Financial Statements from the date that control commences until the date the control ceases.

Name of Subsidiary	Ownership	Status of Ownership	Country of Operation
Agrani Equity and Investment Limited	99.99%	Wholly	Bangladesh
Agrani SME Financing Com. Limited	99.99%	Wholly	Bangladesh
Agrani Exchange House Pte. Limited	100.00%	Wholly	Singapore
Agrani Remittance House SDN. BHD.	100.00%	Wholly	Malaysia
Agrani Remittance House Canada, Inc.	100.00%	Wholly	Canada
Agrani Exchange Company (Australia) Pty. Limited	100.00%	Wholly	Australia

2.5.2 Transactions eliminated on consolidation

Intra-group balances and transactions and any unrealized income and expenses arising from intra-group transactions are eliminated in preparing the Consolidated Financial Statements. Unrealized gains or unrealized losses arising from transactions with equity investees are eliminated against the investment to the extent of the group's interest in the investee.

2.6 Materiality, aggregation and offsetting

The Bank aggregates each material class of similar items and separately which are dissimilar in nature or function unless those are immaterial. The Bank did not offset assets and liabilities or income and expense unless required or permitted by IFRSs.

2.7 Comparative Information

Presentation of Financial Statements, comparative information in respect of the previous year have been presented in all numerical information in the financial statements and the narrative and descriptive information where it is relevant for the understanding of the current year's financial statements.

2.8 Reporting period

The accounting period of the Group has been determined to be from 01 January to 31 December each year and is followed consistently.

2.9 Cash flow statement

Cash flow statement has been prepared in accordance with the BRPD circular no. 14 dated 25 June 2003 issued by the Banking Regulation & Policy Department of Bangladesh Bank.

2.10 Statement of changes in equity

Statement of Changes in Equity has been prepared in accordance with IAS 1 "Presentation of Financial Statements" and following the guidelines of Bangladesh Bank BRPD circular no.14 dated 25 June 2003.

2.11 Liquidity statement

The Basis of the liquidity statement of assets and liabilities as on the reporting date is given below:

Particulars	Basis
Balance with other banks and financial institutions	Maturity term
Investments	Respective maturity terms
Loans and advances	Repayment schedule Basis
Fixed assets	More than 5 years bucket
Other assets	Realization/ amortization Basis
Borrowing from other banks, financial institutions & agents	Maturity/ repayments terms
Deposits and others accounts	Maturity term/ Previous trend
Other liabilities	Payments/ adjustments schedule Basis

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2.12 Cash and cash equivalents

Cash and cash equivalents include notes and coins on hand, unrestricted balances held with Bangladesh Bank and highly liquid financial assets which are subject to insignificant risk of changes in their fair value, and are used by the Bank management for its short-term commitments.

2.13 Investments

All investments are initially recognized at cost, including acquisition charges associated with the investment. Accounting treatment of government treasury securities (categorized as HFT or/and HTM) is given following DOS circular no. 5 dated 26 May 2008, subsequent clarifications on 28 January 2009 and DOS circular no.17 dated: 04 December 2023.

2.13.1 Held to Maturity (HTM)

Investments which are intended to be held till maturity are classified as Held to Maturity (HTM). These are measured at amortized cost at each year-end by taking into account any discount or premium on acquisition. Any gain or loss arise from amortization is booked in P/L within the accounting period as per DOS circular no.17 dated: 04.12.2023.

2.13.2 Held for Trading (HFT)

These are investments primarily held for selling or trading. After initial recognition, investments are marked to market weekly and any decrease in the present value is recognized in the Profit and Loss Account and any increase is booked to Revaluation Reserve Account through Profit and Loss Account as per DOS Circular no. 05 dated 28 January 2009.

2.13.3 REPO and reverse REPO

The Bank has been recording transactions of REPO and reverse REPO following DOS circular no. 6 dated 15 July 2010 issued by Bangladesh Bank. In case of REPO of both the coupon and non-coupon bearing (Treasury bill) securities, the Bank adjusts the revaluation reserve account for HFT securities and stops the weekly revaluation (if the revaluation date falls within the REPO period) of the same security. For interest-bearing security, the Bank does not accrue interest during REPO period.

Investments – Initial recognition and subsequent measurement at a glance. Investments are stated as per following bases:

Investment class	Initial recognition	Measurement after initial recognition	Recording of changes
Govt. T-bills/T-bonds-Held for Trading (HFT)	Cost	Fair value	Loss to Profit and Loss Account, gain to Revaluation Reserve through Profit and Loss Account.
Govt. T-bills/T-bonds-Held to Maturity (HTM)	Cost	Amortized cost	Increase in value of such investments is booked to equity, decrease to profit and loss account.
Debenture/Bond	Cost	None	None
Shares (Quoted) *	Cost	Lower of cost or market value (overall portfolio)	Loss (net off gain) to profit and loss account but no unrealized gain booking.
Shares (Unquoted)*	Cost	Lower of cost or Net Asset Value (NAV)	Loss to profit and loss account but no unrealized gain booking.
Mutual fund (Closed-end) *	Cost	Lower of cost and (higher of market value and 85% of NAV)	Loss (net) to profit and loss account but no unrealized gain booking.
Prize bond	Cost	Cost	None

** Provision for shares against unrealized loss (gain net off) has been made as per DOS circular no. 4 dated 24 November 2011 and for mutual funds (closed-end) as per DOS circular letter no. 3 dated 12 March 2015 of Bangladesh Bank.*

2.13.4 Investment in quoted securities

These securities are bought and held primarily to sell them in future or held for dividend income, and are reported at cost. Unrealized gains are not recognized in the profit and loss statement. But required provision is kept for diminution in value of the investment.

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2.13.5 Investment in unquoted securities

Investment in unlisted securities is reported at cost. Adjustment is given for any shortage of book value over cost for determining the carrying amount of investment in unlisted securities.

As per Bangladesh Bank DOS Circular # 04 dated 24 November 2011, provision for diminution in value of the investment was made by netting off unrealized gain/loss of shares from market price/book value less cost price. Besides, bank complied with Bangladesh Bank BRPD Circular 14 dated June 25, 2003 as follows, "All investment in shares and securities (both dealing and investment) should be revaluated at the year-end. The quoted shares should be valued as per market price in the stock exchange(s) and unquoted shares as per book value of last audited balance sheet. Provision should be made for any loss arising from diminution in value of investment".

2.13.6 Investment in subsidiaries

Investment in subsidiaries is accounted for under the cost method of accounting in accordance with IAS 27 Consolidated and separate financial statements', IFRS 3 Business combination and IFRS 10 Consolidated financial statements. Impairment of investment in subsidiaries is made as per the provision of IAS 36 Impairment of Assets.

The bank has done impairment assessment of its investment in the largest subsidiary company Agrani Equity & Investment Limited. As value in use (using discounted cash flow method) is higher than carrying value of investment, no impairment is required to be recognized as on balance sheet date.

2.14 Loans and advances

2.14.1 Presentation of loans and advances

- i) Loans and advances are initially recognized at fair value, representing the cash advanced to the borrowers plus the net of direct and incremental transaction costs and fees. They are subsequently measured at amortized cost and shown at gross amount instead of directly reducing the carrying amount of assets while interest suspense and loan loss provision against classified loans are shown under other liabilities in the Balance Sheet as per BRPD Circular no. 14, dated June 25, 2003.
- ii) Loans to staffs are allowed at concessional rate as approved by the authority and are shown under advances as per BRPD Circular no. 14, dated 25 June 2003.

2.14.2 Interest on loans and advances

- i) Interest is calculated on unclassified loans and advances and recognized as income during the year;
- ii) Interest calculated on classified loans and advances as per Bangladesh Bank Circulars is kept in interest suspense account;
- iii) Interest is calculated on daily product Basis but debited to the party's loan account quarterly. No interest is charged on loans and advances which are classified as bad and loss;
- iv) Total balance of loans and advances as on 31 December 2024 includes bad/loss loan BDT 23,940.03 crore on which the Bank did not accrue any interest because of deterioration of quality of loans and advances determined by the management and on the Basis of instructions contained in Bangladesh Bank Circulars as mentioned in Note-2.14.3 of this financial statement; and
- v) Interest suspense and penal interest, if any, calculated on classified loans and advances are taken into income in the year of its receipt from the defaulting borrowers.

2.14.3 Provision for loans and advances

General provisions @ 0.25% to 2% under different categories on unclassified loans (standard/SMA) and @ 0.5% to 1% on certain off balance-sheet exposures, and specific provisions @ 5%, 20%, 50% & 100% for classified loan (SS/DF/BL) depending on types of loan and some rescheduled loans are made on the basis of quarter end review by the management and in compliance with BRPD Circular No-11 dated 19-07-2012, BRPD Circular No-14 dated 23-09-2012, ACFID Circular Letter No-01 dated 05-03-2013, BRPD Circular No-05 dated 29-05-2013, BRPD Circular No-08 dated 02-08-2015, BRPD Circular No-15 dated 27-09-2017 BRPD Circular No-01 dated 20-02-2018, BRPD Circular No-07 dated 21-06-2018, BRPD Circular No-03 dated 21-04-2019, BRPD Circular No-16 dated 21-07-2020, BRPD Circular Letter No-52 dated 20-10-2020, BRPD Circular Letter No-03 dated 02-02-2023, BRPD Circular No-09 dated

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08-04-2024. Provisions and interest suspense are separately shown under other liabilities as per First Schedule of Banking Companies Act 1991 (as amendment up to date), instead of netting off with loans.

Rate of Provision

Particulars		Short term Agri credit	Consumer Financing			SMEF	Loans to BHs/ MBs/ SDs	All Other Credit
			Other Than HF & LP	HF	LP			
Unclassified	Standard	1%	2%	1%	2%	0.25%	1%	1%
	SMA	-	2%	1%	2%	0.25%	1%	1%
Classified	SS	5%	20%	20%	20%	20%	20%	20%
	DF	5%	50%	50%	50%	50%	50%	50%
	BL	100%	100%	100%	100%	100%	100%	100%

As per BRPD circular no. 16 dated 21/07/2020 provision of CMSME loan except medium loan are as follows:

Sl. No.	CL Status	Rate of Provision
1	STD+SMA	0.25%
2	SS	5%
3	DF	20%
4	BL	100%

2.14.4 Interest and discount income

Interest on loans and advances, investment income and discount income are stated at the gross amount as per requirement of BRPD Circular no 14 dated June 25, 2003.

2.14.5 Written off loans and advances

The bank puts continuous effort for recovery from written off loans and advances in compliance with Section 28ka of the Banking Companies Act 1991 (as amended up to date) and BRPD circular no. 04 dated 18 February 2024. The Bank takes necessary legal measures against default borrowers for recovery against written off loans and advances as per relevant BB guidelines and Artha Rin Adalat Act-2003. Legal cost incurred against those borrowers are initially charged to the profit and loss account of the bank. Detailed memorandum records for all such written off accounts are maintained without reducing the Bank's claim. Written off loans are calculated according to BRPD Circular no 4, dated 18/02/2024.

2.14.6 Impairment of financial assets

An asset is impaired when its carrying value exceeds its recoverable amount as per IAS 36 "Impairment of Assets". At each balance sheet date, Agrani Bank Limited assesses whether there is objective evidence that a financial asset or a group of financial assets (i.e. loans and advances, off-balance sheet items and investments) is impaired. A financial asset or group of financial assets is impaired, and impairment losses are incurred if-

- there is objective evidence of impairment as a result of a loss event that occurred after the initial recognition of the asset up to the balance sheet date;
- the loss event had an impact on the estimated future cash flows of the financial asset or the group of the financial assets; and
- a reliable estimate of the loss amount can be made.

In the event of impairment loss, the Bank reviews whether a further allowance for impairment should be provided in the profit and loss statement in addition to the provision made Based on Bangladesh Bank guidelines or other regulatory requirements.

2.15 Fixed assets and depreciation

Recognition and measurement

- Fixed assets are stated at cost of acquisition/valuation less accumulated depreciation.
- Depreciation is charged on straight-line method on all fixed assets at the following rates per annum:

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Fixed Assets	Rate of depreciation
Land	Nil
Building	2.50%
Furniture and Fixture	10.00%
Library Books	10.00%
Motor Vehicles	20.00%
Office Equipment	20.00%
Electric Materials	20.00%
Computer and Computer accessories	20.00%

- c) Depreciation at the applicable rates is charged proportionately on additions made during the year from the month the assets are available for use if such assets are acquired in the first half of the month. Depreciation is charged on assets retiring during the year for the period up to the end of the month of their retirement if assets are retiring in the second half of the month.
- d) Upon retirement of items of fixed assets, the cost and accumulated depreciation are eliminated from the accounts and the resulting gains or losses, if any, are transferred to Profit and Loss Account.
- e) Repairs and maintenances costs of fixed assets are treated as revenue expenditure and charged to Profit and Loss Account when they are incurred. Depreciation of premises and equipment is included in general and administrative expenses. Repairs and maintenances are charged to general and administrative expenses and improvements of fixed assets are capitalized. Gain or loss on sale of fixed assets is recognized in profit and loss statement as per provision of IAS 16 "Property, Plant and Equipment".
- f) Excess depreciation due to revaluation comparing the depreciation on cost value is transferred to the retained earnings from revaluation reserve.

De-recognition of fixed assets

The carrying amount of an item of fixed assets is derecognized on disposal or when no future economic benefits are expected from its use or disposal. The gain or loss arising from de-recognition of an item of fixed assets is to be recorded in profit or loss when the item is derecognized.

2.15.1 Impairment of fixed assets

At each balance sheet date, the Bank assesses whether there is any indication that the carrying amount of an asset exceeds its recoverable amount. An asset is carried at more than its recoverable amount if its carrying amount exceeds the amount to be recovered through use or sale of the asset. If this is the case, the asset is described as impaired and an impairment loss is recognized as an expense in the profit and loss statement unless the asset is carried at revalued amount in accordance with International Accounting Standard (IAS) 16, Property, Plant and Equipment in which case an impairment loss of a revalued asset should be treated as a revaluation decrease under that Accounting Standard. No impairment loss was recognized up to the reporting period as there were no such indication existed as on Balance Sheet date.

2.15.2 Intangible assets

Intangible assets acquired as part of a business combination, other than goodwill, are initially measured at their fair value at the date of the acquisition. Intangible assets acquired separately are initially recognized at cost. Indefinite life intangible assets are not amortized and are subsequently measured at cost less any impairment. Finite life intangible assets are subsequently measured at cost less amortization and any impairment. The gains or losses recognized in profit or loss arising from the de-recognition of intangible assets are measured as the difference between net disposal proceeds and the carrying amount of the intangible asset. The method and useful lives of finite life intangible assets are reviewed annually. Changes in the expected pattern of consumption or useful life are accounted for prospectively by changing the amortization method or period.

Software

Significant costs associated with software are deferred and amortized on a straight-line basis over the period of their expected benefit, being their finite life of 10 years.

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2.15.3 Leases

IFRS 16: Leases has come into force on 1 January 2019, as adopted by the Institute of Chartered Accountants of Bangladesh (ICAB). As Bangladesh Bank (BB) has no other alternative regulation or guidance regarding the same, Agrani Bank PLC. has adopted IFRS 16 in preparing financial statements from 1 January 2020.

IFRS 16 Leases, defines a 'lease' as "A contract, or part of a contract, that conveys the right to use an asset for a period of time in exchange for consideration". In order for such a contract to exist the user of the asset needs to have the right to:

- Obtain substantially all the economic benefits from the use of asset (identifiable asset)
- The right to direct the use of asset

Agrani Bank PLC. applied IFRS 16 using modified retrospective approach where the Bank measured the lease liability at the present value of the remaining lease payments, discounted it using the bank's incremental borrowing rate at the date of initial application, and recognized a right-of-use asset at the date of initial application on a lease-by-lease basis.

Right-of-use assets (ROU)

The Bank recognizes right-of-use assets at the date of initial application of IFRS 16. Right-of-use assets are measured at cost, less any accumulated depreciation, and adjusted for any re-measurement of lease liabilities. Right-of-use assets are depreciated on a straight-line basis over the lease term. The right-of-use assets are presented under fixed assets. (Note-8).

Lease Liability

At the commencement date of lease, the bank recognizes lease liabilities measured at the present value of the lease payments to be made over the lease term using incremental borrowing rate at the date of initial application. Lease liability is measured by increasing the carrying amount to reflect interest on the lease liability, reducing the carrying amount to reflect the lease payments.

Short-term lease and leases of low value assets

The Bank has elected not to recognize ROU assets and lease liabilities for leases of low value assets and short-term lease, i.e. for which the lease term ends within 12 months of the date of initial application. The Bank recognizes lease payments associated with these leases as an expense. The contracts for premises with branches, head office wings, circle office regional offices are considered for lease calculation.

The impacts of the new standard on lessees' financial statements are: -

- An increase in recognized assets and liabilities;
- More lease expenses recognized in early periods of lease, and less in the later periods of a lease;
- A shift in lease expense classification from rental expenses to interest expense and depreciation.

As per IFRS 16: Leases, summary of lease information is provided in the below table:

Particulars	Total balanceas on 31.12.2023	Total balanceas on 31.12.2024
ROU Assets	1,111,474,596	1,126,307,578
Lease Liabilities	1,111,474,596	1,126,307,578

The Management of the Bank has approved the adoption of IFRS: 16 Leases in their MANCOM meeting no. 11th dated June 17, 2021 where the Bank has recognized lease assets upper value of BDT 2 crore. Based on materiality consideration, the Bank has considered the 16 agreements for lease consideration which includes Right of Use (RoU) and lease liabilities higher than 2 crores. Rest of the contracts are lower than 2 crore and owned by the Bank. Details of fixed assets are presented in note 8 and Annexure - G of these financial statements.

2.16 Other assets

As per BRPD circular no. 14 dated 25 June 2003, other assets/item(s) have been shown separately as 'income generating' and 'non-income generating' in the relevant notes to the financial statements. Other assets all items of other assets, advance for revenue and capital expenditure, stocks of stationery and stamps, security deposits to government agencies, other receivables etc.

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2.16.1 Provision for other assets

Other assets have been classified as per BRPD Circular No. 04 dated April 12, 2022 of Bangladesh Bank and necessary provisions made thereon accordingly; and for items not covered under the circular, adequate provisions have been made considering their realizable ability.

2.16.2 Written off other assets

Other assets having no realistic prospect of recovery have been written off against full provision without reducing the claimed amount of the Bank. Notional balances against other assets written off have been kept to maintain the detailed memorandum records for such accounts/assets.

2.17 Non-Banking assets

Non-banking assets were acquired due to the failure of borrowers to repay the loan in time taken against mortgaged property. The Bank was awarded absolute ownership of a few mortgaged properties (mostly land) through the verdict of the Honorable Court under section 33(7) of the Artha rin Adalat Act 2003. The value of the properties has been recognized in the financial statements as non-earning assets on the Basis of third-party valuation report. Value of the assets received in addition to the loan outstanding has been kept as reserve against non-banking assets.

2.18 Reconciliation of inter-branch transactions

Inter-branch transactions are reconciled on a regular Basis, and balance of un-reconciled entries at the closing date is accounted for according to its nature.

2.19 Assets pledged as security

The Bank has no secured liabilities except as mentioned in Note-10.3 to the financial statements and there was no asset pledged as security against liabilities.

2.20 Revenue recognition

Revenue is recognized only when it is probable that the economic benefits associated with the transaction will flow to the entity and it can be measured reliably. Items are treated as revenue/income when there is no existence of risk or uncertainty regarding their realizability.

2.21 Fees and commissions

The recognition of fees revenue including commissions is determined by the purpose for the fees and the Basis of accounting for any associated financial instruments. Fees earned from services that are provided over a specified service period are recognized over that service period. Fees earned for the completion of a specific service or significant event are recognized when the service is completed or the event has occurred.

Fees and commissions consist mainly of fees for opening of letters of credit and issuance of guarantees in BDT and in foreign currencies. Fees and commissions are charged when they become due. Commissions arising from foreign currency transactions are reported as income.

2.22 Interest income from investments

Interest income on investments in government and other securities, debentures and bonds is accounted for on accrual Basis.

2.23 Dividend Income

Dividend income from investments is recognized at the time when it is declared, ascertained and right to receive the payment is established as per IFRS-15 'Revenue from contracts with customers'.

2.24 Interest paid and expenses

In terms of the provision of the International Accounting Standard (IAS-1) Presentation of Financial Statements, the interests and other expenses are recognized on accrual Basis.

2.25 Borrowings from other banks, financial institutions and agents

Borrowings from other banks, financial institutions and agents include interest-bearing borrowings which are stated in the financial statements at principal amount of the outstanding balance. Interest payables on such borrowings are reported under other liabilities.

2.26 Deposits and other accounts

Deposits and other accounts include non-interest-bearing current deposit redeemable at call, interest-bearing on demand and short-term deposits, savings deposits, fixed deposits and various scheme deposits. These items are brought to account at the gross value of the outstanding balances.

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2.27 Debt securities (subordinated debt)

The Bank issued 7-year non-convertible floating rate subordinated debts in two phases mainly to increase Tier-2 capital having received required approval from Bangladesh Bank and BSEC. Principal amount outstanding against the debt is reported under long term borrowing and interest payable of which is reported under other liabilities. Details of subordinated debt is given in note 10.5 of the financial statements.

2.28 Other liabilities

Other liabilities comprise items such as provision for loans and advances/investments, provision for taxes, interest payable on borrowing, interest suspense and accrued expenses etc. Individual item-wise liabilities are recognized as per the guidelines of Bangladesh Bank and International Financial Reporting Standards (IFRS).

2.29 Share Capital

2.29.1 Capital Management

The bank has a capital management process for measuring, deploying and monitoring it's available capital and assessing its adequacy. This capital management process aims to achieve four major objectives; exceed regulatory thresholds and meet long-term internal capital targets, maintain strong credit rating, manage capital levels commensurate with the risk profile of the Bank and provide the Bank's shareholders with acceptable returns.

Capital is managed in accordance with the board approved capital management planning from time to time. Senior management develops the capital strategy and oversees the capital management planning of the Bank. The bank's Accounts and Risk management department are playing key role to implement the Bank's capital strategy. Capital is managed using both regulatory control measures and internal matrix.

2.29.2 Paid-up Capital

Paid up capital represents the total amount of shareholder capital that has been paid in full by the Government of Bangladesh i.e. ordinary shareholder. In the event of winding-up of the Company ordinary shareholder(s) rank after all other shareholders and creditors are fully entitled to any residual proceeds of liquidation for settlement of debt.

2.29.3 Statutory Reserve

As per the Bank Company Act, 1991 (amendment to date) under section-24, the Bank is required to transfer 20% of its current year's profit before tax to reserve until such reserve equals to its paid up capital.

2.29.4 Dividends on Ordinary Shares

Dividends on ordinary shares are recognized as a liability and deducted from equity when it is approved by the bank's Annual General meeting. Dividends for the year that are approved after the reporting date are disclosed as an event after the reporting date.

The bank is in difficulties maintaining the ratio of minimum Capital to Risk-Weighted Assets (CRAR) as per BASEL-III guidelines. Therefore, the Board of Directors has not declared any dividend for the year ended 2024.

2.30 Retirement benefit scheme

The Bank operates two alternative retirement benefit schemes for its permanent employees, elements of which are as under:

a) Contributory recognized provident fund (CPF) scheme

- i. Employees' contribution 10%;
- ii. Bank's contribution 8.33%;
- iii. This fund is operated by a Board comprising of 9 Trustees; and
- iv. Employees enjoying contributory provident fund facilities are entitled to get gratuity for 2 months last basic pay drawn for each completed year of service subject to completion of minimum 5 years of service.

b) General pension fund scheme (Superannuation Fund)

i) Pension

The Bank operates a pension scheme. This fund is operated by a Trustee Board comprising of 9 Trustees.

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ii) Annual provision

Year	% of Basic pay
1986 to 1994	10%
1995 to 1999	18%
2000 to 2003	25%
2004 to 2005	30%
2006	35%
2007 to 2013	30%
2014 to June'2017	50%
From July'2017	75%

In the year 2024, additional provision BDT 1,925,500,000 has been kept for the provision of superannuation fund (SAF). This has been named as Superannuation Fund (SAF) created for paying pension to retiring employees. It is fully funded.

iii) General provident fund (GPF)

Employees opted for pensions are also contributing 5% - 25% of basic salary as per their desire to GPF. The Bank does not contribute any amount to the GPF against these employees. The Fund is shown under Sundry Deposit.

2.31 Death relief grant scheme

The Bank operates a Death Relief Grant Scheme since January 01, 1989, which replaced the group insurance scheme. The scheme is applicable to all employees of the Bank and payments out of this fund are made to the successors of the employees on their death while in Bank's service and quantum of payment is determined as per scale and grade of such employees.

2.32 Taxation

The expense comprises current and deferred tax. Current tax and deferred tax is recognized in profit or loss except to the extent that it relates to a business combination or items recognized directly in equity.

i) Current tax:

Current tax is the expected tax payable on the taxable income for the year, using tax rates enacted or substantially enacted at the reporting date and any adjustment to the tax payable in respect of previous years.

Provision for current income tax of the Bank has been made on taxable income @ 40% considering major disallowances of expenses and concessional rates on certain incomes (5% on gain on trading of govt. securities, 15% on capital gain of shares & MFs and 20% on dividend income) as per Income Tax Act 2023. Tax provision of the Group entities is made on taxable income of subsidiaries at different rates applicable as per the ITA 2023 and the tax authority of the country where it is incorporated.

Detail's status of Tax Provision and Tax assessment are shown note 12.4 and annexure-F of the financial statements.

ii) Deferred tax:

Deferred tax assets or liabilities are recognized by the Bank on deductible or taxable temporary differences between the carrying amount of assets and liabilities used for financial reporting and the amount used for taxation purpose as required by IAS 12 Income taxes and BRPD circular no.11 dated 12 December 2011. Deferred tax assets is recognized for the carry forward of unused tax losses and unused tax credits to the extent that it is probable that future taxable profit will be available against which they can be used. Deferred tax assets and liabilities are reviewed at each reporting period and are measured at the applicable tax rate as per tax laws that are expected to be applied when the assets is realized and liability is settled. Any unrecognized deferred tax assets or liabilities are reassessed at each reporting period and recognized only if that has become probable that future taxable profit or loss will be available against which they can be used or settled.

Details of deferred tax assets or liabilities and amount recognized in profit and loss account for deferred tax income or expense are given in note 9.4 in the financial statements.

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iii) Assessment for uncertainty over income tax treatments (under IFRIC 23):

At reporting date, the Bank assessed to consider uncertain tax treatment separately or together in line with Income Tax Act 2023. The Bank applies significant judgment and past records of tax assessment and demand in identifying uncertainties over income tax treatments. Since, the Bank is being operated as complex financial intermediary to provide a comprehensive financial solution to customers, it assessed whether the Interpretation of IFRIC 23 Uncertainty over income tax treatments had an impact on its consolidated financial statements. Upon adoption of the interpretation, the Bank considered whether it has any uncertain tax positions, particularly those relating to transfer pricing, payment under credit facilities etc. The Bank determined, on its tax compliance and best practice, it is probable that its tax treatments (including those for the subsidiaries) will be accepted by the taxation authorities. The interpretation did not have an impact on the consolidated financial statements of the Bank.

2.33 Provisions

Provisions are recognized if the Bank has a present legal or constructive obligation as a result of past events if it is probable that an outflow of resources will be required to settle the obligation, and a reliable estimate can be made of the amount of the obligation.

The amount recognized as a provision is the best estimate of the consideration required to settle the present obligation as of the Balance Sheet date, taking into account the risks and uncertainties surrounding the obligation.

2.34 Earnings per share (EPS)

As per IAS 33 Earnings per share, the Bank has been reporting basic earnings per share as there has been no dilution possibilities during the year. Basic EPS is computed by dividing the profit or loss attributable to ordinary shareholders of the Bank by the number of ordinary shares outstanding during the period.

2.35 Loan commitments

No loan commitments are found to be designated at fair value through profit or loss under the fair value option. All loan commitments remain as off-balance sheet items.

2.36 Materiality, Aggregation and Off Setting

Each material item as considered by management significant has been displayed separately in the financial statements. No amount has been set off unless the Bank has legal right to set off the amount and intends to settle on a net Basis. Income and expenses are presented on a net Basis only when permitted by the relevant accounting standards.

The values of any asset or liability as shown in the statement of financial position (balance sheet) are not off-set by way of deduction from another liability or asset unless there exist a legal right therefor. No such incident exists during the year.

2.37 Financial guarantees

Financial guarantee contracts are contracts that require the issuer to make specified payments to reimburse the holder for a loss it incurs because a specified debtor fails to make payments when due in accordance with the terms of a debt instrument. Such financial guarantees are given to banks, financial institutions and other parties on behalf of customers to secure loans, overdrafts, other banking facilities and other various payments. Financial guarantees are recognized in the financial statements at fair value on the dates the guarantees were given as contingent liabilities.

2.38 Events after Reporting Period

As per IAS -10 "Events after Reporting Period" events after the reporting period are those events, favorable and unfavorable, that occur between the end of the reporting period and the date when the financial statements are authorized for issue. Two types of events can be identified:

- (a) Those that provide evidence of conditions that existed at the end of the reporting period (adjusting events after the reporting period); and
- (b) Those that are indicative of conditions that arose after the reporting period (non-adjusting events after the reporting period).

There were no material events which have occurred after the reporting period which could affect the value stated in the financial statement.

2.39 Segment reporting

For the purpose of Segment Reporting as per International Financial Reporting Standard-8 "Operating Segments",

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the following segments relating to revenue, expenses, assets and liabilities have been identified and shown in the related notes accordingly as primary/secondary segments.

- i) Domestic operations in line with geographical segments;
- ii) Banking operations comprising of branches of the banking entity; and
- iii) Treasury operations comprising of the banking entity.

Information regarding the result of each reportable segment is included in Annexure-N. Performance is measured Based on segment profit before provision, as included in the internal management reports that are reviewed by the Bank's Management. Segment report is used to measure performance as Management believes that such information is the most relevant in evaluating the results of certain segments relative to other entities that operate within these industries.

2.40 Risk management

Being a financial institution, in the ordinary course of business, the Bank is sensitive to verities of risks. The generic severity of such risk(s) is much intense in our locality due to presence of large number of banks and complex financial transactions. In such highly competitive environment to ensure a bank's consistent system and performance, the presence of strong Risk Management culture is obligatory. Being compliant, the Bank is now looking forward to take risk management practice to a different level, preventing risk before occurrence, i.e., on a proactive Basis rather than on a reactive Basis. As a part of regulatory and global benchmarking the bank has based upon 06 (six) core risk guidelines of Bangladesh Bank and Basel framework. Listed below are the identified risks the Bank is currently managing or intends to manage in the future:

Sl. No.	Basel Accord	Core Risk Guideline of BB	Pillar
1	Credit Risk	Credit Risk	Pillar - I & Pillar - II
2	Market Risk	Foreign Exchange Risk	
3	Operational Risk	Asset Liability Risk	
4	Residual Credit Risk	Money Laundering Risk	
5	Residual Risk (CRM)	Internal Control & Compliance Risk	Pillar –II
6	Residual Market Risk – Equity	ICT Risk	Pillar –II
7	Residual Market Risk – Currency		Pillar –II
8	Credit Concentration Risk		Pillar –II
9	Liquidity Risk		Pillar –II
10	Interest Rate Risk		Pillar –II
11	Settlement Risk		Pillar –II
12	Reputation Risk		Pillar –II
13	Strategic Risk		Pillar –II
14	Pension Obligation Risk		Pillar –II
15	Compliance Risk		Pillar –II

Accordingly, the Bank has various high-powered committees to monitor and ensure smooth risk management activities. For example, Management Committee (MANCOM), Asset Liability Committee (ALCOM), Credit Committee (CC), Audit Committee, etc. To manage the overall risks of the Bank in line of Basel the bank has formed a dedicated Risk Management Division. The details of ABL's risk management are shown in the chapter "Risk Management".

2.40.1 Prevention of fraud

Fraud and forgery have become important issues in recent years. These have a major impact on our country's economy, hindering economic development. Agrani Bank has always been focused on controlling fraud and forgery by establishing and maintaining proper control systems. Today, fraud and forgery appear in diverse forms. To prevent fraud and forgery, Agrani Bank has formed a Vigilance Division/ MD's squad under the direct supervision of Managing Director & CEO. This wing exclusively deals with all kinds of fraud and forgery and acts independently where internal

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and external fraud and forgery incidents are escalated. The wing also investigates, review the cause and report to the concerned authority accordingly. Also, the bank has a Compliance Department under Internal Control & Compliance Division.

To protect the bank and its stakeholders' interests, the investigation team identifies perpetrators and the root cause of the reported incident. As a remedial course of action, preventive measures are recommended to the business/functional unit to take necessary action relating to process improvements, recovery of the misappropriated amount, adjustment of the operational loss, and appropriate action initiated against the perpetrator. Investigation reports are also placed to the Board Audit Committee for their direction and guidance. All fraud and forgery cases that were identified in 2024 were also duly reported to Bangladesh Bank as per regulations and adequate provisions have been maintained in the books of accounts. On the other hand, the management is exerting full efforts to recover the loss amount incurred due to fraud.

2.41 Related party transactions

A party is related to the company if

- i. directly or indirectly through one or more intermediaries, the party controls, is controlled by, or is under common control with, the company; has an interest in the company that gives it significant influence over the company; or has joint control over the company;
- ii. the party is an associate;
- iii. the party is a joint venture;
- iv. the party is a member of the key management personnel of the Company or its parent;
- v. the party is a close member of the family of any individual referred to in (i) or (iv);
- vi. the party is an entity that is controlled, jointly controlled or significantly influenced by or for which significant voting power in such entity resides with, directly or indirectly, any individual referred to in (iv) or (v); or
- vii. the party is a post-employment benefit plan for the benefit of employees of the company, or of any entity that is a related party of the company.

Related party transaction is a transfer of resources, services, or obligations between related parties regardless a price is charged as per IAS 24- Related party disclosures. Details of related party transactions are disclosed in Annexure- A.

2.42 Directors' responsibilities on Financial Statement

The Board of Directors takes the responsibilities for the preparation and presentation of these financial Statements.

2.43 Approval of financial statements

The Board of Directors approved the financial statements on 29 April 2025. The bank is in difficulties maintaining the ratio of minimum Capital to Risk-Weighted Assets (CRAR) as per BASEL-III guidelines. Therefore, the Board of Directors has not declared any dividend for the year ended 2024.

2.44 Credit Rating of the Bank

As per the BRPD circular no. 6 dated 5 July 2006, the Bank has done its last credit rating by Alpha Credit Rating Limited based on the financial statements of Agrani Bank PLC. dated 13 August 2024 (declaration date: 26 July 2024 and valid till 25 July 2025). The following ratings had been awarded:

Basis of Rating	Long Term		Short Term		Outlook
	2024	2023	2024	2023	
Government Support	AAA	AAA	ST-1	ST-1	Stable
Without Government Support	A+	A+	ST-2	ST-2	Stable

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2.45 Compliance of International Financial Reporting Standards (IFRS)

Name of International Accounting Standards (IAS)	IAS No.	Status
Presentation of Financial Statements	1	Applied*
Inventories	2	N/A
Statement of Cash Flows	7	Applied*
Accounting Policies, Changes in Accounting Estimates and Errors	8	Applied
Events after the Reporting Period	10	Applied
Income Taxes	12	Applied
Property, Plant & Equipment	16	Applied
Employee Benefits	19	Applied
Accounting for Govt. Grants and Disclosure of Government Assis-tance	20	N/A
The Effects of Changes in Foreign Exchange Rates	21	Applied
Borrowing Costs	23	N/A
Related Party Disclosures	24	Applied
Accounting & Reporting by Retirement Benefit Plans	26	N/A
Consolidated and Separate Financial Statements	27	Applied
Investments in Associates	28	N/A
Earnings per share	33	Applied
Interim Financial Reporting	34	N/A
Impairment of Assets	36	Applied
Provisions, Contingent Liabilities and Contingent Assets	37	Applied
Intangible Assets	38	Applied*
Investment Property	40	N/A
Agriculture	41	N/A

Name of International Financial Reporting Standards (IFRS)	IFRS No.	Status
First-time Adoption of International Financial Reporting Standards	1	N/A
Share-Based Payment	2	N/A
Business Combinations	3	N/A
Non-Current Assets Held for Sale and Discontinued Operations	5	Not Applied
Exploration for and Evaluation of Mineral Resources	6	N/A
Financial Instruments: Disclosures	7	Applied
Operating Segments	8	Applied
Financial Instruments	9	Applied
Consolidated Financial Statements	10	Applied
Joint Arrangement	11	N/A
Disclosure of Interest in Other Entities	12	Applied
Fair value Measurement	13	Applied
Regulatory Deferral Accounts	14	N/A
Revenue from Contracts with Customers	15	Applied
Leases	16	Applied
Insurance Contracts	17	N/A

* Subject to departure mentioned earlier in note # 2.1 above

Treatment of any transactions where there is no specific standard to deal with

The Bank has not noticed any transaction which to deal with the guidance of specific standard but could not do so in absence of the available standard.

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2.46 Standards issued but not yet effective

A number of new standards and amendments to standards are effective for annual periods beginning on or after 01 January 2024 and earlier application is permitted. However, the Bank has not early applied the following new standards in preparing these financial statements. The Bank is assessing impact of these standards and guidelines for implementation.

2.46. (a) Insurance Contracts

IFRS 17— Insurance Contracts was issued in May 2017 and applies to annual reporting periods beginning on or after 1 January 2021. IFRS 17 establishes the principles for the recognition, measurement, presentation and disclosure of insurance contracts within the scope of the standard. The objective of IFRS 17 is to ensure that an entity provides relevant information that faithfully represents those contracts. The Bank has not yet assessed in potential impact of IFRS 17 on its financial statements.

2.46. (b) Amendments to References to Conceptual Framework in IFRS Standards

The IASB decided to revise the Conceptual Framework because some important issues were not covered and some guidance was unclear or out of date. The revised Conceptual Framework, issued by the IASB in March 2018, includes:

- A new chapter on measurement;
- Guidance on reporting financial performance;
- Improved definitions of an asset and a liability, and guidance supporting these definitions;
- Clarifications in important areas, such as the roles of stewardship, prudence and measurement uncertainty in financial reporting.

The Conceptual Framework does not have a stated effective date and the International Accounting Standards Board (IASB) will start using it immediately.

2.46. (c) Definition of a Business (Amendments to IFRS 3)

The amendments in Definition of a Business (Amendments to IFRS 3) are changes to Appendix A Defined terms, the application guidance, and the illustrative examples of IFRS 3 only. They:

- clarify that to be considered a business, an acquired set of activities and assets must include, at a minimum, an input and a substantive process that together significantly contribute to the ability to create outputs;
- narrow the definitions of a business and of outputs by focusing on goods and services provided to customers and by removing the reference to an ability to reduce costs;
- add guidance and illustrative examples to help entities assess whether a substantive process has been acquired; remove the assessment of whether market participants are capable of replacing any missing inputs or processes and continuing to produce outputs; and
- add an optional concentration test that permits a simplified assessment of whether an acquired set of activities and assets is not a business.

The amendments are effective for business combinations for which the acquisition date is on or after the beginning of the first annual reporting period beginning on or after 1 January 2020 and to asset acquisitions that occur on or after the beginning of that period. Earlier application is permitted.

2.46. (d) Definition of Material (Amendments to IAS 1 and IAS 8)

The changes in Definition of Material (Amendments to IAS 1 and IAS 8) all relate to a revised definition of 'material' which is quoted below from the final amendments:

Information is material if omitting, misstating or obscuring it could reasonably be expected to influence decisions that the primary users of general-purpose financial statements make on the basis of those financial statements, which provide financial information about a specific reporting entity.

2.47 Changes in Accounting Policies

As per IAS 8 "Accounting Policies, Changes in Accounting Estimates and Errors" Accounting Policies are applied

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consistently for comparability between financial statements of different accounting periods. Changes in Accounting Policies are applied retrospectively to the financial statements (if any). Comparative amounts presented in the financial statements affected by the change in accounting policy for each prior period presented.

2.48 Disclosure of FRC Policy on Use of Audited Financial Statements in Processing Loans

Audited Financial Statements are mandatory documents for any existing company at the time of applying for new loan facility from bank. The bank uses the Audited Financial Statements while assessing any new credit / Loan facilities. In compliance with BRPD Circular Letter No. 04, dated January 04, 2021, the bank will obtain audited financial statements while approving any new loan. It is also mandatory to the client of the bank to submit annual audited financial statements of the company on an annual basis. Audited Financial Statements are required to be preserved with the loan file by the bank. However, in some special circumstances where latest Audited Financial Statements may not be available, the bank uses interim Management Accounts for the Borrower Risk Rating (BRR) or ICRR for the purpose of renewal of any loan facilities. Such BRR or ICRR is approved by the Management only for Interim use with an instruction to update the same with the Audited Financial Statements. However, as per the BRPD Circular Letter 35 dated July 06, 2021, and FRC Letter No. 178/FRC/APR/2021/27(2) dated December 5, 2021, the Bank has implemented verification of financials through DVS 100% for all our clients which are listed with Stock Exchanges.

2.49 IT Up-gradation Status:

The bank is on the process of implementation of new version of Core Banking Solution (CBS) software to comply the guideline. Currently the bank is using CBS Temenos T24, version-R09. Where the bank has fully implemented 643 control points among 1,137 features and control described in BB CBS guideline in BRPD-08/2016. Presently bank could not able to maintain CL-1 and CL-3 records using Core Banking Solution (CBS) software. Hence, bank maintain the CL-1 and CL-3 records manually with full due diligence. Implementation of updated Core Banking Solution (CBS) software Temenos T24, version-R20/ latest is in process. Bank will prepare a BoD approved action plan regarding CBS implementation within 30/06/2025. After completion of up-gradation process CL-1 and CL-3 will be fully incorporated in Core Banking Solution (CBS).

2.50 IFRS S1 & S2 Sustainability Reporting

In 2023, Agrani Bank PLC. has published a Sustainability Report without considering the guidance of IFRS S1: General Requirements for disclosure of sustainability-related Financial Information and IFRS S2: Climate related disclosures, as the compliance of both standards is not mandatory for previous year. However, the Bank has implemented IFRS S1 and IFRS S2 for the year-2024. The application of IFRS S1 and IFRS S2 may lead to changes in the Banks operation and governance resulting an Improvement in sustainability performance and achievement of the sustainability goals. Apart from this, the Bank and the key stakeholders will be able to compare the disclosed information objectively once all the entities are required to follow the similar sustainability reporting framework i.e. IFRS S1 and IFRS S2 from 2024. During implementation of IFRS S1 and IFRS S2, the Bank might have to incur additional costs relating to recruitment of additional staffs, relevant data collection and analysis, development & modification of internal control, and production of sustainability report.

2.51 General

- a) Figures have been rounded off to the nearest BDT.
- b) Prior Year's figures have been shown for comparison purposes and rearranged wherever necessary to conform to current year's presentation.
- c) Conversion rate is calculated Based on the simple average of buying and selling rates.

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		Amount in BDT	
		2024	2023
3	Cash	56,362,301,666	65,821,794,987
3.1	Cash in Hand		
	Local Currency	12,916,721,032	9,807,026,019
	Foreign Currency	281,570,704	16,321,148
		13,198,291,736	9,823,347,167
3.2	Balance with Bangladesh Bank and its agent bank		
	Bangladesh Bank (Note - 3.2.1)	40,720,210,134	53,852,544,562
	Sonali Bank PLC. as agent of Bangladesh Bank (Note - 3.2.2)	2,443,799,796	2,145,903,258
		43,164,009,930	55,998,447,820
	Total (Note 3.1+3.2)	56,362,301,666	65,821,794,987
3.2.1	Balance with Bangladesh Bank		
	Local Currency	40,151,134,459	48,694,024,628
	Foreign Currency- (Annexure-E.2)	569,075,675	5,158,519,934
		40,720,210,134	53,852,544,562
3.2.2	Balance with Sonali Bank PLC.		
	Local Currency	2,443,799,796	2,145,903,258
	Foreign Currency	-	-
		2,443,799,796	2,145,903,258
3.3	Cash Reserve Requirement (CRR) and Statutory Liquidity Ratio (SLR)		
	Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR) have been calculated and maintained under section 33 of Bank Company Act, 1991 (Amended upto 2023) and Monetary Policy Department (MPD) circular no. 03 dated 09 April, 2020 of Bangladesh Bank for Conventional & Islami Banking Operation and BRPD Circular Letter No-31 Dated 18 June,2020 for offshore Banking Operation.		
	As per MPD Circular No. 03 dated 09 April, 2020 of Bangladesh Bank, all scheduled Banks are required to maintain a minimum CRR @ 3.5% on daily basis and a minimum CRR @ 4.0% on bi-weekly basis based on weekly average total demand and time liabilities (ATDTL) of two months prior to current month for Domestic Banking Operation (DBO) & Islami Banking Unit (IBU) and the Bank does not required to maintain CRR for Offshore Banking Operation (OBO) as per FE circular no.-07 dated 29 February,2024.		
	Statutory Liquidity Ratio (SLR) is maintained for both Domestic Banking Operation (DBO) and Offshore Banking Operation (OBO) @ 13% and SLR for Islami Banking Unit (IBU) @ 5.5% excluding CRR, on the same liabilities in the form of Cash, Balance with Sonali Bank (as an agent of Bangladesh Bank), Excess of CRR, Treasury Bills, Bonds and Debentures including FC Balance with Bangladesh Bank and other eligible securities.		
	As per the above mentioned circular, CRR & SLR for the month of December 2024 have been maintained on weekly average of total demand and time liabilities (ATDTL) of October 2024. Both the reserves maintained by the Bank are furnished below:		
3.3.1	Cash Reserve Requirement (Daily Basis)		
	Reserve Required (DBO)	34,412,073,000	35,383,653,000
	Actual Reserve held	38,741,293,860	42,006,349,011
	Surplus/ (Deficit)	4,329,220,860	6,622,696,011
3.3.1.a	CRR of Islamic Banking Unit (Daily Basis)		
	Reserve Required	417,248,000	331,754,000
	Actual Reserve held	721,853,000	397,848,000
	Surplus/ (Deficit)	304,605,000	66,094,000
3.3.2	Cash Reserve Requirement (Bi-Weekly Average)		
	Reserve Required (DBO)	39,328,083,000	40,438,461,000
	Actual Reserve held	39,568,852,229	42,006,349,011
	Surplus/(Deficit)	240,769,229	1,567,888,011
3.3.2.a	CRR of Islamic Banking Unit (Bi-Weekly Basis)		
	Required Reserve @ 5.5 % of Average Demand and Time Liabilities	476,855,000	379,148,000
	Actual Reserve held	721,853,000	397,848,000
	Surplus/(Deficit)	244,998,000	18,700,000

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		Amount in BDT	
		2024	2023
3.3.3	Statutory Liquidity Ratio (SLR)		
	Required Reserve @13 % of Total Demand and Time Liabilities	127,816,271,000	131,424,998,000
	Actual Reserve held (Note: 3.3.3.1)	217,826,504,979	171,429,336,141
	Surplus/(Deficit)	90,010,233,979	40,004,338,141
3.3.3.1	Actual Reserve Held		
	Cash in hand	13,198,291,736	9,823,347,167
	Excess of CRR	240,769,229	1,567,888,011
	Balance with Sonali Bank (as a agent of BB)	2,443,799,796	2,145,903,258
	Un encumbered Approved Securities (HTM)	111,661,571,380	123,868,663,160
	Un encumbered Approved Securities (HFT)	81,897,253,350	24,089,621,380
	Other eligible securities (HTM)	8,468,137,970	9,933,913,165
	Total	217,909,823,461	171,429,336,141
3.3.4	SLR of Islamic Banking Unit		
	Required Reserve @ 5.50 % of Total Demand and Time Liabilities	655,675,000	521,328,000
	Actual Reserve held (Note: 3.3.4.1)	4,074,645,000	597,586,000
	Surplus/(Deficit)	3,418,970,000	76,258,000
3.3.4.1	Actual Reserve Held		
	Cash in hand	16,247,000	17,356,000
	Excess of CRR	244,998,000	18,700,000
	Eligible Securities (Bangladesh Govt. Islami Investment Bond)	3,813,400,000	561,530,000
		4,074,645,000	597,586,000
3(a)	Consolidated Cash		
	(i) Cash in Hand		
	Agrani Bank PLC.	13,198,291,736	9,823,347,167
	Agrani Equity & Investment Limited	-	-
	Agrani SME Financing Company Limited	1,226,159	1,732,243
	Agrani Exchange House Private Limited, Singapore	133,868,883	63,068,575
	Agrani Remittance House SDN. BHD., Malaysia	28,293,426	178,181
	Agrani Remittance House Canada Inc.	6,376	6,376
	Agrani Exchange Company (Australia) Pty. Limited	14,694,174	14,694,174
		13,376,380,754	9,903,026,716
	(ii) Balance with Bangladesh Bank and its agent bank		
	Agrani Bank PLC.	43,164,009,930	55,998,447,820
	Agrani Equity & Investment Limited	-	-
	Agrani SME Financing Company Limited	680,399	1,331,709
	Agrani Exchange House Private Limited, Singapore	-	-
	Agrani Remittance House SDN. BHD., Malaysia	-	-
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		43,164,690,329	55,999,779,529
		56,541,071,083	65,902,806,245
4	Balance with Other Banks & Financial Institutions		
	In Bangladesh (Note - 4.1)	38,252,868,077	41,525,205,395
	Outside Bangladesh (Annexure E.1)	2,250,775,268	2,754,857,748
		40,503,643,345	44,280,063,143

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		Amount in BDT	
		2024	2023
4.1	In Bangladesh: Local Currency		
	Banks		
	Al-Arafah Islami Bank Limited	1,215,000,000	350,001,566
	Exim Bank Limited	1,370,000,000	1,345,000,000
	Islami Bank Bangladesh Limited	1,000,000,000	1,300,000,000
	Social Islami Bank Limited	935,000,000	1,250,000,000
	Standard Bank Limited	850,000,000	550,000,000
	Megna Bank PLC.	300,000,000	-
	Pubali Bank Limited	1,100,000,000	-
	AB Bank Limited	700,000,000	1,948,000,000
	National Bank Limited	1,000,000,000	1,900,000,000
	Bangladesh Commerce Bank Limited	700,000,000	700,000,000
	Padma Bank Limited (former The Farmers Bank Limited)	2,000,000,000	2,000,000,000
	Union Bank Limited	2,640,000,000	2,870,000,000
	ICB Islamic Bank Limited	69,777,577	69,777,577
	Balance with ABL Islamic Window	2,099,831,375	173,917,127
	Balance with Other Bank & NBFIs- F.C (Note -4.1.1)	2,165,000,000	6,615,250,000
		18,144,608,952	21,071,946,270
	Non- Bank Financial Institutions		
	Bangladesh Financial Investment Company Limited	900,000,000	900,000,000
	Bay Leasing & Investment Limited	600,000,000	600,000,000
	Bangladesh Industrial Finance Company Limited*	200,000,000	200,000,000
	Capm Venture Capital and Finance Limited	50,000,000	50,000,000
	Fareast Finance & Investment Company Limited*	600,000,000	600,000,000
	FAS Finance & Investment Company Limited*	369,946,250	369,946,250
	First Finance & Investment Limited*	330,000,000	330,000,000
	GSP Finance Company Limited	300,000,000	300,000,000
	Hajj Finance Limited	300,000,000	300,000,000
	MIDAS Financing Limited	100,000,000	100,000,000
	IIDFC	200,000,000	200,000,000
	International Leasing and Financial Services Limited*	561,951,250	561,951,250
	Investment Corporation of Bangladesh	10,500,000,000	10,500,000,000
	Islamic Finance and Investment Limited	90,000,000	100,000,000
	Lanka Bangla Limited	250,000,000	400,000,000
	Meridian Finance & Investment Limited	150,000,000	150,000,000
	National Finance Limited	95,000,000	100,000,000
	Peoples Leasing, Finance & Investment Limited*	370,000,000	370,000,000
	Phoenix Finance and Investments Limited	600,000,000	600,000,000
	Premier Leasing & Finance Limited*	561,361,625	561,361,625
	Prime Finance & Investment Limited*	500,000,000	500,000,000
	Reliance Finance Limited	450,000,000	450,000,000
	Strategic Finance & Investment Ltd	1,300,000,000	1,450,000,000
	Uttara Finance Limited	130,000,000	160,000,000
	Union Capital Limited*	600,000,000	600,000,000
		20,108,259,125	20,453,259,125
		38,252,868,077	41,525,205,395

* Bank intensely pursuing the NBFIs unable to repay the FDR amount (Principal and interest) on maturity.

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		Amount in BDT	
		2024	2023
4.1.1	Balance with Other Bank & NBFIs- F.C		
	AB Bank Limited	480,000,000	2,207,000,000
	UCBL	1,080,000,000	-
	Meghna Bank Limited	-	551,250,000
	NCC Bank	-	880,000,000
	NRB Bank	-	550,000,000
	Premier Bank	-	1,104,500,000
	Southeast Bank	-	1,322,500,000
	Others	605,000,000	-
	Total	2,165,000,000	6,615,250,000
4.2	Balance with Other Banks and Financial Institutions (Account wise)		
	Current & Other Accounts	2,250,775,268	2,754,857,748
	Fixed Deposit Receipts (FDR)	38,252,868,077	41,525,205,395
		40,503,643,345	44,280,063,143
4.3	Maturity grouping of balances		
	On demand	2,250,775,268	2,754,857,748
	Within 1 to 3 months	14,634,829,772	28,352,168,693
	Within 3 to 12 months	13,118,259,125	13,103,259,125
	Within 1 to 5 years	3,736,742,478	69,777,577
	More than 5 years	6,763,036,702	-
		40,503,643,345	44,280,063,143
4(a)	Consolidated balance with other banks and financial institutions		
	(i) In Bangladesh		
	Agrani Bank PLC.	38,252,868,077	41,525,205,395
	Agrani Equity & Investment Limited	1,004,828	6,198,606
	Agrani SME Financing Company Limited	36,776,902	38,091,100
	Agrani Exchange House Private Limited, Singapore	-	-
	Agrani Remittance House SDN. BHD., Malaysia	-	-
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		38,290,649,807	41,569,495,101
	Less: Inter-company transaction(s)	-	-
		38,290,649,807	41,569,495,101
	(ii) Outside Bangladesh		
	Agrani Bank PLC.	2,250,775,268	2,754,857,748
	Agrani Equity & Investment Limited	-	-
	Agrani SME Financing Company Limited	-	-
	Agrani Exchange House Private Limited, Singapore	148,994,955	169,809,597
	Agrani Remittance House SDN. BHD., Malaysia	8,409,942	113,625,662
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		2,408,180,165	3,038,293,007
		40,698,829,972	44,607,788,108

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		Amount in BDT	
		2024	2023
5	Money at call and short notice		
	With Bank		
	National Bank Limited	1,000,000,000	-
		1,000,000,000	-
	<u>With Non-Bank Financial Institution</u>		
	FAS Finance & Investment Ltd.*	70,000,000	70,000,000
	Prime Finance & Investment Limited*	57,300,000	60,000,000
	Bangladesh Industrial Finance Company Limited*	40,000,000	40,000,000
	First Finance Limited*	76,500,000	85,500,000
	Peoples Leasing*	240,000,000	240,000,000
	Premier Leasing*	6,300,000	9,800,000
		490,100,000	505,300,000
	Total	1,490,100,000	505,300,000
	* Bank intensely pursuing the NBFIs unable to repay the Call Money amount (Principal and interest).		
6	Investments		
	SLR Securities		
	Government Securities (Note- 6.1)	215,961,473,732	178,376,354,741
	Other Investment (Note- 6.2)	630,580,970	630,580,970
		216,592,054,702	179,006,935,711
	Non SLR Securities		
	Government Securities (Note- 6.1)	28,361,600	18,469,300
	Other Investment (Note- 6.2)	60,976,325,936	75,410,844,164
		61,004,687,536	75,429,313,464
	Total	277,596,742,238	254,436,249,175
6.1	Government Securities:		
	SLR Securities		
	Treasury Bills (Note- 6.1.1 & Annexure B.1)	49,772,606,213	41,177,963,600
	Govt. Treasury Bond/Other Bond/Other Securities (Note- 6.1.2 & Annexure B.2)	166,188,867,519	137,198,391,141
	Reverse REPO (Annexure B.4)	-	-
		215,961,473,732	178,376,354,741
	Non SLR Securities		
	Govt. Treasury Bond/Other Bond/Other Securities (Note- 6.1.2 & Annexure B.2)	-	-
	Treasury Bills (Note- 6.1.1)	-	-
	Prize Bonds (at cost)	28,361,600	18,469,300
		28,361,600	18,469,300
	Total	215,989,835,332	178,394,824,041
6.1.1	Treasury Bills		
	SLR Securities		
	07 days Bangladesh Bank Bills	-	-
	14 days Bangladesh Bank Bills	-	-
	14 days Treasury Bills	-	-
	91 days Treasury Bills	8,074,953,650	12,808,685,400
	182 days Treasury Bills	16,113,199,799	11,992,512,000
	364 days Treasury Bills	25,584,452,764	16,376,766,200
	Sub total	49,772,606,213	41,177,963,600
	Non SLR Securities		
	91 days Treasury Bills (Lien with B. Bank)	-	-
		-	-
	Total	49,772,606,213	41,177,963,600

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		Amount in BDT	
		2024	2023
6.1.2	Govt. Treasury Bond/Other Govt. Bond/Other Securities		
	SLR Securities		
	2 years Bangladesh Govt. Treasury Bond	20,341,129,020	5,994,907,307
	3 years Bangladesh Govt. Treasury Bond	322,261,494	-
	5 years Bangladesh Govt. Treasury Bond	47,246,851,817	38,601,543,491
	10 years Bangladesh Govt. Treasury Bond	31,031,119,094	28,149,838,277
	15 years Bangladesh Govt. Treasury Bond	18,379,359,914	27,661,822,966
	20 years Bangladesh Govt. Treasury Bond	26,465,497,180	26,873,549,099
	05 Years Bangladesh Govt. Investment Sukuk Bond	2,888,300,000	2,888,300,000
	8-9 Yrs.(Special) T.Bond	11,273,549,000	-
	7-10 Yrs.(Agrani Bank-BPC) T.Bond	-	-
	9-13 Yrs.(Agrani Bank-BJMC) T.Bond	-	2,039,500,000
	7 Yrs.(Agrani Bank-Orion) T.Bond	4,427,400,000	4,427,400,000
	Bangladesh Govt. Islamic Investment Bond (BGIIB)	3,813,400,000	561,530,001
		166,188,867,519	137,198,391,141
	Non SLR Securities		
	5 years Bangladesh Govt. T. Bond (Lien with BB in favour of SCB)	-	-
		-	-
	Total	166,188,867,519	137,198,391,141
6.1.3	Investment in Government securities classified as per Bangladesh Bank's DOS Circular Letter No. 05 date 26 May 2008 and DOS Circular Letter No. 05 date 28 January 2009.		
	Held to Maturity (HTM) (Note: 6.1.3.a)	131,806,501,352	131,527,674,131
	Held for Trading (HFT) (Note: 6.1.3.b)	84,785,553,350	47,479,261,581
		216,592,054,702	179,006,935,712
6.1.3.a	Held to Maturity (HTM)		
	Treasury Bill		
	07 days Bangladesh Bank Bills	-	-
	14 days Bangladesh Bank Bills	-	-
	30 days Bangladesh Bank Bills	-	-
	14 days Treasury Bills	-	-
	91 days Treasury Bills	-	-
	182 days Treasury Bills	-	-
	364 days Treasury Bills	-	-
		-	-
	Bond/Other Securities		
	2 years Bangladesh Govt. Treasury Bond	2,000,934,520	5,994,907,307
	3 years Bangladesh Govt. Treasury Bond	322,261,494	-
	5 years Bangladesh Govt. Treasury Bond	36,822,641,767	38,601,543,491
	10 years Bangladesh Govt. Treasury Bond	30,510,265,707	27,868,867,897
	15 years Bangladesh Govt. Treasury Bond	18,340,217,514	27,661,822,966
	20 years Bangladesh Govt. Treasury Bond	23,665,250,380	23,741,521,500

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		Amount in BDT	
		2024	2023
	8-9 Yrs.(Special) T.Bond	11,273,549,000	-
	7-10 Years.(Agrani Bank-BPC) T.Bond	-	-
	9-13 Years.(Agrani Bank-BJMC) T.Bond	-	2,039,500,000
	7 Yrs.(Agrani Bank-Orion) T.Bond	4,427,400,000	4,427,400,000
	Bangladesh Govt. Islamic Investment Bond (BGIIIB)	3,813,400,000	561,530,000
	05 Years Bangladesh Govt. Investment Sukuk Bond	-	-
	5 years Bangladesh Govt. Treasury Bond (Remeasured)	-	-
	10 years Bangladesh Govt. Treasury Bond (Remeasured)	-	-
	15 years Bangladesh Govt. Treasury Bond (Remeasured)	-	-
	20 years Bangladesh Govt. Treasury Bond (Remeasured)	-	-
	ICB Share	630,580,970	630,580,970
		131,806,501,352	131,527,674,131
		131,806,501,352	131,527,674,131
6.1.3.b	Held for Trading (HFT)		
	Treasury Bill		
	07 days Bangladesh Bank Bills	-	-
	91 days Treasury Bills	8,074,953,650	12,808,685,400
	182 days Treasury Bills	16,113,199,799	11,992,512,000
	364 days Treasury Bills	25,584,452,764	16,376,766,200
	Reverse Repo (Treasury Bond)	-	-
		49,772,606,213	41,177,963,600
	Bond/Other Securities		
	2 years Bangladesh Govt. Treasury Bond	18,340,194,500	-
	5 years Bangladesh Govt. Treasury Bond	10,424,210,050	-
	10 years Bangladesh Govt. Treasury Bond	520,853,387	280,970,381
	15 years Bangladesh Govt. Treasury Bond	39,142,400	-
	20 years Bangladesh Govt. Treasury Bond	2,800,246,800	3,132,027,600
	05 Years Bangladesh Govt. Investment Sukuk Bond	2,888,300,000	2,888,300,000
	Reverse Repo (Bangladesh Govt. Treasury Bond)	-	-
		35,012,947,137	6,301,297,981
		84,785,553,350	47,479,261,581
6.2	Other Investment		
	SLR Securities		
	Shares	630,580,970	630,580,970
		630,580,970	630,580,970
	Non SLR Securities		
	Subordinated Bond (Note- 6.2.1 & Annexure-B.3)	46,925,000,000	61,360,518,224
	Commercial Paper	-	-
	Syndicative Term Loan	-	-
	Shares	14,051,325,920	14,050,325,924
	Un-approved Debenture (Annexure-D)	16	16
		60,976,325,936	75,410,844,164
	Total	61,606,906,906	76,041,425,134

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		Amount in BDT	
		2024	2023
6.2.1	Subordinated Bond		
	Mutual Trust Bank Ltd Subordinated Bond-II	-	60,000,000
	Bank Asia Ltd. 2nd Subordinated Bond	-	50,000,000
	Floating Rate non con. Subordinated Mudaraba Bond (Exim Bank)	-	100,000,000
	DBBL Subordinated Bond	-	100,000,000
	City Bank 2nd Subordinated Bond	-	35,000,000
	Standard Bank Subordinated Bond II	-	100,000,000
	Islami Bank Mudaraba Subordinated Bond	-	200,000,000
	Pubali Bank Ltd. Floating Rate Subordinated Bond	-	200,000,000
	National Bank 2nd Subordinated Bond	-	50,000,000
	FSIBL Subordinated Bond	-	60,000,000
	UCBL 3rd Subordinated Bond	-	60,000,000
	NCC Bank Non-Convertible Subordinated Bond	100,000,000	200,000,000
	Rupali Bank Subordinated Bond	400,000,000	800,000,000
	Jamuna Bank Subordinated Bond	100,000,000	200,000,000
	Mercantile Bank Subordinated Bond	200,000,000	400,000,000
	Southeast Bank Subordinated Bond III	300,000,000	600,000,000
	Dhaka Bank Floating Rate Dated Subordinated Bond II	300,000,000	600,000,000
	Prime Bank Subordinated Bond	400,000,000	800,000,000
	The Farmers Bank Subordinated Bond	1,000,000,000	1,000,000,000
	Al Arafah Islami Bank Mudaraba Subordinated Bond-II	200,000,000	400,000,000
	ICB Subordinated Bond	5,000,000,000	5,600,000,000
	City Bank Ltd. 3rd Subordinated Bond	200,000,000	400,000,000
	Trust Bank Ltd. Floating Rate Dated Subordinated Bond	400,000,000	800,000,000
	Shahjalal Islami Bank Ltd. Mudaraba Floating Rate Dated Subordinated Bond	500,000,000	1,000,000,000
	Islami Bank Ltd. Mudaraba Floating Rate Dated Subordinated Bond	600,000,000	1,800,000,000
	UCB 4TH Floating Rate Dated Subordinated Bond	500,000,000	1,000,000,000
	DBBL Floating Rate Dated Subordinated Bond-II	400,000,000	800,000,000
	SIBL Floating Rate Dated Subordinated Bond	500,000,000	1,500,000,000
	FSIBL 3rd Mudaraba Subordinated Bond	120,000,000	180,000,000
	Ashuganj Power Station Company Ltd. Bond	500,000,000	750,000,000
	Floating Rate Dated Subordinated Bond of EBL II	600,000,000	900,000,000
	BEXIMCO Communications Limited Corporate Bond-2019	4,500,000,000	4,500,000,000
	Rangpur Metal Industries Ltd. Fixed Rate Zero Coupon Bond	-	65,518,224
	IPDC Finance Ltd.Tier II Subordinated Bond	60,000,000	120,000,000
	Floating Rate Dated Subordinated Bond of EBL III	300,000,000	450,000,000
	Bank Asia Ltd Floating Rate Dated Subordinated Bond-III	1,000,000,000	1,500,000,000
	Exim Bank Subordinated Bond-II	1,650,000,000	1,650,000,000
	Islami Bank Mudaraba Subordinated Bond II	800,000,000	1,200,000,000
	The Premier Bank Ltd. Subordinated Bond-2019	200,000,000	300,000,000
	Pubali Floating Rate Dated Non-convertible Subordinated Bond	1,200,000,000	1,800,000,000
	Best Holdings Ltd. 25% Convertible Secured Bond	1,250,000,000	1,250,000,000
	MTB 4th Subordinated Bond	300,000,000	400,000,000
	Pubali Floating Rate Dated Non-convertible Subordinated Bond-III(2nd tranche)	600,000,000	800,000,000
	Standard Bank 3rd Subordinated Bond	600,000,000	800,000,000
	Al Arafah Bank Ltd. 3rd Subordinated Bond	1,200,000,000	1,600,000,000
	Islamic Finance and Investment Ltd	120,000,000	160,000,000

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		Amount in BDT	
		2024	2023
	Southeast Bank Ltd Non Convertible Subordinated Bond	750,000,000	1,000,000,000
	Dutch Bangla Bank Floating Rate 3rd Subordinated Bond	300,000,000	400,000,000
	Islami Bank Ltd. Mudaraba Floating Rate Dated Subordinated Bond-III(2nd tranche)	900,000,000	1,500,000,000
	AB Bank Ltd Subordinate Bond IV	750,000,000	750,000,000
	Trust Bank Ltd. Floating Rate Subordinated Bond	1,200,000,000	2,000,000,000
	EXIM Bank Ltd. Floating Rate Subordinated Bond-IV	2,000,000,000	2,500,000,000
	IFIC Bank Floating non convertible Subordinated Bond	1,200,000,000	1,500,000,000
	PRAN Agro Ltd. Green Coupon Bearing Bond	200,000,000	300,000,000
	BEXIMCO Green Sukuk Bond	1,500,000,000	1,500,000,000
	NRB Commercial Bank Ltd	400,000,000	500,000,000
	Southeast Bank Subordinated Bond-V	1,600,000,000	2,000,000,000
	MEGNA Bank Subordinated Bond-I	225,000,000	270,000,000
	STRATEGIC FINANCE LIMITED	500,000,000	500,000,000
	City Bank Ltd. 4 th Subordinated Bond	2,600,000,000	2,600,000,000
	STRATEGIC FINANCE LIMITED	1,500,000,000	1,500,000,000
	IFIC BANK NCFR SUB BOND- III	2,500,000,000	2,500,000,000
	ONE BANK LTD NCFR SUB BOND- III	2,500,000,000	2,500,000,000
	Banga Building Materials Ltd (BBML)SUKUK Ijara Bond	200,000,000	200,000,000
		46,925,000,000	61,360,518,224
6.2.2	Shares (Annexure-C)		
	Share Quoted	5,341,563,475	5,341,563,479
	Share Un-Quoted	9,340,343,415	9,339,343,415
	Total	14,681,906,890	14,680,906,894
6.3	Maturity grouping of Investment		
	On demand	3,841,761,619	18,469,300
	Less than 3 months	22,591,601,950	3,863,612,286
	More than 3 months but less than 1 year	68,866,767,956	21,648,650,500
	More than 1 year but less than 5 year	98,209,595,375	99,786,497,734
	More than 5 years	84,087,015,338	129,119,019,355
		277,596,742,238	254,436,249,175
6.4	Net Investments:		
	Carrying amount	277,596,742,238	254,436,249,175
	Less: Provision (Note - 12.11)	(13,395,595,643)	(3,115,570,514)
	Net Investment	264,201,146,595	251,320,678,661
6(a)	Consolidated investments		
	(i) Government Securities		
	Agrani Bank PLC.	215,989,835,332	178,394,824,041
	Agrani Equity & Investment Limited	-	-
	Agrani SME Financing Company Limited	-	-
	Agrani Exchange House Private Limited, Singapore	-	-
	Agrani Remittance House SDN. BHD., Malaysia	-	-
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		215,989,835,332	178,394,824,041

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		Amount in BDT	
		2024	2023
	(ii) Others		
	Agrani Bank PLC.	61,606,906,906	76,041,425,134
	Agrani Equity & Investment Limited	8,076,883,440	8,065,041,798
	Agrani SME Financing Company Limited	-	-
	Agrani Exchange House Private Limited, Singapore	-	-
	Agrani Remittance House SDN. BHD., Malaysia	86,836,552	-
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		69,770,626,898	84,106,466,932
	Total Investments (i+ii)	285,760,462,230	262,501,290,973
7	Loans and Advances		
	In Bangladesh (Note - 7.1.1)	782,332,065,691	747,760,985,439
	Outside Bangladesh (Note - 7.1.2)	5,764,873,548	7,022,533,658
	Bills Purchased & Discounted (Note - 7.1.3)	2,277,156,139	2,208,837,014
		790,374,095,378	756,992,356,111
7.1.1	In Bangladesh		
	a) Loans		
	Rural Credits	27,456,328,825	24,994,517,532
	Weavers Credits	5,266,737	5,268,304
	Industrial Credits	179,900,830,059	177,435,899,367
	Jute Advances	2,882,711,310	3,102,229,811
	Leather Sector Advances	3,970,876,809	4,022,293,101
	Staff Loans	64,126,486,696	57,947,085,184
	SME Sector Advances	149,741,294,767	148,073,428,750
	Loan - Others (Note - 7.1.4)	234,283,229,097	208,355,412,291
		662,367,024,300	623,936,134,340
	b) Cash Credits		
	Jute Advances	10,353,049,762	9,770,116,315
	Leather Advances	2,214,741,328	2,387,858,888
	Rural Credit (COVID-19)	450,424,373	504,806,949
	Working Capital (COVID-19)	-	-
	Others	85,312,840,491	88,563,945,369
	Export Cash Credit (ECC)	263,226,079	558,742,999
		98,594,282,033	101,785,470,520
	c) Overdrafts		
	Secured Overdraft	20,840,216,182	21,332,657,369
	Temporary Overdraft	513,946,641	685,953,643
	Supply Chain Finance	16,596,535	20,769,567
		21,370,759,358	22,039,380,579
	Total in Bangladesh (a+b+c)	782,332,065,691	747,760,985,439
7.1.2	Outside Bangladesh (Off-shore banking)	5,764,873,548	7,022,533,658
7.1.3	Bills Purchased & Discounted (Note - 7.10)	2,277,156,139	2,208,837,014
	Total Loans and Advances	790,374,095,378	756,992,356,111

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		Amount in BDT	
		2024	2023
7.1.4	Loan - Others		
	General House Building Loan (Residence)	21,384,756,448	21,828,599,059
	Loan against Trust Receipt	6,884,181,712	6,988,254,061
	Segregated Loan*	1,703,180,827	1,753,186,126
	Transport Loan	2,949,214,246	3,034,392,726
	Bridge Finance	908,225,220	976,437,220
	EDF Loan	2,065,662,345	4,015,425,077
	Consumers Loan	514,528,479	788,499,021
	Small Loan	15,522,004	17,927,900
	Loan against DPS	209,483	209,483
	Loan against APS	613,160	1,120,702
	Loan against FDR	1,317,089,914	1,291,035,581
	Loan against cash subsidy	604,626,705	993,734,852
	Demand Loan (Note - 7.1.5)	50,225,033,611	26,934,740,228
	Loan against ABS	2,010,458,800	2,132,306,926
	General House Building Loan (Commercial)	17,522,732,247	17,186,940,041
	Loan against MDS	1,503,006	1,268,084
	PDB-SHB Loan	212,497,652	178,755,777
	Loan against MIS	12,036,109	581,165
	Loan against ABBJL	125,113,998	167,293,599
	Green Financing	179,919,002	195,998,791
	Personal Loan	50,616,268,618	50,509,180,313
	Loan for Registered Freedom Fighters	3,847,182,424	3,964,130,017
	Any Purpose Loan	2,849,758,617	3,144,935,142
	Loan against Pension of Retired officer/staff	754,061,450	683,313,064
	Agrani Abas	8,954,822	9,336,148
	Interest Blocked A/C-Others Loan	3,599,275	-
	Projukti Bikashe Agrani	35,594,964	52,389,370
	EHB Loan - Public Universities	971,180,660	725,730,703
	Probashir Ghore Fera Loan	161,744,763	198,931,546
	Term Loan Converted from Demand Loan	37,531,085,788	30,696,871,036
	General Transport Loan	94,561,444	105,327,143
	Digital Device Assistance	10,956,597	10,707,310
	Loan Against Bank Building Rent	67,071,204	59,150,115
	General Motor Cycle Loan	542,016	740,326
	Loan against Monthly Profit Deposit Scheme	15,118,971	17,998,495
	Women Credit Programme	2,213,482	2,344,139
	Short Term SME Loan	3,113,912,596	3,351,702,204
	House building Loan for Govt. Employees	1,893,320,318	1,579,793,891
	Refinance Scheme- Micro Credit (COVID-19)	7,426,388	343,211,656
	Loan Refinance Scheme Micro Credit For 10/50/100 Tk.	45,790,282	42,518,621
	Packing Credits	2,963,314,167	3,517,898,291
	Loan Against Imported Merchandise (LIM)	442,064,266	264,567,273
	Payment Against Documents (PAD) (Note - 7.1.6)	1,532,610,041	1,615,632,069

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		Amount in BDT	
	2024	2023	
PAD for EDF Loan	2,877,587,466	-	
Post Import Finance (PIF)	14,696,059,959	18,243,568,495	
Overdue Accepted Payment (OAP)	386,887,194	366,302,554	
Block A/c- Loan Re-scheduled & One time Exit Policy	58,277,382	123,445,274	
Loan Against Workers Salary (COVID-19)	137,646,253	136,356,344	
Loan Against Workers Salary Under Working Capital	96,272,246	102,624,333	
Loan Against Workers Salaries of Export Industries	360,104,285	-	
Other Special Product of IBU	64,956,191	-	
	234,283,229,097	208,355,412,291	
*Segregated loans are separately kept loans with special purpose with an intention of early recovery.			
7.1.5 Demand Loan			
Cash L/C (Garments)	1,378,416,235	6,104,931,609	
Cash L/C (Others)	4,769,035,419	6,114,893,452	
Back to back L/C	14,142,257,282	12,385,019,629	
Export Development Fund (EDF) L/C	2,054,450,967	863,300,756	
Usance Payable at Sight (UPAS) L/C	27,880,873,708	1,466,594,782	
	50,225,033,611	26,934,740,228	
7.1.6 Payment Against Documents (PAD)			
Cash	1,364,249,862	323,177,791	
Inland	16,656,456	16,656,455	
Back to Back L/C	-	192,670,313	
Term Loan- (Rescheduled)	20,583,396	131,570,327	
Garments	131,120,327	16,569,868	
Export Development Fund (EDF)	-	934,987,315	
	1,532,610,041	1,615,632,069	
7.2 Maturity grouping of loans and advances			
Repayable on demand	40,245,687,962	9,783,052,285	
Not more than 3 months	82,546,984,571	68,575,253,196	
More than 3 months but not more than 1 year	242,568,974,521	229,457,777,325	
More than 1 year but not more than 5 years	184,589,732,510	208,588,585,016	
More than 5 years	240,422,715,814	240,587,688,289	
	790,374,095,378	756,992,356,111	
7.3.a Disclosure for significant concentration			
Advances to allied concerns of Directors	-	-	
Advances to Managing Director	-	-	
Advances to Other Executives	64,126,486,696	57,947,085,184	
Advances to Customers' Group	546,346,778,623	521,609,371,560	
Industrial Credits	179,900,830,059	177,435,899,367	
	790,374,095,378	756,992,356,111	
7.3.b Disclosure for sector-wise loans and advances			
Government sector	6,350,010,365	7,015,814,068	
Other public sector	10,133,808,503	10,171,497,524	
Private sector	773,890,276,510	739,805,044,519	
	790,374,095,378	756,992,356,111	

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		Amount in BDT	
		2024	2023
7.3.c	Disclosure for re-structured loan		
	(Loans which are re-structured in 2015 as per BRPD circular No. 04 date 29 January 2015)		
	Keya Earn Mills Ltd.	319,800,000	322,300,000
	M R Sweater Composite Ltd.	1,240,700,000	1,242,200,000
	Julia Sweater Composite Ltd.	952,300,000	953,700,000
	Bangladesh Export Import Company Ltd.	4,204,700,000	4,290,100,000
	Samannaj Super Oil Ltd.	634,500,000	723,000,000
	Outstanding Amount	7,352,000,000	7,531,300,000
7.4	Geographical Location - wise Loans and Advances		
	A. Urban:		
	Dhaka Region	507,688,576,287	476,445,335,766
	Chittagong Region	27,454,799,389	28,527,625,681
	Khulna Region	38,424,165,081	38,138,229,463
	Rajshahi Region	27,495,267,894	28,509,717,064
	Barisal Region	9,583,717,717	9,394,145,751
	Sylhet Region	9,674,330,491	9,204,158,689
	Rangpur	21,780,037,865	22,618,349,090
	Mymensing Region	18,247,882,410	17,733,361,983
	Comilla Region	9,953,844,366	9,872,166,344
	Faridpur Region	9,112,392,504	8,858,352,931
	Sub Total	679,415,014,004	649,301,442,762
	B. Rural:		
	Dhaka Region	9,818,431,425	9,381,487,757
	Chittagong Region	2,156,749,783	2,096,206,336
	Khulna Region	20,007,196,785	19,103,826,224
	Rajshahi Region	15,733,658,052	15,611,231,758
	Barisal Region	6,613,562,377	6,158,555,480
	Sylhet Region	4,278,955,271	4,352,536,173
	Rangpur	16,734,434,118	16,702,698,443
	Mymensing Region	22,738,633,862	21,825,316,875
	Comilla Region	8,140,171,490	7,789,746,418
	Faridpur Region	4,737,288,211	4,669,307,885
	Sub Total	110,959,081,374	107,690,913,349
	Total (A + B)	790,374,095,378	756,992,356,111
7.5	Sector-wise Loans and Advances		
	Agriculture and Fishery	27,453,734,521	24,994,517,532
	Jute & Jute Goods	13,235,761,072	12,872,346,126
	Transport Storage & Communication	5,662,312,361	5,939,136,125
	Ship Breakings	850,240,153	4,311,346,651
	Textile & Readymade Garments	131,426,325,136	131,231,923,683
	Food & Allied Industry	14,014,336,251	14,855,965,134
	Construction & Engineering	17,685,349,251	17,365,698,251
	Pharmaceuticals and Chemicals	14,263,419,361	15,496,523,659
	Leather Sector	6,185,618,138	6,410,151,989
	Power Sector	7,001,848,951	6,720,436,456

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		Amount in BDT	
		2024	2023
	Professional and Services	14,061,559,136	145,926,048,658
	Housing Service	36,554,749,126	36,775,036,879
	Wholesale/Retail Trading	136,030,890,386	152,790,222,398
	Personal (staff and other personal loan)	125,538,085,708	61,044,847,537
	Bank & Other Non-Financial Institution	14,329,342,136	12,124,735,137
	Electronics & Automobile	3,790,580,931	2,789,865,091
	Cement & Ceramic	6,496,032,361	8,521,809,363
	Others	215,793,910,399	96,821,745,442
		790,374,095,378	756,992,356,111
7.6	Loans & Advances are Classified as per Bangladesh Bank Circular		
	Unclassified :		
	Standard (including staff loan)	454,082,998,051	520,645,270,522
	Special Mention Account	16,268,973,176	21,582,074,832
		470,351,971,227	542,227,345,354
	Classified:		
	Sub-Standard	26,329,647,167	33,619,054,552
	Doubtful	16,870,056,076	4,591,921,182
	Bad & Loss	276,822,420,908	176,554,035,023
		320,022,124,151	214,765,010,757
		790,374,095,378	756,992,356,111
7.7	Loans & Advances (Category wise)		
	A. Inside Bangladesh		
	I. Continuous loan (CL-2)		
	Small & Medium Enterprise Finance	126,535,881,504	126,538,794,769
	Other Than Small & Medium Enterprise Finance	124,110,301,498	136,211,719,788
		250,646,183,002	262,750,514,557
	II. Demand loan (CL-3)		
	Small & Medium Enterprise	-	120,174,143
	Other Than Small & Medium Enterprise	75,916,230,107	56,273,924,390
		75,916,230,107	56,394,098,533
	III. Term loan (CL-4)		
	Small & Medium Enterprise Finance	23,015,789,327	22,031,381,486
	Consumer Finance (including staff, other than HF)	514,528,471	788,499,012
	Housing Finance (HF)	38,906,694,460	39,015,539,093
	Loans for Professional Set-up Business	753,323,420	587,147,252
	Others	368,283,170,507	344,187,285,795
		431,473,506,185	406,609,852,638
	IV. Short term agri credit and microcredit (CL-5)		
	Short Term Agri Credit	24,561,960,041	22,299,190,048
	Micro Credit	2,011,342,495	1,916,166,677
		26,573,302,536	24,215,356,725
	B. Outside Bangladesh (Off-shore Banking Unit)	5,764,873,548	7,022,533,658
	Total Loans & Advances (Inside & Outside Bangladesh) (A+B)	790,374,095,378	756,992,356,111

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		Amount in BDT	
		2024	2023
7.8	Movement of classified loans and advances		
	Opening balance	214,765,010,757	153,996,484,545
	Less: Cash Recovery	4,414,200,000	3,887,800,000
	Less: Re-scheduling	12,620,200,000	13,378,200,000
	Less: Written-off	226,700,000	240,700,000
		17,261,100,000	17,506,700,000
	Add: Newly classified during the year	122,518,213,439	78,275,226,212
		320,022,124,196	214,765,010,757
7.9	Particulars of Loans and Advances:		
	Loans considered good in respect of which of the banking company is fully secured	644,758,141,714	614,890,330,202
	Loans considered good against which the banking company holds no security other than the debtor's personal guarantee	70,179,091,378	69,753,399,253
	Loans considered good secured by the personal undertakings of one or more parties in addition to the personal guarantee of the debtors	75,436,862,286	72,348,626,656
	Loans adversely classified, for which no provision is created	-	-
		790,374,095,378	756,992,356,111
	Loans due by directors or officers of the banking company or any of them either separately or jointly with any other persons	64,126,486,696	57,947,085,184
	Loans due from companies or firms in which the directors of the banking company have interests as directors, partners or managing agents or in case of private companies as members	-	-
	Maximum total amount of advances including temporary advance made at any time during the year to directors or managers or officers of the banking companies or any of them either separately or jointly with any other person	64,126,486,696	57,947,085,184
	Maximum total amount of advances including temporary advances granted during the year to the companies or firms in which the directors of the banking company have interests as directors, partners or managing agents or in the case of private companies as members	-	-
	Due from bank companies	-	-
	Amount of classified loan on which interest has not been charged, mentioned as follows:		
	(Decrease) / increase in provision	13,114,032,525	11,073,324,801
	Amount of loan written off	226,700,000	240,700,000
	Amount realized against loan previously written off	503,000,000	743,400,000
	Amount of provision kept against loan classified as 'bad/loss' on the date of preparing the balance sheet	54,537,699,513	42,573,866,488
	Interest creditable to the Interest Suspense A/c	56,554,764,629	45,519,225,477
	Opening balance of cumulative amount of the written off loan	55,847,300,000	55,606,600,000
	Add: Written off during the current period	226,700,000	240,700,000
	Closing balance of cumulative amount of the written off loan	56,074,000,000	55,847,300,000
	Less: Cumulative recovery from written off loan	17,272,900,000	16,433,400,000
	Outstanding balance	38,801,100,000	39,413,900,000
	Amount of written off loan for which lawsuit has been filed	38,801,100,000	39,413,900,000
7.10	Bills purchased and discounted:		
	In Bangladesh	605,142,205	561,455,066
	Outside Bangladesh	1,672,013,934	1,647,381,948
		2,277,156,139	2,208,837,014

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7.11	Maturity grouping of bills purchased and discounted:		
	Payable within 1 month	-	-
	Over 1 month but less than 3 months	2,277,156,139	2,208,837,014
	Over 3 months but less than 6 months	-	-
	6 months or more	-	-
		2,277,156,139	2,208,837,014
7.12	Net Loans and advances:		
	Carrying amount	790,374,095,378	756,992,356,111
	Less: Interest suspense and penal interest	(56,554,764,629)	(45,519,225,477)
	Provision for loans & advances (Note-12.9)	(65,538,937,988)	(57,175,808,614)
		(122,093,702,617)	(102,695,034,091)
		668,280,392,761	654,297,322,020
7.13	Willful Defaulters:		
	According to the instruction of Bangladesh Bank's BRPD Circular No.06, dated March 12, 2024, Identification & Finalization of willful defaulters and Measures to be taken against them, Chief Executive Officer (CEO) of Agrani Bank PLC., established a dedicated unit headed by GM (Recovery) on 03.04.2024 and this unit was approved by the Board of Agrani Bank PLC. on 30.04.2024.		
	On December 31, 2024 the dedicated unit has primarily identified 10 (Ten) classified borrowers as willful defaulter from various business segments. After conducting proper due diligence and taking approval from Bank's authority, quarterly report is submitted to the Banking Regulation and Policy Department (BRPD) of Bangladesh Bank in the prescribed format.		
	The Bank will proceed with the next course of action as per sections 6(6) and 6 (7) of BRPD circular No.06, dated 12.04.2024, subject to Bangladesh Bank's decision regarding the appeals submitted by the respective willful defaulters.		
7(a).1	Consolidated loans, advances and leases/investments		
	Agrani Bank PLC.	790,374,095,378	756,992,356,111
	Agrani Equity & Investment Limited	2,364,868,325	2,382,816,831
	Agrani SME Financing Company Limited	3,301,698,973	3,295,890,495
	Agrani Exchange House Private Limited, Singapore	-	-
	Agrani Remittance House SDN. BHD., Malaysia	-	-
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		796,040,662,676	762,671,063,437
	Less: Inter-company transaction (s)	(4,648,849,535)	(4,847,134,904)
		791,391,813,141	757,823,928,533
7(a).2	Consolidated loans & advances are classified as per Bangladesh Bank circular		
	Unclassified		
	Standard (including staff loan)	459,115,540,116	525,974,172,569
	Special Mention Account	16,481,587,125	21,712,026,075
		475,597,127,241	547,686,198,644
	Classified		
	Sub-Standard	26,505,094,198	33,725,583,748
	Doubtful	16,963,732,128	4,638,915,790
	Bad & Loss	276,974,709,109	176,620,365,255
		320,443,535,435	214,984,864,793
		796,040,662,676	762,671,063,437
	Less: Inter-company transaction (s)	(4,648,849,535)	(4,847,134,904)
		791,391,813,141	757,823,928,533

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		Amount in BDT	
		2024	2023
7(a).3	Loans & Advances are Classified as per Bangladesh Bank Circular: Agrani SME Financing Company Limited		
	Unclassified		
	Standard (including staff loan)	2,667,673,740	2,946,085,216
	Special Mention Account	212,613,949	129,951,243
		2,880,287,689	3,076,036,459
	Classified		
	Sub-Standard	175,447,031	106,529,196
	Doubtful	93,676,052	46,994,608
	Bad & Loss	152,288,201	66,330,232
		421,411,284	219,854,036
		3,301,698,973	3,295,890,495
8	Fixed assets including land, buildings, furniture and fixtures		
	a. Property, Plant & Equipment (Details in Annexure G)		
	Cost/ Valuation		
	Balance at the beginning of the year	20, 892,383,097	20,774,498,173
	Addition during the year	654,888,158	240,808,666
	Transfer from works-in-progress	-	-
	Transfer to non-banking assets	-	1,161,112.00
	Disposal during the year	(36,372,202)	(124,084,854)
	Balance at the end of the year	21,510,899,053	20,892,383,097
	Less: Accumulated Depreciation		
	Balance at the beginning of the year	5,672,027,250	5,372,559,093
	Depreciation charge for the year	348,172,451	330,506,222
	Disposal during the year	(36,372,202)	(31,038,065)
	Balance at the end of the year	5,983,827,499	5,672,027,250
	Written Down Value (WDV)	15,527,071,554	15,220,355,847
	b. Intangible Asset		
	Software Purchase		
	Cost		
	Balance at the beginning of the year	3,234,372,763	3,227,084,361
	Addition during the year	3,238,411	9,299,632
	Disposal / Transfer during the year	(22,136,213)	(2,011,230)
	Balance at the end of the year	3,215,474,961	3,234,372,763
	Less: Accumulated Amortization		
	Balance at the beginning of the year	1,643,779,486	978,076,405
	Amortization charge for the year	277,627,753	667,836,447
	Disposal / Transfer during the year	(22,136,213)	(2,133,366)
	Balance at the end of the year	1,899,271,026	1,643,779,486
	Net Value	1,316,203,935	1,590,593,277
	c. Lease Assets		
	Right-of-use assets	1,126,307,578	1,111,474,596
	Less: Accumulated amortization	556,554,772	461,960,264
		569,752,806	649,514,332
	Total (a+b+c)	17,413,028,295	17,460,463,456

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		Amount in BDT	
		2024	2023
8(a)	Consolidated Fixed assets including land, buildings, furniture and fixtures		
	Written Down Value (WDV)		
	Agrani Bank PLC.	17,413,028,295	17,460,463,456
	Agrani Equity & Investment Limited	9,251,692	11,526,492
	Agrani SME Financing Company Limited	18,002,903	21,581,611
	Agrani Exchange House Private Limited, Singapore	68,782,937	22,180,297
	Agrani Remittance House SDN. BHD., Malaysia	31,453,946	34,673,079
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	178,546	178,546
		17,540,698,319	17,550,603,481
9	Other Assets		
	Income generating Other Assets		
	Investment in shares of subsidiary companies (Note - 9.1)	6,019,433,350	6,019,433,350
		6,019,433,350	6,019,433,350
	Non-income generating Other Assets		
	Stationery, stamps, printing materials etc.	126,770,710	129,270,066
	Suspense Account (Note - 9.2)	22,968,538,958	8,202,089,979
	D.D paid without advice	36,236,300	37,596,846
	Accrued Income (Note - 9.3)	5,306,841,331	6,171,712,488
	Advance Deposits & prepayments	3,506,753	3,429,720
	Receivable From Govt.	4,750,018	4,810,304
	Advance Rent	72,290,730	83,896,882
	Advance Tax Paid (Annexure-F)	36,457,008,282	30,664,805,093
	Advance against VAT	126,219,354	126,219,354
	Work in Progress for Consulting of Bank building	439,553,080	428,582,759
	Interest Subsidy Payments (COVID-19)	(2,562,409)	(3,617,785)
	Demonetized Notes	180	182
	Debit balance of Al-Rajhi Foreign Exchange	1	1
	Army pension	1,187,378,019	1,269,451,561
	Civil pension	373,718	1,103,457
	Purchase of WES Bond	1,924,610,833	660,509,857
	Payment against sanchaya patra	579,542,711	3,347,859,233
	Pension paid- Staff	1,052,346	691,713
	Protested Bills	95,843,290	95,843,291
	Exempted Loans	44,393,249	44,399,093
	Interest on Exempted Loans	413,459,449	413,566,821
	Deferred Tax Assets (Note - 9.4)	20,382,026,443	15,699,948,812
	Foreign Correspondent draft paid	1,769,599	1,863,355
	Balance with Pakistani Bank	1	1
	Balance with Indian Bank	23,505	23,505
	Advance payment for upgrading software	-	-
	Interest Receivable-SMESPD (COVID-19)	415,027,320	323,378,816
	Interest Subsidy Receivable-Working Capital (COVID-19)	115,590,797	68,816,582
	Receivable/(Payable) against Sale/Buy of Share of ICB	609,975	609,975
	Dividend Receivable from Preference Share	120,000,000	120,000,000
	Receivable from Agrani Exchange Company (Australia) Pty. Limited	29,402,844	29,402,844
	Receivable from Agrani Remittance House Canada Inc.	33,566,319	33,566,319
	Branch adjustment (Note- 9.5)	-	17,065,305,070
		90,883,823,706	85,025,136,194
	Total	96,903,257,056	91,044,569,544

"The Bank is required to maintain a provision for Other Assets BDT 484.31 crore where bank maintained a provision of BDT 281 crore. Upon bank's request Bangladesh Bank has allowed a deferral facility of net provision shortfall BDT 16,519.41 crore (including Other Assets) vide letter no. DOS(CAMS)1157/41 (Dividend)/2025-3093; dated 21 May 2025."

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		Amount in BDT	
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9.1	Investment in shares of subsidiary companies		
	Agrani Equity & Investment Limited	5,000,000,000	5,000,000,000
	Agrani SME Financing Limited	1,000,000,000	1,000,000,000
	Agrani Exchange House Pvt. Limited, Singapore	6,457,000	6,457,000
	Agrani Remittance House SDN. BHD., Malaysia	8,967,168	8,967,168
	Agrani Exchange Company (Australia) Pty. Limited (Annexure-R)	4,000,965	4,000,965
	Agrani Remittance House Canada Inc. (Annexure-R)	8,217	8,217
		6,019,433,350	6,019,433,350
9.1.i	As per decision of 457th meeting of the Board of Directors of Agrani Bank PLC. held on 29 May, 2016 and the consent letter BRPD (M) 204/8/2016-3995 of Bangladesh Bank regarding wind up of Agrani Exchange Company Pty Limited, Australia, the Company has closed down its operation in 30 June 2016. As a part of liquidation process, the Company has submitted an application requesting to cancel the registration of the company to Australian Securities and Investments Commission (ASIC) Australian government body that acts as Australia's corporate regulator. As per Application of the Company, the said Commission deregistered the exchange house on 10-05-2020.		
9.1.ii	Although Bangladesh Bank instructed Agrani Bank PLC. to close down the operation of Agrani Remittance House Canada Inc. due to the company not be able to make it profitable since it's inception, the Bank has applied to Bangladesh Bank for giving a rational time span within which the Company becomes profitable with taking some realistic plan and implementing of the plan that mentioned in the prayer. Again on 03 December 2017 the Bank has written to Bangladesh Bank seeking approval for continuing operation of the above Remittance House; and in response, Bangladesh Bank has provided the approval letter no BRPD (M)204/08/2018-6156 dated on 16 August 2018 to continue the operation of Agrani Remittance House Canada Inc. for next 6 months, Which was expired on 15 February 2019. Subsequently, Bank has requested to Bangladesh Bank to give approval for continuing the operation of the Remittance House vide letter no FRD/383/19 dated 18 February 2019. Bangladesh Bank finally approved Bank's request for continuing the operation vide letter no BRPD (M)204/08/2019- 4113 dated 09 June 2019. Meanwhile, Alterna Saving Credit Union of Canada closed the account of Agrani Remittance House Canada Inc. maintaining with them. Due to the closure of the account, the exchange house closed its operations from 16-03-2020. However, Bangladesh Bank has instructed vide letter no. BRPD (OBS)204/1(2)/2023-2351 dated 19 March 2023 to adjust the cumulative loss of Agrani Remittance House Canada Inc. The bank has made full provision in the accounts and write-off will be done immediately after completion of necessary formalities made by the bank earliest time.		
9.2	<u>Suspense Account:</u>		
	Sundry debtors -staff	383,422	582,301
	Sundry debtors -other	5,198,004,127	4,238,218,122
	Legal charges	1,947,530	1,203,352
	Clearing adjustment	50,993,155	53,687,866
	AGB NAGAD Temp. Parking Account	(7,595,808)	(8,654,872)
	Bkash Tmp.Park.Ac Smart Banking	(22,228,532)	(20,887,605)
	Advance against petty cash	19,660	1,279,704
	Loan application form	735,410	853,767
	Premium paid XPB	-	-
	Defective/Mutilated/Burnt Notes	3,963,660	2,504,660
	Clearing Suspense A/C for T-24 Branch	(44,483,438)	68,614,551
	Clearing Suspense	105,353	467
	Take on suspense account for T-24	8,290	(2,957,375)
	RTGS & EFT Settlement Account	17,684,064,445	3,753,581,074
	Debit Card OFF-US Transactions	-	-
	Remittance only point	102,621,684	114,063,967
		22,968,538,958	8,202,089,979

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		Amount in BDT	
		2024	2023
9.3	Accrued income:		
	Accrued interest on loans & advances	441,469,785	330,831,375
	Accrued interest on investment	2,714,860,206	1,663,962,176
	Accrued Interest on Reverse Repo	-	-
	Accrued Interest on Other Bond	904,568,528	2,765,171,228
	Accrued interest on balance with other banks & financial institutions	1,069,445,536	783,731,645
	Accrued interest on IBU Special Products	-	205,789,440
	Accrued commission, exchange & brokerage	151,827,453	379,854,633
	Accrued interest on branch adjustment	-	-
	Accrued other operating income	24,669,823	42,371,991
		5,306,841,331	6,171,712,488
9.4	Deferred Tax:		
	Deferred tax has been computed in accordance with provision of IAS -12 based on taxable temporary differences in the carrying amount of the assets/liabilities and their tax base as follows:		
i)	Written down value of fixed assets		
	a. Carrying amount (excluding land)	1,312,630,162	1,312,630,162
	b. Tax base	1,016,523,287	1,016,523,287
	c. (Taxable)/deductible temporary difference (b-a)	(296,106,875)	(296,106,875)
	Applicable tax rate	40.00%	40.00%
	Deferred tax asset/(liabilities)	(118,442,750)	(118,442,750)
ii)	Provision for (Bad & Loss) Loans and Advances *		
	a. Carrying amount	(52,937,699,513)	(42,573,866,488)
	b. Tax base	-	-
	c. (Taxable)/deductible temporary difference (b-a)	52,937,699,513	42,573,866,488
	Applicable tax rate	40.00%	40.00%
	Deferred tax asset/(liabilities)	21,175,079,805	17,029,546,595
iii)	Provision for Superannuation Fund during the year (Note-12.17)		
	a. Carrying amount	(2,925,506,384)	(2,500,000,000)
	b. Tax base	-	-
	c. (Taxable)/deductible temporary difference (b-a)	2,925,506,384	2,500,000,000
	Applicable tax rate	40.00%	40.00%
	Deferred tax asset/(liabilities)	1,170,202,554	1,000,000,000
iv)	Provision for Death Relief Grant Scheme during the year (Note-12.19)		
	a. Carrying amount	(359,948,771)	(253,798,771)
	b. Tax base	-	-
	c. (Taxable)/deductible temporary difference (b-a)	359,948,771	253,798,771
	Applicable tax rate	40.00%	40.00%
	Deferred tax asset/(liabilities)	143,979,508	101,519,508
v)	Accrued interest on Govt. Securities (Note-9.3)		
	a. Carrying amount	3,619,428,734	4,429,133,404
	b. Tax base	-	-
	c. (Taxable)/deductible temporary difference (b-a)	(3,619,428,734)	(4,429,133,404)
	Applicable tax rate	40.00%	40.00%
	Deferred tax asset/(liabilities)	(1,447,771,494)	(1,771,653,362)

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		Amount in BDT	
		2024	2023
vi.a)	Revaluation reserve on Land		
a.	Carrying amount	8,981,461,872	8,981,461,872
b.	Tax base	-	-
c.	(Taxable)/deductible temporary difference (b-a)	(8,981,461,872)	(8,981,461,872)
	Applicable tax rate *	4.00%	4.00%
	Deferred tax asset/(liabilities)	(359,258,475)	(359,258,475)
vi.b)	Revaluation reserve on Land		
a.	Carrying amount	3,876,669,530	3,876,669,530
b.	Tax base	-	-
c.	(Taxable)/deductible temporary difference (b-a)	(3,876,669,530)	(3,876,669,530)
	Applicable tax rate *	3.00%	3.00%
	Deferred tax asset/(liabilities)	(116,300,086)	(116,300,086)
X)	Revaluation reserve on Building		
a.	Carrying amount	436,417,462	436,417,462
b.	Tax base	-	-
c.	(Taxable)/deductible temporary difference (b-a)	(436,417,462)	(436,417,462)
	Applicable tax rate	15.00%	15.00%
	Deferred tax asset/(liabilities)	(65,462,619)	(65,462,619)
	Total deferred tax assets/(liabilities)-A	20,382,026,443	15,699,948,812

* As per 53H of Income Tax Ordinance 1984, 17II of Income Tax Rules 1984 and under the clause (b), (c), or (e) or subsection (1) of section 17 of the Registration Act 1908

9.4.a Year wise Deferred Tax breakdown for last 10 years

Year

2015	8,344,803,824
2016	11,208,175,703
2017	10,969,742,516
2018	11,762,791,741
2019	11,021,082,205
2020	9,789,170,186
2021	10,389,124,956
2022	12,852,513,614
2023	15,699,948,812
2024	20,382,026,443

Fixed assets, revaluation reserve of land and building, provision for bad/loss loan & advances, death relief grand scheme for the departed employees and loss of revaluation of shares have been considered during calculation of deferred tax due to having considerable taxable temporary differences. As per calculation of Deferred Tax Assets balance for the year ended December 31, 2024 has increased by the amount of BDT 4,682,077,631 which charged to profit and loss account.

The carrying amount has been arrived at by estimating temporary differences (based on analysis of prior years' relevant figures) on account of bad/loss debts that are likely to be written off in future years out of the year end total amount of provision for bad and loss loans and advances BDT 54,537,699,513.

As per BRPD Circular no. 11 dated 12 December 2011, the above amount of deferred tax originated against specific loan loss provision and included in the accumulated retained earning is not distributable as dividend.

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		Amount in BDT	
		2024	2023
9.5	Branch adjustment Account		
	Debit balance		
	Main Office Account (MO)	1,159,830,066,535	1,159,830,066,535
	New General Account (NG)	1,155,600,093,042	1,155,600,093,028
	New General A/C(Islami Window)	6,258,734,747	4,901,211,173
	Instant Financial Massaging System (IFMS)	21,258,446,698	21,258,446,699
	Exchange Transaction A/C	1	-
	Inter-Branch Account for Online Transactions	3,356,721,874,719	2,618,704,216,404
	Computerized Main Office Account (CMO)	1,339,695,420,352	1,222,723,370,723
	Computerized New General Account (CNG)	1,913,421,129,917	1,823,445,931,792
	IBU Agrani Bank IBG	-	-
		8,952,785,766,011	8,006,463,336,354
	Less:- Credit balance		
	Main Office Account (MO)	(1,159,789,588,236)	(1,159,789,588,236)
	New General Account (NG)	(1,155,596,404,413)	(1,155,596,208,495)
	New General Account (Islami Window)	(7,614,441,608)	(5,980,374,812)
	Instant Financial Massaging System (IFMS)	(21,278,495,787)	(21,278,495,787)
	Exchange Transaction A /C.	-	-
	Inter-Branch Account for Online Transactions	(3,373,566,932,562)	(2,626,486,689,573)
	Computerized Main Office Account (CMO)	(1,348,738,508,758)	(1,199,094,408,522)
	Computerized New General Account (CNG)	(1,912,907,676,704)	(1,821,172,265,859)
	IBU Agrani Bank IBG	-	-
		(8,979,492,048,068)	(7,989,398,031,284)
		(26,706,282,057)	17,065,305,070
During the year net balance of Branch Adjustment arrived as debit which has been shown under head "Other Assets ". The net debit balance of Branch Adjustment account arrived due to transit in responding entries.			
9.6	Non-banking Assets		
The Bank has got the possession of ownership of the mortgage properties according to the judgment of the Honorable Court in accordance with the section 33(7) of "Artha Rin Adalat-2003".			
9(a)	Consolidated Other Assets		
	Agrani Bank PLC.	96,903,257,056	91,044,569,544
	Agrani Equity & Investment Limited	76,732,121	142,401,511
	Agrani SME Financing Company Limited	314,848,200	231,370,681
	Agrani Exchange House Private Limited, Singapore	76,984,629	19,354,917
	Agrani Remittance House SDN. BHD., Malaysia	13,200,994	20,040,634
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	3,055,122	3,055,122
		97,388,078,122	91,460,792,409
	Less: Inter-company transaction (s)	(6,082,402,513)	(6,082,402,513)
		91,305,675,609	85,378,389,896
10	Borrowing from other banks including financial institutions & agents	20,109,772,113	25,708,465,643
10.1	Borrowing from:		
	Refinance for Rural Credit for COVID-19	820,480,300	1,078,757,800
	Borrowing from BB Refinance for 10/50/100-Tk A/C Holders	35,654,457	32,087,300
	Bangladesh Bank (Refinance Fund for Jute)	177,900,000	397,550,000
	IFAD Loan	4,366,666	2,298,333
	Borrowing from BB Refinance Under SMESPD-04	4,185,068,851	4,360,602,083
	Enterprise Growth and Bank Modernization Project (EGBMP)	238,918,938	230,998,973
	Local Bank	2,300,000,000	19,255,000,000
	Borrowings from Bangladesh Bank-REPO	10,751,692,000	-
	Credit Balance of NOSTRO Accounts (Annexure E.1)	1,595,690,901	351,171,154
		20,109,772,113	25,708,465,643

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		Amount in BDT
	2024	2023
10.2 Classification into the following broad categories:		
In Bangladesh	18,514,081,212	25,357,294,489
Outside Bangladesh	1,595,690,901	351,171,154
	20,109,772,113	25,708,465,643
10.3 Borrowing nature:		
Secured Borrowing (Secured by D.P Notes and agreements)	18,514,081,212	25,357,294,489
Unsecured borrowing	1,595,690,901	351,171,154
	20,109,772,113	25,708,465,643
10.4 Maturity - wise grouping:		
On demand	1,595,690,901	351,171,154
Less than 3 months	2,538,918,938	19,255,000,000
More than 3 months but less than 1 year	1,038,401,423	1,510,693,433
More than 1 year but less than 5 year	10,751,692,000	4,360,602,083
More than 5 years	4,185,068,851	230,998,973
	20,109,772,113	25,708,465,643
10.5 Agrani Bank 1st Subordinate Bond (Note-10.5.i)	800,000,000	2,200,000,000
10.5.i Agrani Bank 1st Subordinate Bond		
Non-Convertible Subordinated Bond.		
The Bank with due approval from Bangladesh Bank and BSEC issued a 7-year Non-convertible Fully Redeemable Floating Rate Subordinated Bond of BDT 7000.00 million (face value @ BDT 10.00 million) in which 6000.00 million issued in December 2017 and 1000.00 million issued in December 2018 through private placement to enhance Tier - II capital. The Bond will be redeemed at the end of 3rd, 4th, 5th, 6th and 7th year of maturity at 20% per year. Coupon rate of the issued bonds is variable with a floating rate between 7.00% and 10.00%. The instrument i.e. the Bond has been rated and awarded "A" by Alpha Credit Rating Limited in the long term with validity upto December 09,2024. Although it's a recognized component of Tier - II capital, the outstanding amount of the Bond is shown as a borrowing as per BB guidelines/ instruction. Following is the list of subscribers to this Bond		
	Investors Name	Aggregate Principal Amount of the Bond Subscribed
	Janata Bank Limited	-
	Investment Corporation of Bangladesh	800,000,000
	Total	800,000,000
10.5.i (a)	Janata Bank Limited	4,000,000,000
	Less: Redemption	(4,000,000,000)
	Total	-
10.5.i (b)	Investment Corporation of Bangladesh	3,000,000,000
	Less: Redemption	(2,200,000,000)
	Total	800,000,000
10(a) Consolidated borrowing from other banks, financial institutions and agents		
Agrani Bank PLC.	20,109,772,113	25,708,465,643
Agrani Equity & Investment Limited	2,715,078,369	2,913,363,738
Agrani SME Financing Company Limited	1,388,182,092	1,516,904,664
Agrani Exchange House Private Limited, Singapore	-	-
Agrani Remittance House SDN. BHD., Malaysia	-	-
Agrani Remittance House Canada Inc.	-	-
Agrani Exchange Company (Australia) Pty. Limited	-	-
	24,213,032,574	30,138,734,045
Less: Inter-company transaction (s)	(4,648,849,535)	(4,847,134,904)
	19,564,183,039	25,291,599,141

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		Amount in BDT	
		2024	2023
11	Deposits and other accounts	992,322,216,115	989,087,929,302
11.1	Deposits and Other Accounts (Category wise)		
	Current & Other Account (Note - 11.1.1)	217,456,610,541	225,161,480,460
	Bills payable (Note - 11.1.2)	16,081,775,073	15,909,471,045
	Saving Bank Deposits (Note - 11.1.3)	301,170,539,264	293,790,343,895
	Fixed Deposits (Note - 11.1.4)	457,613,291,237	454,226,633,902
		992,322,216,115	989,087,929,302
11.1.1	Current & Other account		
	Current Deposits (Note - 11.1.1.i)	59,832,896,308	62,622,564,393
	Balance with ATM	400,148	400,398
	Sundry Deposits (Note - 11.1.1.ii)	25,643,340,681	24,441,195,904
	Special Time Deposits (11.1.1.iii)	131,920,532,077	138,027,567,346
	Call Deposits (Note - 11.1.1.iv)	59,441,327	69,752,419
		217,456,610,541	225,161,480,460
11.1.1.i	Current Deposits		
	Current Deposit-Government Organizations	4,854,728,097	5,558,236,205
	Current Deposit-Autonomous and Semi Autonomous Org	7,100,401,171	7,434,834,099
	Current Deposit-Non Financial Public Enterprises	1,145,477,522	1,042,281,618
	Current Deposit-Local Authority	2,495,913,689	2,524,737,330
	Current Deposit-Insurance Co.s & Pension Funds Public	246,563,329	144,912,832
	Current Deposit-Public Non-Banking Financial Org	696,397,970	553,063,376
	Current Deposit-Other Financial Public Organizations	257,538,288	548,327,163
	Current Deposit-Private Business Institute and Others	6,365,729,624	7,804,565,647
	Current Deposit-Other Banks	1,091,903,279	951,966,956
	Current Deposit-Individuals and Others	34,330,184,898	33,658,096,119
	Current Deposit-Foreign Currency	1,128,102,332	2,284,828,031
	Current Deposit-Miscellaneous	119,956,109	116,715,017
		59,832,896,308	62,622,564,393
11.1.1.ii	Sundry Deposits		
	Hajj Deposit	615,040	615,040
	General Provident Fund	8,159,318,693	7,410,790,811
	Margin on Bills purchased	3,580,254	163,957,808
	Margin on Foreign Bills Purchased	7,762,472	7,762,472
	Margin on Letters of Credit	13,527,802,539	13,530,754,667
	Foreign Currency	45,049,033	44,367,286
	Margin on Letters of Guarantee	765,850,618	871,481,493
	Miscellaneous Margin	70,401,854	57,015,592
	Key Deposit	19,971,998	18,238,057
	Staff Cash Security	18,387,950	20,976,177
	Foreign correspondence charges	2,458,355	2,442,260
	FC BCCI Bank	-	-
	F. C Exp. Proceeds	56,882,440	97,162,231
	Commission Payable to Govt.	45,406,062	45,405,161
	Premium paid XPB	1,346,023	1,657,206
	Clearing Adjustment	191,919,994	3,513,480
	Self Employment Promotion	136,943	172,504
	Clearing Cheque Sent for Collection T24	155,170,859	11,165,711

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		Amount in BDT	
		2024	2023
	Debit Card Remote ON-US Transactions	261,432,149	322,781,018
	Debit Card Remote ON-US Commission	65,086,847	57,118,600
	IBFT Outword Transaction	234,040,888	31
	IBFT Outword Commission	1,699,782	1,521
	SEQAEP Pre-paid Card Fees	1,409,381	1,409,381
	Others	2,007,610,507	1,772,407,397
		25,643,340,681	24,441,195,904
11.1.1.iii	Special Notice Deposits		
	Special Notice Deposit -Government Organizations	22,419,211,742	18,604,242,267
	Special Notice Deposit -Autonomous and Semi Autonomous Organizations	25,353,859,371	19,246,766,945
	Special Notice Deposit -Non Financial Pub Enterprise	60,555,804,251	81,821,634,001
	Special Notice Deposit -Local Authority	2,795,011,556	2,845,270,879
	Special Notice Deposit -Insurance Co.s & Pension Funds Public	461,513,782	406,367,158
	Special Notice Deposit -Public Non-Banking Financial Organizations	5,702,866,749	1,640,493,402
	Special Notice Deposit -Other Deposit Accepting Public Organizations	379,034,822	979,314,334
	Special Notice Deposit -Private Business Institute and Others	5,419,075,904	4,762,653,835
	Special Notice Deposit -Other Banks	2,602,724,491	1,490,750,019
	Special Notice Deposit -Individuals and Others	6,231,429,409	6,230,074,506
		131,920,532,077	138,027,567,346
11.1.1.iv	Call Deposits		
	Call Deposit -Government Organizations	9,358,928	16,471,765
	Call Deposit -Autonomous and Semi Autonomous Org.	563,180	578,337
	Call Deposit -Non Financial Public Enterprises	542,829	562,829
	Call Deposit -Local Authority	4,055,414	4,268,429
	Call Deposit -Insurance Co.s & Pension Funds-Public	-	-
	Call Deposit -Public Non-Banking Financial Org.	72	18
	Call Deposit -Other Deposit Accepting Public Org.	692	692
	Call Deposit -Private Business Institute and Others	5,000	-
	Call Deposit -Other Banks	201,319	201,319
	Call Deposit -Individuals and Others	44,713,893	47,669,030
		59,441,327	69,752,419
11.1.2	Bills payable		
	Draft payable	389,427,390	311,903,061
	TT's payable	1,419,300	1,419,300
	MT's payable	4,538	4,538
	Pay slip issued	237,814,718	260,679,691
	Pay order issued	8,967,628,735	8,723,124,285
	Inland Bill Proceeds Awaiting for Remittance (BPAR)	13,301,557	17,051,794
	Foreign Bill Proceeds Awaiting for Remittance (FBPAR)	6,318,623,760	6,440,170,619
	Overdue DD payable	17,300,488	18,863,170
	Upahar cheque sold A/C	36,732	36,732
	FRMS	10,000	10,000
	Foreign D.D, T.T, & TC payable	136,207,855	136,207,855
		16,081,775,073	15,909,471,045

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		Amount in BDT	
		2024	2023
11.1.3	Saving Bank Deposits		
	Saving Deposit -Government Organizations	2,015,385,650	2,102,061,398
	Saving Deposit -Autonomous and Semi Autonomous Organizations	5,625,357,666	5,860,608,697
	Saving Deposit -Non Financial Public Enterprises	304,660,994	230,260,276
	Saving Deposit -Local Authority	836,364,854	868,977,980
	Saving Deposit -Insurance Co.s & Pension Fund	1,353,650,386	2,052,998,857
	Saving Deposit -Public Non-Banking Financial Organizations	475,076,770	467,623,510
	Saving Deposit -Other Financial Public Organizations	67,563,389	62,057,435
	Saving Deposit-Private Business Institute and Others	3,451,691,751	3,114,099,480
	Saving Deposit -Other Banks	631,295	615,499
	Saving Deposit -Individuals and Others	273,329,091,766	266,822,282,850
	Female Secondary School Assistance Project	78,981,904	81,094,760
	Saving Deposit -Miscellaneous	227,027,222	184,691,586
	Saving Deposit -Foreign Currency	13,079,329,860	11,657,279,846
	Saving Deposit -Student	325,725,757	285,691,721
		301,170,539,264	293,790,343,895
11.1.4	Fixed Deposits		
	Fixed Deposits (Note- 11.1.4.1)	397,139,689,775	394,580,383,898
	Deposit Scheme (Note- 11.1.4.2)	60,473,601,462	59,646,250,004
		457,613,291,237	454,226,633,902
11.1.4.1	Fixed Deposits		
	Fixed Deposit-Government Organizations	40,311,096,489	35,536,756,637
	Fixed Deposit-Autonomous and Semi Autonomous Organizations	69,054,615,307	73,468,200,820
	Fixed Deposit- Non Financial Public Enterprises	67,376,408,890	63,071,455,702
	Fixed Deposit -Local Authority	4,532,457,029	1,020,137,780
	Fixed Deposit -Insurance Co.s & Pension Funds Public	2,115,849,684	1,911,702,622
	Fixed Deposit -Public Non-Banking Financial Organizations	2,663,088,987	2,775,814,669
	Fixed Deposit -Other Financial Public Organization	685,189,600	1,744,696,924
	Fixed Deposit -Private Business Institute and Others	4,086,317,563	8,870,883,598
	Fixed Deposit -Other Banks	1,537,160,758	11,674,826,497
	Fixed Deposit -Individuals and Others	204,690,506,829	194,449,675,279
	Non-Resident Foreign Currency Deposit (NFCD)	85,957,590	54,974,015
	Fixed Deposit -Deceased Account	1,041,049	1,259,355
		397,139,689,775	394,580,383,898
11.1.4.2	Deposit Scheme		
	Deposit Pension Scheme	25,645,894	31,611,640
	Agrani Bank Pension Scheme	48,560,112	50,523,490
	Month-wise Fixed Deposit (MFD)	699,400	699,400
	Bearer Certificate of Deposit	-	-
	Non Resident Special Deposits	6,792,032	5,814,322
	Agrani Bank Bishes Shanchay (ABS)	38,739,560,320	37,178,205,783
	Student Super Savings Scheme(S4)	6,072,015	3,595,077
	Other Special Deposits of IBU Bai Investment	44,969,205	45,585,265
	Agrani Bank Monthly Income Scheme (MIS)	646,664,829	452,046,592
	Agrani Bank Monthly Deposit Scheme (MDS)	8,215,561	9,080,952
	Agrani Bank Double Benefit Scheme (ADBS)	30,245,308	37,037,840
	Agrani Bank Quarterly Income Scheme	-	-

Agrani Bank PLC. and It's Subsidiaries
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		Amount in BDT	
		2024	2023
	Agrani Bank Double Benefit Scheme (New)	2,781,221	2,781,221
	Agrani Bank Millionaire Deposit Scheme	88,033,033	106,480,036
	Agrani Bank Lakhopoti Deposit Scheme	654,149	1,533,937
	Agrani Bank Probashi Deposit Scheme	2,008,344	3,102,456
	Agrani Bank Deposit Scheme for Woman	726,366	1,110,113
	AGB Senior Citizen Savings Scheme	6,870	6,870
	AGB Sanchaya Pension Scheme	10,316,558	13,429,569
	AGB Wages Earner Deposit Scheme	89,753,284	110,062,884
	Agrani Education Scheme	78,707,425	69,139,835
	Agrani Super Savings Scheme	9,600,841,791	11,692,582,790
	Monthly Profit Deposit Scheme	10,483,011,449	9,466,463,321
	Agrani Amar Sanchay Scheme	14,638,034	-
	Agrani NRB Deposit Scheme	544,698,262	365,356,611
		60,473,601,462	59,646,250,004
11.2	Maturity Grouping of Deposits and Other Accounts		
	Repayable on demand	19,833,296,456	87,681,681,339
	Repayable within 1 month	68,979,973,404	146,618,755,350
	Over 1 month but within 3 months	116,952,359,782	101,764,213,076
	Over 3 month but within 6 months	171,125,968,546	134,135,794,520
	Over 6 months but within 1 year	150,254,578,525	146,851,501,468
	Over 1 year but within 5 years	321,523,625,788	338,203,046,246
	Over 5 year but within 10 years	138,387,825,689	29,023,487,166
	Over 10 years	5,264,587,925	4,809,450,137
		992,322,216,115	989,087,929,302
11.3	Geographical Location - wise Deposits		
	Dhaka Region	465,704,799,375	488,935,128,353
	Chittagong Region	82,179,443,838	88,901,146,075
	Khulna Region	79,569,208,062	73,750,778,863
	Rajshahi Region	74,526,915,222	65,452,962,004
	Barisal Region	28,384,902,956	26,005,275,090
	Sylhet Region	35,615,516,283	37,126,755,107
	Rangpur Region	36,024,712,015	34,881,968,784
	Mymensing Region	70,624,073,649	63,499,681,701
	Comilla Region	87,871,477,593	80,364,754,949
	Faridpur Region	31,821,167,122	30,169,478,376
		992,322,216,115	989,087,929,302
11.4	Sector wise Deposits		
	Government Organizations (President, PM's Office, Ministry & Judiciary)	69,609,780,906	61,817,768,272
	Autonomous & Semi Autonomous Bodies	107,134,796,695	106,010,988,898
	Deposit money bank	5,232,621,142	14,118,360,290
	Other public sector	155,151,031,476	166,716,959,798
	Private sector	655,193,985,896	640,423,852,044
		992,322,216,115	989,087,929,302
11.5	Inter-Bank Deposits		
	Current Deposits	1,091,903,279	951,966,956
	Savings Deposits	631,295	615,499
	Fixed Deposits	1,537,160,758	11,674,826,497
	Special Notice Deposits	2,602,724,491	1,490,750,019
	Call Deposits	201,319	201,319
		5,232,621,142	14,118,360,290

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		Amount in BDT	
		2024	2023
11(a)	Consolidated Deposits and other accounts		
	Agrani Bank PLC.	992,322,216,115	989,087,929,302
	Agrani Equity & Investment Limited	-	-
	Agrani SME Financing Company Limited	-	-
	Agrani Exchange House Private Limited, Singapore	125,658,631	7,122,188
	Agrani Remittance House SDN. BHD., Malaysia	41,049,351	14,917,582
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		992,488,924,097	989,109,969,072
	Less: Inter-company transaction(s)	-	-
		992,488,924,097	989,109,969,072
12	Other Liabilities		
	Interest suspense (Note - 12.1)	56,554,764,629	45,519,225,477
	Provision for expenses (Note - 12.2)	13,784,067,773	11,195,180,465
	Provision for auditors fee (Note - 12.3)	4,200,000	4,200,000
	Sundry creditors	2,110,649,148	2,924,312,695
	Tax deducted at source	3,506,437,055	3,139,745,477
	VAT on services	563,083,431	433,423,984
	Excise duty	1,414,819,493	1,340,318,844
	Levy on interest payment	7,331,099	5,541,605
	Lease liabilities	643,855,957	716,561,448
	Provision for taxation (Note - 12.4 & Annexure-F)	35,379,950,258	30,613,557,451
	Provision for classified loans & advances (Note - 12.5)	61,518,777,965	48,404,745,440
	Provision (general) for un-classified loans & advances (Note - 12.6.i)	3,807,006,412	4,350,138,044
	Special general provision - COVID-19 (Note - 12.6.ii)	-	3,841,633,389
	Provision (general) for SMA loans & advances (Note - 12.7)	213,153,611	579,291,741
	3% General reserve for consumer financing (Note - 12.8)	35,856,219	35,856,219
	Provision for off balance sheet exposures (Note - 12.10)	4,485,938,203	3,485,938,203
	Provision for investment (Note - 12.11)	13,395,595,643	3,115,570,514
	Provision for other assets (Note - 12.12)	2,809,962,346	1,792,848,405
	Provision for Re-finance scheme	54,557,597	96,015,063
	Provision for balance with other banks & financial institutions (Note - 12.13)	739,777,577	739,777,577
	Provision for money at call & short notice (Note - 12.14)	490,100,000	505,300,000
	Provision for branch adjustment (Note - 12.15)	390,198,979	582,332,641
	Provision for interest rebate on good borrowers	20,000,000	20,000,000
	Payable to islamic banking unit	217,698	217,698
	Provision for incentive bonus (Note - 12.16)	1,212,656,226	1,509,906,686
	Employees superannuation fund (Note - 12.17)	2,925,506,384	2,500,000,000
	Employees gratuity fund (Note - 12.18)	-	-
	Death relief grant scheme (Note - 12.19)	359,948,771	253,798,771
	Employees benevolent fund (Note - 12.20)	30,403,945	30,200,830
	Reserve for unforeseen losses	7,278,112	7,278,112
	Provision for Non Banking Assets	4,519,263	2,100,000
	Doctors self employment program	1,600,000	1,600,000
	Collection accounts	139,021,664	213,966,716
	Automated Challan Collection AC	45,457,024	17,522,268
	Cash incentive to exporters	10,653,702	10,653,702

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		Amount in BDT	
		2024	2023
	SPL account MEDU fund	238,173,422	259,287,554
	EDF for Branch	2,066,402,003	4,015,425,077
	Govt. bond for land mortgage loan	840,897	840,897
	Special block account	184	186
	SPL block account (DD,TT, MT & PO)	9,730,948	9,730,948
	Unclaimed deposit 10 years & above	7,129,040	8,415,535
	Service charge on CIB report	17,690	813,945
	Provision for balance of bilateral trade	2	2
	Customer fund adjustment account	729,249	729,249
	Vostro account	34,976,256	34,976,256
	SIDR	389,114	389,114
	ADIP project fund	16,894,301	17,488,894
	Start-up Fund (Note - 12.21)	31,718,681	31,718,681
	Reserve fund for rebate	254,111	508,199
	Compensation Realised of Islami Banking	39,219	89,802,421
	Provision for Final Profit Adjustment of IBU	33,742,801	18,726,830
	Provision for arear of staff salary	4,485	4,485
	Interest waived on staff house building loan	35,208,149	442,938
	Interest Subsidy Received From BB (COVID-19)	6,961,407	6,961,407
	Sales Proceeds for Old Newspaper	31,231	24,172
	Climate Risk Fund (CRF)	10,702,000	-
	Deferred Income (L/C Commission)	739,400,000	-
	Branch adjustment (Note- 9.5)	26,706,282,057	-
		236,606,973,431	172,485,046,255
12.1	Interest Suspense Account		
	Balance at the beginning of the year	45,519,225,477	40,359,158,336
	Add: Addition during the year	15,505,608,139	5,160,067,141
	Less: Transferred to Income during the year	(4,344,220,722)	-
	Less: Amount waived/ written off during the year	(125,848,265)	-
	Balance at the end of the year	56,554,764,629	45,519,225,477
12.2	Provision for Expenses		
	Provision for Interest on Savings	1,552,415	1,390,018
	Provision for Interest on DPS	7,290,028	7,010,792
	Provision for Interest on SNTD	15,886,574	7,901,815
	Provision for Interest on FDR	10,762,953,904	9,034,164,661
	Provision for Interest on ABPS	615,332	759,309
	Provision for Interest on Borrowings	42,772,359	19,934,694
	Provision for Expense on Borrowing from Agrani Bank PLC. by Islami Banking Windows	709,812	-
	Un-disbursed Salary and Other staff benefit	1,153,679	1,178,679
	Precharged Profit of IBU Bai Inestment	237,056,581	286,467,129
	Provision for other expenses	1,309,656,216	492,576,484
	Provision for ABS	1,276,651,030	1,231,209,879
	Provision for expense on other Special Deposit IBU	5,485,162	4,763,608
	Provision for Interest on ABMIS	8,802,712	7,773,995
	Provision for Interest on MDS	2,108,030	2,676,488
	Provision for Interest on ABDBS	3,539,682	4,293,598
	Provision for Interest on Agrani Bank Double Benefit Scheme (New)	372,380	345,191

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		Amount in BDT	
		2024	2023
	Provision for Interest on Agrani Bank Millionaire Deposit Scheme	15,592,989	12,810,005
	Provision for Interest on Agrani Bank Lakhopoti Deposit Scheme	384,126	589,811
	Provision for Interest on Agrani Bank Probashi Deposit Scheme	391,934	391,934
	Provision for Interest on Agrani Bank Deposit Scheme for Woman	4,767	-
	Provision for Interest on Agrani Bank Sanchay Pension Scheme	2,054,847	2,453,217
	Provision for Interest on Agrani Bank Wage Earner Deposit Scheme	5,200,167	7,531,188
	Provision for Interest on Agrani Bank Education Scheme	8,344,688	6,302,077
	Provision for Interest on Agrani Bank Supper Saving Scheme	120,179	38,908
	Provision for Monthly Profit Deposit Scheme	57,819,694	48,934,715
	Provision for Agrani NRB Deposit Scheme	17,365,925	13,599,194
	Prov.for Student Super Sav.Sch	182,561	83,076
	Provision held at the end of the year	13,784,067,773	11,195,180,465
12.3	Provision for Auditors Fee		
	Balance at the beginning of the year	4,200,000	4,000,000
	Less: Paid during the year	(4,200,000)	(4,000,000)
	Add: Provision made during the year	4,200,000	4,200,000
	Provision held at the end of the year	4,200,000	4,200,000
12.4	Provision for Taxation		
	Balance at the beginning of the year	30,613,557,451	25,862,597,748
	Add: Additional Provision for 2007	673,341,642	50,000,000
	Add: Additional Provision for 2019	-	68,598,751
	Add: Transferred to Provision for Income Tax during the year	4,093,051,165	4,632,360,952
	Provision held at the end of the year	35,379,950,258	30,613,557,451
	The Bank has calculated income tax for the year 2024 in accordance with Income Tax Ordinance 1984.		
12.5	Provision for Classified Loans and Advances		
	Balance at the beginning of the year	48,404,745,440	37,331,420,639
	Add: Recoveries of amount previously written off	427,107,592	500,680,010
	Add: Specific provision for the year	12,750,903,151	10,838,413,844
	Less: Recoveries and provisions no longer required	-	-
	Less: Written off/waived	(63,978,218)	(265,769,053)
	Provision held at the end of the year	61,518,777,965	48,404,745,440
12.6.i	Provision (general) for Un-classified Loans & Advances		
	Balance at the beginning of the year	4,350,138,044	4,728,451,502
	Add: Provision made during the year	-	-
	Less: Provision adjustment for the year	(543,131,632)	(378,313,458)
	Provision held at the end of the year	3,807,006,412	4,350,138,044
12.6.ii	Special General Provision - COVID-19		
	Balance at the beginning of the year	3,841,633,389	4,296,096,917
	Add: Provision made during the year	-	-
	Less: Provision adjustment for the year	(3,841,633,389)	(454,463,528)
	Provision held at the end of the year	-	3,841,633,389
12.7	Provision (general) for SMA Loans & Advances		
	Balance at the beginning of the year	579,291,741	984,928,599
	Add: Provision made during the year	-	-
	Less: Provision adjustment for the year	(366,138,130)	(405,636,858)
	Provision held at the end of the year	213,153,611	579,291,741

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		Amount in BDT	
		2024	2023
12.8	3% General Reserve for Consumer Financing:		
	Reserve held at the beginning of the year	35,856,219	35,856,219
	Add: Additional reserve for the year	-	-
	Less: Reserve adjustment for the year	-	-
	Balance at the end of the year	35,856,219	35,856,219
12.9	Maintained Provision for Loans & Advances		
	General provision		
	i) Standard (including staff Loan)	3,807,006,412	4,350,138,044
	ii) Special General Provision - COVID-19	-	3,841,633,389
	iii) Special Mention Accounts (SMA)	213,153,611	579,291,741
		4,020,160,023	8,771,063,174
	Specific provision		
	i) Substandard	3,142,891,268	4,551,183,676
	ii) Doubtful	3,838,187,184	1,279,695,276
	iii) Bad/Loss	54,537,699,513	42,573,866,488
		61,518,777,965	48,404,745,440
	Total loan provision held	65,538,937,988	57,175,808,614
"The Bank is required to maintain a provision for Loans & Advances BDT 19,344.23 crore where bank maintained a provision of BDT 6,553.89 crore. Upon bank's request Bangladesh Bank has allowed a deferral facility of net provision shortfall BDT 16,519.41 crore (including Loans & Advances) vide letter no. DOS(CAMS)1157/41 (Dividend)/2025-3093; dated 21 May 2025."			
12.9.i	Required Provision for Loans & Advances		
	General provision		
	i) Standard (including staff Loan)	3,807,006,412	4,350,138,044
	ii) Special General Provision - COVID-19	-	3,841,633,389
	iii) Special Mention Accounts (SMA)	213,153,611	579,291,741
		4,020,160,023	8,771,063,174
	Specific provision		
	i) Substandard	3,142,891,268	4,551,183,676
	ii) Doubtful	3,838,187,184	1,279,695,276
	iii) Bad/Loss	182,441,026,297	113,858,733,874
		189,422,104,749	119,689,612,826
	Total required loan provision	193,442,264,772	128,460,676,000
12.10	Provision for Off balance Sheet Exposure		
	Balance at the beginning of the year	3,485,938,203	3,485,938,203
	Add: Provision made during the year	1,000,000,000	-
	Less: Provision add back during the year	-	-
	Provision held at the end of the year	4,485,938,203	3,485,938,203
"The Bank is required to maintain a provision for Off balance Sheet Exposure BDT 603.06 crore where bank maintained a provision of BDT 448.59 crore. Upon bank's request Bangladesh Bank has allowed a deferral facility of net provision shortfall BDT 16,519.41 crore (including Off balance Sheet Exposure) vide letter no. DOS(CAMS)1157/41 (Dividend)/2025-3093; dated 21 May 2025."			
12.11	Provision for Diminution in the Value of Investment		
	Balance at the beginning of the year	3,115,570,514	2,484,994,562
	Add: Provision made during the year	10,280,025,129	630,575,952
	Less: Adjustment during the year	-	-
	Less: Provision add back during the year	-	-
	Provision held at the end of the year	13,395,595,643	3,115,570,514
"The Bank is required to maintain a provision for Investment BDT 1,339.56 crore where bank maintained sufficient provision as per Bangladesh Bank instruction vide letter no. DOS(CAMS)1157/41 (Dividend)/2025-3093; dated 21 May 2025."			

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		Amount in BDT	
		2024	2023
12.12	Provision for Other Assets		
	Sundry Debtors Staff	213,710	372,154
	Sundry Debtors Other	486,123,688	256,321,161
	Sundry Debtors Other-Foreign Remittance	7,946,793	11,461,232
	Sundry Debtors Other-FRD	72,585	-
	Clearing Adjustment	2,556,184	17,834
	Loan Application Form	735,410	853,767
	Defective/Mutilated/Burnt Notes	2,200,860	2,504,660
	Clearing Suspense Account for T-24 Branch	349,000	516,942
	Clearing Suspense	-	102
	DD Paid without Advice	12,870,606	16,668,047
	Legal Charges	788,435	754,520
	Protested bill (Note - 12.12.a)	95,843,290	95,843,291
	Accrued Interest on Loans/Adv.	103,583,717	107,071,654
	Accrued Interest on other Bond	339,804,788	19,186,734
	Accrued Interest on Balance with Other Bank & NBFIs	-	6,504,383
	Accrued commission & Exchange	12,120,431	-
	Other Accrued Income	15,380,946	-
	Advance against Postage & Telegram	35,050	61,530
	Advance against other expenses	60,901	78,161
	Deposit for Electricity, Gas & Water line	887,162	1,193,792
	Deposit for T & T line	1,758,444	2,048,974
	Int. Subsidy Payments (COVID-19)	1,287,101	678,971
	Payment against Sanchyapatra	196,431,286	-
	Wage Earner Bond	4,615,962	-
	Pension Paid (Army)	1,037,378,019	929,283,139
	Pension Paid (Civil)	373,718	1,103,457
	Pension Paid (Staff)	895,376	503,275
	Stationary on Hand	27,127,112	23,532,753
	Stamps in Hand	2,592,149	2,769,098
	Demonetized Notes	180	182
	Foreign Correspondent Draft Paid	5,900	5,900
	Foreign Correspondent Draft Paid other	1,716,642	1,466,793
	Income Receivable from Government	2,453,372	2,617,398
	Net Balance with Pakistan Bank	1	1
	Net Balance with Indian Bank	23,505	23,505
	Exempted Loans & Advances	44,393,249	44,399,093
	Interest on Exempted Loans & Advances	197,920,182	198,027,555
	Receivable/(payable) against sale/buy of share of ICB	609,975	-
	Dividend receivable of preference share	120,000,000	-
	Receivable from Agrani Exchange Company (Australia) Pty. Limited	29,402,844	29,402,844
	Receivable from Agrani Remittance House Canada Inc.	33,566,319	33,566,319
	Investment in share of Subsidiary Company	4,009,182	-
	Balance with Al-Rajhi Foreign Exchange	1	1
	Eft settlement account	422,782	-
	Agrani Exchange Company (Australia) Pty. Limited	-	4,000,965
	Agrani Remittance House Canada Inc.	-	8,217
	Isha Garden	6,702,000	-
	BJMC (Carpeting Jute)	14,703,489	-
	BCCI Bank-London	-	1
	Provision held at the end of the year	2,809,962,346	1,792,848,405

"The Bank is required to maintain a provision for Other Assets BDT 484.31 crore where bank maintained a provision of BDT 281 crore. Upon bank's request Bangladesh Bank has allowed a deferral facility of net provision shortfall BDT 16,519.41 crore (including Other Assets) vide letter no. DOS(CAMS)1157/41 (Dividend)/2025-3093; dated 21 May 2025."

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		Amount in BDT	
		2024	2023
12.12.a	Provision for Protested Bills		
	Balance at the beginning of the year	95,843,291	97,343,292
	Adjustment during the year	(1)	(1,500,001)
	Provision add back during the year	-	-
	Provision made during the year	-	-
	Provision held at the end of the year	95,843,290	95,843,291
	Protested Bills arises due to accidental loss of fraud, robbery, theft etc.		
12.13	Provision for Balance with Other Banks & Financial Institutions		
	Balance at the beginning of the year	739,777,577	739,777,577
	Add: Provision made during the year	-	-
	Less: Provision add back during the year	-	-
	Provision held at the end of the year	739,777,577	739,777,577
12.14	Provision for Money at Call and Short Notice		
	Balance at the beginning of the year	505,300,000	510,000,000
	Add: Provision made during the year	-	(4,700,000)
	Less: Provision add back during the year	(15,200,000)	-
	Provision held at the end of the year	490,100,000	505,300,000
12.15	Provision for Branch Adjustment		
	Balance at the beginning of the year	582,332,641	229,920,438
	Adjustment during the year	-	(9,397,039)
	Provision add back	(192,133,662)	-
	Provision made during the year	-	361,809,242
	Provision held at the end of the year	390,198,979	582,332,641
12.16	Provision for Incentive Bonus		
	Balance at the beginning of the year	1,509,906,686	1,959,319,521
	Amount paid during the year	(1,397,250,460)	(1,419,412,835)
	Transfer to Death Relief Grant Scheme	-	(30,000,000)
	Addition during the year	-	-
	Provision for the year	1,100,000,000	1,000,000,000
	Balance at the end of the year	1,212,656,226	1,509,906,686
12.17	Employees Superannuation Fund		
	Balance at the beginning of the year	2,500,000,000	1,750,081,669
	Addition during the year	3,019,951,908	2,982,806,704
	Provision made during the year	2,925,500,000	2,500,000,000
	Amount transferred/paid to SAF's SB A/C	(5,519,945,524)	(4,732,888,373)
	Balance at the end of the year	2,925,506,384	2,500,000,000

"The Bank is required to maintain a provision for Employees Superannuation Fund BDT 2,341.20 crore where bank maintained a provision of BDT 292.55 crore. Upon bank's request Bangladesh Bank has allowed a deferral facility of net provision shortfall BDT 16,519.41 crore (including Employees Superannuation Fund) vide letter no. DOS(CAMS)1157/41 (Dividend)/2025-3093; dated 21 May 2025."

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		Amount in BDT	
		2024	2023
<p>According to the actuarial report submitted on 27 May 2018, a deficit of BDT 2,783.00 crore in the provision of the Employees Superannuation Fund (SAF) as on 31 March 2018 has been shown. The aforesaid report contains, among others, phase-wise contribution to the provision for superannuation fund instead of providing the full amount of deficit in one go. Accordingly, the Bank has to contribute BDT 500.00 crore in the first year and BDT 375.00 crore in the following year. There was also a recommendation in the said actuarial report to contribute 43% of the basic salary of the employees each year. Subsequently, the Board of Directors of the Bank has approved in meeting no. 462/19 dated 30 April 2019 to provide BDT 292.55 crore each year by the Bank for the next nine years. However, the Bank contributed 75% of the basic salary of the employees during the year and also made a provision of BDT 292.55 crore for the Employees Superannuation Fund for the year 2024.</p>			
12.18	Employees Gratuity Fund		
	Balance at the beginning of the year	-	7,830
	Adjustment	-	(7,830)
	Addition during the year	-	-
	Amount transferred/paid to Gratuity's SB A/C	-	-
	Balance at the end of the year	-	-
12.19	Death Relief Grant Scheme		
	Balance at the beginning of the year	253,798,771	154,248,771
	Transfer from Incentive Bonus	-	30,000,000
	Provision made during the year	250,000,000	250,000,000
	Amount paid/adjusted during the year	(143,850,000)	(180,450,000)
	Balance at the end of the year	359,948,771	253,798,771
12.20	Employees Benevolent Fund		
	Balance at the beginning of the year	30,200,830	30,116,412
	Addition during the year	203,115	84,418
	Provision made during the year	-	-
	Amount paid/adjusted during the year	-	-
	Balance at the end of the year	30,403,945	30,200,830
12.21	Start-up Fund		
	Balance at the beginning of the year	31,718,681	24,815,734
	Fund made for the year 2020	-	-
	Fund made during the year	-	6,902,947
	Closing balance	31,718,681	31,718,681
12.22	Total Required Provision		
	Loans & advances	193,442,264,772	128,460,676,000
	Investment	13,395,595,643	4,806,955,138
	Balance with other bank & non-bank financial Institutions	7,713,036,702	739,777,577
	Money at Call and Short Notice	490,100,000	505,300,000
	Other assets	4,843,119,042	2,863,100,000
	Inter branch adjustment	390,198,979	582,332,641
	Balance with Bangladesh Bank	578,600,000	79,700,000
	Off-balance sheet exposure	6,030,613,507	4,638,200,000
	Provision against UPASS & EDF L/C	-	9,891,600,000
	Provision against Re-finance Scheme	54,557,597	96,015,063
	Superannuation Fund	23,412,000,000	30,890,900,000
	Total	250,350,086,242	183,554,556,419

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		Amount in BDT	
		2024	2023
12.23	Total Maintained Provision		
	Loans & advances	65,538,937,988	57,175,808,614
	Investment	13,395,595,643	3,115,570,514
	Balance with other bank & non-bank financial Institutions	739,777,577	739,777,577
	Money at Call and Short Notice	490,100,000	505,300,000
	Other assets	2,809,962,346	1,792,848,405
	Inter branch adjustment	390,198,979	582,332,641
	Balance with Bangladesh Bank	-	-
	Off-balance sheet exposure	4,485,938,203	3,485,938,203
	Provision against UPASS & EDF L/C	-	-
	Provision against Re-finance Scheme	54,557,597	96,015,063
	Superannuation Fund	2,925,500,000	2,500,000,000
	Total	90,830,568,333	69,993,591,017
12.24	Provision Surplus/(Shortfall)	(159,519,517,909)	(113,560,965,402)

The Bank is required to maintain a total provision of BDT 25,035.01 crore where bank maintained a total provision of BDT 9,083.06 crore. Upon bank's request Bangladesh Bank has allowed a deferral facility of provision shortfall BDT 16,519.41 crore vide letter no. DOS(CAMS)1157/41(Dividend)/2025-3093; dated 21 May 2025

12(a)	Consolidated other liabilities		
	Agrani Bank PLC.	236,606,973,431	172,485,046,255
	Agrani Equity & Investment Limited	2,886,666,696	2,583,056,072
	Agrani SME Financing Company Limited	671,328,969	494,130,027
	Agrani Exchange House Private Limited, Singapore	66,588,748	59,595,271
	Agrani Remittance House SDN. BHD., Malaysia	30,247,497	81,564,808
	Agrani Remittance House Canada Inc.	34,087,452	34,087,452
	Agrani Exchange Company (Australia) Pty. Limited	53,349,177	53,349,177
		240,349,241,970	175,790,829,062
	Less: Inter-company transaction(s)	(62,969,163)	(62,969,163)
		240,286,272,807	175,727,859,899

12(a).1	Consolidated Provision maintained for Loans & Advances		
	General provision		
	i) Standard (including staff Loan)	3,814,925,204	4,358,056,836
	ii) Special provision for loans and advances (COVID-19)	24,300,000	3,865,933,389
	iii) Special Mention Accounts (SMA)	219,392,761	585,530,891
		4,058,617,965	8,809,521,116
	Specific provision		
	i) Substandard	3,162,905,256	4,571,197,664
	ii) Doubtful	3,861,397,616	1,302,905,708
	iii) Bad/Loss	54,594,356,092	42,630,523,067
		61,618,658,964	48,504,626,439
	Total	65,677,276,929	57,314,147,555

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		Amount in BDT	
		2024	2023
12(a).2	Provision maintained for Loans & Advances: Agrani SME Financing Com. Ltd.		
	General provision		
	i) Standard (including staff Loan)	7,918,792	7,918,792
	ii) Special provision for loans and advances (COVID-19)	24,300,000	24,300,000
	iii) Special Mention Accounts (SMA)	6,239,150	6,239,150
		38,457,942	38,457,942
	Specific provision		
	i) Substandard	20,013,988	20,013,988
	ii) Doubtful	23,210,432	23,210,432
	iii) Bad/Loss	56,656,579	56,656,579
		99,880,999	99,880,999
	Total	138,338,941	138,338,941
13	Share Capital:		
13.1	Authorized Capital:		
	The authorized capital of the Bank is BDT 2,500.00 crore divided into 250,000,000 ordinary shares of BDT100.00 each.		
13.2	Issued, subscribed and fully paid up capital :	20,722,940,400	20,722,940,400
	The paid up capital of the Bank was BDT 9,912,940,400 divided into 99,129,404 ordinary shares @ BDT 100.00 up to 29 December 2013. On 26 December 2013, Bank & Financial Institutions Division, Ministry of Finance has issued a letter # 53.013.002.00.00.80.2013 giving the permission to raise paid up capital by BDT 10,810,000,000 to reduce capital shortage of the Bank. Subsequently, the Board of Directors in it's 353rd board meeting held on 30 December 2013 approved the matter and increased the paid up capital to BDT 20,722,940,400 by issuing 108,100,000 right shares to the Government of the People's Republic of Bangladesh represented by Secretary, Finance Division, Ministry of Finance of the Government of the People's Republic of Bangladesh. Therefore, the total number of ordinary shares reached to 207,229,404 shares.		
13.3	Earnings Per Share:		
	Earnings per share (EPS) have been computed by dividing the profit after tax by the weighted average number of ordinary shares as on 31 December 2024.		
13.3.1	Weighted average number of shares:		
	Number of shares before bonus share and right share issued	207,229,404	207,229,404
	Issue of bonus share & right share	-	-
	Weighted average number of shares	207,229,404	207,229,404
13.3.2	Basic Earnings Per Share:		
	Profit attributable to the shareholders of ABL for the year (A)	(9,367,162,054)	(690,294,694)
	Weighted average number of ordinary shares outstanding (B)	207,229,404	207,229,404
	Earnings per share (A/B)	(45.20)	3.33
13.3(a)	Consolidated Earnings Per Share:		
	Profit attributable to the shareholders of ABL & its subsidiaries for the year (A)	(9,259,470,609)	1,039,070,261
	Weighted average number of ordinary shares outstanding (B)	207,229,404	207,229,404
	Earnings per share (A/B)	(44.68)	5.01
13.4	Solo basis Minimum Capital Requirement (MCR) under Risk Based Capital (Basel-III):		
	A. Regulatory Capital:		
	1. Tier-1 Capital (Going concern capital)	8,977,420,775	25,054,526,318
	2. Tier-2 Capital (Gone concern capital)	8,541,954,445	12,292,857,596
	3. Total Regulatory Capital (1+2):	17,519,375,220	37,347,383,914

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	2024	2023
B. Total Risk Weighted Assets (RWA):	944,401,911,400	817,555,847,444
C. Capital to Risk Weighted Assets Ratio (CRAR) (A3 / B) X 100	1.86%	4.57%
D. Tier-1 Capital to RWA (A1 / B) X 100	0.95%	3.07%
E. Tier-2 Capital to RWA (A2 / B) X 100	0.91%	1.50%
F. Minimum Capital Requirement (10% of RWA)	94,440,191,140	81,755,584,744
G. Capital Surplus / (Shortfall)	(76,920,815,920)	(44,408,200,830)

Capital Requirements	2024		2023	
	Required	Held	Required	Held
Tier-1	6.00%	0.95%	6.00%	3.07%
Tier-2	4.00%	0.91%	4.00%	1.50%
Total	10.00%	1.86%	10.00%	4.57%

13.4(a) Consolidated Minimum Capital Requirement (MCR) under Risk Based Capital (Basel-III):

A. Regulatory Capital:

1. Tier-1 Capital (Going concern capital)	9,621,582,859	25,827,481,416
2. Tier-2 Capital (Gone concern capital)	8,541,954,445	12,292,857,596
3. Total Regulatory Capital (1+2):	18,163,537,304	38,120,339,012
B. Total Risk Weighted Assets (RWA):	948,828,489,888	826,294,337,444
C. Capital to Risk Weighted Assets Ratio (CRAR) (A3 / B) X 100	1.91%	4.61%
D. Tier-1 Capital to RWA (A1 / B) X 100	1.01%	3.12%
E. Tier-2 Capital to RWA (A2 / B) X 100	0.90%	1.49%
F. Minimum Capital Requirement (10% of RWA)	94,882,848,989	82,629,433,744
G. Capital Surplus / (Shortfall)	(76,719,311,685)	(44,509,094,732)

Capital Requirements	2024		2023	
	Required	Held	Required	Held
Tier-1	6.00%	1.01%	6.00%	3.12%
Tier-2	4.00%	0.90%	4.00%	1.49%
Total	10.00%	1.91%	10.00%	4.61%

13.5 Solo basis Regulatory Capital:

Tier-1 Capital

Fully Paid-up Capital / Capital lien with BB	20,722,940,400	20,722,940,400
Statutory Reserve	10,373,180,026	10,373,180,026
General Reserve	548,555,335	548,555,335
Retained Earnings	(11,457,154,986)	(1,369,849,443)
Benefit from Deferred Tax Assets	-	-
Sub-Total:	20,187,520,775	30,274,826,318
Deductions from Tier-1 Capital		
Shortfall in provisions required against NPLs	-	-
Shortfall in provisions required against investment in shares	-	-
Goodwill and all other intangible assets (Software)	-	-
Deferred Tax Assets (DTAs)	11,210,100,000	5,220,300,000
Sub Total	11,210,100,000	5,220,300,000
Total Regulatory Tier-1 Capital	8,977,420,775	25,054,526,318

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	Amount in BDT	
	2024	2023
Tier-2 Capital		
General Provision (UC + SMA + Off B/S exposure+ Consumer Finance)	8,541,954,445	12,292,857,596
Subordinated debt/instruments issued by the Bank meeting BB criteria	-	-
Revaluation Reserve (50% of Fixed Assets and Securities & 10% of Equities)	-	-
Sub Total	8,541,954,445	12,292,857,596
Deductions from Tier-2 Capital		
Revaluation Reserve for Fixed Assets, Securities and Equity Securities	-	-
Total Regulatory Tier-2 Capital	8,541,954,445	12,292,857,596
Total Regulatory Capital (Tier-1 + Tier-2)	17,519,375,220	37,347,383,914

"The Bank is required to calculate the Capital to Risk-Weighted Assets (CRAR) as per Guidelines on Risk-Based Capital Adequacy (RBCA) (Revised Regulatory Capital Framework for banks in line with Basel III) dated December 2014. In order to maintain the ratio of minimum Capital to Risk-Weighted Assets (CRAR) on the Bank's request, for the year ended 31 December 2024, Bangladesh Bank has given deferral for provision amounting to BDT 16,519.41 crore vide letter no DOS(CAMS)1157/41(Dividend)/2025-3093; dated 21 May 2025.

Moreover, Bangladesh Bank has also given the 100% forbearance facility for non-deduction of balance of Intangible assets (BDT 131.62 crore) from CET-1 Capital for the year 2024 vide letter no-BRPD(BS)661/14B(P)/2025-6650; dated 27 May 2025.

13.5(a) Consolidated Regulatory Capital:

Tier-1 Capital

Fully Paid-up Capital / Capital lien with BB	20,722,940,400	20,722,940,400
Statutory Reserve	10,505,960,645	10,493,008,780
General Reserve	616,273,298	603,286,599
Retained Earnings	(11,013,491,484)	(771,454,363)
Benefit from Deferred Tax Assets	-	-
Sub-Total:	20,831,682,859	31,047,781,416
Deductions from Tier-1 Capital		
Shortfall in provisions required against NPLs	-	-
Shortfall in provisions required against investment in shares	-	-
Goodwill and all other intangible assets (Software)	-	-
Deferred Tax Assets (DTAs)	11,210,100,000	5,220,300,000
Sub Total	11,210,100,000	5,220,300,000
Total Regulatory Tier-1 Capital	9,621,582,859	25,827,481,416

Tier-2 Capital

General Provision (UC + SMA + Off B/S exposure+ Consumer Finance)	8,541,954,445	12,292,857,596
Subordinated debt/instruments issued by the Bank meeting BB criteria	-	-
Revaluation Reserve (50% of Fixed Assets and Securities & 10% of Equities)	-	-
Sub Total	8,541,954,445	12,292,857,596
Deductions from Tier-2 Capital		
Revaluation Reserve for Fixed Assets, Securities and Equity Securities	-	-
Total Regulatory Tier-2 Capital	8,541,954,445	12,292,857,596
Total Regulatory Capital (Tier-1 + Tier-2)	18,163,537,304	38,120,339,012

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		Amount in BDT	
		2024	2023
13.6	Solo basis Risk Weighted Assets (RWA):		
	Risk Weighted Assets (RWA) for		
	A. Credit Risk		
	On - Balance sheet	840,350,405,000	719,267,925,000
	Off - Balance sheet	14,839,695,000	23,991,964,144
		855,190,100,000	743,259,889,144
	B. Market Risk	29,176,761,400	19,437,008,300
	C. Operational Risk	60,035,050,000	54,858,950,000
	Total: RWA (A+B+C)	944,401,911,400	817,555,847,444
13.6(a)	Consolidated Risk Weighted Assets (RWA):		
	Risk Weighted Assets (RWA) for		
	A. Credit Risk		
	On - Balance sheet	836,485,683,488	715,688,215,000
	Off - Balance sheet	14,839,695,000	23,991,964,144
		851,325,378,488	739,680,179,144
	B. Market Risk	36,069,561,400	30,299,008,300
	C. Operational Risk	61,433,550,000	56,315,150,000
	Total: RWA (A+B+C)	948,828,489,888	826,294,337,444
14	Statutory Reserve		
	Balance at the beginning of the year	10,373,180,026	9,854,416,186
	Transferred during the year	-	518,763,840
	Closing balance	10,373,180,026	10,373,180,026
This has been made in accordance with Section 24 of the Bank Companies Act, 1991 and shall be maintained until it equals to the Paid-up Capital.			
14(a)	Consolidated Statutory Reserve		
	Agrani Bank PLC.	10,373,180,026	10,373,180,026
	Agrani Equity & Investment Limited	-	-
	Agrani SME Financing Company Limited	132,780,619	119,828,754
	Agrani Exchange House Private Limited, Singapore	-	-
	Agrani Remittance House SDN. BHD., Malaysia	-	-
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
	Closing balance	10,505,960,645	10,493,008,780
15	General Reserve		
	Balance at the beginning of the year	548,555,335	548,555,335
	Transferred during the year	-	-
	Closing balance	548,555,335	548,555,335
15(a)	Consolidated General Reserve		
	Agrani Bank PLC.	548,555,335	548,555,335
	Agrani Equity & Investment Limited	-	-
	Agrani SME Financing Company Limited	67,717,963	54,731,264
	Agrani Exchange House Private Limited, Singapore	-	-
	Agrani Remittance House SDN. BHD., Malaysia	-	-
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
	Closing balance	616,273,298	603,286,599

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		Amount in BDT	
		2024	2023
15.1	Risk Fund		
	Balance at the beginning of the year	100,000,000	100,000,000
	Transferred during the year	-	-
	Closing balance	100,000,000	100,000,000
15.1(a)	Consolidated Risk Fund		
	Agrani Bank PLC.	100,000,000	100,000,000
	Agrani Equity & Investment Limited	-	-
	Agrani SME Financing Company Limited	-	-
	Agrani Exchange House Private Limited, Singapore	-	-
	Agrani Remittance House SDN. BHD., Malaysia	-	-
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
	Closing balance	100,000,000	100,000,000
16	Asset Revaluation Reserve		
	Balance at the beginning of the year	10,851,126,288	10,943,219,288
	Less: Transfer to retained earnings	-	(92,093,000)
	Closing balance	10,851,126,288	10,851,126,288
16(a)	Consolidated Asset Revaluation Reserve		
	Agrani Bank PLC.	10,851,126,288	10,943,219,288
	Agrani Equity & Investment Limited	-	-
	Agrani SME Financing Company Limited	-	-
	Agrani Exchange House Private Limited, Singapore	-	-
	Agrani Remittance House SDN. BHD., Malaysia	-	-
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
	Closing balance	10,851,126,288	10,943,219,288
17	Revaluation & Amortization Reserve		
	Balance at the beginning of the year	250,564,065	161,428,308
	Add: Surplus of Amortization of Securities (HTM)		208,913,092
	Add: Revaluation reserve on investment in Govt. Securities (HFT)	5,012,262,410	41,650,973
	Less: Adjustment of Amortization of Securities (HTM)	(143,406,503)	-
	Less: Revaluation reserve on investment in Govt. Securities (HFT)	(5,036,699,261)	(161,428,308)
	Closing Balance	82,720,711	250,564,065
17(a)	Consolidated Revaluation and Amortization		
	Agrani Bank PLC.	82,720,711	250,564,065
	Agrani Equity & Investment Limited	-	-
	Agrani SME Financing Company Limited	-	-
	Agrani Exchange House Private Limited, Singapore	-	-
	Agrani Remittance House SDN. BHD., Malaysia	-	-
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
	Closing Balance	82,720,711	250,564,065

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		Amount in BDT	
		2024	2023
18	Retained surplus/(deficit)		
	Opening Balance	(1,369,849,443)	(1,525,481,887)
	Prior Year Adjustment (Note- 18.1)	(720,143,489)	(8,995,463)
	Transfer from loan & other provision	-	-
	Net profit after tax during the year	(9,367,162,054)	690,294,694
	Transfer from asset revaluation reserve	-	-
	Transfer to Start-up fund	-	(6,902,947)
	Transfer to Statutory Reserve	-	(518,763,840)
		(11,457,154,986)	(1,369,849,443)
18.1	Prior Year Adjustment		
	Previous year income adjustment (Subordinate Bond)	(699,518,686)	-
	Previous year income adjustment (Interest on Balance with Other Bank & Fis)	(21,580,273)	-
	Salary adjustment	-	-
	Previous year income adjustment	955,470	(8,995,463)
		(720,143,489)	(8,995,463)
18.(a).1	Consolidated Retained surplus/(deficit)		
	Opening Balance	(771,454,363)	(1,234,056,917)
	Prior year adjustment	(920,099,768)	(8,990,974)
	Transfer from asset revaluation reserve	-	-
	Foreign currency translation gain/(loss)	26,039,852	14,226,061
	Net profit/ (loss) after tax during the year	(9,259,470,609)	1,039,070,261
	Statutory reserve	(12,986,699)	(530,573,686)
	General Reserve	(12,986,699)	-
	Other reserve	(6,493,350)	-
	Transfer to Start-up fund	-	(6,902,947)
	Minority interest	4	(100)
	Unrealised gain on securities	(30,000,000)	(30,000,000)
	Foreign currency translation reserve	(26,039,852)	(14,226,061)
		(11,013,491,484)	(771,454,363)
18.(a).2	Consolidated Retained Surplus/(deficit)		
	Agrani Bank PLC.	(11,457,154,986)	(1,369,849,443)
	Agrani Equity & Investment Limited	(73,005,644)	111,564,406
	Agrani SME Financing Company Limited	406,728,615	404,401,235
	Agrani Exchange House Private Limited Singapore	127,018,096	114,767,364
	Agrani Remittance House SDN. BHD. Malaysia	48,030,602	32,770,242
	Agrani Remittance House Canada Inc.	(26,833,447)	(26,833,447)
	Agrani Exchange Company (Australia) Pty. Limited	(38,274,720)	(38,274,720)
		(11,013,491,484)	(771,454,363)
19	Consolidated Foreign Currency Translation Reserve		
	Opening Balance	108,365,893	94,139,832
	Foreign Currency Translation Gain/(Loss)	26,039,852	14,226,061
	Closing Balance	134,405,745	108,365,893

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		Amount in BDT	
		2024	2023
20	Minority Interest		
	Capital of Agrani Equity & Investment Limited	1,000	1,000
	Capital of Agrani SME Financing Limited	1,200	1,200
	Statutory reserve	159	144
	General reserve	81	66
	Retained earnings	473	507
		2,913	2,917
21	Acceptances and endorsements		
	Letters of Guarantee (Note - 21.1)	10,712,538,439	15,367,127,676
	Letters of Credit (Note - 21.2)	249,721,587,942	239,132,741,785
	Bills for Collection (Note - 21.3)	34,056,958,424	53,434,594,195
	Other Contingent Liabilities (Note - 21.4)	6,778,635,241	6,808,671,481
		301,269,720,046	314,743,135,137
21.1	Letters of Guarantee		
	Directors	-	-
	Government	439,179,066	513,428,123
	Banks and other financial institutions	604,702,843	552,475,688
	Foreign Banks against government counter guarantee	1,128,445,827	3,579,287,892
	Others	8,540,210,702	10,721,935,973
		10,712,538,439	15,367,127,676
21.1(a)	Consolidated Letters of Guarantee		
	Agrani Bank PLC.	10,712,538,439	15,367,127,676
	Agrani Equity & Investment Limited	-	-
	Agrani SME Financing Company Limited	-	-
	Agrani Exchange House Private Limited, Singapore	-	-
	Agrani Remittance House SDN. BHD., Malaysia	-	-
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		10,712,538,439	15,367,127,676
21.2	Letters of Credit		
	Government	156,845,871,827	122,837,500,584
	Standby	3,573,306,770	9,284,659,243
	Others	89,302,409,345	107,010,581,958
		249,721,587,942	239,132,741,785
21.2(a)	Consolidated Letters of Credit		
	Agrani Bank PLC.	249,721,587,942	239,132,741,785
	Agrani Equity & Investment Limited	-	-
	Agrani SME Financing Company Limited	-	-
	Agrani Exchange House Private Limited, Singapore	-	-
	Agrani Remittance House SDN. BHD., Malaysia	-	-
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		249,721,587,942	239,132,741,785
21.3	Bills for collection		
	Payable in Bangladesh	71,624,992	112,239,469
	Payable outside Bangladesh	33,985,333,432	53,322,354,726
		34,056,958,424	53,434,594,195

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		Amount in BDT	
		2024	2023
21.3(a)	Consolidated Bills for collection		
	Agrani Bank PLC.	34,056,958,424	53,434,594,195
	Agrani Equity & Investment Limited	-	-
	Agrani SME Financing Company Limited	-	-
	Agrani Exchange House Private Limited, Singapore	-	-
	Agrani Remittance House SDN. BHD., Malaysia	-	-
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		34,056,958,424	53,434,594,195
21.4	Other Contingent Liabilities		
	Inland Travelers Cheque	32,005,500	32,427,500
	Upahar Cheque	1,090,750	1,236,450
	Shanchay Patra	6,741,838,991	6,771,307,531
	Agrani Bank Shilpa Unnayan Bond	3,700,000	3,700,000
		6,778,635,241	6,808,671,481
Liability will be created for the Bank by the sales amount of Inland Travelers Cheque, Upahar Cheque, Shanchay Patra and Agrani Bank Shilpa Unnayan Bond. These items have been included in the Off-balance sheet exposure as per contra for keeping note only.			
21.4(a)	Consolidated Other Contingent Liabilities		
	Agrani Bank PLC.	6,778,635,241	6,808,671,481
	Agrani Equity & Investment Limited	-	-
	Agrani SME Financing Company Limited	-	-
	Agrani Exchange House Private Limited, Singapore	-	-
	Agrani Remittance House SDN. BHD., Malaysia	-	-
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		6,778,635,241	6,808,671,481
21.5	Geographical Location - wise Contingent Liabilities		
	Dhaka Region	288,893,974,905	296,094,878,906
	Chittagong Region	4,208,614,458	3,386,567,944
	Khulna Region	3,651,869,258	4,588,824,157
	Rajshahi Region	1,361,639,019	2,022,104,318
	Barisal Region	134,814,004	137,522,855
	Sylhet Region	1,583,054,331	5,732,488,858
	Rangpur Region	843,302,667	2,184,408,167
	Mymensingh Region	116,028,950	121,843,950
	Comilla Region	341,195,705	345,149,676
	Faridpur Region	135,226,750	129,346,306
		301,269,720,046	314,743,135,137
22	Consolidated Contingent Liabilities		
	Agrani Bank PLC.	301,269,720,046	314,743,135,137
	Agrani Equity & Investment Limited	-	-
	Agrani SME Financing Company Limited	-	-
	Agrani Exchange House Private Limited, Singapore	-	-
	Agrani Remittance House SDN. BHD., Malaysia	-	-
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		301,269,720,046	314,743,135,137

Agrani Bank PLC. and It's Subsidiaries
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		Amount in BDT	
		2024	2023
23	Interest Income		
	a. Interest on Loans and Advances:		
	Interest on Rural Credit	2,384,640,170	1,797,934,414
	Interest on Weavers Credit	195,604	179,259
	Interest on Industrial Credit	8,622,471,125	8,968,007,002
	Interest on Jute Advance	764,058,227	757,822,610
	Interest on Leather Credit	253,862,428	253,113,169
	Interest on Staff Loans	1,881,861,626	1,647,238,783
	Interest on Loan-Others	12,312,789,066	9,924,528,894
	Interest on Small and Micro Credit	12,799,821,978	11,336,723,630
	Interest on Overdrafts	1,892,613,726	1,747,725,177
	Interest on Cash Credit	6,606,730,440	6,162,895,487
	Interest on Packing Credit	218,864,198	272,458,113
	Interest on Loan against Import Merchandise	20,237,908	10,485,344
	Interest on Payment Against Document	251,180,695	267,910,055
	Interest on Foreign Bills Purchased	96,683,248	71,568,594
	Interest on Inland Bills Purchased	11,060,421	11,550,545
	Interest on Foreign Currency Loan	-	7,323,938
	Interest Income on PIF	1,544,119,136	1,860,718,227
	Interest Income on ECC	46,059,175	56,579,636
	Interest Income on OAP	12,335,415	4,736,324
	Interest on CMSME Loan package for COVID-19	2,729,098	3,809,843
	Income from IBU Special Deposit	4,851,350	617,303
	Loan Refinance Scheme CMSME-04(Tk.25000 Crore)	342,595,796	192,372,943
	Interest on Women Refinance Scheme	200,990	-
	Sub-total	50,069,961,820	45,356,299,290
	b. Interest on Balance with other Banks and Financial Institution		
	Interest on call loans to Banks	136,979,241	100,775,531
	Interest received from local banks	2,558,428,242	4,461,758,707
	Interest received from foreign banks	364,463,874	168,901,988
	Sub-total	3,059,871,357	4,731,436,226
	c. Income From Write off Loan	-	-
	Total (a+b)	53,129,833,177	50,087,735,516
23.1	Geographical Location wise Interest income		
	Dhaka Region	30,451,921,375	31,975,842,318
	Chittagong Region	1,330,649,002	1,167,049,174
	Khulna Region	5,375,336,802	4,249,838,305
	Rajshahi Region	3,725,874,485	2,945,816,710
	Barisal Region	1,268,559,520	1,015,582,392
	Sylhet Region	870,506,087	812,532,392
	Rangpur Region	3,349,942,356	2,788,490,103
	Mymensingh Region	3,952,078,027	2,996,614,288
	Comilla Region	1,617,960,088	1,231,042,939
	Faridpur Region	1,187,005,435	904,926,895
	53,129,833,177	50,087,735,516	

Agrani Bank PLC. and It's Subsidiaries
Notes to the Financial Statements
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		Amount in BDT	
		2024	2023
23(a)	Consolidated Interest Income		
	Agrani Bank PLC.	53,129,833,177	50,087,735,516
	Agrani Equity & Investment Limited	378,541,709	366,261,564
	Agrani SME Financing Company Limited	455,446,930	396,016,199
	Agrani Exchange House Private Limited, Singapore	37,466,660	6,182,116
	Agrani Remittance House SDN. BHD., Malaysia	3,550,152	2,797,663
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		54,004,838,628	50,858,993,058
	Less: Inter-company transaction(s)	(82,182,942)	(82,182,942)
		53,922,655,686	50,776,810,116
24	Interest paid on deposits & borrowings		
	a. Interest paid on Deposits		
	Savings Deposits	5,641,366,435	5,006,801,305
	Interest Paid on International Banking IB A/C	13,568	-
	Special Time Deposits	6,366,484,543	5,488,489,488
	Fixed Deposits	31,080,346,122	27,083,766,767
	Deposit Pension Scheme	2,676,622	1,227,489
	Interest on staff provident fund	904,053,738	809,626,990
	Interest paid on NFCD	13,088,146	6,538,971
	Interest paid on ABPS	927,238	1,410,564
	Interest on Agrani NRB Deposit Scheme	29,281,277	14,024,145
	Interest on month-wise fixed deposits	667,345	234,169
	Interest on Non-Resident Special Savings Deposit	155,947	977,643
	Interest on Student Super Savings Scheme	298,366	150,804
	Interest on ABS	2,120,299,677	2,003,880,732
	Expense on Other Special Deposit of IBU	2,264,436	2,708,223
	Interest on MDS	44,445,669	689,834
	Interest on MIS	518,366	26,376,996
	Interest on ADBS	243,236	353,556
	Interest on Double Income Scheme	27,189	311,170
	Interest on Millionaire Income Scheme	6,713,009	5,986,759
	Interest on Lakhopotri Income Scheme	26,271	258,884
	Interest on Probashi Income Scheme	45,318	182,477
	Interest on Deposit Scheme for women	10,787	4,255
	Interest on AGB Senior Citizen Scheme	-	14,655
	Interest on AGB Sanchay Pension Scheme	527,955	1,472,849
	Interest on AGB Wage Earner Deposit Scheme	6,853,783	6,686,044
	Interest on Agrani Education Scheme	4,968,568	3,864,727
	Interest on Agrani Super Saving Scheme	305,454,407	373,297,268
	Intt. on Monthly Profit Deposit Scheme	833,503,766	361,218,694
	EXP. Intt. for Agrani Amar Sanchay Scheme	41,229	-
	Sub Total	47,365,303,013	41,200,555,458
	b. Interest paid to Banks		
	Foreign Banks	16,783,921	18,125,424
	Bangladesh Bank	1,881,138	1,513,718
	Interest on Ref.Sch.RCD COV-19	10,755,585	5,123,777
	Accrued Coupon Interest-T. Bond	561,314,391	120,228,640
	Other Banks	140,000	1,098,050
	Sub Total	590,875,035	146,089,609

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		Amount in BDT	
	2024	2023	
c. Interest paid on Borrowings			
Call Borrowings	352,379,167	614,163,652	
Discount on T.T sold	96,000	50,000	
Interest on Other Borrowings	82,321,043	23,146,184	
Exp A/c Int Paid on BB (Repo)	3,953,208,484	1,982,025,162	
Exp A/c Intt Paid on Other Bank	117,265,174	398,173,909	
Expense on Borrowing by Islami Banking Windows	5,467,475	12,110,637	
Agrani Bank PLC. Subordinated Bond	160,194,793	288,306,719	
Sub Total	4,670,932,136	3,317,976,263	
Total (a+b+c)	52,627,110,184	44,664,621,330	
24.1 Geographical Location wise Interest Paid			
Dhaka Region	30,552,935,477	27,199,063,492	
Chittagong Region	4,346,040,405	3,505,672,348	
Khulna Region	2,883,335,667	2,400,794,369	
Rajshahi Region	2,838,678,874	2,133,662,996	
Barisal Region	980,661,087	784,081,490	
Sylhet Region	1,760,143,452	1,325,119,544	
Rangpur Region	1,578,721,642	1,260,870,347	
Mymensingh Region	2,883,746,609	2,270,634,971	
Comilla Region	3,666,888,081	2,852,492,140	
Faridpur Region	1,135,958,890	932,229,633	
	52,627,110,184	44,664,621,330	
24(a) Consolidated Interest paid on deposits & borrowings			
Agrani Bank PLC.	52,627,110,184	44,664,621,330	
Agrani Equity & Investment Limited	238,249,108	218,567,674	
Agrani SME Financing Company Limited	113,194,432	117,195,832	
Agrani Exchange House Private Limited, Singapore	-	-	
Agrani Remittance House SDN. BHD., Malaysia	-	-	
Agrani Remittance House Canada Inc.	-	-	
Agrani Exchange Company (Australia) Pty. Limited	-	-	
	52,978,553,724	45,000,384,836	
Less: Inter-company transaction(s)	(82,182,942)	(82,182,942)	
	52,896,370,782	44,918,201,894	
25 Investment income			
Dividend on Shares	147,922,044	233,103,294	
Interest on 2,3,5,8,10,15 & 20 years govt. treasury bond	14,711,031,762	12,171,179,958	
5 Years Bangladesh Govt. Investment Sukuk Bond	135,386,086	135,386,087	
Discount on Bangladesh bills & treasury bills	5,286,142,349	1,820,029,032	
Govt. Treasury Bond (BPC)	-	210,325,491	
Govt. Treasury Bond (BJMC)	82,418,151	101,975,000	
Govt. Treasury Bond (Orion)	159,820,000	159,820,000	
Floating Rate Dated Subordinated Bond of Dhaka Bank	-	3,487,672	
IFIC Bank Coupon Bearing Subordinate Bond	-	4,821,918	
South East Bank Subordinated Bond II	-	6,684,904	

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	Amount in BDT	
	2024	2023
Mutual Trust Bank Limited Subordinated Bond-II	639,716	4,941,091
Bank Asia Limited Subordinated Bond	1,461,562	5,974,055
Exim Bank Limited Subordinated Mudaraba Bond	3,683,014	12,364,547
DBBL Subordinated Bond	4,279,725	13,288,631
City Bank 2nd Subordinated Bond	1,426,140	6,821,202
Standard Bank Subordinated Bond II	6,383,150	13,405,891
Islami Bank Mudaraba Subordinated Bond	14,573,150	30,506,958
Pubali Bank Ltd. Floating Rate Subordinated Bond	20,203,068	36,196,275
National Bank 2nd Subordinated Bond	4,535,658	7,915,124
FSIBL Subordinated Bond	6,238,543	10,227,289
UCBL Subordinated Bond III	5,864,836	10,161,534
NCC Bank Non-Convertible Subordinated Bond	12,612,534	19,188,151
Rupali Bank Subordinated Bond	50,907,617	76,218,301
Jamuna Bank Subordinated Bond	13,139,727	20,019,245
Mercantile Bank Subordinated Bond	31,282,851	45,966,355
Southeast Bank Subordinated Bond III	47,951,669	66,760,440
Dhaka Bank Floating Rate Dated Subordinated Bond II	47,832,655	67,527,290
Prime Bank Subordinated Bond II	63,935,563	89,013,917
The Padma Bank (former The Farmers Bank) Subordinated Bond	-	6,136,986
Al Arafah Islami Bank Mudaraba Subordinated Bond-II	35,686,522	43,861,315
Investment Corporation of Bangladesh Subordinated Bond	-	497,077,190
City Bank Limited 3rd Subordinated Bond	33,142,740	45,633,973
Trust Bank Ltd. Floating Rate Dated Subordinated Bond	75,197,808	97,768,987
Shahjalal Islami Bank Ltd. Mudaraba Floating Rate Dated Subordinated Bond	78,322,875	109,499,315
Islami Bank Ltd. Mudaraba Floating Rate Dated Subordinated Bond	122,409,862	147,925,481
UCB 4th Floating Rate Dated Subordinated Bond	92,070,548	115,947,945
DBBL Floating Rate Dated Subordinated Bond-II	71,044,164	94,238,247
SIBL Floating Rate Dated Subordinated Bond	112,554,796	127,520,546
FSIBL 3rd Mudaraba Subordinated Bond	11,956,326	16,916,546
Ashuganj Power Station Company Ltd.	62,425,836	89,465,754
EBL 2nd Floating Rate Non-convertible Subordinated Bond	71,484,041	85,194,247
BEXIMCO Communications Limited Corporate Bond-2019	-	449,999,998
Rangpur Metal Industries Ltd. Fixed Rate Zero Coupon Bond	22,877,264	32,734,681
IPDC Finance Ltd.Tier II Subordinated Bond	9,036,742	13,580,342
EBL 3rd Floating Rate Non-convertible Subordinated Bond	40,944,145	47,521,644
Bank Asia Ltd Floating Rate Dated Subordinated Bond-III	146,087,671	179,827,946
EXIM Bank Ltd. Floating Rate Dated Subordinated Bond-II	155,335,068	192,276,686
Islami Bank Ltd. Mudaraba Floating Rate Dated Subordinated Bond-III	111,796,493	128,544,000
The Premier Bank Ltd. Subordinated Bond-2019	27,369,863	32,792,603
Pubali Bank Floating Rate Dated Non-convertible Sub. Bond	168,882,246	188,616,329
MTB 4th Subordinated Bond	29,050,465	32,521,152
Pubali Floating Rate Dated Non-convertible Subordinated Bond-III (2nd tranche)	68,236,274	72,607,451
Standard Bank 3rd Subordinated Bond	67,705,535	72,808,219
Al Arafah Bank Ltd. 3rd Subordinated Bond	141,637,699	157,224,000
Islamic Finance and Investment Ltd	16,043,063	16,675,079
Southeast Bank Ltd Non Convertible Subordinated Bond	90,647,123	97,688,356

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		Amount in BDT	
		2024	2023
	Dutch Bangla Bank Floating Rate 3rd Subordinated Bond	34,141,041	39,155,479
	Islami Bank Ltd. Mudaraba Floating Rate Dated Subordinated Bond-III(2nd tranche)	124,837,152	114,945,204
	AB Bank Ltd Subordinate Bond IV	74,905,274	63,146,713
	Trust Bank Ltd. Floating Rate Subordinated Bond	159,309,589	164,575,342
	EXIM Bank Ltd. Floating Rate Subordinated Bond-IV	212,500,548	209,025,342
	IFIC Bank Floating non convertible Subordinated Bond	127,844,384	139,492,604
	PRAN Agro Ltd. Green Coupon bearing Bond	23,967,123	32,930,137
	BEXIMCO Green Sukuk Bond	151,695,208	145,017,121
	NRB Commercial Bank Ltd	44,852,055	42,129,041
	Southeast Bank Subordinated Bond-V	197,072,328	157,123,288
	MEGNA Bank Subordinated Bond-I	21,345,165	23,064,760
	Strategic Finance Limited	-	179,013,695
	City Bank Ltd. 4th Subordinated Bond	221,910,000	202,983,068
	IFIC Bank NCFR Subordinated Bond- III	221,517,810	220,891,776
	ONE Bank Ltd. NCFR Subordinated Bond- III	232,464,385	198,845,205
	Banga Building Materials Ltd (BBML)SUKUK Ijara Bond	17,457,533	8,482,192
	Interest on other bond	45,899,347	25,018,969
	Interest on Reverse REPO	18,466,255	412,461
	Profit on Sale of Shares	102	20,326,427
	Profit on Sale of Securities (Note - 25.i)	(1,480,213,531)	(1,620,226,844)
		23,171,588,507	18,942,266,650
25.i	Profit on Sale of Securities		
	Profit on Sale of Securities	3,840,084,554	2,867,113,985
	Loss on Sale of Securities	(5,320,298,085)	(4,487,340,829)
		(1,480,213,531)	(1,620,226,844)
	<i>The above investment incomes were earned from Dhaka region only.</i>		
25(a)	Consolidated Investment Income		
	Agrani Bank PLC.	23,171,588,507	18,942,266,650
	Agrani Equity & Investment Limited	164,276,151	288,291,058
	Agrani SME Financing Company Limited	-	-
	Agrani Exchange House Private Limited, Singapore	-	-
	Agrani Remittance House SDN. BHD., Malaysia	-	-
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		23,335,864,658	19,230,557,708
26	Commission, exchange earnings & brokerage		
	Commission on bills (Foreign & Inland)	13,255,871	19,436,191
	Commission DD, TT & MT (Local)	100,744,999	98,256,960
	Commission on DD, TT, TC (Foreign)	9,896,501	12,486,622
	Commission on Letters of Guarantee (Local)	98,413,690	110,343,921
	Commission on Letters of Guarantee (Foreign)	3,103,475	8,212,535
	Commission on Letter of Credit	1,732,735,959	2,366,003,543
	Commission on Export bill	162,574,788	191,616,742
	Commission on LIM	1,228,698	1,141,323
	Commission on Underwriting	24,535,230	43,108,145

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		Amount in BDT	
		2024	2023
	Commission on Army Pension Paid	403,025	2,802,075
	Commission on Food procurement Bills	234,553,727	275,672,095
	Commission on Miscellaneous	489,935,044	484,731,799
	Discount On Bills	163,224	720,191
	CIB Service Charge	33,700,100	50,000,000
	Commission on Sanchay patra	3,537,129	48,681,229
	Consortium/Syndication Fee	5,245,236	63,011,931
	Loan processing fee	47,769,253	90,068,738
	Fees & Commission For Debit Card	18,987,066	11,902,643
	Foreign Correspondence charges	5,021,176	17,427,616
	Exchange Earning on Foreign Currency (Notes - 26.i)	6,162,903,827	4,984,151,789
		9,148,708,018	8,879,776,088
26.i	Exchange Earning on Foreign Currency		
	Exchange Earning	9,090,691,695	7,469,382,303
	Exchange Loss	(2,927,787,868)	(2,485,230,514)
	Net gain	6,162,903,827	4,984,151,789
26.1	Geographical Location - wise Commission, Exchange and brokerage		
	Dhaka Region	8,259,673,744	7,786,741,056
	Chittagong Region	101,414,381	131,120,462
	Khulna Region	237,388,273	257,287,898
	Rajshahi Region	108,426,648	142,415,724
	Barisal Region	19,290,420	23,381,515
	Sylhet Region	88,397,674	114,412,586
	Rangpur Region	158,945,833	211,072,228
	Mymensingh Region	92,658,904	113,407,733
	Comilla Region	54,632,109	63,794,727
	Faridpur Region	27,880,034	36,142,159
		9,148,708,018	8,879,776,088
26(a)	Consolidated Commission, Exchange and Brokerage		
	Agrani Bank PLC.	9,148,708,018	8,879,776,088
	Agrani Equity & Investment Limited	14,986,677	9,388,568
	Agrani SME Financing Company Limited	-	-
	Agrani Exchange House Private Limited, Singapore	112,198,813	80,364,574
	Agrani Remittance House SDN. BHD., Malaysia	23,058,320	26,533,012
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		9,298,951,828	8,996,062,242
	Less: Inter-company transaction(s)	-	-
		9,298,951,828	8,996,062,242
27	Other operating income		
	Rent on Immovable Properties & Godown	767,027	620,296
	Rent on SD Lockers	13,893,225	12,696,100
	Profit on sale of Assets	442,686	815,208
	Postage Recoveries	36,416,963	46,067,641
	Telegram Recoveries	130,528	245,763

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		Amount in BDT	
		2024	2023
	Trunk-call Recoveries	3,786	-
	Account Maintenance Fee	663,690,899	660,366,508
	Remittance	10,581	-
	Insurances Recoveries	960	-
	Income Recovery of NID Ver. Charge	272,797	-
	Service charge on rural credit	5,576	220,335
	Service charge on Weavers/ Hosiery credit	26,900	4,080
	Service charge on Industrial credit	8,240	-
	Service charge on other credit	297,986,410	405,263,136
	Sales proceeds on loan application form	11,550	141,495
	Annual Charges on Deposit account	5,525	52,140
	Annual Charges on Loan account	21,982	6,727
	Service Charges on FSS (Female Student Scholarship)	319,232	350,466
	Sale of LC/Export/Schedule form and tender Schedule	16,584,090	13,149,194
	Telephone, Telex & Swift charges	58,373,217	79,422,366
	Account Closing Charge	7,118,388	540,221,540
	Income A/C SMS Alert Charge	586,035,677	-
	Rebate received from Foreign bank	46,791,763	24,653,780
	Proceeds realization certificate charges	5,416,436	7,062,404
	Remuneration received from Sanchaya Patra	111,587	494,970
	Service Charges on Civil Pension paid	137	100
	Electronic Govt. Procure (e-GP)	1,623,549	1,828,631
	Service Charges on Deposit account	7,356,174	11,721,368
	Commission on Investment	87	-
	Supervision Charge on Loan & Advances	3,213,793	245,018,618
	SD Trading Commission	300	-
		1,746,640,065	2,050,422,866
27(a)	Consolidated Other Operating Income		
	Agrani Bank PLC.	1,746,640,065	2,050,422,866
	Agrani Equity & Investment Limited	45,600	4,500
	Agrani SME Financing Company Limited	14,281,729	22,970,954
	Agrani Exchange House Private Limited, Singapore	7,932,743	28,087,538
	Agrani Remittance House SDN. BHD., Malaysia	48,831,703	17,803,779
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		1,817,731,840	2,119,289,637
28	Salary and allowance etc.		
	Salaries- officers	4,094,134,741	3,974,014,722
	Salaries- staff	261,313,502	275,596,428
	Dearness allowance (Officers & Staff)	1,848,487	1,032,352
	Special Benefit Allowance	204,013,394	100,644,720
	Fringe Benefit (Officer & Staff)	99,216,901	95,372,932
	Bonus (officers & Staff)	668,509,162	659,498,626
	Incentive Bonus	211,248	-
	Banks contribution to provident fund	1,432,735	1,418,520
	Banks contribution to employees pension fund	3,019,951,908	2,972,097,391

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		Amount in BDT	
		2024	2023
	Banks contribution to gratuity fund	3,462,059	3,456,672
	Conveyance allowances	2,605,129	2,448,877
	Entertainment allowances	1,573,220	1,578,946
	Children education allowances	50,771,385	51,376,910
	Hill Allowances	2,479,592	2,171,492
	Honorarium & Fees	27,040,183	26,348,664
	Medical Expenses	586,361	905,304
	Medical Expenses (Consultation Fees)	1,289,500	1,181,200
	Medical allowances	174,404,997	175,569,210
	Uniform and other apparels	6,101,305	5,586,864
	Overtime expenses	13,412,038	14,745,957
	Compensatory Allowances	244,483	320,922
	Lunch subsidy/Iftar Coupon	424,364,804	431,463,766
	Leave Encashment	715,260	683,259
	Inspiration Allowance	15,089,750	-
	Sports and cultural activities	19,953,736	48,221,707
	House rent allowances (officers)	1,658,181,626	1,610,358,525
	House rent allowances (staff)	107,716,190	115,985,218
	Wages paid to temporary employees	341,301,982	319,256,450
	Financial Assistance to Outsourcing Employee	51,908,842	34,110,912
	Staff transport fare	37,643,373	37,793,560
	Police & Ansar Expenses	639,752,572	604,629,332
	Ex-Gratia	-	161,451
	Evening, Night & Charge Allowance	1,317,538	1,509,162
	Bangla Nobobarso Allowance	59,934,453	61,769,881
	Salary & Allow-Executive (Contractual)	8,026,190	9,798,333
	COVID-19 Spl. Motivational Allowances	255,147	-
	Haor/Dip/Char Allowances	654,968	676,073
		12,001,418,761	11,641,784,338
28(a)	Consolidated Salary and Allowance etc.		
	Agrani Bank PLC.	12,001,418,761	11,641,784,338
	Agrani Equity & Investment Limited	16,580,058	14,696,615
	Agrani SME Financing Company Limited	106,826,406	107,414,894
	Agrani Exchange House Private Limited, Singapore	56,709,175	50,173,653
	Agrani Remittance House SDN. BHD., Malaysia	19,150,749	17,765,922
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		12,200,685,149	11,831,835,422
29	Rent, taxes, insurance, lighting etc.		
	Rent on Premises	579,924,262	515,872,559
	Rent on Godown	3,647,461	3,396,504
	Lighting Charges	166,601,668	138,945,676
	Insurance Charges on Cash	-	-
	Insurance Charges on vehicles	1,740,172	2,281,051
	Insurance Charges on property	2,743,555	3,804,124
	Rates, Taxes, Ceases	65,547,520	56,405,918
	Taxes on Immovable Property	227,560	262,084
	Insurance Charges on Deposits	419,124,626	364,924,947
	Interest expense for Leased Assets	31,950,355	45,930,501
		1,271,507,179	1,131,823,364

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		Amount in BDT	
		2024	2023
29(a)	Consolidated rent, taxes, insurance, lighting etc.		
	Agrani Bank PLC.	1,271,507,179	1,131,823,364
	Agrani Equity & Investment Limited	404,939	1,093,933
	Agrani SME Financing Company Limited	7,071,934	5,954,830
	Agrani Exchange House Private Limited, Singapore	10,291,316	20,763,077
	Agrani Remittance House SDN. BHD., Malaysia	2,231,623	2,106,796
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		1,291,506,991	1,161,742,000
30	Legal expenses		
	Court fees	1,378,331	712,143
	Lawyer's fees	12,271,618	7,364,596
	Other legal expenses	22,265,726	9,369,819
		35,915,675	17,446,558
30(a)	Consolidated Legal Expenses		
	Agrani Bank PLC.	35,915,675	17,446,558
	Agrani Equity & Investment Limited	50,985	10,000
	Agrani SME Financing Company Limited	137,873	175,596
	Agrani Exchange House Private Limited, Singapore	675,337	10,762,758
	Agrani Remittance House SDN. BHD., Malaysia	411,660	168,708
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		37,191,530	28,563,620
31	Postage, stamp, telegram & telephone		
	Postages	35,994,986	42,308,872
	Telegram Charges	4,106	11,189
	Communication Charge	215,784,858	169,169,701
	Stamps	15,344	11,051
	Telephone Charges (Office)	11,001,867	10,031,884
	Telephone Charges (Residence)	4,121,475	520,029
		266,922,636	222,052,726
31(a)	Consolidated postage, stamp, telegram & telephone		
	Agrani Bank PLC.	266,922,636	222,052,726
	Agrani Equity & Investment Limited	385,995	122,943
	Agrani SME Financing Company Limited	540,406	533,675
	Agrani Exchange House Private Limited, Singapore	5,117,508	11,880,783
	Agrani Remittance House SDN. BHD., Malaysia	2,381,688	822,411
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		275,348,233	235,412,538
32	Stationery, printing, advertisement		
	Printing Stationery	125,121,366	118,733,407
	Paper & Table Stationery	41,890,548	38,782,679
	Advertisement publicity charge (Tender)	3,214,340	2,625,427
	Advertisement publicity charge (Development)	23,037,144	28,416,864
	Security Stationery	81,931,115	71,629,240
		275,194,513	260,187,617

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		Amount in BDT	
		2024	2023
32(a)	Consolidated Stationery, printing, advertisement		
	Agrani Bank PLC.	275,194,513	260,187,617
	Agrani Equity & Investment Limited	236,087	215,709
	Agrani SME Financing Company Limited	1,736,419	2,210,468
	Agrani Exchange House Private Limited, Singapore	4,031,854	5,251,677
	Agrani Remittance House SDN. BHD., Malaysia	874,791	622,689
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		282,073,664	268,488,160
33	Chief executive's salary and allowances		
	Basic Salary	3,730,833	3,300,000
	House Rent Allowance	792,500	900,000
	Festival Bonus	550,000	550,000
	Medical Allowance	105,667	120,000
	Utility Allowance	264,167	300,000
	House Maintenance Allowance	158,500	180,000
		5,601,667	5,350,000
33(a)	Consolidated Chief executive's salary and allowances		
	Agrani Bank PLC.	5,601,667	5,350,000
	Agrani Equity & Investment Limited	-	-
	Agrani SME Financing Company Limited	905,000	1,872,904
	Agrani Exchange House Private Limited, Singapore	-	-
	Agrani Remittance House SDN. BHD., Malaysia	-	-
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		6,506,667	7,222,904
34	Fees & allowances of Directors		
	Fees for attending board meetings	1,696,000	4,567,200
	Fees for attending executive committee meetings	480,000	123,200
	Fees for attending audit committee meetings	100,000	396,000
	Fees for attending risk management committee meetings	152,000	237,600
	Fees for shariah supervisory committee meetings	591,127	593,422
	Allowances	364,290	360,000
		3,383,417	6,277,422
34(a)	Consolidated Fees & allowances of Directors		
	Agrani Bank PLC.	3,383,417	6,277,422
	Agrani Equity & Investment Limited	312,800	370,000
	Agrani SME Financing Company Limited	330,000	264,000
	Agrani Exchange House Private Limited, Singapore	343,290	323,260
	Agrani Remittance House SDN. BHD., Malaysia	5,398,252	5,118,635
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		9,767,759	12,353,317
35	Auditors' Fees		
	Audit Fee (Statutory Audit)	4,250,000	4,200,000
	Audit Fee (Others)	-	25,000
		4,250,000	4,225,000

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		Amount in BDT	
		2024	2023
35(a)	Consolidated Auditors' Fees		
	Agrani Bank PLC.	4,250,000	4,225,000
	Agrani Equity & Investment Limited	57,500	57,500
	Agrani SME Financing Company Limited	353,500	410,000
	Agrani Exchange House Private Limited, Singapore	700,311	1,737,522
	Agrani Remittance House SDN. BHD., Malaysia	981,112	964,390
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		6,342,423	7,394,412
36	Depreciation & repairs of bank's assets		
	a. Depreciation of Banks Assets (Annexure-G):		
	Buildings	35,009,275	35,009,275
	Furniture & fixtures	46,382,480	49,750,339
	Motor Vehicles	14,177,417	19,116,251
	Office Equipment	25,422,142	24,419,220
	Electric material	48,702,519	54,463,465
	Computers	178,352,838	147,627,223
	Library Books & Others	125,780	120,449
	Sub total	348,172,451	330,506,222
	b. Amortization of Intangible Assets		
	Amortization of Software Purchase	277,627,753	667,836,447
	Sub total	277,627,753	667,836,447
	c. Depreciation of Leased Assets		
	Leased Assets Depreciation	94,594,508	122,176,360
	Sub total	94,594,508	122,176,360
	d. Repairs & Maintenance of Banks Assets:		
	Bank Buildings	8,147,236	4,663,013
	Furniture & fixtures	7,394,451	4,708,973
	Motor Vehicles	245,903,717	231,156,062
	Office Equipment	18,589,756	11,314,368
	Electric material	857,566,545	558,583,398
	Computers	26,418,943	24,567,380
	Renovation & Maintenance of Branch Premises	2,018,226	4,579,784
	Sub total	1,166,038,874	839,572,978
	Total (a+b+c+d)	1,886,433,586	1,960,092,007
36(a)	Consolidated Depreciation & repairs of bank's assets		
	i. Depreciation		
	Agrani Bank PLC.	720,394,712	1,120,519,029
	Agrani Equity & Investment Limited	2,616,724	1,808,315
	Agrani SME Financing Company Limited	4,178,330	4,145,990
	Agrani Exchange House Private Limited, Singapore	26,728,723	26,415,747
	Agrani Remittance House SDN. BHD., Malaysia	12,731,963	12,263,924
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		766,650,452	1,165,153,005

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		Amount in BDT	
		2024	2023
	ii. Repairs & Maintenance of Assets:		
	Agrani Bank PLC.	1,166,038,874	839,572,978
	Agrani Equity & Investment Limited	1,808,404	1,705,025
	Agrani SME Financing Company Limited	2,127,111	1,529,005
	Agrani Exchange House Private Limited, Singapore	1,377,794	3,265,955
	Agrani Remittance House SDN. BHD., Malaysia	1,232,363	1,302,620
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		1,172,584,546	847,375,583
	Total (i+ii)	1,939,234,998	2,012,528,588
37	Other expenses		
	Conveyance/Transportation Charges	25,999,809	25,397,496
	Petroleum, Oil and Lubricants for vehicles	18,122,541	23,245,476
	Petroleum, Oil and Lubricants for generator	82,472,542	79,301,731
	Entertainment Charges	43,428,612	42,092,331
	Entertainment (Excluding ceiling)	29,945,136	24,703,318
	Traveling Expenses	57,675,348	37,424,816
	Remittance (Through Bank Exchanges)	3,378,952	3,672,671
	Remittance (Cash)	74,518,214	74,756,138
	Registration Charges	716,188	181,170
	Mortgages Fee of Land/Home of staff house building loan	4,539,252	4,920,656
	Bankers Clearing House charges	215,091	253,872
	Loss on Amortization of Securities	1,229,046,758	556,275,833
	Loss on Sale of Other Assets	25,680	-
	Newspapers & Periodicals	11,178,866	10,903,687
	Upkeep of office premises	48,881,356	47,648,264
	Business Development Expenses	867,909,284	293,249,648
	Expenses on CSR	9,041,455	11,652,919
	Training Expenses	4,778,152	2,430,277
	Professional Exam Fee Reimbursement	36,000	-
	Washing Charges	1,248,299	1,272,596
	Closing expenditure	28,412,300	18,923,560
	Micro Enterprise Development Unit	-	4,598
	Subscription	3,942,746	3,518,000
	Donation	-	1,000,000
	Funeral expenses	9,500,600	2,310,000
	Fees and commission	5,238,150	6,226,583
	Fees and commission on bond issue	-	860,000
	Loss on Revaluation Of Securities	1,143,258,401	1,619,387,390
	Exchange a/c Charge paid to Foreign Bank	592,720	3,042,234
	Innovation Expenses	801,092	497,300
	Agent Misc. Expenditure Agent Banking	440	-
	Exp. Payment of NID Ver Charge	8,050,112	-
		3,712,954,096	2,895,152,564
37(a)	Consolidated Other Expenses		
	Agrani Bank PLC.	3,712,954,096	2,895,152,564
	Agrani Equity & Investment Limited	2,614,308	2,818,404
	Agrani SME Financing Company Limited	8,348,723	8,695,931
	Agrani Exchange House Private Limited, Singapore	36,692,198	21,151,065
	Agrani Remittance House SDN. BHD., Malaysia	10,811,398	10,724,562
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		3,771,420,723	2,938,542,526

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		Amount in BDT	
		2024	2023
38	Provision for loans & advances		
	Provision for Bad & Doubtful Loans & Advances	12,750,903,151	10,838,413,844
	Unclassified loans & advances	(543,131,632)	(378,313,458)
	Special General Provision - COVID-19	(3,841,633,389)	(454,463,528)
	Special Mention Account	(366,138,130)	(405,636,858)
	3% General reserve for consumer financing	-	-
	Net Charge to Profit & Loss A/C	8,000,000,000	9,600,000,000
38(a)	Consolidated provision for loans & advances		
	Agrani Bank PLC.	8,000,000,000	9,600,000,000
	Agrani Equity & Investment Limited	216,650,275	(40,759)
	Agrani SME Financing Company Limited	52,750,658	28,300,000
	Agrani Exchange House Private Limited, Singapore	-	-
	Agrani Remittance House SDN. BHD., Malaysia	-	-
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		8,269,400,933	9,628,259,241
39	Provision for diminution in the value of Investments	10,280,025,129	630,575,952
39.1	Other provision		
	Superannuation Fund	2,925,500,000	2,500,000,000
	Provision for off balance sheet exposures	1,000,000,000	-
	Provision for Incentive Bonus	1,100,000,000	1,000,000,000
	Death Relief Grant Scheme	250,000,000	250,000,000
	Branch Adjustment	(192,133,662)	361,809,242
	Provision for Refinance Scheme	21,200,260	96,015,063
	Provision for Non Banking Assets	2,419,263	2,100,000
	Money at Call and Short Notice	(15,200,000)	(4,700,000)
	Provision for Other Assets:		
	Sundry Debtors - Staff	(158,444)	94,299
	Sundry Debtors - Others	229,802,527	23,883
	Sundry Debtor Others-Fgn.Remitt.Ac	(3,514,439)	8,812,826
	Sundry Debtors - FRD	72,585	-
	Clearing Adjustment	2,538,350	(733,705)
	Loan application Form	(118,357)	529,879
	Defective/Mutilated/Burnt Notes	(303,800)	1,904,100
	Clearing Suspense Account for T-24 Branch	(167,942)	195,472
	Clearing Suspense	(102)	(716)
	D.D. paid without advice	(3,797,441)	3,652,901
	Legal Charges	33,915	366,114
	Protested Bills	(1)	(1,500,001)
	Accrued Interest on Loans/Adv.	(3,487,937)	27,286
	Accrued Interest on other Bond	320,618,054	19,186,734
	Accrued Interest on Balance with Other Bank & NBFIs	(6,504,383)	(30,992,874)
	Accrued commission & Exchange	12,120,431	-
	Other Accrued Income	15,380,946	-
	Advance Rent	-	(23,231,621)
	Advance against Postage & Telegram	(26,480)	48,180
	Advance against other expenses	(17,260)	(19,576)
	Deposit for Electricity, Gas & Water line	(306,630)	632,057
	Deposit for T & T line	(290,530)	382,875
	Int. Subsidy Payments (COVID-19)	608,130	678,971
	Payment against Sanchyapatra	196,431,286	-

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		Amount in BDT	
		2024	2023
	Wage Earner Bond	4,615,962	(630,310)
	Pension Paid (Army)	108,094,880	142,068,965
	Pension Paid (Civil)	(729,739)	204,807
	Pension Paid (Staff)	392,101	(3,146,487)
	Stationary on Hand	3,594,359	4,308,362
	Stamps in Hand	(176,949)	176,390
	Demonetized Notes	(2)	24
	Foreign Correspondent Draft-Other	249,849	(206,683)
	Income Receivable from Government	(164,026)	(40,101)
	Exempted Loans & Advances	(5,844)	(891,409)
	Interest on Exempted Loans & Advances	(107,373)	(331,904)
	Receivable/(payable) against sale/buy of share of ICB	609,975	-
	Dividend receivable of preference share	120,000,000	-
	Investment in share of Subsidiary Company	4,009,182	-
	Eft settelement account	422,782	-
	Agrani Exchange Company (Australia) Pty. Limited	(4,000,965)	-
	Agrani Remittance House Canada Inc.	(8,217)	-
	Isha Garden	6,702,000	-
	BJMC (Carpeting Jute)	14,703,489	-
	BCCI Bank-London	(1)	-
	Sub Total	1,017,113,941	121,568,738
	Net Charge to Profit & Loss A/C	6,108,899,802	4,326,793,043
39(a).1	Consolidated Provision for diminution in the value of Investments		
	Agrani Bank PLC.	10,280,025,129	630,575,952
	Agrani Equity & Investment Limited	-	-
	Agrani SME Financing Company Limited	-	-
	Agrani Exchange House Private Limited, Singapore	-	-
	Agrani Remittance House SDN. BHD., Malaysia	-	-
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		10,280,025,129	630,575,952
39(a).2	Consolidated Other Provision		
	Agrani Bank PLC.	6,108,899,802	4,326,793,043
	Agrani Equity & Investment Limited	-	-
	Agrani SME Financing Company Limited	22,200,000	18,500,000
	Agrani Exchange House Private Limited, Singapore	-	-
	Agrani Remittance House SDN. BHD., Malaysia	-	-
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		6,131,099,802	4,345,293,043
40	Consolidated Current Tax Expense		
	Agrani Bank PLC.	4,766,392,807	4,750,959,703
	Agrani Equity & Investment Limited	62,636,098	91,038,957
	Agrani SME Financing Company Limited	84,362,937	62,829,214
	Agrani Exchange House Private Limited, Singapore	2,679,978	-

Agrani Bank PLC. and It's Subsidiaries
Notes to the Financial Statements
As at and for the year ended 31 December 2024

		Amount in BDT	
		2024	2023
	Agrani Remittance House SDN. BHD., Malaysia	3,974,216	(62,434)
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		4,920,046,036	4,904,765,440
41	Consolidated Deferred Tax Expense		
	Agrani Bank PLC.	(4,682,077,631)	(2,847,435,198)
	Agrani Equity & Investment Limited	-	-
	Agrani SME Financing Company Limited	(268,567)	(94,417)
	Agrani Exchange House Private Limited, Singapore	-	-
	Agrani Remittance House SDN. BHD., Malaysia	-	-
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		(4,682,346,198)	(2,847,529,615)
42	Interest Receipts in Cash		
	Loans & Advances	49,959,323,410	45,093,233,206
	Balance with Other Banks & Financial Institutions	2,774,157,466	4,758,448,009
		52,733,480,876	49,851,681,215
42(a)	Consolidated Interest Receipts in Cash		
	Agrani Bank PLC.	52,733,480,876	49,851,681,215
	Agrani Equity & Investment Limited	378,541,709	366,261,564
	Agrani SME Financing Company Limited	455,446,930	396,016,199
	Agrani Exchange House Private Limited, Singapore	37,466,660	6,182,116
	Agrani Remittance House SDN. BHD., Malaysia	3,550,152	2,797,663
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		53,608,486,327	50,622,938,757
	Less: Inter-company (Transactions)	(82,182,942)	(82,182,942)
		53,526,303,385	50,540,755,815
43	Interest Payments in Cash		
	Agrani Bank Monthly Deposit Scheme(ABMDS)	45,014,127	1,898,885
	Agrani Bank Pension Scheme (ABPS)	1,071,215	1,878,430
	Precharged Profit of IBU Bai Inestment	49,410,548	(286,467,129)
	Provision for expense on other Special Deposit IBU	1,542,882	(2,055,385)
	Interest on Agrani NRB Deposit Scheme	25,514,546	14,024,145
	Interest on Non-Resident Special Savings Deposit	155,947	977,643
	Interest on Student Super Savings Scheme	298,366	150,804
	Agrani Bank Special Deposit Scheme (ABS)	2,074,858,526	1,943,355,121
	Deposit Pension Scheme (DPS)	2,397,386	1,058,771
	Fixed Deposit Receipts	29,365,312,370	25,086,787,006
	Interest on ABDBS	997,152	4,675,669
	Interest on ABMIS	(510,351)	24,619,527
	Savings Deposit	5,641,204,038	5,006,548,899
	Special Notice Deposit	6,358,499,784	5,488,890,268
	Staff Provident Fund	904,053,738	809,626,990
	Millionaire Deposit Scheme	3,930,025	4,823,105
	Lakhopoti Deposit Scheme	231,956	1,279,400
	Probashi Income Scheme	45,318	(27,539)

Agrani Bank PLC. and It's Subsidiaries
Notes to the Financial Statements
As at and for the year ended 31 December 2024

		Amount in BDT	
		2024	2023
	Monthly Profit Deposit Scheme	824,618,787	312,283,979
	Double Benefit Scheme	-	33,841
	Deposit Scheme	6,020	5,154
	Senior Citizen Saving Scheme	54,797	(6,155,934)
	Agrani Bank Sanchay Pension Scheme	926,325	430,593
	Agrani Bank Wage Earner Deposit Scheme	9,184,804	8,728,831
	Agrani Bank Education Scheme	2,925,957	2,780,271
	Agrani Bank Supper Saving Scheme	305,373,136	373,338,490
	Student Super Sav.Sch	(99,485)	(83,076)
	Provision for Expense on Borrowing from Agrani Bank PLC. by IBU	(709,812)	
	Account Maintenance Fees Reversed	-	108,100,000
	Borrowings	4,648,094,471	3,320,960,180
	Banks & Other Financial Institutions	590,875,035	146,089,609
		50,855,277,608	42,368,556,548
43(a)	Consolidated Interest Payments in Cash		
	Agrani Bank PLC.	50,855,277,608	42,368,556,548
	Agrani Equity & Investment Limited	238,249,108	218,567,674
	Agrani SME Financing Company Limited	113,194,432	117,195,832
	Agrani Exchange House Private Limited, Singapore	-	-
	Agrani Remittance House SDN. BHD., Malaysia	-	-
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		51,206,721,148	42,704,320,054
	Less: Inter-company transaction(s)	(82,182,942)	(82,182,942)
		51,124,538,206	42,622,137,112
44	Cash receipts from other operating activities		
	Account Closing Charge	7,118,388	540,221,540
	Account Maintenance Fee	663,690,899	660,366,508
	Annual Charges on deposit A/C	4,187,836	52,140
	Annual Charges on Loan A/C	21,982	6,727
	Electronic Govt. Procure (e-GP)	1,623,549	1,828,631
	Miscellaneous Earnings	300	254,894,573
	Postage Recoveries	36,416,963	46,067,641
	Proceeds realization certificate charges	5,416,436	7,062,404
	Profit on sale of other assets	442,686	815,208
	Rebate received from Foreign bank	46,791,763	24,653,780
	Remittance	10,581	-
	Remuneration received from Sanchaya Patra	13,631,444	5,058,326
	Rent on Immovable Properties & Godown	767,027	620,296
	Rent on SD Lockers	13,893,225	12,696,100
	Sale of LC/Export/Schedule form and tender Schedule	16,584,090	13,149,194
	Sales proceeds on loan application form	11,550	141,495
	Service charge on Industrial credit	8,240	-
	Service charge on other credit	297,986,410	422,132,325
	Service charge on rural credit	5,576	220,335
	Service charge on Weavers/ Hosiery credit	26,900	4,080
	Service Charges on Civil Pension paid	137	100
	Service Charges on FSS (Female Student Scholarship)	319,232	350,466
	Insurances Recoveries	960	-
	Income Recovery of NID Ver. Charge	272,797	-

Agrani Bank PLC. and It's Subsidiaries
Notes to the Financial Statements
As at and for the year ended 31 December 2024

		Amount in BDT	
	2024	2023	
Income A/C SMS Alert Charge	586,035,677	-	
Commission on Investment	87	-	
Supervision Charge on Loan & Advances	3,213,793	-	
Telegram Recoveries	130,528	245,763	
Telephone, Telex & Swift charges	58,373,217	79,422,366	
Service Charges on Deposit account	7,356,174	11,721,368	
Trunk-call Recoveries	3,786	-	
	1,764,342,233	2,081,731,366	
44(a) Consolidated Cash receipts from other operating activities			
Agrani Bank PLC.	1,764,342,233	2,081,731,366	
Agrani Equity & Investment Limited	45,600	4,500	
Agrani SME Financing Company Limited	14,281,729	22,970,954	
Agrani Exchange House Private Limited, Singapore	7,932,743	28,087,538	
Agrani Remittance House SDN. BHD., Malaysia	48,831,703	17,803,779	
Agrani Remittance House Canada Inc.	-	-	
Agrani Exchange Company (Australia) Pty. Limited	-	-	
	1,835,434,008	2,150,598,137	
45 Cash payment for other operating activities			
Auditors Fee	4,250,000	4,025,000	
Directors' fees and allowances	3,383,417	6,277,422	
Legal charges	35,915,675	17,747,111	
Other expenses	1,752,615,963	1,282,148,614	
Postage, stamps, telegrams and telephone	266,922,636	217,761,448	
Rent, taxes, insurance lighting etc.	1,271,507,179	1,160,909,881	
Repairs to fixed assets	1,166,038,874	1,193,429,971	
	4,500,633,744	3,882,299,446	
45(a) Consolidated Cash payment for other operating activities			
Agrani Bank PLC.	4,500,633,744	3,882,299,446	
Agrani Equity & Investment Limited	8,251,655	7,986,120	
Agrani SME Financing Company Limited	23,144,377	21,679,027	
Agrani Exchange House Private Limited, Singapore	82,963,688	95,200,407	
Agrani Remittance House SDN. BHD., Malaysia	36,163,337	33,680,771	
Agrani Remittance House Canada Inc.	-	-	
Agrani Exchange Company (Australia) Pty. Limited	-	-	
	4,651,156,801	4,040,845,771	
46 Solo Cash & cash equivalent at the end of the period			
Cash in hand & with Bangladesh Bank & Sonali Bank Ltd.	56,362,301,666	65,821,794,987	
Balance with Other Banks	40,503,643,345	44,280,063,143	
Money at Call & Short Notice	1,490,100,000	505,300,000	
Prize Bonds	28,361,600	18,469,300	
	98,384,406,611	110,625,627,430	

Agrani Bank PLC. and It's Subsidiaries
Notes to the Financial Statements
As at and for the year ended 31 December 2024

		Amount in BDT	
		2024	2023
47	Consolidated Cash & cash equivalent at the end of the period		
	Cash in hand & with Bangladesh Bank & Sonali Bank Ltd.	56,541,071,083	65,902,806,245
	Balance with Other Banks	40,698,829,972	44,607,788,108
	Money at Call & Short Notice	1,490,100,000	505,300,000
	Prize Bonds	28,361,600	18,469,300
		98,758,362,655	111,034,363,653
48	Consolidated Shareholder's Equity		
	Paid up Capital	20,722,940,400	20,722,940,400
	Statutory Reserve	10,505,960,645	10,493,008,780
	General Reserve	616,273,298	603,286,599
	Other Reserve	6,493,350	-
	Risk Fund	100,000,000	100,000,000
	Asset Revaluation Reserve	10,851,126,288	10,851,126,288
	Revaluation & Amortization Reserve in Govt. Securities	82,720,711	250,564,065
	Retained profit/(Loss) from profit and loss account	(11,013,491,484)	(771,454,363)
	Foreign Currency Translation Reserve	134,405,745	108,365,893
	Minority Interest	2,913	2,917
		32,006,431,866	42,357,840,579
49	Current Ratio		
	The Bank had the following current assets and current liabilities as on 31 December 2024 & 2023 as per liquidity statement.		
	Current Assets:		
	Cash	13,439,060,965	11,391,235,178
	Balance with other banks and financial institutions	30,003,864,165	44,210,285,566
	Money at call and short notice	1,490,100,000	505,300,000
	Investment	95,300,131,525	25,530,732,086
	Loans and advances	365,361,647,054	307,816,082,806
	Other Assets	41,763,849,613	63,430,058,975
	Total current assets	547,358,653,322	452,883,694,611
	Current liabilities:		
	Borrowing from other banks, FI and agents	5,173,011,262	21,116,864,587
	Deposits	527,146,176,713	617,051,945,753
	Provisions and other liabilities	5,491,671,078	4,919,029,910
	Total Current liabilities	537,810,859,053	643,087,840,250
	Current Assets exceeding Current Liabilities	9,547,794,269	(190,204,145,639)
	Current Ratio:		
	Current assets	547,358,653,322	452,883,694,611
	Current liabilities	537,810,859,053	643,087,840,250
		1.02	0.70

Agrani Bank PLC. and It's Subsidiaries
Notes to the Financial Statements
As at and for the year ended 31 December 2024

50 Categories of financial assets and financial liabilities in accordance with International Financial Reporting Standard (IFRS-7)
Financial Instruments : Disclosures

Figure in million BDT

Particular	Consolidated				Bank			
	2024		2023		2024		2023	
	Carrying amount	Fair value	Carrying amount	Fair value	Carrying amount	Fair value	Carrying amount	Fair value
Financial Assets								
Loans and receivable	1,045,720	1,045,720	1,032,536	1,032,536	1,041,762	1,041,762	1,028,896	1,028,896
Held to maturity	168,213	166,859	138,444	137,829	168,213	166,859	138,444	137,829
Held for trading	48,358	49,773	40,843	41,178	48,358	49,773	40,843	41,178
Available for sale	4,897	2,734	4,897	3,536	4,897	2,734	4,897	3,536
Non-Financial Assets	17,958	17,958	17,968	17,968	17,830	17,830	17,878	17,878
Total Assets	1,285,146	1,283,044	1,234,688	1,233,047	1,281,060	1,278,958	1,230,958	1,229,317

Financial Liabilities

Financial Liabilities at fair value through profit or loss	-	-	-	-	-	-	-	-
Financial liabilities measured at amortised cost	1,161,499	1,161,499	1,121,537	1,121,537	1,161,878	1,161,878	1,121,932	1,121,932
Non-Financial Liabilities-provision	91,640	91,640	70,792	70,792	87,961	87,961	67,549	67,549
Total liabilities	1,253,139	1,253,139	1,192,329	1,192,329	1,249,839	1,249,839	1,189,481	1,189,481

Detailed Classifications of Financial Instruments in Annexure-H.

51 Reconciliation between presentation of Assets & Liabilities in fair value as mentioned in note- 50 and balance sheet:

Particular	Consolidated	Bank
Assets presented at fair value as per note # 50	1,283,044	1,278,958
Add : Fall in Market price of assets	2,102	2,102
Value of assets as per balance sheet	1,285,146	1,281,060

Agrani Bank PLC. and It's Subsidiaries
Notes to the Financial Statements
As at and for the year ended 31 December 2024

Consolidated		Bank	
2024	2023	2024	2023

52 Performance Evaluation

Average Cost of Deposits (%)	5.34 %	4.68 %	4.78 %	4.29 %
Average Cost of Borrowing (%)	18.26 %	10.44 %	17.88 %	10.31 %
Average Yield on Loans & Advances (performing loan) (%)	10.04 %	8.24 %	9.89 %	8.12 %
Average Yield on Investments (%)	8.51 %	7.76 %	8.71 %	7.90 %
Average Yield on Call loans to Bank (%)	13.73 %	6.08 %	13.73 %	6.08 %
Average Yield on Balance with other Banks (%)	6.85 %	9.72 %	6.89 %	9.80 %
Net Spread (%)	5.38 %	2.61 %	5.38 %	2.61 %
Net Interest Margin (%)	2.18 %	2.35 %	2.14 %	2.30 %
Contribution of non-interest bearing liabilities (%)	3.20 %	0.26 %	3.24 %	0.31 %

Detail of calculations is given in Annexure I.

53 Workers Participation Fund

Chapter-XV of the Bangladesh Labour Act, 2006 (as amended up to 2013) deals with the workers' participation in company's profit by way of 'Workers Participation Fund' and 'Welfare Fund'. This Act requires the "Industrial Undertakings" to maintain provision for workers' profit participation fund @5% on net profit. Since this requirement contradicts with the 'Section 11' of the Bank Company Act 1991 (as amended up to 2013), banks in Bangladesh took up the issue collectively and sought opinion from the Association of Bankers Bangladesh Limited (ABB) on the same. ABB wrote a letter to the Ministry of Finance of the Government of People's Republic of Bangladesh on 09 March 2016 to draw attention of the honorable Finance Minister regarding relevance and applicability of Chapter-XV of the Bangladesh Labour Act, 2006 (as amended up to 2013) for the bank companies and to obtain a direction on the issue. The Ministry of Finance revealed their opinion that WPPF should not be relevant for bank companies, and therefore it should not be applied there. They also sought for an opinion on this issue from Bangladesh Bank. Subsequently, Bangladesh Bank agreed on all the logics and legal opinion collected by the ABB and expressed their consensus with them on 29 November 2016. In this backdrop, the Ministry of Finance has given their instruction, vide letter no. 53.00.0000.311.22.002.17-130 dated 14 February 2017, for not applying Chapter-XV of the Bangladesh Labour Act, 2006 (as amended up to 2013) in bank companies. Therefore, no provision in this regard has been made in the financial statements for the year ended on 31 December 2024.


(MUHAMMED DIDARUL ISLAM FCA)
 General Manager & CFO


(MD. ANWARUL ISLAM)
 Chief Executive Officer

Dated, Dhaka
 27-May-2025

Agrani Bank PLC. and It's Subsidiaries
Highlights on the Overall Activities of the Bank
As at and for the year ended at 31 December, 2024 and 2023

SL No	Particulars	Unit	Consolidated		Bank	
			2024	2023	2024	2023
1	Paid up Capital	BDT	20,722,940,400	20,722,940,400	20,722,940,400	20,722,940,400
2	Total Regulatory Capital	BDT	18,163,537,304	38,120,339,012	17,519,375,220	37,347,383,914
3	Capital to Risk Weighted Assets Ratio (CRAR)	Percentage	1.91%	4.61%	1.86%	4.57%
4	Capital surplus/(deficit)	BDT	(76,713,311,678)	(44,509,094,732)	(76,920,815,920)	(44,408,200,830)
5	Total Assets	BDT	1,285,145,811,809	1,234,687,268,691	1,281,060,329,433	1,230,957,957,871
6	Total Deposits	BDT	992,488,924,097	989,109,969,072	992,322,216,115	989,087,929,302
7	Total Loans and Advances	BDT	791,391,813,141	757,823,928,533	790,374,095,378	756,992,356,111
8	Credit Deposit Ratio	Percentage	79.74%	76.62%	79.65%	76.53%
9	Shareholders' Equity	BDT	32,006,431,866	42,357,840,579	31,221,367,774	41,476,516,671
10	Total Contingent Liabilities and Commitments	BDT	301,269,720,046	314,743,135,137	301,269,720,046	314,743,135,137
11	Amount of classified loans & advances	BDT	320,443,535,435	214,984,864,793	320,022,124,151	214,765,010,757
12	Classified loans against total loans & advances	Percentage	40.49%	28.37%	40.49%	28.37%
13	Amount of classified loans during current year	BDT	122,518,213,439	78,275,226,212	122,518,213,439	78,275,226,212
14	Provisions kept against classified loans	BDT	61,618,658,964	48,504,626,439	61,518,777,965	48,404,745,440
15	Provision surplus/(deficit)	BDT	(159,519,517,909)	(113,560,965,402)	(159,519,517,909)	(113,560,965,402)
16	Profit after tax and provision	BDT	(9,259,470,609)	1,039,070,261	(9,367,162,054)	690,294,694
17	Interest earning assets	BDT	831,872,662,649	805,886,699,561	830,659,758,259	804,727,402,174
18	Non-interest earning assets	BDT	453,273,149,160	428,800,569,130	450,400,571,174	426,230,555,697
19	Income from investments	BDT	23,335,864,658	19,230,557,708	23,171,588,507	18,942,266,650
20	Cost of fund	Percentage	7.42%	6.55%	7.42%	6.55%
21	Return on investment (ROI)	Percentage	8.51%	5.92%	8.71%	7.90%
22	Return on Assets (ROA)	Percentage	-0.72%	0.08%	-0.73%	0.06%
23	Return on Equity (ROE)	Percentage	-28.93%	2.45%	-30.00%	1.66%
24	Earnings per Share	BDT	(44.68)	5.01	(45.20)	3.33

Agrani Bank PLC.

Related Party Disclosure

ANNEXURE - A

i) Directors & their close family members' Interest and Position in Different Entities

Name and address	Status	Date of appointment	No. of shares held in the Bank	Entities where they have interest & position
Mr. Syed Abu Naser Bukhtear Ahmed	Chairman	03.09.2024	01	Director, Financial Excellence Limited Managing Director
Mr. Khondker Fazle Rashid	Director	25.09.2022 (Re-appointment)	01	N/A
Mr. Mohammad Masud Rana Chowdhury	Director	01.02.2022	01	Additional Secretary
Dr. Md. Fazlul Hoque	Director	16.10.2024	01	Additional Secretary (rtd)
Mr. Kabirul Ezdani Khan	Director	30.10.2024	01	Additional Secretary (PRL)
Mr. Mohammad Sultan Mahmud	Director	11.11.2024	01	Advocate
Mr. Muzaffar Ahmed, FCMA	Director	04.12.2024	01	Cost & Management Accountant
Md. Anwarul Islam	MD & CEO	21.10.2024	N/A	Chief Executive Officer Agrani Bank PLC., Head Office, Dhaka

ii) Related party relationship disclosure during the year 2024 (IAS-24 Related Party Disclosure)

Name of Related Party	Related Party Relationship	Amount (BDT)	Nature
Government (Note-21.1)	Owner	439,179,066	Letter of Guarantee
Government (Note-21.2)	Owner	156,845,871,827	Letter of Credit
Government (Note-6.1)	Owner	215,961,473,732	Government Securities
Government (Note-9)	Owner	36,457,008,282	Advance Income Tax
Ministry of Food and other Ministries (Note-7.3.b)	Owner	6,350,010,365	Loans and Advances
State Owned Enterprises (Note-7.3.b)	Government Enterprises	10,133,808,503	Guarantees for Loans and Advances
Government (Note-11.4)	Owner	69,609,780,906	Deposits (CD, SB, FDR, STD and SP Deposit)
Agrani Equity & Investment Ltd. (Note-10(a))	Subsidiary Company	2,715,078,369	Loans to subsidiary company
Agrani SME Financing Com. Ltd. (Note-10(a))	Subsidiary Company	1,388,182,092	Loans to subsidiary company
Agrani Exchange House Pvt. Ltd. (Note-9.1)	Subsidiary Company	6,457,000	Investment in subsidiary company
Agrani Remittance House SDN.BHD (Note-9.1)	Subsidiary Company	8,967,168	Investment in subsidiary company
Agrani Remittance House , Canada (Note-9.1)	Subsidiary Company	8,217	Investment in subsidiary company
Agrani Exchange House Pvt. Australia (Note-9.1)	Subsidiary Company	4,000,965	Investment in subsidiary company
Agrani Equity & Investment Ltd. (Note-9.1)	Subsidiary Company	5,000,000,000	Investment in subsidiary company
Agrani SME Financing Com. Ltd. (Note-9.1)	Subsidiary Company	1,000,000,000	Investment in subsidiary company

- iii) Significant contracts where Bank is a party & wherein Directors have interest:
- iv) Shares issued to Directors and Executives without consideration or exercisable at discount :
- v) Related party transactions : Please see Annexure
- vi) Lending policies to related parties : Related parties are allowed Loans and Advances as per General Loan Policy of the Bank.
- vii) Business other than Banking business with any related concern of the directors as per section-18(2) of the Bank Company Act 1991:
- viii) Investments in the securities of directors and their related concern

Agrani Bank PLC. and It's Subsidiaries
Treasury Bill, Treasury Bond, Other Bond
As at 31 December 2024

ANNEXURE - B.1

Treasury Bill:

(Amount in BDT)

Particulars	No. of Quantity	Face Value	Rate of Interest	Cost Value/ Previous Value	Market value on 31.12.24	(Amount in ₹)	
						Amortization	Rev. Reserve A/C
A. Treasury Bills in HTM (Un-encumbered/SLR)							
91 Days	-	-	-	-	-	-	-
182 Days	-	-	-	-	-	-	-
364 Days	-	-	-	-	-	-	-
Sub Total		-		-	-	-	-
B. Treasury Bills in HFT (Un-encumbered/SLR)							
91 Days	0	8,150,000,000	11.45-11.75	7,919,465,000	8,074,953,650	-	1,534,374
182 Days	1	16,467,700,000	11.70-11.90	15,662,521,970	16,113,199,799	-	6,188,654
364 Days	6	27,081,700,000	11.7-12.00	24,776,379,130	25,584,452,764	-	40,651,102
Sub Total		51,699,400,000		48,358,366,100	49,772,606,213	-	48,374,130
Total Treasury Bill (A+B) (Un-encumbered/SLR)		51,699,400,000		48,358,366,100	49,772,606,213	-	48,374,130

Treasury Bond:

ANNEXURE - B.2

Particulars	No. of Quantity	Face Value	Rate of Interest	Cost Value/ Previous Value	Market value on 31.12.24	Amount Booked	
						Amortization	Rev. Reserve A/C
A. Treasury Bond in HTM (Un-encumbered/SLR)							
Govt. Treasury Bond (2 years)	1	2,000,000,000	0.12	2,001,208,000	2,000,934,520	-	-
Govt. Treasury Bond (3 years)	1	320,000,000	0.13	322,433,920	322,261,494	-	-
Govt. Treasury Bond (5 years)	10	37,837,500,000	4.25-12.30	38,255,008,541	36,822,641,767	-	-
Govt. Treasury Bond (10 years)	11	32,050,000,000	5.40-12.75	30,228,590,804	30,510,265,707	-	-
Govt. Treasury Bond (15 years)	26	19,350,100,000	7.25-12.42	18,363,802,534	18,340,217,514	-	-
Govt. Treasury Bond (20 years)	60	22,914,600,000	6.07-13.14	23,826,138,889	23,665,250,380	-	-
8-10 Yrs.(Special) T.Bond	7	11,273,549,000	3.00-12.00	11,273,549,000	11,273,549,000	-	-
05 Years Bangladesh Govt. Investment Sukuk Bond		3,813,400,000		3,813,400,000	3,813,400,000	-	-
7 Yr.(Agrani Bank-Orion) T.Bond-2026	1	4,427,400,000	5.00	4,427,400,000	4,427,400,000		
ICB Share	1	630,580,970	0.00	630,580,970	630,580,970	-	-
Sub-total		134,617,129,970		133,142,112,658	131,806,501,351	-	-
B. Treasury Bond in HFT (Un-encumbered/SLR)							
Govt. Treasury Bond (2 years)	7	18,350,000,000	11.60-12.30	18,346,788,800	18,340,194,500	-	7,471,400
Govt. Treasury Bond (5 years)	6	11,170,000,000	6.30-12.40	10,403,236,780	10,424,210,050	-	26,407,740
Govt. Treasury Bond (10 years)	4	666,200,000	5.0-12.5	523,246,625	520,853,387	-	
Govt. Treasury Bond (15 years)	1	40,000,000	12.15	38,674,960	39,142,400		467,440
Govt. Treasury Bond (20 years)	1	3,900,000,000	8.65	2,831,489,300	2,800,246,800	-	
05 Years Bangladesh Govt. Investment Sukuk Bond	2	2,888,300,000	4.65-4.69	2,888,300,000	2,888,300,000	-	
Reverse Repo (Bangladesh Govt. Treasure Bond)		-		-	-	-	-
Sub-total		37,014,500,000		35,031,736,465	35,012,947,137	-	34,346,580
Treasury Bond (A+B)(Un-encumbered/SLR)		171,631,629,970		168,173,849,124	166,819,448,489	-	34,346,580
C. Treasury Bond in HTM (Encumbered/Non SLR-Lien with BB in favour of SCB)							
Govt. Treasury Bond (5 years)	-	-	0.00	-	-	-	-
Sub-total		-		-	-	-	-
D. Treasury Bond in HFT (Encumbered/Non SLR)							
Govt. Treasury Bond	Nil						
Sub-total		-		-	-	-	-
Treasury Bond (C+D)(Encumbered/Non SLR)		-		-	-	-	-
Total Treasury Bond (A+B+C+D)		171,631,629,970		168,173,849,124	166,819,448,489	-	34,346,580

Agrani Bank PLC. and It's Subsidiaries
Treasury Bill, Treasury Bond, Other Bond
As at 31 December 2024

ANNEXURE - B.3
(Amount in BDT)

Subordinated Bond (Encumbered/Non SLR)

Particulars	No. of Quantity	Face Value	Date of Issue	Date of Ma- turity	Rate/ Floating Rate of Interest	Cost Value/ Previous Value	Market value on 31.12.23
NCC Bank Non-Convertible Subordinated Bond	1	100,000,000.00	5/16/2018	5/16/2025	7.00-10.50	100,000,000.00	100,000,000.00
Rupali Bank Subordinated Bond	1	400,000,000.00	6/12/2018	6/12/2025	7.00-10.50	400,000,000.00	400,000,000.00
Jamuna Bank Subordinated Bond	1	100,000,000.00	7/5/2018	7/5/2025	7.00-10.50	100,000,000.00	100,000,000.00
Mercantile Bank Subordinated Bond	1	200,000,000.00	7/25/2018	7/25/2025	7.00-10.50	200,000,000.00	200,000,000.00
Southeast Bank Subordinated Bond-III	1	300,000,000.00	8/12/2018	8/12/2025	7.00-10.50	300,000,000.00	300,000,000.00
Dhaka Bank Floating Rate Dated Subordinated Bond-III	1	300,000,000.00	8/12/2018	8/12/2025	7.00-10.50	300,000,000.00	300,000,000.00
Prime Bank Subordinated Bond-III	1	400,000,000.00	8/12/2018	8/12/2025	Reference Rate x 1.25	400,000,000.00	400,000,000.00
The Farmers Bank Subordinated Bond (Padma Bank)	1	1,000,000,000.00	8/30/2018	8/30/2023	9.00	1,000,000,000.00	1,000,000,000.00
Al Arafah Islami Bank Mudaraba Subordinated Bond-II	1	200,000,000.00	10/30/2018	10/30/2025	7.00-9.00	200,000,000.00	200,000,000.00
ICB Subordinated Bond	1	5,000,000,000.00	11/6/2018	11/6/2025	9.00	5,000,000,000.00	5,000,000,000.00
City Bank Limited 3rd Subordinated Bond	1	200,000,000.00	12/6/2018	12/6/2025	MTDR+Additional 2%	200,000,000.00	200,000,000.00
Trust Bank Limited Floating Rate Dated Subordinated Bond	1	400,000,000.00	12/19/2018	12/19/2025	MTDR+Margin 2%	400,000,000.00	400,000,000.00
Shahjalal Islami Bank Limited Mudaraba Floating Rate Dated Subordi- nated Bond	1	500,000,000.00	12/19/2018	12/19/2025	7.00-9.00	500,000,000.00	500,000,000.00
Islami Bank Limited Mudaraba Floating Rate Dated Subordinated Bond-II	1	600,000,000.00	12/24/2018	12/24/2025	7.00-9.00	600,000,000.00	600,000,000.00
UCB 4th Floating Rate Dated Subordinated Bond	1	500,000,000.00	12/26/2018	12/26/2025	MTDR+Additional 2%	500,000,000.00	500,000,000.00
DBBL 2nd Floating Rate Dated Subordinated Bond-II	1	400,000,000.00	12/27/2018	12/27/2025	MTDR+Additional 1.75%	400,000,000.00	400,000,000.00
SIBL 3rd Floating Rate Dated Subordinated Bond	1	500,000,000.00	12/27/2018	12/27/2025	8.50-10.50	500,000,000.00	500,000,000.00
FSIBL 3rd Mudaraba Subordinated Bond	1	120,000,000.00	3/28/2019	3/28/2026	7.50-10.50	120,000,000.00	120,000,000.00
Ashuganj Power Station Company Limited	1	500,000,000.00	4/30/2019	4/30/2026	10.00	500,000,000.00	500,000,000.00
EBL 2nd Floating Rate Non-Convertible Subordinated Bond	1	600,000,000.00	6/17/2019	6/17/2026	10.00	600,000,000.00	600,000,000.00
BEXIMCO Communications Limited Corporate Bond-2019	1	4,500,000,000.00	7/28/2019	7/28/2029	10.00	4,500,000,000.00	4,500,000,000.00
IPDC Finance Ltd.Tier II Subordinated Bond	1	60,000,000.00	7/31/2019	7/31/2025	7.50-10.50	60,000,000.00	60,000,000.00
EBL 2nd Floating Rate Non-Convertible Subordinated Bond	1	300,000,000.00	11/14/2019	11/14/2026	MTDR+Margin 2%	300,000,000.00	300,000,000.00
Bank Asia Limited Floating Rate Dated Subordinated Bond-III	1	1,000,000,000.00	11/25/2019	11/25/2026	MTDR+Additional 1.75%	1,000,000,000.00	1,000,000,000.00
EXIM Bank Ltd. Floating Rate Dated Subordinated Bond-II	1	1,650,000,000.00	12/5/2019	12/5/2026	7.00-10.00	1,650,000,000.00	1,650,000,000.00
Islami Bank Ltd. Mudaraba Floating Rate Dated Subordinated Bond-III	1	800,000,000.00	12/10/2019	12/10/2026	7.50-10.00	800,000,000.00	800,000,000.00
The Premier Bank Ltd. Subordinated Bond-2019	1	200,000,000.00	12/22/2019	12/22/2026	10.00	200,000,000.00	200,000,000.00
Pubali Floating Rate Dated Non-Convertible Subordinated Bond-II (1st Tranche)	1	1,200,000,000.00	12/22/2019	12/22/2026	7.00-10.00	1,200,000,000.00	1,200,000,000.00
BHL 25% Convertible Secured Bond	1	1,250,000,000.00	10/18/2018	10/18/2026	10.00	1,250,000,000.00	1,250,000,000.00
MTB 4th Subordinated Bond	1	300,000,000.00	3/4/2020	3/4/2027	7.00-10.50	300,000,000.00	300,000,000.00
Pubali Floating Rate Dated Non-Convertible Subordinated Bond-III (2nd Tranche)	1	600,000,000.00	8/18/2020	8/18/2027	Reference Rate + 2%	600,000,000.00	600,000,000.00
Standard Bank 3rd Subordinated Bond	1	600,000,000.00	9/14/2020	9/14/2027	7.50-11.00	600,000,000.00	600,000,000.00
Al Arafah Bank Ltd Subordinated Bond-3rd	1	1,200,000,000.00	10/25/2020	10/25/2027	7.00-10.50	1,200,000,000.00	1,200,000,000.00
Islamic Finance and Investment Limited	1	120,000,000.00	11/12/2020	11/12/2027	7.00-10.50	120,000,000.00	120,000,000.00
Southeast Bank Ltd Non-Convertible Floating Subordinated Bond	1	750,000,000.00	12/10/2020	12/10/2027	Reference Rate + 2%	750,000,000.00	750,000,000.00
Dutch Bangla Bank Floating Rate 3rd Subordinated Bond	1	300,000,000.00	12/15/2020	12/15/2027	7.00-10.50	300,000,000.00	300,000,000.00
Islami Bank Ltd. Mudaraba Floating Rate Dated Subordinated Bond-III (2nd Tranche)	1	900,000,000.00	12/15/2020	12/15/2027	7.00-10.50	900,000,000.00	900,000,000.00
AB Bank Ltd Subordinate Bond-IV	1	750,000,000.00	12/21/2020	12/21/2027	7.00-10.50	750,000,000.00	750,000,000.00
Trust Bank Ltd. Floating Rate Subordinated Bond	1	1,200,000,000.00	12/29/2020	12/29/2027	7.00-10.50	1,200,000,000.00	1,200,000,000.00
EXIM Bank Limited Floating Rate Subordinated Bond-IV	1	2,000,000,000.00	6/16/2021	6/16/2028	7.00-10.50	2,000,000,000.00	2,000,000,000.00
IFIC Bank Floating Non-Convertible Subordinated Bond	1	1,200,000,000.00	9/14/2021	9/14/2028	7.00-10.50	1,200,000,000.00	1,200,000,000.00
PRAN Agro Ltd. Green Coupon Bearing Bond	1	200,000,000.00	11/30/2021	11/30/2028	7.00-10.50	200,000,000.00	200,000,000.00
BEXIMCO Green Sukuk Bond	1	1,500,000,000.00	12/15/2021	12/15/2026	7.00-10.50	1,500,000,000.00	1,500,000,000.00
NRB Commercial Bank Limited	1	400,000,000.00	12/26/2021	12/26/2028	7.00-10.50	400,000,000.00	400,000,000.00
Southeast Bank Subordinated Bond-V	1	1,600,000,000.00	12/29/2021	12/29/2028	7.00-10.50	1,600,000,000.00	1,600,000,000.00
Megna Bank Subordinated Bond-I	1	225,000,000.00	3/3/2022	3/3/2027	7.00-10.50	225,000,000.00	225,000,000.00
Strategic Finance Limited	1	500,000,000.00	3/9/2022	3/9/2032	7.00-10.50	500,000,000.00	500,000,000.00
City Bank Limited 4th Subordinated Bond	1	2,600,000,000.00	6/15/2022	6/15/2030	7.00-10.50	2,600,000,000.00	2,600,000,000.00
Strategic Finance Limited	1	1,500,000,000.00	7/6/2022	7/6/2032	7.00-10.50	1,500,000,000.00	1,500,000,000.00
IFIC Bank Non-Convertible Floating Rated Subordinated Bond-III	1	2,500,000,000.00	9/29/2022	9/29/2029	7.00-10.50	2,500,000,000.00	2,500,000,000.00
One Bank Ltd Non-Convertible Floating Rated Subordinated Bond-III	1	2,500,000,000.00	11/6/2022	11/6/2029	7.00-10.50	2,500,000,000.00	2,500,000,000.00
Banga Building Materials Ltd (BBML) Sukuk Ijara Bond	1	200,000,000.00	7/13/2023	7/13/2029	7.00-10.50	200,000,000.00	200,000,000.00
Total Other Bond (Un-Approved)		46,925,000,000				46,925,000,000	46,925,000,000

Agrani Bank PLC. and It's Subsidiaries
Treasury Bill, Treasury Bond, Other Bond
As at 31 December 2024

ANNEXURE - B.4

A.(i) Disclosure regarding outstanding Repo as on 31 December 2024

(Amount in BDT)

Sl. No.	Counter party name	Agreement Date	Reversal Date	Amount (1 st leg cash consideration)
1	Bangladesh Bank	03-12-24	01-01-25	9,945,979,080
2	Bangladesh Bank	10-12-24	01-07-25	11,179,799,174
3	Bangladesh Bank	17-12-24	14-01-25	11,827,053,044
4	Bangladesh Bank	24-12-24	21-01-25	13,000,763,977
Total				45,953,595,276

A.(ii) Disclosure regarding outstanding Reverse Repo as on 31 December 2024

Sl. No.	Counter party name	Agreement Date	Reversal Date	Amount (1 st leg cash consideration)
1				
Total				-

B. Disclosure regarding overall transaction of Repo and Reverse Repo:

	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year
Securities sold under repo			
i) With Bangladesh Bank	14,269,239,454	65,944,732,991	29,231,164,408
ii) With Other Banks & Financial Institutions	592,365,000	14,113,973,568	411,721,480
Securities purchased under reverse repo			
i) With Bangladesh Bank	-	-	-
ii) With Other Banks & Financial Institutions	97,266,800	4,942,461,166	45,166,816

Agrani Bank PLC. and It's Subsidiaries

Share - Quoted

As at 31 December 2024

Annexure-C
Amount in BDT

Share - Quoted

Particulars/ Name of Companies	No. of Shares	Par Value	Average cost per share	Total Book Value	Market Rate as at 31-12-24	Market Value as at 31-12-24	Unrealised Capital Gain/(Loss)	Provision Required
Banks								
AB Bank Ltd	1,559,644	10	14.93	23,278,457	7.70	12,009,259	(11,269,198)	11,269,198
City Bank Ltd.	3,088,965	10	33.04	102,047,729	22.40	69,192,816	(32,854,913)	32,854,913
Exim Bank Ltd.	19,253,594	10	14.51	279,421,698	7.20	138,625,877	(140,795,821)	140,795,821
Southeast Bank Ltd.	5,479,804	10	26.78	146,735,679	9.00	49,318,236	(97,417,443)	97,417,443
NBFI								
BAY Leasing	329,719	10	70.46	23,232,160	7.00	2,308,033	(20,924,127.00)	20,924,127
PLFSL	136,360	10	50.85	6,934,276	2.20	299,992	(6,634,284.00)	6,634,284
United Finance	473,757	10	45.95	21,769,543	13.40	6,348,344	(15,421,199.20)	15,421,199
Insurance								
Pragati Insurance Ltd.	226,468	10	90.80	20,564,219	54.40	12,319,859	(8,244,360)	8,244,360
Fuel & Power								
DESCO	282,560	10	85.93	24,280,276	23.40	6,611,904	(17,668,372)	17,668,372
MJLBD	1,488,908	10	104.98	156,309,574	94.10	140,106,243	(16,203,331)	16,203,331
Padma Oil	560,173	10	365.58	204,787,797	188.70	105,704,645	(99,083,152)	99,083,152
Power Grid Ltd	4,744,433	10	88.61	420,399,092	41.80	198,317,299	(222,081,793)	222,081,793
Summit Power Ltd	9,305,240	10	60.84	566,151,063	14.80	137,717,552	(428,433,511)	428,433,511
Titas Gas Ltd	2,150,162	10	100.71	216,536,187	20.90	44,938,386	(171,597,801)	171,597,801
Pharmaceutical								
ACI	57,649	10	271.02	15,624,061	139.60	8,047,800	(7,576,261)	7,576,261
Square Pharma	1,517,028	10	246.87	374,506,932	217.70	330,256,996	(44,249,936)	44,249,936
Engineering								
Atlas Bangla	80,218	10	203.18	16,298,815	54.00	4,331,772	(11,967,043)	11,967,043
BBS Cables	2,129,089	10	55.54	118,244,150	17.50	37,259,058	(80,985,093)	80,985,093
BSRM Steel	284,130	10	173.16	49,200,562	50.80	14,433,804	(34,766,758)	34,766,758
RSRM Steel	2,131,394	10	28.53	60,815,952	9.00	19,182,546	(41,633,406)	41,633,406
S Alam CRST	863,000	10	72.62	62,674,896	9.80	8,457,400	(54,217,496)	54,217,496
Shurid Industries	3,571,615	10	25.64	91,577,951	6.50	23,215,498	(68,362,454)	68,362,454
SS Steel	3,126,926	10	19.90	62,213,381	8.70	27,204,256	(35,009,125)	35,009,125
Spinning & Textile								
Malek Spinning	306,130	10	52.04	15,931,680	24.90	7,622,637	(8,309,043)	8,309,043
Zaheen Spin	406,653	10	17.41	7,078,480	5.40	2,195,926	(4,882,554)	4,882,554
Cement								
Aramit Cement	174,240	10	78.58	13,692,549	11.60	2,021,184	(11,671,365)	11,671,365
Confidence Cement	735,563	10	143.05	105,222,105	57.10	42,000,647	(63,221,458)	63,221,458
Mutual Funds								
EBL NRB MF	4,146,652	10	7.63	31,642,176	3.50	14,513,282	(17,128,894)	17,128,894
ICB AMCL 1st Agrani Bank Ltd.	50,000,000	10	10.00	500,000,000	7.40	370,000,000	(130,000,000)	130,000,000
Popular Life 1st M F	2,300,000	10	6.15	14,152,075	3.20	7,360,000	(6,792,075)	6,792,075
Trust Bank MF	364,853	10	6.68	2,438,864	3.40	1,240,500.20	(1,198,364)	1,198,364
Vanguard AML BD	8,194,550	10	10.00	81,945,500	5.60	45,889,480	(36,056,020)	36,056,020
Vanguard AML RB	20,000,000	10	10.00	200,000,000	4.90	98,000,000	(102,000,000)	102,000,000
Miscellaneous								
BATBC	20,000	10	520.33	10,406,644	367.60	7,352,000	(3,054,644)	3,054,644
GHAIL	9,254,681	10	23.58	218,219,065	11.60	107,354,300	(110,864,765)	110,864,765
Non-Trading Shares								
Bangladesh Shipping Corp.	10,770	100	171.42	1,846,247	94.70	1,019,919	(826,328)	826,328
Dacca Dying & Manf.Co.(Lock-in)	71,280	10	7.00	498,750	12.90	919,512	420,762	(420,762)
Investment Corporation of Bangladesh	43,534,647	10	14.48	630,580,970	14.48	630,580,970	-	-
B.D. Luggage Ltd	600	100	8.00	4,800	8.00	4,800	-	-
B.C. I Ltd	1,230	100	15.25	18,756	15.25	18,756	0	(0)
Padma Printers & Colors	28,484	10	3.40	96,846	3.40	96,846	(0)	0
Phoenix leather Complex Ltd	599	100	100.00	59,900	100.00	59,900	-	-
Sub-total (a)	202,391,768			4,897,439,857		2,734,458,233	(2,162,981,624)	2,162,981,624
Amount in BDT								
Special Fund - Quoted								
ACI Limited	181,905	10	271.07	49,309,732	139.60	25,393,938	-	-
BATBC	47,540	10	587.10	27,910,947	367.60	17,475,704	-	-
Berger Paints	54,643	10	1,851.21	101,155,471	1,812.00	99,013,116	-	-
Eastland Insurance	334,520	10	43.80	14,650,916	19.70	6,590,044	-	-
Linde BD.	9,191	10	1,424.69	13,094,297	1,019.50	9,370,225	-	-
Popular life Insurance	612,812	10	97.72	59,884,591	51.00	31,253,412	-	-
Pragati Insurance	760,492	10	84.33	64,135,751	54.40	41,370,754	-	-
Square Pharma Ltd	227,412	10	229.48	52,185,658	217.70	49,507,592	-	-
Wata Camical	186,764	10	330.88	61,796,255	115.30	21,533,889	-	-
Sub-total (c)	2,415,279			444,123,618		301,508,674	-	-

Agrani Bank PLC. and It's Subsidiaries

Share - Unquoted

As at 31 December 2024

Annexure-C

Share - Unquoted

Amount in BDT

Particulars/ Name of Companies	No. of Shares	Par Value	Average cost per share	Total Book Value	Market Rate as at 31-12-24	Market Value as at 31-12-24	Unrealised Capital Gain/(Loss)	Provision Required
A.B. Biscuit Co. Ltd	378	100	100.00	37,800	-	-	(37,800)	37,800
Adamjee Jute Mills Ltd	30,000	10	8.16	244,800	-	-	(244,800)	244,800
Eastern Mercantile Bank Ltd	10,000	10	10.00	100,000	-	-	(100,000)	100,000
Karnafuly Rayan Chemicals	600	10	10.00	6,000	-	-	(6,000)	6,000
National Oxyzen Ltd	1,986	100	100.00	198,600	-	-	(198,600)	198,600
Paper Converting & Pacg .	1,478	100	100.00	147,800	-	-	(147,800)	147,800
Specialised Jute Manf. Co. Ltd.	33,790	10	10.00	337,900	-	-	(337,900)	337,900
Swan Textile Mills Ltd	1,000	100	100.00	100,000	-	-	(100,000)	100,000
Best Holdings Ltd.	57,692,308	10	65.00	3,750,000,000	18.20	1,050,000,006	(2,699,999,994)	2,699,999,994
B. Commerce Bank Ltd	900,000	100	100.00	90,000,000	(418.37)	-	(90,000,000)	90,000,000
Swift share	9	181,069	181,069.44	1,629,625	513,510.69	4,621,596	-	-
DRS	500,000	10	10.00	5,000,000	10.00	5,000,000	-	-
CCBL	3,750,000	10	10.00	37,500,000	11.14	41,775,000	-	-
CDBL	8,567,705	10	2.75	23,541,640	40.31	345,364,189	-	-
Capitec Popular	3,750,000	10	10.00	37,500,000	8.24	30,886,875	(6,613,125)	6,613,125
Shanta First	3,015,000	10	9.95	29,999,250	9.83	29,644,988	-	-
Bangladesh Fund	20,000,000	100	100.00	2,000,000,000	80.46	1,609,200,000	(390,800,000)	390,800,000
Financial Excellence Ltd.	400,000	100	10.00	4,000,000	7.18	2,872,000	(1,128,000)	1,128,000
Padma Bank Ltd.	165,000,000	10	10.00	1,650,000,000	-	-	(1,650,000,000)	1,650,000,000
Karma Sangsthan Bank	1,600,000	100	100.00	160,000,000	217.59	348,144,000	-	-
Preference Shares								
Orion Infrastructure Ph-1 (Pref. Share)	150,000,000	10	10.00	1,500,000,000	10.00	1,500,000,000	-	1,500,000,000
Sub-total (b)*	415,254,254			9,290,343,415		4,967,508,654	(4,839,714,019)	6,339,714,019

Special Fund - Unquoted								
HFAML Shariah Unit Fund	2,000,000	10	10.00	20,000,000	7.95	15,903,000	-	-
ICB AMCL Shotoborsho Unit Fund	3,000,000	10	10.00	30,000,000	7.46	22,372,500	-	-
Sub-total (d)	5,000,000			50,000,000		38,275,500	-	-
TOTAL (a+b+c+d)	625,061,301			14,681,906,890		8,041,751,061	(7,002,695,643)	8,502,695,643

Non-Convertible Bond:			
Name of Bond	Name of the Issuer	Invested Amount	Provision Required
Beximco Communications Ltd. Corp. Bond	Beximco Communications Ltd.	4,500,000,000	1,248,200,000
Best Holding Ltd Bond	Best Holding Ltd	1,250,000,000	1,294,700,000
ICB Subordinated Bond	Investment Corporation of Bangladesh	5,000,000,000	1,324,700,000
Padma Bank Ltd. Subordinated Bond	Padma Bank Limited	1,000,000,000	1,025,300,000
TOTAL		11,750,000,000	4,892,900,000
GRAND TOTAL			13,395,595,643

* The required provision for unquoted shares based on the individual shares basis not portfolio basis.

Agrani Bank PLC. and It's Subsidiaries
Debenture
As at 31 December 2024

ANNEXURE - D

Amount in BDT

Name of organisation	Quantity	Amount
Un-approved Debenture		
M/S Bawa Jute mills Ltd.	1	1
M/S hotel ilisium	1	1
Rupon Oil & Feeds Ltd.	1	1
Bay-Sodium Chemicals Ltd	1	1
Monir Chemicals Ltd	1	1
Ismail Carpet Mills Ltd	1	1
Mirzabo steel Mills Ltd	1	1
Karnafuly Paper Mills Ltd.	1	1
Karnafuly Rayon & Chemicals Ltd.	1	1
Bangladesh Textile Mills Corporation	1	1
Bangladesh Textile Mills Corporation	1	1
Bangladesh Steel & Engineering Corporation	1	1
Bangladesh Steel & Engineering Corporation	1	1
Bangladesh Steel & Engineering Corporation	1	1
Bangladesh Steel & Engineering Corporation	1	1
Bangladesh Steel & Engineering Corporation	1	1
Total Debenture	16	16

Agrani Bank PLC. and It's Subsidiaries
NOSTRO Account (Outside Bangladesh)
As at 31 December 2024

ANNEXURE - E.1

Name of the Bank	Currency Name	Amount in FC	Conversion Rate per unit FC	Amount in USD	Weighted Average Rate	Amount in BDT
Nostro Account: Debit Balance						
SCB LONDON	GBP	65,592.58	1.2583	82,535.14	120.0000	9,904,217
SONALI BANK LONDON	GBP	19,835.00	1.2583	24,958.38	120.0000	2,995,006
CITY BANK NA, NY	USD	980,718.55	1.0000	980,718.55	120.0000	117,686,226
PUBLIC BANK MALAYSIA	USD	509,041.60	1.0000	509,041.60	120.0000	61,084,992
KOOKMIN BANK, SEUL	USD	54,207.31	1.0000	54,207.31	120.0000	6,504,880
ICICI BANK, HONGKONG	USD	1,141,445.21	1.0000	1,141,445.21	120.0000	136,973,425
ZHEJIANG CHOUZHOU BANK	USD	1,460,871.81	1.0000	1,460,871.81	120.0000	175,304,617
SONALI BANK LONDON	USD	70,136.18	1.0000	70,136.18	120.0000	8,416,342
COMMERZ EURO	EUR	1,890,190.02	1.0426	1,970,712.11	120.0000	236,485,454
CITI BANK NA, LONDON	EUR	2,790,749.22	1.0426	2,909,635.14	120.0000	349,156,216
BANK OF CEYLON, COLOMBO	ACUD	32,794.98	1.0000	32,794.98	120.0000	3,935,398
SCB NEPAL	ACUD	561,330.55	1.0000	561,330.55	120.0000	67,359,666
SONALI BANK KOLKATA	ACUD	129,393.85	1.0000	129,393.85	120.0000	15,527,262
AB BANK. MUMBAI	ACUD	5,846.11	1.0000	5,846.11	120.0000	701,533
BANK OF CEYLON MALDIVES	ACUD	5,000.00	1.0000	5,000.00	120.0000	600,000
SCB MUMBAI	ACUD	1,300,804.57	1.0000	1,300,804.57	120.0000	156,096,548
HABIB METROPOLITAN BANK	ACUD	874,339.38	1.0000	874,339.38	120.0000	104,920,726
UNITED BANK OF INDIA	ACUD	501,745.38	1.0000	501,745.38	120.0000	60,209,446
HDFC BANK INDIA	ACUD	1,401,536.66	1.0000	1,401,536.66	120.0000	168,184,399
SCB, TOKYO JAPAN	JPY	60,957,206.67	157.7800	386,343.05	120.0000	46,361,166
SCB MUMBAI INDIA	ACUEUR	3,680.25	1.0426	3,837.03	120.0000	460,443
UNION BANK OF SWITZERLAND	CHF	149,619.51	0.9019	165,893.68	120.0000	19,907,242
SCB SINGAPORE	SGD	8,687.03	1.3577	6,398.34	120.0000	767,801
DEVELOPMENT BANK OF SINGAPORE	SGD	5,166,353.24	1.3577	3,805,224.45	120.0000	456,626,934
BANK OF MONTREAL CANADA	CAD	492,325.34	1.4402	341,845.12	120.0000	41,021,414
ZHEJIANG CHOUZHOU BANK	CNY	142,731.20	7.2990	19,554.90	120.0000	2,346,588
BANK OF CHINA	CNY	75,260.40	7.2990	10,311.06	120.0000	1,237,327
Total: Debit Balance				18,756,460.54		2,250,775,268
Nostro Account: Credit Balance						
SCB NY	USD	3,212,199.97	1.0000	3,212,199.97	120.0000	385,463,996
MASHREQE BANK NY	USD	2,671,544.84	1.0000	2,671,544.84	120.0000	320,585,381
SCB, FRANKFURT, GERMANY	EUR	4,621,486.92	1.0426	4,818,362.26	120.0000	578,203,472
UNICREDITO ITALIA	EUR	12,617.39	1.0426	13,154.89	120.0000	1,578,587
ICICI BANK, MUMBAI	ACUD	218,091.47	1.0000	218,091.47	120.0000	26,170,976
AXIS BANK LTD	ACUD	2,213,686.65	1.0000	2,213,686.65	120.0000	265,642,398
BOT, TOKYO JAPAN	JPY	2,337,181.00	157.7800	14,812.91	120.0000	1,777,549
AL-RAJHI BANKING	SAR	14,489.77	3.7560	3,857.77	120.0000	462,932
MASHREQE BANK UAE	AED	483,796.54	3.6731	131,713.41	120.0000	15,805,610
Total: Credit Balance				13,297,424.17		1,595,690,901
Balance with Bangladesh Bank Foreign Currency:						
Nostro Account Debit						
BANGLADESH BANK	GBP	105,435.97	1.2583	132,670.08	120.0000	15,920,410
BANGLADESH BANK	USD	4,898,883.27	1.0000	4,898,883.27	120.0000	587,865,992
BANGLADESH BANK	EUR	231,636.72	1.0426	241,504.44	120.0000	28,980,533
BANGLADESH BANK	JPY	2,110,849.40	157.7800	13,378.43	120.0000	1,605,412
BANGLADESH BANK	CNY	2,495,545.47	7.2990	341,902.38	120.0000	41,028,286
Total Debit Balance				5,628,338.61		675,400,633.00
Nostro Account Credit						
BANGLADESH BANK	USD	-	-	-	-	-
Total Credit Balance				-		-

Agrani Bank PLC. and It's Subsidiaries
Advance Tax and Provision for Taxation
As at 31 December 2024

						ANNEXURE - F (Amount in BDT)
Income Year	Assessment Year	Tax Provision as per Financial Statements	Total Advance Income Tax (Latest Status)	Assessment status	Latest Tax Claim as per NBR Order	Tax Claim as per NBR Order after adjustment of AIT
Refundable from 1989 to 2004 (except 2002)		-	3,101,735,796	-		-
2002	2003-04	10,000,000	510,581,907	Ref.case submitted in High Court Div.	(435,493,264)	(435,493,264)
2005	2006-07	35,517,653	224,697,050	Ref.case submitted in High Court Div.	(224,697,050)	(224,697,050)
2006	2007-08	930,815,389	239,419,933	Ref.case submitted in High Court Div.	(1,435,130)	(1,435,130)
2007	2008-09	723,341,642	1,020,571,233	Claim Settled		-
2008	2009-10	-	275,452,761	Ref.case submitted in High Court Div.	253,835,217	253,835,217
2009	2010-11	1,700,000,000	1,176,935,743	Ref.case submitted in High Court Div.	650,117,310	550,117,310
2010	2011-12	2,068,600,000	377,375,635	Ref.case submitted in High Court Div.	1,136,500,448	1,136,500,448
2011	2012-13	4,250,000,000	1,495,564,918	Ref.case submitted in High Court Div.	4,087,523,646	3,287,523,646
2012	2013-14	1,580,000,000	1,808,330,684	Ref.case submitted in High Court Div.	2,288,067,748	2,088,067,748
2013	2014-15	-	989,155,051	Ref.case submitted in High Court Div.	(248,804,955)	(248,804,955)
2014	2015-16	126,000,000	1,635,361,100	Ref.case submitted in High Court Div.	2,710,299,658	2,710,299,658
2015	2016-17	131,000,000	2,188,259,573	Ref.case submitted in High Court Div.	1,259,318,575	1,259,318,575
2016	2017-18	2,322,989,078	2,036,385,899	Ref.case submitted in High Court Div.	835,837,483	626,408,657
2017	2018-19	2,682,800,000	2,286,237,432	Ref.case submitted in High Court Div.	1,740,415,837	1,540,415,837
2018	2019-20	3,260,640,205	1,716,084,078	Tribunal Completed **	2,591,177,562	2,591,177,562
2019	2020-21	2,168,598,751	2,168,598,751	Claim Settled	-	-
2020	2021-22	1,204,157,449	2,039,383,275	Assessment Completed***	122,999,393	122,999,393
Sub-Total		23,194,460,167	25,290,130,818	-	16,765,662,478	15,256,233,652
2021	2022-23	892,183,478	2,129,476,525	Return submitted		
2022	2023-24	2,567,894,496	2,651,453,312	Return submitted		
2023	2024-25	4,632,360,952	4,632,360,953	Return submitted		
2024	2025-26	4,093,051,165	3,481,359,114	Return yet to submitted		
Total		35,379,950,258	38,184,780,723		16,765,662,478	15,256,233,652

* Appeal Order Issued, after receiving of Certified Copy Bank will file to Appellate Tribunal.

** Tribunal Order Issued, after receiving of Certified Copy Bank will file to Honourable High Court.

Agrani Bank PLC. and It's Subsidiaries
Schedule of Fixed Assets
As at 31 December 2024

ANNEXURE - G
(Amount in BDT)

Particulars	Cost/Revaluation			Total balance as on 31.12.2024	Rate of depreciation	Depreciation			Total balance as on 31.12.2024	Net book value as on 31.12.2024	Net book value as on 31.12.2023
	Opening balance as on 01.01.2024	Addition during the year	Disposal/Adjustment during the year			Opening balance as on 01.01.2024	Adjustment for disposal	Charge for the year			
	Taka	Taka	Taka	Taka	%	Taka	Taka	Taka	Taka	Taka	Taka
Fixed Assets-Solo: (Agrani Bank PLC.)											
Land	13,471,308,224	-	-	13,471,308,224	0%	-	-	-	-	13,471,308,224	13,471,308,224
Building	1,375,899,056	-	-	1,375,899,056	2.5%	394,035,837	-	35,009,275	429,045,112	946,853,944	981,863,219
Furniture & Fixture	1,116,905,256	41,173,203	(9,801,676)	1,148,276,783	10%	899,475,967	(9,801,676)	46,382,480	936,056,771	212,220,012	217,429,289
Motor Vehicles	595,221,560	1,667,425	(6,381,639)	590,507,346	20%	562,329,044	(6,381,639)	14,177,417	570,124,822	20,382,524	32,892,516
Office Equipment	498,773,798	33,370,179	(1,809,890)	530,334,087	20%	437,107,850	(1,809,890)	25,422,142	460,720,102	69,613,985	61,665,948
Electric Materials	890,369,737	35,313,559	(7,874,197)	917,809,099	20%	772,605,946	(7,874,197)	48,702,519	813,434,268	104,374,831	117,763,791
Computer	2,934,277,998	543,352,252	(10,505,341)	3,467,124,909	20%	2,601,903,969	(10,505,341)	178,352,838	2,769,751,466	697,373,443	332,374,029
Library Books	9,627,468	11,540	541	9,639,549	10%	4,568,637	541	125,780	4,694,958	4,944,591	5,058,831
Sub-total : A	20,892,383,097	654,888,158	(36,372,202)	21,510,899,053		5,672,027,250	(36,372,202)	348,172,451	5,983,827,499	15,527,071,554	15,220,355,847
B) Intangible Asset-Solo: (Agrani Bank PLC.)											
Software Purchase	3,234,372,763	3,238,411	(22,136,213)	3,215,474,961	10%	1,643,779,486	(22,136,213)	277,627,753	1,899,271,026	1,316,203,935	1,590,593,277
Sub-total : B	3,234,372,763	3,238,411	(22,136,213)	3,215,474,961		1,643,779,486	(22,136,213)	277,627,753	1,899,271,026	1,316,203,935	1,590,593,277
C) Lease Asset -Solo: (Agrani Bank PLC.)											
Right-of-use assets	1,111,474,596	14,832,982	-	1,126,307,578	0%	461,960,264	-	94,594,508	556,554,772	569,752,806	649,514,332
Sub-total : C	1,111,474,596	14,832,982	-	1,126,307,578		461,960,264	-	94,594,508	556,554,772	569,752,806	649,514,332
Total : (A+B+C)	25,238,230,456	672,959,551	(58,508,415)	25,852,681,592		7,777,767,000	(58,508,415)	720,394,712	8,439,653,297	17,413,028,295	17,460,463,456
Fixed Assets - Consolidated: (Agrani Bank PLC. & its subsidiaries)											
Agrani Bank PLC.	25,238,230,456	672,959,551	(58,508,415)	25,852,681,592	-	7,777,767,000	(58,508,415)	720,394,712	8,439,653,297	17,413,028,295	17,460,463,456
Agrani Equity & Investment Limited	24,643,159	341,965	(999,204)	23,985,920		13,116,668	(999,164)	2,616,724	14,734,228	9,251,692	11,526,492
Agrani SME Financing Limited	59,239,358	599,622	(43,365)	59,795,615		37,657,747	(1,781,251)	5,916,216	41,792,712	18,002,903	21,581,611
Agrani Exchange House, Singapore	97,790,854	72,529,338	-	170,320,192		75,610,557	-	26,728,723	102,339,280	67,980,912	22,180,297
Agrani Remittance House, Malaysia	82,819,816	6,037,967	-	88,857,783		48,146,737	(3,457,390)	12,731,963	57,421,310	31,436,473	34,673,079
Agrani Remittance House, Canada	-	-	-	-		-	-	-	-	-	-
Agrani Exchange Company, Australia	178,546	-	-	178,546		-	-	-	-	178,546	178,546
Total Consolidated Fixed Assets	25,502,902,189	752,468,443	(59,550,984)	26,195,819,648		7,952,298,709	(64,746,220)	768,388,338	8,655,940,827	17,539,878,821	17,550,603,481

Agrani Bank PLC. and It's Subsidiaries

Classification of Financial Instruments as per International Financial Reporting Standard (IFRS-7): Consolidated As at 31 December 2024

ANNEXURE - H

BDT in million

Items	Loans & Receivable		Held to maturity		Held to trading		Available for sale		Non-financial asset		Financial liabilities at fair value		Financial liabilities measure at amortised cost		Non-financial liabilities	
	Carrying Amount	Fair Value	Carrying Amount	Fair Value	Carrying Amount	Fair Value	Carrying Amount	Fair Value	Carrying Amount	Fair Value	Carrying Amount	Fair Value	Carrying Amount	Fair Value	Carrying Amount	Fair Value
Cash	13,376	13,376	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance with Bangladesh Bank and agent Bank	43,165	43,165	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance with other bank and financial institution	42,189	42,189	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investments	64,292	64,292	168,213	166,859	48,358	49,773	4,897	2,734	-	-	-	-	-	-	-	-
Loans and advance	791,392	791,392	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Fixed assets	-	-	-	-	-	-	-	-	17,958	17,958	-	-	-	-	-	-
Other assets	91,306	91,306	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Borrowing from other banks, Financial institution and agents	-	-	-	-	-	-	-	-	-	-	-	-	19,564	19,564	-	-
Subordinated debt	-	-	-	-	-	-	-	-	-	-	-	-	800	800	-	-
Deposit and other accounts	-	-	-	-	-	-	-	-	-	-	-	-	992,489	992,489	-	-
Other liabilities	-	-	-	-	-	-	-	-	-	-	-	-	148,646	148,646	91,640	91,640
Total	1,045,720	1,045,720	168,213	166,859	48,358	49,773	4,897	2,734	17,958	17,958	-	-	1,161,499	1,161,499	91,640	91,640

Classification of Financial Instruments as per International Financial Reporting Standard (IFRS-7): Agrani Bank PLC.

Items	Loans & Receivable		Held to maturity		Held to trading		Available for sale		Non-financial asset		Financial liabilities at fair value		Financial liabilities measure at amortised cost		Non-financial liabilities	
	Carrying Amount	Fair Value	Carrying Amount	Fair Value	Carrying Amount	Fair Value	Carrying Amount	Fair Value	Carrying Amount	Fair Value	Carrying Amount	Fair Value	Carrying Amount	Fair Value	Carrying Amount	Fair Value
Cash	13,198	13,198	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance with Bangladesh Bank and agent Bank	43,164	43,164	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance with other bank and financial institution	41,994	41,994	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investments	56,128	56,128	168,213	166,859	48,358	49,773	4,897	2,734	-	-	-	-	-	-	-	-
Loans and advance	790,374	790,374	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Fixed assets	-	-	-	-	-	-	-	-	17,830	17,830	-	-	-	-	-	-
Other assets	96,903	96,903	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Borrowing from other banks, Financial institution and agents	-	-	-	-	-	-	-	-	-	-	-	-	20,110	20,110	-	-
Subordinated debt	-	-	-	-	-	-	-	-	-	-	-	-	800	800	-	-
Deposit and other accounts	-	-	-	-	-	-	-	-	-	-	-	-	992,322	992,322	-	-
Other liabilities	-	-	-	-	-	-	-	-	-	-	-	-	148,646.05	148,646	87,961	87,961
Total	1,041,762	1,041,762	168,213	166,859	48,358	49,773	4,897	2,734	17,830	17,830	-	-	1,161,878	1,161,878	87,961	87,961

BDT in million

Agrani Bank PLC. and It's Subsidiaries
Performance Evaluation
For the year ended 2024

ANNEXURE - I

BDT in Crore

Ratio		Equation	Consolidated		Bank	
			2024	2023	2024	2023
a)	Average Cost of Deposits	= Interest paid on Deposits Average Deposit	5,289.64 99,079.94 x 100 = 5.34%	4,491.82 95,998.58 x 100 = 4.68%	4,736.53 99,070.51 x 100 = 4.78%	4,120.06 95,992.93 x 100 = 4.29%
b)	Average Cost of Borrowing	= Interest paid in Borrowings Average Borrowings	467.09 2,557.64 x 100 = 18.26%	331.80 3,177.02 x 100 = 10.44%	467.09 2,612.20 x 100 = 17.88%	331.80 3,218.17 x 100 = 10.31%
c)	Average Yield on Loans & Advances (performing loan)	= Interest on Loans Performing Loans	5,086.28 50,689.37 x 100 = 10.04%	4,604.54 55,940.93 x 100 = 8.24%	5,007.00 50,628.97 x 100 = 9.89%	4,535.63 55,880.64 x 100 = 8.12%
d)	Average Yield on Investments	= Income from Investment Average Investment	2,333.59 27,413.09 x 100 = 8.51%	1,923.06 24,793.13 x 100 = 7.76%	2,317.16 26,601.65 x 100 = 8.71%	1,894.23 23,981.15 x 100 = 7.90%
e)	Average Yield on Call loans to Bank	= Income from Call Loans Average Money At Call	13.70 99.77 x 100 = 13.73%	10.08 165.77 x 100 = 6.08%	13.70 99.77 x 100 = 13.73%	10.08 165.77 x 100 = 6.08%
f)	Average Yield on Balance with other Banks	= Interest from Balance with other Bank Average Balance with other Banks	292.29 4,265.33 x 100 = 6.85%	463.07 4,762.56 x 100 = 9.72%	292.29 4,239.19 x 100 = 6.89%	463.07 4,727.36 x 100 = 9.80%
g)	Net Spread	= {(Interest Earned/Interest Earning Assets) - (Interest Paid/ Interest Bearing Liabilities)}	5.38%	2.61%	5.38%	2.61%
h)	Net Interest Margin	= Net Interest Income Gross Earning Assets	2.18%	2.35%	2.14%	2.30%
i)	Contribution of non-interest bearing liabilities	= Net Spread - Net Interest Margin	3.20%	0.26%	3.24%	0.31%

Summary of Loan Classification and Provisioning

As at 31 December 2024

SL No.	Categories of Loans	Total	Balance Outstanding						Defaulted			Base for Provision				Required Provision	Interest Suspense on				Eligible Securities
			Unclassified (UC)		Classified				SMA	SS	DF	BL	UC	SMA	Classified		Total				
			Standard	SMA	SMA	SS	DF	BL													
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18			
1	Continuous Loan (CL-2)																				
	Small and Medium Enterprise Financing(SMEF)	126,535,882	92,785,745	7,716,428	7,325,642	5,295,540	13,412,526	23,302,146	7,711,945	3,153,549	1,963,205	6,159,509	7,039,539	9,360	7,261	903,136	919,757	129,793,249			
	Other than SMEF & CF	124,110,301	69,889,919	3,704,480	7,156,727	1,981,133	41,378,043	41,559,104	3,692,312	5,607,573	1,152,543	28,031,443	30,465,237	27,183	12,174	4,484,112	4,523,469	56,667,222			
	Sub-total (1) =	250,646,183	162,675,664	11,420,908	14,482,369	7,276,673	54,790,569	64,861,250	11,404,257	8,761,122	3,115,748	34,190,952	37,504,777	36,543	19,435	5,387,248	5,443,227	186,460,471			
2	Demand Loans (CL-3)																				
	Small and Medium Enterprise Financing(SMEF)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	Other than SMEF & CF	75,916,230	29,002,071	1,394,543	1,726,616	519,946	43,273,054	43,294,813	1,387,026	1,586,539	509,087	37,923,956	38,799,698	107,263	7,517	4,585,987	4,700,767	17,518,617			
	Sub-total (2) =	75,916,230	29,002,071	1,394,543	1,726,616	519,946	43,273,054	43,294,813	1,387,026	1,586,539	509,087	37,923,956	38,799,698	107,263	7,517	4,585,987	4,700,767	17,518,617			
3	Fixed Term Loan (CL-4)																				
	Small and Medium Enterprise Financing(SMEF)	23,015,789	5,978,084	632,371	1,109,476	807,497	14,488,361	15,455,138	594,712	868,196	716,722	7,887,868	8,215,523	365,400	43,547	2,883,210	3,292,157	8,312,169			
	Consumer Financing (other than HF&LP)	514,528	69,621	145	282	-	444,480	444,612	189	255	-	387,725	389,172	152	3	62,837	62,993	450			
	Housing Finance(HF)	38,906,694	31,158,612	1,201,796	232,299	115,713	6,198,274	6,412,831	1,201,240	96,738	45,089	1,413,369	1,778,939	962,263	556	1,806,834	2,769,653	27,280,114			
	Loans for professionals setup business (LP)	753,323	569,092	20,725	87,351	54,333	21,823	77,768	20,725	78,551	50,497	21,823	74,578	5,390	-	-	5,390	521,601			
	Others	304,157,002	131,100,260	1,598,486	8,047,610	7,530,284	155,880,363	151,918,893	1,574,353	6,388,798	4,702,416	98,144,658	103,984,178	1,139,430	37,718	35,352,904	36,530,052	95,532,060			
	Sub-total (3) =	367,347,338	168,875,669	3,453,522	9,477,017	8,507,827	177,033,302	174,309,242	3,391,218	7,432,538	5,514,724	107,855,443	114,442,391	2,472,635	81,824	40,105,786	42,660,245	131,646,394			
4	Short Term Agri. credit and Microcredit(CL-5)																				
	Short Term Agri. credit	24,561,960	22,343,293	-	498,197	414,277	1,306,193	3,827,869	-	485,517	412,759	1,283,318	1,551,749	5,261	-	14,980	20,241	216,778			
	Microcredit	2,011,342	1,295,259	-	145,449	151,333	419,302	807,081	-	145,113	151,241	416,954	444,739	205	-	2,992	3,197	21,212			
	Sub-total (4) =	26,573,303	23,638,552	-	643,646	565,610	1,725,495	4,634,950	-	630,630	564,001	1,700,272	1,996,489	5,465	-	17,972	23,438	237,990			
	Sub-total (1+2+3+4+5)	720,483,053	384,191,956	16,268,973	26,329,647	16,870,056	276,822,421	287,100,255	16,182,501	18,410,829	9,703,559	181,670,623	192,743,354	2,621,907	108,776	50,096,993	52,827,676	335,863,472			
	Staff Loan	64,126,168	64,126,168	-	-	-	-	-	-	-	-	-	641,262	-	-	-	-	-			
	Offshore Banking	5,764,874	5,764,874	-	-	-	-	-	-	-	-	-	57,649	-	-	-	-	-			
	Intt. suspense at Head Office	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,727,089	-			
	Grand Total	790,374,095	454,082,998	16,268,973	26,329,647	16,870,056	276,822,421	287,100,255	16,182,501	18,410,829	9,703,559	181,670,623	193,442,265	2,621,907	108,776	50,096,993	56,554,765	335,863,472			

Agrani Bank PLC. and It's Subsidiaries

List of Large Loan

As at 31 December 2024

ANNEXURE - K

Loan sanctioned to any individual or enterprise or any organization of a group amounting to 10% or more of total paid-up capital (BDT 2,072.29 crore) of the Bank are as follows:

BDT in crore

SL No	Particular	Funded	Non-funded	Total	Status of Loan
1	ABUL KHAIR	399.77	575.23	975.00	STD
2	ACI	210.00	53.10	263.10	STD
3	BENGAL	234.33	30.67	265.00	STD
4	KDS	75.00	220.00	295.00	STD
5	BANGLADESH POWER DEVELOPMENT BOARD (BPDB)	-	735.00	735.00	STD
6	BD CHEMICAL INDUSTRIES CORPORATION (BCIC)	4,000.00	-	4,000.00	STD
7	BRAC	270.00	-	270.00	STD
8	AA	770.61	345.00	1,115.61	STD
9	B.BROTHERS	249.48	40.00	289.48	STD
10	ESQUIRE	260.00	75.00	335.00	STD
11	THENGAMARA MOHILA SABUJ SANGHA (TMSS)	300.00	-	300.00	STD
12	ZABER & ZUBAER FEBRICS LIMITED	300.00	100.00	400.00	STD
13	NITOL NILOY	515.00	115.00	630.00	STD
14	NICE SPAN MILLS LIMITED.	566.90	77.00	643.90	STD
15	NOMAN WEAVING MILLS LIMITED.	443.90	92.00	535.90	STD
16	AFTAB AUTOMOBILES LTD	259.62	50.00	309.62	STD
17	PRAN-RFL	350.01	193.00	543.01	STD
18	RPCL- NORINCO INTERNATIONAL POWER LTD.	-	10,373.28	10,373.28	STD
19	MOHAMMADI	146.45	115.00	261.45	STD
20	LABIB	359.44	40.00	399.44	STD
21	EURO PETRO PRODUCT LIMITED	243.90	-	243.90	STD
22	BANGLADESH SERVICE LIMITED	574.00	-	574.00	STD
23	JMI	778.93	76.11	855.04	STD
24	AD-DIN WELFARE CENTRE	300.00	-	300.00	STD
25	BSRM	588.00	404.00	992.00	STD
26	JAJ BHUIYAN	858.89	-	858.89	BL
27	BANGLADESH PETROLIUM CORPORATION	-	911.02	911.02	STD
28	MAGPIE	732.51	80.00	812.51	BL,STD
29	TANAKA	690.74	85.58	776.32	BL
30	ZAKIA	1,014.35	20.00	1,034.35	BL
31	BASHUNDHARA (AHMED AKBAR SOBHAN)	599.12	-	599.12	SS,STD,BL
32	BASHUNDHARA (SHAFIAT SOBHAN)	1,015.75	530.00	1,545.75	STD,BL
33	BASHUNDHARA (SAFWAN SOBHAN)	1,458.57	2,144.92	3,603.49	STD
34	SHIKDER	619.67	2.56	622.23	BL,STD
35	ORION	3,459.60	842.64	4,302.24	STD
36	ORION PHARMA	622.57	595.78	1,218.35	STD
37	BEXIMCO LIMITED	463.79	-	463.79	BL
38	BEXIMCO PHARMA	375.00	-	375.00	STD
39	BEXIMCO COMMUNICATION LIMITED	300.00	20.00	320.00	SS
40	THERMAX	862.71	650.00	1,512.71	BL
41	PRIME	647.43	-	647.43	BL
42	JAMUNA	676.00	320.00	996.00	STD
43	BANGLADESH SUGAR & FOOD INDUSTRIES CORPORATION	478.06	-	478.06	STD
44	SONALI	529.29	38.31	567.60	BL
45	MOON	376.30	-	376.30	BL
46	GPH ISPAT	377.44	207.00	584.44	STD
47	SURAIYA	535.20	150.00	685.20	STD
48	ERFAN	326.47	-	326.47	STD
49	DHAKA HIDE & SKIN LTD.	583.19	15.00	598.19	BL
50	BAY TANERIES UNIT- 2 LTD.	244.69	5.78	250.47	STD
51	THE ACME LABORATORIES LTD.	170.00	50.00	220.00	STD
52	MONEM	500.00	131.00	631.00	STD
53	BCPCL	-	2,656.28	2,656.28	STD
54	NWPGL	-	679.86	679.86	STD
55	SAAD MUSA FABRICS LTD (U- 1 & 2)	320.00	-	320.00	BL
56	SYLHET GAS FIELDS LIMITED	-	456.65	456.65	STD
57	GLOBAL ASSET LIMITED	288.30	-	288.30	STD
58	AGRANI EQUITY & INVESTMENT LTD	430.00	-	430.00	STD
59	PETRO BANGLA	-	1,851.40	1,851.40	STD
60	MASUD GROUP	112.47	120.90	233.37	STD
61	APEX TANNERY LTD	185.00	41.00	226.00	STD
62	BEST HOTELS LTD	339.00	-	339.00	STD
63	SAJIDA FOUNDATION	310.00	-	310.00	STD
64	ARISTOCRATE GROUP	293.28	-	293.28	BL
65	LOKMAN MOLLA	388.88	-	388.88	BL
66	PACIFIC GROUP	338.98	-	338.98	BL
67	HORIZON GROUP	212.71	-	212.71	BL
68	SIDLAW TEXTTILE MILLS	238.20	5.00	243.20	STD
69	STYSMITH SAN APPEARLS LIMITED	110.10	140.00	250.10	STD
70	DIAMOND CEMENT LIMITED	164.10	113.30	277.40	STD
71	DK GROUP	237.82	50.00	287.82	DF,BL
72	POWER GRID	-	4,630.52	4,630.52	STD
Total		34,681.52	31,253.89	65,935.41	

Agrani Bank PLC. and It's Subsidiaries
Loan Concentration
As at 31 December 2024

ANNEXURE - L

BDT in crore

Branch Name	Amount	% of Total Loans & Advances
Principal Branch, Dhaka	24,546.41	31.06%
Foreign Exchange Corporate Branch, Dhaka	2,870.29	3.63%
Wasa Corporate Branch, Dhaka	2,679.65	3.39%
Hotel Sheraton Corporate Branch, Dhaka	2,524.55	3.19%
Bangabandhu Avenue Corporate Branch, Dhaka	2,108.65	2.67%
Amin Court Corporate Branch, Dhaka	1,938.87	2.45%
Gulshan Corporate Branch, Dhaka	1,797.31	2.27%
Ramna Corporate Branch, Dhaka	1,569.49	1.99%
B.Wapda Corporate Branch, Dhaka	1,426.61	1.80%
Mohakhali Corporate Branch, Dhaka	801.96	1.01%
Laldighi East Corporate Branch, Chattogram	652.08	0.83%
Clay Road Corporate Branch, Khulna	643.81	0.81%
Offshore Banking Unit	576.49	0.73%
Moulvi Bazar Corporate Branch, Dhaka	574.14	0.73%
Sir Iqbal Road Corporate Branch, Khulna	565.90	0.72%
Commercial Area Corporate Branch, Chattogram	565.85	0.72%
Green Road Corporate Branch, Dhaka	526.90	0.67%
Laldighir Par Corporate Branch, Sylhet	477.69	0.60%
Purana Paltan Corporate Branch,Dhaka	448.99	0.57%
New Market Corporate Branch, Chattogram	443.51	0.56%
Rajshahi University Branch, Rajshahi	439.89	0.56%
Banani Corporate Branch,Dhaka	394.59	0.50%
Rest of Branches	30,463.77	38.54%
Total	79,037.41	100.00%

Agrani Bank PLC. and It's Subsidiaries
Nostro Reconciliation
As at 31 December 2024

ANNEXURE - M

Particular	2024				2023			
	As per local book (GL)		As per correspondents book		As per local book (GL)		As per correspondents book	
	Debit (USD)	Credit (USD)	Debit (USD)	Credit (USD)	Debit (USD)	Credit (USD)	Debit (USD)	Credit (USD)
Less than one month	7,075,692.49	12,674,508.34	40,437,327.96	31,262,544.20	7,764,581.91	9,311,070.26	72,720,499.39	49,099,242.00
More than one month but less than three months	-	4,448,452.21	-	15,232,427.76	-	1,536,206.27	-	5,101,509.93
More than three months but less than six months	-	-	-	-	-	-	-	-
More than six months but less than nine months	-	-	-	-	-	-	-	-
More than nine months but less than twelve months	-	-	-	-	-	-	-	-
More than twelve months	-	-	-	-	-	-	-	-
Total	7,075,692.49	17,122,960.55	40,437,327.96	46,494,971.96	7,764,581.91	10,847,276.53	72,720,499.39	54,200,751.93

The Bank is not required to keep provision regarding the unreconciled debit balance as at balance sheet date since there was no debit entry aging more than three months.

Agrani Bank PLC. and It's Subsidiaries

Segment Reporting

As at 31 December 2024

ANNEXURE - N

A. Banking operations comprising of branches of the banking entity

Particulars	Agrani Bank PLC.						Total
	Dhaka	Chattogram	Khulna	Rajshahi	Barisal	Sylhet	Faridpur
Number of Branches	168	79	142	144	62	63	44
					68	95	114
							979

B. Domestic operations in line with geographical segments

BDT in crore

Particulars	Agrani Bank PLC.										Total	Subsidiaries					Deduction	Grand Total
	Dhaka	Chittagong	Khulna	Rajshahi	Barisal	Sylhet	Rangpur	Mymensing	Comilla	Faridpur		AEIL	ASMEFCL	AEHPL	ARHSB	ARHCI		
Interest income	3,045.19	133.06	537.53	372.59	126.86	87.05	334.99	395.21	161.80	118.70	5,312.99	37.85	45.54	3.75	0.36	-	8.22	5,408.70
Interest paid on deposits, borrowings etc.	(3,055.30)	(434.60)	(288.33)	(283.87)	(98.07)	(176.01)	(157.87)	(288.37)	(366.69)	(113.60)	(5,262.71)	(23.82)	(11.32)	-	-	-	(8.22)	(5,289.64)
Net interest income	(10.10)	(301.54)	249.20	88.72	28.79	(88.96)	177.12	106.83	(204.89)	5.10	50.27	14.03	34.23	3.75	0.36	-	-	102.63
Investment income	2,317.16	-	-	-	-	-	-	-	-	-	2,317.16	16.43	-	-	-	-	-	2,333.59
Commission, exchange earnings and brokerage	825.97	10.14	23.74	10.84	1.93	8.84	15.89	9.27	5.46	2.79	914.87	1.50	-	11.22	2.31	-	-	929.90
Other operating income	48.09	9.13	23.37	18.79	7.32	8.77	12.50	20.57	16.57	9.37	174.47	0.00	1.43	0.79	4.88	-	-	181.77
Total operating income	3,181.12	(282.27)	296.31	118.35	38.04	(71.35)	205.51	136.67	(182.86)	17.26	3,456.78	31.96	35.65	15.76	7.54	-	-	3,547.89
Allocated expenses	(1,102.43)	(89.73)	(165.25)	(145.40)	(57.96)	(47.88)	(94.72)	(101.39)	(93.41)	(48.00)	(1,946.17)	(2.51)	(13.26)	(14.27)	(5.62)	-	-	(1,981.82)
Branch Interest Income	4,056.90	575.67	272.83	272.04	111.72	222.88	56.98	275.07	589.25	161.44	6,594.76	-	-	-	-	-	-	6,594.76
Branch Interest Expenses	(6,269.73)	(60.82)	(100.57)	(37.66)	(12.24)	(11.13)	(69.60)	(24.61)	-	(8.39)	(6,594.76)	-	-	-	-	-	-	(6,594.76)
Operating profit (loss)	(134.14)	142.85	303.32	207.33	79.56	92.51	98.17	285.73	312.98	122.31	1,510.61	29.45	22.40	1.49	1.92	-	-	1,565.88
Operating profit (loss) as %	-8.57%	9.12%	19.37%	13.24%	5.08%	5.91%	6.27%	18.25%	19.99%	7.81%	96.47%	1.88%	1.43%	0.10%	0.12%	0.00%	0.00%	100.00%

C. Treasury operations comprising of the banking entity

BDT in crore

Nature of operation	Consolidated		Bank	
	Amount	%	Amount	%
Operating income from banking operation	1,214.11	34.22%	1,139.62	32.97%
Operating income from investment operation	2,333.59	65.78%	2,317.16	67.03%
Total Operating Income	3,547.70	100.00%	3,456.78	100.00%

Islamic Banking Unit
Balance Sheet
As at 31 December 2024

ANNEXURE - O.1
Amount in BDT

	Notes	31.12.2024	31.12.2023
<u>PROPERTY AND ASSETS</u>			
Cash	1	750,865,452	415,204,220
Cash in hand (including foreign currencies)		29,012,129	17,356,018
Balance with Bangladesh Bank and its agent banks (including foreign currencies)		721,853,323	397,848,201
Balance with other banks and financial institutions	2	2,799,830,046	173,917,127
In Bangladesh		2,799,830,046	173,917,127
Outside Bangladesh		-	-
Placement with other banks and financial institutions	3	7,010,000,000	6,013,001,566
Investments in Share & Securities	4	3,813,400,000	561,530,000
Governments		3,813,400,000	561,530,000
Others		-	-
General Investments		5,147,231,520	4,797,196,808
General Investment etc	5	5,147,231,520	4,797,196,808
Bills negotiated	6	-	-
Fixed assets including premises	7	1,214,315	1,056,380
Other assets	8	581,911,460	315,619,218
Non-banking assets		-	-
Total assets		20,104,452,793	12,277,525,319
<u>LIABILITIES AND CAPITAL</u>			
<u>LIABILITIES</u>			
Placement & Liabilities from other banks, financial institutions	9	90,283,752	190,700,370
Deposits and other accounts	10	18,011,693,716	10,360,603,188
Al-wadeeah currents deposits and other deposits		183,570,624	130,163,468
Bills payable		30,224,559	1,118,289,610
Mudaraba savings deposits		945,444,887	716,056,907
Mudaraba term deposits		16,496,469,227	8,128,262,751
Other Mudaraba deposits		355,984,419	267,830,452
Other Liabilities	11	2,002,475,325	1,726,221,761
Deferred tax liabilities/(Assets)			
Total liabilities		20,104,452,793	12,277,525,319
<u>Capital/Shareholders' equity</u>			
Paid up capital		-	-
Statutory reserve		-	-
Revaluation gain/(loss) on investments		-	-
Other reserve		-	-
Surplus in profit and loss account/retained earning		-	-
Total shareholders equity		-	-
Total liabilities and shareholders equity		20,104,452,793	12,277,525,319

Islamic Banking Unit
Off Balance Sheet Items
As at 31 December 2024

ANNEXURE - O.2

Amount in BDT

	Notes	31.12.2024	31.12.2023
Contingent Liabilities	12	122,512,667	129,012,667
Acceptances and endorsements		-	-
Letters of guarantee	12.1	122,512,667	129,012,667
Irrevocable letters of credit	12.2	-	-
Back To Back L/C	12.3	-	-
Bills for collection		-	-
Other Contingent Liabilities			
Other Commitments			
Documentary credits and short term trade related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Other Commitments		-	-
		-	-
Total off-balance sheet exposures including contingent liabilities		122,512,667	129,012,667

Islamic Banking Unit
Profit and Loss Account
For the year ended 31 December 2024

ANNEXURE - O.3

Amount in BDT

	Notes	31.12.2024	31.12.2023
Profit from Investment	13	1,178,783,397	976,858,314
Profit paid on deposits, Other Bank Liabilities etc	14	(782,188,757)	(673,151,894)
Net Investment Income		396,594,640	303,706,420
Income from investment in shares/securities/sukuk bond	15	45,899,347	25,018,969
Commission, exchange and brokerage	16	3,062,549	2,575,537
Other operating income	17	6,998,836	335,063,342
Total operating income (A)		452,555,372	666,364,268
Salaries and allowances	18	170,720,706	121,786,874
Rent, taxes, insurance, electricity, ect.	19	2,632,266	2,471,766
Legal Expenses	20	6,434	58,500
Postage, stamp, telecommunication etc.	21	289,026	254,139
Stationery, printing, advertisements. etc.	22	872,353	768,565
Chief Executive's Salary & fees		-	-
Fees for Attening Shariah Supervisory Meeting	23	88,000	149,600
Auditors' fees		-	-
Charges on investment losses		-	-
Depreciation of Bank's assets	24	331,923	358,751
Zakat expenses		-	-
Repair & Maintainance to Bank Properties	25	1,455,700	1,274,246
Other expenses	26	3,115,743	329,545,221
Total operating expenses(B)		179,512,151	456,667,663
Profit/(loss) before provision (A-B)=(C)		273,043,221	209,696,605
Provision for investments		-	-
Specific Provision		-	-
General provision		-	-
Provision for off-balance sheet exposures		-	-
Provision for diminution in value of investments		-	-
Other provisions		-	-
Total Provision (D)		-	-
Total profit before taxes (C-D)		273,043,221	209,696,605

Agrani Bank PLC.
Islamic Banking Unit
Notes to the Financial Statements

Islamic Banking activities was approved in 60 different branches of Agrani Bank PLC. upon setting up Islamic Banking windows with separate entry door and counter under a separate book of accounts. Islamic Banking Windows are operated under Islamic Banking Unit where overall Islamic Banking different from those of conventional banking. Accounting system is vital for ensuring Shariah compliance in such banking operation. Our Islamic Banking operation is committed to follow the accounting principles that refrain from interest. Islamic Banking operation run through a separate Islamic banking Software. Here are the principles for accounting under its Islamic Banking.

i. Deposits and Profit Sharing:

Islamic Banks mobilize its deposits through two principles of Shariah to provide interest-free banking facilities-

- a. Al-Wadiah
- b. Mudaraba principles

In Al-Wadiah Account, bank receives money with the condition to return the same, with permission to use/ invest without paying benefit. In Mudaraba deposits, bank plays the role of entrepreneur (Mudarib) and the depositors as fund provider (Rabb al Maal). Under this principle, profit accrued from investment and financing are shared as per pre-agreed ratio. Islamic Banking in Agrani Bank Limited share profit with depositors in accordance with the Guideline for Islamic Banking by Bangladesh Bank.

Mudaraba depositors are entitled to get minimum 65% of the investment income earned through deployment of Mudaraba Fund as per weight age assigned to each type of Mudaraba deposit. In some Mudaraba Deposits, additional rate was allowed over the rate derived as per weight age. Profit is paid/ provided to Mudaraba Deposit accounts at provisional rate on half-yearly/ yearly/ anniversary basis considering overall projected growth, performance and profitability of the Bank during the year. Final Rates of profit of any accounting year are declared after year end.

ii. Investment Operation:

Investments are recognized at gross amount on the date on which they are originated. After initial recognition investments are stated in the Balance Sheet net off profit receivable and unearned income. However, provision for investments is not net-off with investments.

Profit Receivable – the amount of unexpired portion of profit charged on Bai-Murabaha investment at the time of sale of goods/ services to customer/ client.

Unearned Income - the amount of unrealized portion of profit/ value addition of fixed assets [property, plant & equipment] under Hire Purchase Under Shirkatul Melk (HPSM) investment for gestation period.

For investment purpose two systems are followed:

- a. Fixed return based investment
- b. Variable return based investment

Fixed return based investment system is applicable for Bai-Muajjal, Bai-Murabaha investment mode. Under this mode, Bank sells the goods to a client at a fixed profit /mark-up on deferred payment basis. Hire Purchase under Shirkatul Melk (HPSM) is also a fixed return based investment mode. In this case rate of rent is fixed but amount of rent becomes variable on the basis of diminishing balance method. Variable return based income is applied for our Musaharaka mode of investment. In these cases, only ratio of Income Sharing is stated in the agreement.

iii. Income/Revenue Recognition Principle.

The bank earns income from various sources such as charges, fees, commission and investment. To recognize all sorts of income, Bank follows Shariah principle strictly. Usually charges, fees & commission etc. are recognized on actual basis. Recognition of income from investment follows principles as under:

Agrani Bank PLC.
Islamic Banking Unit
Notes to the Financial Statements

For Bai-Muajjal, Bai-Murabaha Investment:

While creating each deal, in case of Bai-Muajjal, Bai-Murabah a mode of investment, mark-up/profit is added to the bank's purchase cost with a credit to unearned income A/c. Thereafter time apportionment of profit is recognised out of the unearned income amount at the end of each month on accrual basis. Allowance (rebate) for early repayment, if any, may however be applied at Bank's discretion.

For Hire Purchase Shirkatul Melk (HPSM) Investment:

In case of HPSM mode of investment Rent is charged and taken into income account at the end of each month on accrual basis. If the account has a provision of gestation period, no income is earned during the period. In this case income starts just after the end of gestation period. However, Rent is chargeable in spite of gestation, if the delivery of asset is completed in usable condition such as a machine or a set of machinery or building etc. All accrual income is subject to prevailing classification and provisioning rules of Bangladesh Bank.

iv. Cost Recognition Principle

Cost in respect of profit paid on deposit is recognized on accrual basis. Monthly accruals in this respect are calculated on the basis of provisional profit rate. Other costs are also recognized on the accrual basis following the matching concept of accounting.

Islamic Banking Unit
Notes to the Financial Statements
for the Year ended 31 December 2024

ANNEXURE - O.5

Amount in BDT

		31.12.2024	31.12.2023
1	Cash (Note-1.1+1.2)	750,865,452	415,204,220
1.1	Cash in hand		
	Local currency	29,012,129	17,356,018
	Foreign currency	-	-
		29,012,129	17,356,018
1.2	Cash with Bangladesh Bank and its agents		
	Balance with Bangladesh Bank	721,853,323	397,848,201
	Balance with Sonali Bank (as agent of Bangladesh Bank)	-	-
		721,853,323	397,848,201
1.3	Cash Reserve Requirement (Daily Basis)		
	Minimum Reserve Required @ 3.50 % of Total Demand and Time Liabilities	417,248,000	331,754,000
	Actual Reserve held with Bangladesh Bank	721,853,323	397,848,201
	Surplus/ (Deficit)	304,605,323	66,094,201
1.4	Cash Reserve Requirement (Bi-Weekly Average)		
	Required Reserve @ 4.00 % of Average Demand and Time Liabilities	476,855,000	379,148,000
	Actual Reserve held with BB (on average for last bi-weekly of December)	721,853,323	397,848,201
	Surplus/(Deficit)	244,998,323	18,700,201
1.5	Statutory Liquidity Ratio (SLR)		
	Required Reserve @ 5.50 % of Total Demand and Time Liabilities	655,675,000	521,328,000
	Actual Reserve held (Note-1.6)	4,147,017,129	596,686,018
	Surplus/(Deficit)	3,491,342,129	75,358,018
1.6	Cash in hand	29,012,129	17,356,018
	Excess of CRR	304,605,000	17,800,000
	Eligible Securities (Govrnment Sukuk/BGIIB)	3,813,400,000	561,530,000
	Total	4,147,017,129	596,686,018
2	Balance with other banks and financial institutions		
	In Bangladesh (note-2.1)	2,799,830,046	173,917,127
	Outside Bangladesh	-	-
2.1	In Bangladesh (Current Account & SND Account)		
	Balance With Agrani Bank Limited (Current Account)	2,099,828,443	173,917,127
	PUBALI BANK PLC.. (SND Account)	700,000,000	-
	AL-ARAFAH ISLAMI BANK PLC.. (SND Account)	1,603	-
		2,799,830,046	173,917,127

Islamic Banking Unit
Notes to the Financial Statements
for the Year ended 31 December 2024

ANNEXURE - O.5

Amount in BDT

	2024	2023
3 Placement with other banks and financial institutions		
Mudaraba term deposit accounts (Including Profit)		
a) Islami Bank Bangladesh PLC..	1,000,000,000	1,300,000,000
b) Al-Arafah Islami Bank PLC..	1,215,000,000	350,001,566
c) Exim Bank Ltd.	1,370,000,000	1,345,000,000
d) Social Islami Bank Ltd	935,000,000	1,250,000,000
e) AB Bank PLC.. (Islami Banking Branch)	200,000,000	248,000,000
f) Union Bank PLC..	740,000,000	970,000,000
g) Standard Bank Ltd.	850,000,000	550,000,000
h) Pubali Bank PLC.. (Islami Banking)	400,000,000	
i) Mercantile Bank (Islami Banking)	-	
j) Meghna Bank PLC.. (Islami Banking)	300,000,000	
	7,010,000,000	6,013,001,566
4 Investment in share & securities		
Governments (Note 4.1)	3,813,400,000	561,530,000
Others	-	-
	3,813,400,000	561,530,000
4.1 Investment in Government securities		
Bangladesh Government Investment SUKUK (BGIS) & BGIIIB	3,813,400,000	561,530,000
Other Government Bond & Securities	-	-
	3,813,400,000	561,530,000
5 General Investments		
a) In Bangladesh		
Murabaha Industrial	-	6,812,924
Murabaha (TR) Industrial	22,287,363	23,522,711
Murabaha (TR) Commercial	6,721,412	5,623,130
Bai Muajjal (Gen./Comm.)	2,340,235,657	2,148,118,744
Bai Muajjal (Gen.)	279,581,416	184,055,167
Bai Muajjal Industrial	1,166,924,368	1,162,429,999
Hire Purchase (General)	13,968,631	15,916,219
Hire Purchase (Other)	541,641	608,086
Hire Purchase Industrial	318,449,654	336,035,740
Hire Purchase (Real Estate)	609,386,104	573,908,384
HPSM (General)	183,861,354	204,322,083
HPSM-Agrani Household Durable Inv. Scheme	26,903,305	10,165,604
Bai-Muazzal-Agrani Household Durable Inv. Scheme	34,867,558	10,113,621
Agrani Labbaik Investment Product	3,532,594	2,995,125
Quard Against MTDR	139,970,463	112,569,270
	5,147,231,520	4,797,196,808
b) Bill Purchased and discounted		
Inland bills purchased	-	-
Foreign bills purchased and Negotiated	-	-
	5,147,231,520	4,797,196,808

Islamic Banking Unit
Notes to the Financial Statements
for the Year ended 31 December 2024

ANNEXURE - O.5

Amount in BDT

	31.12.2024	31.12.2023
5.1 Investments under the following broad categories		
HPSM Investments	1,153,110,690	1,140,956,117
Bai-Murabaha / Bai-Muajjal	3,850,617,774	3,540,676,296
Ijara	3,532,594	2,995,125
Quard against MTDR	139,970,463	112,569,270
	5,147,231,520	4,797,196,808
Bills negotiated (note-6)	-	-
	5,147,231,520	4,797,196,808
5.2 Investments on the basis of significant concentration including bills purchased and discounted		
a) Investments to Directors of the Bank	-	-
b) Investments to Chief Executive and other executives & officers	-	-
c) Investments to customer groups:		
i) Commercial investment		
ii) House building investment	609,386,104	573,908,384
iii) Small and medium enterprises	2,626,538,485	2,337,797,041
iv) Industrial investments (Note 5.2 d)	1,507,661,385	1,528,801,374
v) Consumer investment	260,142,490	241,125,614
vi) Other investment	3,532,594	2,995,125
vii) Quard Against MTDR	139,970,463	112,569,270
	5,147,231,520	4,797,196,808
5.3 Particulars of investments		
i) Investments considered good in respect of which the Bank is fully secured	139,970,463	112,569,270
ii) Investments considered good against which the Bank holds no security other than the debtors' personal guarantee	-	-
iii) Investments considered good secured by the personal undertaking of one or more parties in addition to the personal guarantee of the debtors	260,142,490	241,125,614
iv) Investments adversely classified; provision not maintained there against	-	-
	400,112,952	353,694,884
v) Investments due by directors or officers of the banking company or any of them either separately or jointly with any other persons	-	-
vi) Investments due from companies or firms in which the directors of the Bank have interest as directors, partners or managing agents or in case of private companies, as members	-	-
	-	-
vii) Maximum total amount of investments, including temporary investment made at any time during the year to directors or managers or officers of the banking company or any of them either separately or jointly with any other person.	-	-
viii) Maximum total amount of investments, including temporary investments granted during the year to the companies or firms in which the directors of the banking company have interest as directors, partners or managing agents or in the case of private companies, as members	-	-
ix) Due from banking companies	-	-

Islamic Banking Unit
Notes to the Financial Statements
for the Year ended 31 December 2024

ANNEXURE - O.5

Amount in BDT

	31.12.2024	31.12.2023
x) Classified investments		
a) Classified investments on which profit has not been charged (note-5.4)	93,038,220	108,054,174
b) Provision on classified investments (note-5.5)	86,880,335	87,747,804
c) Provision kept against investments classified as bad debts	-	-
xi) Cumulative amount of written off investments		
a) Opening Balance	-	-
b) Amount written off during the year	-	-
c) Amount realised against investments previously written off	-	-
d) The amount of written off investments for which law suits have been filed	-	-
5.4 Classification of investments		
Unclassified		
Standard including staff investment	4,171,739,003	4,353,305,077
Special mention account (SMA)	668,391,548	318,029,402
	4,840,130,551	4,671,334,479
Classified		
Sub-standard	155,066,296	12,797,091
Doubtful	58,996,451	5,011,064
Bad/Loss	93,038,220	108,054,174
	307,100,967	125,862,329
	5,147,231,518	4,797,196,808
5.5 Required provision for investments		
General Provision		
Investments (Excluding SMA)	27,864,180	32,551,668
Special mention account (SMA)	4,861,113	4,652,435
	32,725,293	37,204,103
Specific provision		
Sub-standard	12,262,395	842,484
Doubtful	15,109,625	888,397
Bad/Loss	26,783,023	48,812,820
	54,155,043	50,543,701
Total required provision for investments	86,880,335	87,747,804
Note: Provision maintained by Head Office.		
6 Bills Negotiated		
Payable in Bangladesh	-	-
Payable outside Bangladesh	-	-
	-	-
7 Fixed assets including premises, furniture and fixtures		
Property, Plant & Equipment		
Furniture and fixtures	1,879,288	1,787,319
Office Equipments	419,939	402,073
Computer	1,837,729	1,471,487
Electric Materials	1,158,731	1,144,856
	5,295,687	4,805,735
Less: Accumulated depreciation		
Furniture and fixtures		
Office Equipments	1,497,596	1,442,397
Computer	399,156	394,214
Electric Materials	1,072,175	835,863
	1,112,445	1,076,881
	4,081,372	3,749,355
Net value at the end of the year	1,214,315	1,056,380

Islamic Banking Unit
Notes to the Financial Statements
for the Year ended 31 December 2024

ANNEXURE - O.5
Amount in BDT

	31.12.2024	31.12.2023
8 Other assets		
Stationery and stamps	176,088	266,315
Income receivable	291,930,273	220,823,075
Advance deposits and advance rent	3,800	3,800
Other Receivable	-	707,658
Advance Income Tax	283,515,005	90,460,220
Suspense account	5,215,857	6,400
Sundry assets	1,070,437	3,351,749
	581,911,460	315,619,218
9 Placements & Liabilities From Other Banks		
Borrowing From Bangladesh Bank (BGIB) Fund	-	-
Fund From Other Bank (Agrani Bank)	90,283,752	190,700,370
	90,283,752	190,700,370
10 Deposits and other accounts (Note- 10.1)	18,011,693,716	10,360,603,188
10.1 i) Al wadeeah current deposits and other accounts		
Al-wadeeah current deposits	175,966,824	121,118,368
Security deposits	5,200	-
Sundry deposits-Margin on LG	7,595,100	9,045,100
Sundry deposits-Margin on LC	-	-
Sundry deposits (Others)	3,500	-
	183,570,624	130,163,468
ii) Bills payable		
Pay orders issued	30,224,559	1,118,289,610
Pay slips issued	-	-
Demand draft payable	-	-
Foreign demand draft	-	-
T. T. payable	-	-
	30,224,559	1,118,289,610
iii) Mudaraba savings deposits	945,444,887	716,056,907
iv) Mudaraba term deposits		
Mudaraba Term deposits (MTDR)	9,806,091,650	7,169,064,075
Mudaraba Monthly Profit Paying Deposit & Bond	682,512,527	523,611,638
Mudaraba special notice Term deposits	6,007,865,050	435,587,039
	16,496,469,227	8,128,262,751
v) Other Mudaraba deposits (Scheme)		
Mudaraba Deposit Schemes	355,984,419	267,830,452
	355,984,419	267,830,452
10.2 Category wise Deposits		
Deposits from banks	1,577,168,557	357,747,058
Deposits from customers	16,434,525,159	10,002,856,130
	18,011,693,716	10,360,603,188
11 Other liabilities		
Profit suspense & Compensation account (Note 11.1)	85,674,984	138,028,028
Provision for Expenses (Note 11.2)	486,805,939	449,631,129
Sundry Creditors (Note 11.3)	1,160,657	3,617,811
VAT, AIT & Excise Duty Payable	72,909,609	55,668,404
Benevolent & Other Fund	217,275	112,749
Islami Banking General Account (Net Off Balance)	1,355,706,861	1,079,163,640
	2,002,475,325	1,726,221,761
11.1 Profit suspense & Compensation account		
Compensation Realised	39,219	89,802,421
Compensation Receivable	35,536,414	12,649,230
Profit Suspense	50,099,351	35,576,376
	85,674,984	138,028,028

Islamic Banking Unit
Notes to the Financial Statements
for the Year ended 31 December 2024

ANNEXURE - O.5
Amount in BDT

	31.12.2024	31.12.2023
11.2 Provision for Expenses		
Provision for Mudaraba SB	-	-
Provision for Mudaraba SNTD	-	-
Provision for MTDR	195,177,917	128,154,373
Provision for Deposit Schemes	14,385,814	7,550,788
Provision for Monthly Profit Paying Deposit & Bond	2,506,862	5,837,542
Provision for Expense on Borrowing	709,812	-
Provision for General A/C (IBG)	-	-
Unearned profit on Investment & Enhance profit fund	274,025,534	308,063,426
Undisburse Salary & Other Allowances	-	25,000
	486,805,939	449,631,129
11.3 Sundry Creditors		
Sundry Creditors for Services	156,070	2,682,605
Sundry Creditors for Suppliers	249,716	53,858
Employee income tax payable	754,871	881,348
	1,160,657	3,617,811
12 Contingent liabilities	122,512,667	129,012,667
12.1 Letters of guarantee		
Letters of guarantee (Local)	122,512,667	129,012,667
Letters of guarantee (Foreign)	-	-
Foreign counter guarantees	-	-
	122,512,667	129,012,667
12.2 Irrevocable Letters of Credit		
Letters of credit	-	-
Back to back L/C	-	-
Bank's liabilities PAD	-	-
	-	-
12.3 Bills for collection		
Outward bills for collection	-	-
Inward local bills for collection	-	-
Inward foreign bills for collection	-	-
	-	-
13 Investment income		
i) Income from general investment		
Bai-Murabaha	5,667,674	604,457
Bai-Muajjal	260,657,578	228,713,668
Ijara	284,992	143,663
Hire purchase Under Sherkatul Melk	100,605,171	81,989,815
	367,215,415	311,451,604
ii) Income from balance with other Islamic banks		
In Bangladesh	811,567,982	665,406,710
Out side Bangladesh	-	-
	811,567,982	665,406,710
Total (i+ii)	1,178,783,397	976,858,314
14 Profit paid on deposits, borrowing etc.		
i) Profit paid on deposits:		
Mudaraba savings deposits	16,409,881	10,234,299
Mudaraba special notice deposits	33,442,245	21,695,324
Mudaraba term deposits (MTDR, MMPDS, Bond)	709,394,152	616,522,712
Mudaraba deposit schemes	17,475,004	12,588,922
Others	-	-
	776,721,282	661,041,257
ii) Profit paid for borrowings:		
Bangladesh Bank	-	-
Other Bank (Agrani Bank)	5,467,475	12,110,637
	5,467,475	12,110,637
Total (i+ii)	782,188,757	673,151,894

Islamic Banking Unit
Notes to the Financial Statements
for the Year ended 31 December 2024

ANNEXURE - O.5
Amount in BDT

	31.12.2024	31.12.2023
15 Income from investment in shares/securities		
Profit on BGIB (Bangladesh Government Islamic Investment Bond)	19,800,000	-
Profit on BGIS (Bangladesh Government Investment Sukuk)	26,099,347	25,018,969
	45,899,347	25,018,969
16 Commission, exchange and brokerage		
Commission on Bills for Collection	12,678	18,421
Commission on PO	96,006	98,769
Commission on Guarantee	2,405,377	1,860,629
Commission on L/C	252,805	572,355
Miscellaneous Commission	295,683	25,363
Miscellaneous fees	-	-
	3,062,549	2,575,537
17 Other operating income		
Service Charge	103,477	522,211
Application Fees	300	80
Processing Fees	1,625,091	2,717,873
A/C closing charge	200	12,300
Cheque Book Charge	14,516	334,261
Account Maintenance & others	2,848,537	2,527,004
SMS Charge	1,225,777	1,555,230
Other Income	1,180,938	296,158
IBG income		327,098,224
	6,998,836	335,063,342
18 Salaries and allowances		
Basic pay	66,355,236	47,659,855
House Rent Allowances	28,136,695	20,938,550
Other Allowances	13,751,198	8,095,262
Bonus	11,573,156	7,276,468
Fringe Benefit	1,659,221	1,351,928
Bank's contribution to Pension fund	47,382,241	35,076,661
Bank's contribution to provident fund	548,203	29,280
Gratuity Expense	7,700	130,971
Miscellaneous: Contractual Service- Security Guard	1,307,056	1,227,900
	170,720,706	121,786,874
19 Rent, taxes, insurance, electricity, etc.		
Rent, rate and taxes	2,632,266	2,471,766
Power and electricity	-	-
	2,632,266	2,471,766
20 Professional expenses		
Legal expenses	-	58,500
Other professional charges	6,434	-
	6,434	58,500
21 Postage, stamp, telecommunication, etc.		
Postage	23,627	27,332
Telegram, telex, fax & e-mail	-	-
Data communication	265,399	226,807
	289,026	254,139
22 Stationery, printing and advertisements, etc.		
Office and security stationery	73,889	336,436
Computer consumable stationery	400,302	376,123
Stationaries- Table/Desk & Others	398,162	56,006
	872,353	768,565
23 Fees for Attending Shariah Supervisory Meeting		
Fees for Attending Meeting	88,000	149,600
	88,000	149,600

Islamic Banking Unit
Notes to the Financial Statements
for the Year ended 31 December 2024

		ANNEXURE - O.5 Amount in BDT	
		31.12.2024	31.12.2023
24	Depreciation on Fixed Assets		
	Depreciation on Furniture And Fixture	55,871	104,094
	Depreciation on Office Appliance/ Equipment	4,942	3,472
	Depreciation on Computer	235,640	177,747
	Depreciation on Electric material	35,470	73,438
		331,923	358,751
25	Repair & Maintenance to Bank Properties		
	Building- Office Premises	-	-
	Furniture and fixtures	206,352	104,311
	Computer	335,124	278,646
	Executives vehicles	695,548	720,000
	Electric Materials	218,676	171,289
		1,455,700	1,274,246
26	Other expenses		
	Upkeep of Bank Premises	387,175	344,582
	Entertainment	975,516	911,491
	Books, magazines and newspapers, etc.	125,542	106,350
	Honorarium & Fees	166,400	165,000
	Traveling expenses	620,648	286,246
	Local conveyance, labor, etc.	143,723	177,134
	Business development	49,800	1,480
	Telephone	229,071	200,634
	Bankers Clearing House Charge	10,868	9,881
	Islami Banking General Account (IBG) Profit Expenses and others		327,098,224
	Closing expenditure	407,000	193,000
	Miscellaneous	-	51,200
		3,115,743	329,545,221

Offshore Banking Unit
Balance Sheet
As at 31 December 2024

ANNEXURE - P.1

		2024		2023	
		USD	Taka	USD	Taka
Notes					
PROPERTY AND ASSETS					
Cash in hand	1	-	-	-	-
Cash in hand (including foreign currencies)		-	-	-	-
Balance with Bangladesh Bank and its agent Banks (including foreign currencies)		-	-	-	-
Balance with other banks and financial institutions	2	-	-	-	-
In Bangladesh		-	-	-	-
Outside Bangladesh		-	-	-	-
Investments	3	-	-	-	-
Governments					
Others		-	-	-	-
Loans & Advances	4	48,040,613	5,764,873,548	63,841,215	7,022,533,658
Loans, Import finance/Refinance etc.		48,040,613	5,764,873,548	63,841,215	7,022,533,658
Bills purchased and discounted		4.2	-	-	-
Fixed assets including premises	5	-	-	211	23,145
Other assets					
Non-banking assets		-	-	-	-
Total assets		48,040,613	5,764,873,548	63,841,426	7,022,556,803
LIABILITIES AND CAPITAL					
LIABILITIES					
Borrowing	6	48,040,613	5,764,873,548	63,841,426	7,022,556,803
Deposits and other accounts		-	-	-	-
Other Liabilities		-	-	-	-
Total liabilities		48,040,613	5,764,873,548	63,841,426	7,022,556,803
Capital/Shareholders' equity					
Paid up capital		-	-	-	-
Foreign currency translation difference		-	-	-	-
Surplus in profit and loss account/retained earning		-	-	-	-
Total shareholders' equity		-	-	-	-
Total liabilities and shareholders' equity		48,040,613	5,764,873,548	63,841,426	7,022,556,803
OFF-BALANCE SHEET EXPOSURES					
Contingent Liabilities					
Acceptances and endorsements		-	-	-	-
Letters of guarantee		-	-	-	-
Irrevocable letters of credit		-	-	-	-
Bills for collection		-	-	-	-
Other Contingent Liabilities		-	-	-	-
Total off-balance sheet items including contingent liabilities		-	-	-	-

Offshore Banking Unit
Profit & loss account
for the year ended 31 December 2024

ANNEXURE - P.2

	Notes	2024		2023	
		USD	Taka	USD	Taka
Operating Income					
Interest income	7	4,681,744	561,809,315	12,939,898	1,423,388,795
Interest paid on deposits and borrowing	8	(2,298,593)	(275,831,160)	(8,419,901)	(926,189,110)
Net interest income		2,383,151	285,978,155	4,519,997	497,199,685
Commission, exchange and brokerage	9	3,258,234	390,988,046	16,652,900	1,831,819,023
Other operating income	10	-	-	-	-
Total operating income (A)		5,641,385	676,966,201	21,172,897	2,329,018,708
Operating expenses					
Salaries and allowances	11	50,862	6,103,430	53,374	5,871,154
Postage, stamp, telecommunication etc.	12	449	53,800	517	56,800
Stationery, printing, advertisements. etc.	13	804	96,500	895	98,500
Auditors' fees		-	-	-	-
Depreciation of Bank's assets	14	193	23,145	62	6,815
Other expenses	15	1,629,117	195,494,040	11,079,036	1,218,693,978
Total operating expenses(B)		1,681,425	201,770,915	11,133,884	1,224,727,247
Profit/(loss) before provision (A-B)=(C)		3,959,960	475,195,286	10,039,013	1,104,291,462
Specific Provision		-	-	-	-
General provision		-	-	-	-
Provision for off-balance sheet exposures		-	-	-	-
Provision for diminution in value of investments		-	-	-	-
Other provisions		-	-	-	-
Total Provision (D)		-	-	-	-
Total profit before taxes (C-D)		3,959,960	475,195,286	10,039,013	1,104,291,462
Provision for income tax		-	-	-	-
Net profit/(loss) after Tax		3,959,960	475,195,286	10,039,013	1,104,291,462
Balance of profit brought forward from previous year		-	-	-	-
Surplus in profit and loss account carried forward		3,959,960	475,195,286	10,039,013	1,104,291,462

Offshore Banking Unit

Notes to the Financial Statements

for the year ended 31 December 2024

Annexure- P.3

1.1 Status of the unit:

Off-shore banking Unit ('the Unit') is a separate business unit of Agrani Bank PLC. ("the Bank") governed under the Rules and Guidelines of Bangladesh Bank. The Bank obtained the Off-shore banking unit (OBU) permission vide letter No. BL/DA/5175/87 dated 07 March 1987. The bank commenced the operation of its Off-shore Banking Unit from 23 January 2014 and its office is located at EPZ Corporate Branch, Bay-Shopping Centre, Chottagram EPZ, Chottagram.

1.2 Principal activities:

The principal activities of the units are to provide all kinds of OBU related commercial banking services to its customers through its Off-shore Banking Units in Bangladesh.

2. Significant accounting policies and basis of preparations

2.1 Basis of preparation:

The financial statements are prepared on the basis of going concern and represent the financial performance and financial position of the Off-shore Banking Unit (OBU). The financial statements of the OBU are prepared in accordance with the Bank Companies Act 1991, in particular, banking regulation and Policy Department (BRPD) Circular No. 14 Dated 25 June 2003, other Bangladesh Bank Circulars, International Financial Reporting Standards (IFRS) and other rules and regulations where necessary.

2.2 Foreign Currency:

Items included in the financial statements of the Unit are measured using the currency of the primary economic environment in which the entity operates ('the functional currency'). The Financial statements of the Unit are presented in US Dollar (USD) and Taka where USD is the functional currency and Taka is the Unit's presentation currency.

2.3 Loans and advances:

- Loans and advances are stated in the balance sheet on gross basis.
- Interest is calculated on daily product basis, but charged and accounted for quarterly basis. Interest on classified loans and advances/ investments is kept in interest suspense account as per BRPD circular no. 16 of 1998, 09 of 2001 and 10 of 2005 and recognized as income on realization. Interest is not charged on bad and loss loans and advances / investments as per guidelines of Bangladesh Bank. Records of such interest amounts are kept in separate memorandum accounts.
- Provision has been made as per BRPD circular no. 16 dated 18 November 2014, BRPD circular 14 dated 23 September 2012, BRPD Circular no. 19 dated 27 December 2012, BRPD Circular no. 16 dated 18 November 2014 and BRPD Circular no. 05 dated 29 May 2013.

2.4 Reporting period:

These financial statements cover from 01 January to 31 December and followed consistently.

2.5 Fixed assets and depreciation:

- Fixed assets are stated at cost of acquisition/ valuation.
- Depreciation is charged for the year at the following rates on reducing balance method on all fixed assets.

Category of Fixed assets	Rate
Furniture and fixtures	10%
Office equipment	20%

2.6 General:

- These financial statements are presented in BDT, which is the Bank's functional currency. Figures appearing in these financial statements have been rounded off to the nearest BDT.
- Assets and liabilities & income and expenses have been converted into BDT currency @ US\$1 = BDT 120 for the year 2024 (which was BDT 110 for the year 2023).

Offshore Banking Unit
Notes to the Financial Statements
for the year ended 31 December 2024 and 2023

ANNEXURE P.4

Notes	2024		2023	
	USD	BDT	USD	BDT
3 Investments	-	-	-	-
Invest in Agrani Remittance House, Canada Inc.	-	-	-	-
Others	-	-	-	-
4 Loans & Advances	48,040,613	5,764,873,548	63,841,215	7,022,533,658
Loans, Import finance/Refinance etc. (Note-4.1)	48,040,613	5,764,873,548	63,841,215	7,022,533,658
Bills purchased and discounted (Note-4.2)	-	-	-	-
4.1 Loans, Import finance/Refinance etc.	48,040,613	5,764,873,548	63,841,215	7,022,533,658
Import finance/Refinance/Short Term Loans	-	-	2,846,018	313,061,976
Long Term Loans	48,040,613	5,764,873,548	60,995,197	6,709,471,682
4.2 Bills purchased and discounted	-	-	-	-
	-	-	-	-
	-	-	-	-
5 Fixed assets including premises (Net)	-	-	211	23,145
Cost Value	2,723	326,750	2,971	326,750
Furniture & Fixture	568	68,150	620	68,150
Computer	2,155	258,600	2,351	258,600
Office Equipment	-	-	-	-
Accumulated Depreciation	2,723	326,750	2,760	303,605
Furniture & Fixture	568	68,150	409	45,005
Computer	2,155	258,600	2,351	258,600
Office Equipment	-	-	-	-
6 Borrowing	48,040,613	5,764,873,548	63,841,426	7,022,556,803
Own institution/Mother Bank	48,040,613	5,764,873,548	63,841,215	7,022,533,658
Foreign Bank	-	-	-	-
Own institution (for Furniture & Fixture)	-	-	211	23,145
7 Interest income	4,681,744	561,809,315	12,939,898	1,423,388,795
Interest on Loan, Import & Export Finance	4,681,744	561,809,315	12,939,898	1,423,388,795
Others	-	-	-	-
8 Interest paid on deposits and borrowing	2,298,593	275,831,160	8,419,901	926,189,110
Interest paid for borrowings from Foreign Bank	-	-	-	-
Interest paid for borrowings from Own Institution	2,298,593	275,831,160	8,419,901	926,189,110
Charges paid to Foreign Bank	-	-	-	-

Offshore Banking Unit
Notes to the Financial Statements
for the year ended 31 December 2024 and 2023

Notes	2024		2023	
	USD	BDT	USD	BDT
9 Commission, Exchange and brokerage	3,258,234	390,988,046	16,652,900	1,831,819,023
Exchange earnings	3,258,234	390,988,046	16,652,900	1,831,819,023
Others	-	-	-	-
10 Other operating income	-	-	-	-
Loan Processing Fee	-	-	-	-
SWIFT Charge	-	-	-	-
Service Charge on Others	-	-	-	-
11 Salaries and allowances	50,862	6,103,430	53,374	5,871,154
Basic pay	24,320	2,918,354	25,157	2,767,320
House allowance	11,498	1,379,773	11,873	1,306,044
Medical allowance	750	90,000	818	90,000
Education allowance	221	26,500	327	36,000
Bonus	10,855	1,302,628	12,378	1,361,530
Bank's contribution to provident fund	-	-	-	-
Special Benefit Allowance	1,218	146,175	639	70,260
Lunch subsidy	2,000	240,000	2,182	240,000
12 Postage, stamp, telecommunication etc.	449	53,800	517	56,800
Postages	171	20,500	214	23,500
Telephone Charges	188	22,500	205	22,500
Others	90	10,800	98	10,800
13 Stationery, printing, advertisements. etc.	804	96,500	895	98,500
Security Stationery	42	5,000	45	5,000
Printing Stationary	383	46,000	427	47,000
Paper & Table Stationary	379	45,500	423	46,500
Other	-	-	-	-
14 Depreciation of Bank's assets	193	23,145	62	6,815
Furniture & Fixture	193	23,145	62	6,815
Computer	-	-	-	-
Office Equipment	-	-	-	-
15 Other Expenses	1,629,117	195,494,040	11,079,036	1,218,693,978
Exchange loss	-	-	254,651	28,011,613
Other (Exchange gain share with DBO)	1,629,117	195,494,040	10,824,385	1,190,682,365

Agrani Equity & Investment Limited



Auditor's Report & Audited Financial Statements

For the year ended
31 December 2024

Independent Auditor's Report to the Shareholders of

Agrani Equity & Investment Limited

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of “Agrani Equity & Investment Limited” which comprise the statement of financial position as at December 31, 2024, and the statement of comprehensive income, statement of change in equity and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Company as at December 31, 2024, and its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRS), The Companies Act 1994, The Securities and Exchange Rules 2020 and other applicable laws and regulations.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Company in accordance with the International Ethics Standard Board for Accountants' Code of Ethics for Professional Accountants (IESBA code) together with the ethical requirements that are relevant to our audit of the financial statements in Bangladesh, and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and informing our opinion thereon, and we do not provide separate opinion on these matters. For each matter below, our description of how our audit addressed matter is procedures in the context.

1. Revenue Recognition	
Key audit matters	How the matters were addressed in our audit
<p>The Company reported total revenue of BDT 557,850,137. Revenue is measured from real transaction of fees & commission, capital gain on investment in share, income from margin loan, dividend income, and other operational income.</p> <p>There is also a risk that revenue might not have been properly shown adopting unfair means in order to reflect the achievement of performance target by the management.</p>	<p>We Have tested the design and operating effectiveness of key controls focusing on the following:</p> <ul style="list-style-type: none"> • Segregation of duties in invoice creation and modification. • Verify and calculate interest income based on daily margin loan balance; • Verify the authentication of documents; • Timing of revenue recognition; <p>Our substantive procedures in relation to the revenue recognition comprises the following:</p> <ul style="list-style-type: none"> • Obtaining supporting documentation for transactions recorded for fees and commission such as appointment letter, physical verification of invoices , bank statement, accounts receivable and credit notes issued after the year end date to determine whether revenue was recognized in the correct period; • Verified the margin client's portfolio, ledger and loan from the software generated data.

Independent Auditor's Report to the Shareholders of
Agrani Equity & Investment Limited

	<ul style="list-style-type: none"> • Verify the authorization of sales order and approval from the management to sales of share and recognition as capital gain on investment in share. • Obtained and verified supporting documents to confirm dividend income such as declaration of dividend, bank statement and receivable ledger, AIT against dividend and portfolio statement. • Critically assessing manual journals posted to revenue to identify unusual or irregular items; and. • Finally assessed the appropriateness and presentation of disclosures against relevant accounting standards.
2. Investment in shares and securities	
<p>At year end the company report total investment in share & securities and Bonds of Taka 7,076,815,940 & Taka 1,000,067,500 respectively.</p> <p>There is also a risk that the amount of investment in share & securities might not have been properly shown due to application of wrong recognition criteria or any other undue influence.</p>	<p>We have tested the design and operating effectiveness of key controls focusing on the following:</p> <ul style="list-style-type: none"> • Segregation of duties in investment creation and modification; • Verify & calculate interest receivable; • Verify the authentication of documents; <p>Our substantive procedures in relation to the investment in share & securities comprises the following:</p> <ul style="list-style-type: none"> • Obtained supporting documents for make encash & purchase of share & securities such as approval of management; • Verification of approval limit of the management; • Confirmed the encash of investment by verification & obtained bank statements; • Critically assessing manual journal posted to investment in shares & Securities to identify unusual or irregular items; and presentation disclosures against relevant accounting standards.
3. Margin Loan	
<p>At the year end the company report total margin loan of Taka 2,364,868,325.</p> <p>There is also a risk that Agrani Equity & Investment Limited issues margin loans to customers for securities transactions, using their investments as collateral. Additionally, the loan amount and interest may not always be correctly reflected.</p>	<p>We have tested the design and operating effectiveness of key controls focusing on the following:</p> <ul style="list-style-type: none"> • Reviewed the valuation process for securities pledged as collateral. • Evaluated the suitability of Agrani Equity & Investment Limited's methodology for calculating expected credit losses (ECL) on margin loans. • Evaluated Agrani Equity & Investment Limited's monitoring controls over loan-to-value (LTV) ratios and margin call policies.

Independent Auditor's Report to the Shareholders of Agrani Equity & Investment Limited

	<ul style="list-style-type: none"> • Verified compliance with regulatory capital and risk management guidelines related to margin loan. • Ensured adherence to margin call and liquidation policies. • Examined whether margin calls were issued timely and appropriately acted upon.
4. Bank overdraft	
<p>As at December 31, 2024 Company has shown Taka 2,715,078,369 as Bank Overdraft;</p> <p>The company may face difficulties due to unfavorable movement in interest rate & monetary policy that may result in short-term and cash flow crisis.</p>	<p>We have tested the design and operating effectiveness of key controls focusing on the following:</p> <ul style="list-style-type: none"> • Obtaining an understanding of and assessing the design and operating effectiveness of controls designed to ensure the proper use of loan; • We verified sanction letter, loan schedule, bank statements to confirm the loan outstanding and found that the balance had been reported in the Financial Statements accurately; • We checked the financial expenses and classification of loan and repayment schedule on a test basis as well; • We checked the recording date of transactions and found the recording date is in line with the loan disbursement date;

Other Information

Management is responsible for the other information. The other information comprises all of the information in the Annual Report other than the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the Financial Statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information we are required to report that fact. We have nothing to report in this regard

Responsibilities of Management and Those Charged with Governance for the Financial Statements and Internal Controls

Management is responsible for the preparation and fair presentation of the financial statements in accordance with IFRSs, the Companies Act, 1994, the Securities and Exchange Rules, 1987 and other applicable laws and regulations and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

Independent Auditor's Report to the Shareholders of **Agrani Equity & Investment Limited**

Those charged with governance are responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the organization's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the Financial Statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Independent Auditor's Report to the Shareholders of **Agrani Equity & Investment Limited**

Report on Other Legal and Regulatory Requirements

In accordance with the requirements of the Companies Act 1994, the Bangladesh Securities and Exchange Commission (BSEC) regulations, and other applicable laws and regulations, we also report the following:

- a. We have obtained all the information and explanations which to be the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof;
- b. In our opinion, proper books of account as required by law have been kept by the Company so far as it appeared from our examination of those books;
- c. The statement of financial position, and the statement of profit or loss and other comprehensive income and statement of changes in equity and statement of cash flows of the company dealt with by the report are in agreement with the books of account and returns; and
- d. The expenditure incurred was for the purpose of the Company's business;

Place, Dhaka

Date: 08 April 2025

Signed for & on behalf of
PKF Aziz Halim Khair Choudhury

Chartered Accountants



Golam Fazlul Kabir FCA

ICAB Enrollment #1721

Partner

DVC: 2504081721AS947303

Agrani Equity & Investment Limited
Statement of Financial Position
As at 31 December 2024

Particulars	Notes	Amount in Taka	
		31 December 2024	31 December 2023
ASSETS			
Non-Current Assets		1,009,319,192	1,011,616,491
Property, Plant and Equipments	4	2,073,832	2,145,238
Right of Use (ROU) Assets	5	6,670,930	8,733,059
Intangible Assets	6	506,930	648,194
Investment in Bonds	7	1,000,067,500	1,000,090,000
Current Assets:		9,519,421,214	9,596,368,746
Investment in Shares & Securities	8	7,076,815,940	7,064,951,798
Margin Loan	9	2,364,868,325	2,382,816,831
Accounts Receivable	10	11,689,745	86,781,505
Advance Income Tax	11	46,143,193	37,753,980
Dividend Receivable	12	13,850,050	15,509,880
Advance, Deposit & Prepayment	13	5,049,133	2,356,146
Cash and Cash Equivalents	14	1,004,828	6,198,606
Total Assets		10,528,740,406	10,607,985,237
EQUITY AND LIABILITIES			
Shareholders' Equity:		4,926,995,341	4,911,565,428
Share Capital	15	5,000,000,000	5,000,000,000
Retained Earnings	16	(73,004,659)	(88,434,572)
Non-current Liabilities		7,027,805	8,271,959
Lease Obligation	5.1.1	7,027,805	8,271,959
Current Liabilities		5,594,717,260	5,688,147,850
Accounts Payable	17	5,589,491	20,175,272
Lease obligation (current portion)	5.1.2	-	657,284
Advance and Security Deposits	18	21,734,021	19,247,704
Bank Overdraft	19	2,715,078,369	2,913,363,738
Provision for Tax	20	62,636,098	91,038,957
Provision for Unrealised Loss	29	1,012,039,269	2,350,000,000
Provision for Margin Loan	31	1,578,668,170	59,283,691
Other Liabilities	21	198,971,842	234,381,204
TOTAL EQUITY & LIABILITIES		10,528,740,406	10,607,985,237

The accompanying notes form an integral part of the statement of financial position and are to be read in conjunction therewith.


Arundhati Mondal
 CEO


Muhammed Didarul Islam, FCA
 Director


Md. Anwarul Islam
 Chairman

Signed for and on behalf of
PKF Aziz Halim Khair Choudhury
 Chartered Accounts


Golam Fazlul Kabir FCA
 Partner

ICAB Enrollment # 1721
 DVC: 2504081721AS947303

Dhaka
 08 April 2025

Agrani Equity & Investment Limited
Statement of Comprehensive Income
For the year ended 31 December 2024

Particulars	Note	Amount in Taka	
		31 December 2024	31 December 2023
Income			
Fees & Commissions	22	14,986,677	9,388,568
Capital Gain on Investment in Share	23	46,501,138	167,790,890
Interest Income	24	378,541,709	366,261,564
Dividend Income		117,775,013	120,500,168
Other Operational Income	25	45,600	4,500
Total Income		557,850,137	663,945,690
Expenditure			
Administrative Expenses	26	23,529,898	21,383,980
Operating Expense	27	1,537,902	1,514,464
Profit From Operation		532,782,337	641,047,246
		238,249,108	218,567,674
		(216,650,275)	(200,000,000)
Net Profit/(Loss) Before Provision		294,533,229	422,479,572
Provision for Margin Loan/Unrealised Loss	29	(216,650,275)	(200,000,000)
Net Profit/(Loss) Before Tax		77,882,954	222,479,572
Provision for Income Tax	20	62,636,098	91,038,957
Net Profit After Tax		15,246,856	131,440,615
Earnings Per Share (EPS)	32	0.30	2.63

The accompanying notes form an integral part of the statement of comprehensive income and are to be read in conjunction therewith


Arundhati Mondal
 CEO


Muhammed Didarul Islam, FCA
 Director


Md. Anwarul Islam
 Chairman

Signed for and on behalf of
PKF Aziz Halim Khair Choudhury
 Chartered Accounts



Golam Fazlul Kabir FCA
 Partner

ICAB Enrollment # 1721
 DVC: 2504081721AS947303

Dhaka
 08 April 2025

Agrani Equity & Investment Limited
Statement of Changes in Equity
For the year ended 31 December 2024

Amount in Taka

Particulars	Share Capital	"Gain/(Loss) on Mktble Securities"	Retained Earnings	Total Equity
Balance as at 01 January 2024	5,000,000,000	-	(88,434,572)	4,911,565,428
Prior year Adjustment	-		-	-
Excess Provision added back			183,057	183,057
"Net Profit/(Loss) for the month ended on 31 December, 2024"	-		15,246,856	15,246,856
Balance as on 31 December 2024	5,000,000,000		(73,004,659)	4,926,995,341


Arundhati Mondal
 CEO


Muhammed Didarul Islam, FCA
 Director


Md. Anwarul Islam
 Chairman

Dhaka
 08 April 2025

Agrani Equity & Investment Limited
Statement of Cash Flows
For the year ended 31 December 2024

	Amount in Taka	
	31 December 2024	31 December 2023
Cash flows from operating activities		
Cash receipts from operating activities	632,941,897	643,083,955
Cash paid for:		
Operating and other expenses	(160,540,120)	(22,039,810)
Cash generated from operations	472,401,777	621,044,145
Finance costs	(238,249,108)	(218,567,674)
Advance income tax paid	(44,924,579)	(42,179,577)
	(283,173,687)	(260,747,251)
Net cash from /(used in) operating activities	189,228,090	360,296,894
Cash flows from investing activities:		
Acquisition of Non-current assets	(341,925)	(12,794,824)
Investment in Shares & Securities	(11,841,642)	109,422,702
Issuance of Margin Loan	17,948,506	(7,897,806)
Net cash used in investing activities	5,764,939	88,730,073
Cash flows from financing activities:		
Lease Obligation	(1,901,438)	8,929,243
Received/(payments) of Bank Overdraft	(198,285,369)	(485,967,725)
Net cash used in financial activities	(200,186,807)	(477,038,482)
Increase/(Decrease) in cash flows	(5,193,778)	(28,011,516)
Cash and bank balances beginning of the year	6,198,606	34,210,122
Cash and bank balances ending of the year	1,004,828	6,198,606


Arundhati Mondal
 CEO


Muhammed Didarul Islam, FCA
 Director


Md. Anwarul Islam
 Chairman

Dhaka
 08 April 2025

Agrani Equity & Investment Limited
Statement of Liquidity
As at 31 December 2024

Particular	Amount in BDT					
	Upto 1 month	1-3 months	3-12 months	1-5 years	More than 5 years	Total
Assets:						
Cash in Hand	-	-	-	-	-	-
Balance with other Banks and Financial Institutions	1,004,828	-	-	-	-	1,004,828
Money at Call and Short Notice	-	-	-	-	-	-
Investments	7,066,815,940	-	-	1,000,067,500	10,000,000	8,076,883,440
Loans and Advances	2,147,742,767	-	-	-	217,125,558	2,364,868,325
Fixed Assets Including Land, Furniture and Fixtures	-	-	-	-	2,580,762	2,580,762
Other Assets	69,553,001	13,850,050	-	-	-	83,403,051
Non-Banking Assets	-	-	-	-	-	-
Total Assets	9,285,116,536	13,850,050	-	1,000,067,500	229,706,320	10,528,740,406
Liabilities:						
Borrowing from Banks	-	-	2,715,078,369	-	-	2,715,078,369
Deposits and other Accounts	22,111,757	-	-	-	-	22,111,757
Provision and other Liabilities	21,893,698	-	62,636,098	7,074,603	2,772,950,540	2,864,554,939
Total Liabilities	44,005,455	-	2,777,714,467	7,074,603	2,772,950,540	5,601,745,065
Net Liquidity Gap	9,241,111,081	13,850,050	(2,777,714,467)	992,992,897	(2,543,244,220)	4,926,995,341


Arundhati Mondal
 CEO


Muhammed Didarul Islam, FCA
 Director


Md. Anwarul Islam
 Chairman

Independent Auditor's
Report with
Financial Statements of

Agrani SME Financing Company Limited
For the year ended 31 December 2024

Agrani SME Financing Company Limited

For the year ended 31st December, 2024

Independent Auditor's Report

To the shareholders of Agrani SME Financing Company Limited

Report on the audit of the Financial Statements

Opinion

We have audited the financial statements of Agrani SME Financing Company Limited ("the Company"), which comprise the Balance Sheet as at 31 December 2024 and the profit or loss account, statement of changes in equity and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements of the company give a true and fair view of the financial position of the Company as at 31 December 2024 and of its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs) as explained in note 2 and comply with the Finance Company Act 2023, the rules and regulations issued by Bangladesh Bank, the Companies Act 1994 and other applicable laws and regulations.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Group and the Bank in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) and the guidelines issued by Bangladesh Bank, and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code and the Institute of Chartered Accountants of Bangladesh (ICAB) Bye Laws. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of the most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole and in forming our opinion thereon, we do not provide a separate opinion on these matters. For the matter stated below, our description of how our audit addressed the matter is provided in that context.

We have fulfilled the responsibilities described in the Auditor's responsibilities for the audit of the Financial Statements section of our report, including in relation to these matters.

Accordingly, our audit included the performance of procedures designed to respond to our assessment of the risks of material misstatement of the financial statements. The results of our audit procedures, including the procedures performed to address the matter below, provide the basis of our audit opinion on the accompanying financial statements.

Agrani SME Financing Company Limited
For the year ended 31st December, 2024

Key Audit Matters	Our response to the risk
1. Measurement of provision for Loans & Advances	
<p>The process for estimating the provision for loans and advances portfolio associated with credit risk is significant and complex.</p> <p>The identification of and provisioning for non-performing assets is done in accordance with DFIM Circular No- 04 Master Circular: Loan/Lease Classification and Provisioning, dated 26 July 2021 and its subsequent amendments issued by Bangladesh Bank.</p> <p>At year end the Company reported total gross loans and advances of</p> <p>BDT 3,301,698,973 (2023: BDT 3,295,890,495) and provision for loans and advances of BDT 52,750,658 (2023: BDT 27,810,000).</p> <p>Provision for loans and advances is a key audit matter due to the level of regulatory and other stakeholders' focus as well as the judgments and estimates involved in determining the amount of provision.</p> <p>Significant judgments and estimates, related to the provision for loans and advances that have a high degree of estimation uncertainty with a potential range of reasonable outcomes which could give rise to material misstatement are:</p> <ul style="list-style-type: none"> • The provision for identified non-performing leases, loans, and advances is impacted by classification of non-performing leases, loans, and advances, value of eligible collateral securities etc. • The company is also required to apply its subjective judgment to determine the identification and provision required against non-performing leases, loans, and advances considering various quantitative as well as qualitative factors. • Measurement for additional provision beyond the minimum regulatory prescribed is primarily dependent upon judgments and key assumptions relating to the probable financial position of default borrowers on a forward-looking basis reflecting a range of future economic conditions. • Adequacy of provision and timing of recognition of loss events in accordance with criteria set out in DFIM Circular No 04 dated 26 July 2021 and its subsequent amendments. 	<p>Our procedures, in relation to the key audit matter described, included among others:</p> <ul style="list-style-type: none"> • Reviewed the Company's practice with respect to the measurement and provision for loans and advances for compliance with the relevant prudential norms issued by the Bangladesh Bank. • tested the design, implementation, and operating effectiveness of key controls related to the following: <ul style="list-style-type: none"> a. Control over quarterly Classification of Loans (CL); b. Identification of classification, including early warning and default warning indicators; and c. Credit monitoring and provisioning process. • Assessed the methodologies on which the basis for provision amount is worked out and tested the completeness and accuracy of the underlying information/inputs; • Assessed on a sample of performing leases, loans, and advances whether there was a need to classify such performing leases, loans, and advances as non-performing leases, loans, and advances based on subjective judgment considering various quantitative as well as qualitative factors; • Recalculated the provision amount of leases, loans, and advances, and checked loan classification in line with the Bangladesh Bank Guidelines and compared the amount of loan provision and loan classification disclosed in the financial statements and with the quick summary report issued by Bangladesh Bank.
See Notes No: 5, 11.3, 32.1 to the financial statements	

Agrani SME Financing Company Limited
For the year ended 31st December, 2024

Key Audit Matters	Our response to the risk
2. Revenue Recognition	
<p>For the year ended, the Company reported total operating income of BDT 356,534,227, which primarily comprises revenue from loan investments, CIB processing fees, and other operational sources.</p> <p>Revenue recognition has been identified as a key audit matter due to its significance to the financial statements and the inherent risk of material misstatement, whether due to fraud or error.</p>	<p>We have tested the design and operating effectiveness of key controls focusing on the following.</p> <ul style="list-style-type: none"> • Segregation of duties in deposit slip creation and modification; • Verify and calculate interest income based on daily loan balance; • Verify the authentication of documents; • Timing of revenue recognition. <p>Our substantive procedures in relation to revenue recognition comprise the following:</p> <ul style="list-style-type: none"> • Obtaining supporting documentation for transactions recorded for fees & commission such as sanction letters, physical verification of deposit slips, bank statement after the year end date to determine whether revenue was recognized in the correct period; • Verified the margin client's portfolio, ledger and calculation of interest considering daily margin loan from the software generated data. • Critically assessing manual journals posted to revenue to identify unusual or irregular items, and • Finally assessed the appropriateness and presentation of disclosures against relevant accounting standards.
See Notes No: 19, 21 & Annex-3 & 4 to the financial statements	

Key Audit Matters	Our response to the risk
3. IT systems and controls	
<p>The IT infrastructure is critical for the smooth functioning of the Companies' business operations as well as for timely and accurate financial accounting and reporting.</p> <p>Our audit procedures have a focus on IT systems and controls (with specific focus on primarily included user access management and changes to the IT environment) due to the pervasive nature and complexity of the IT environment, the large volume of transactions processed in numerous locations and the reliance on automated and IT-dependent manual controls. These are key to ensuring IT-dependent and application-based controls are operating effectively.</p> <p>Core Banking Solution (CBS) [called Infinity 365 Version- i365+2.0] is primarily relevant for financial reporting. Due to the pervasive nature and complexity of the IT environment, we have ascertained Key Information technology ("IT") systems and controls used for CBS as a key audit matter.</p>	<p>We involved our internal IT specialists to obtain an understanding of the Company's IT-related control environment and key changes during the audit period that may be relevant to the audit.</p> <p>For the key IT systems pertaining to CBS used to prepare accounting and financial information, our areas of audit focus included access security (including controls over privileged access), program change controls, database management and network operations. In particular, the internal IT specialists:</p> <ul style="list-style-type: none"> • Tested the design, implementation, and operating effectiveness of the company's General IT controls over CBS. This included the evaluation of the company's controls including segregation of duties and access rights being provisioned/modified based on duly approved requests, access for exit cases being revoked in a timely manner during the year; • Tested key automated and manual business cycle controls and logics for system-generated reports relevant to the audit including testing of compensating controls or alternate procedures to assess whether any unaddressed IT risks can materially impact the financial statements.

Agrani SME Financing Company Limited

For the year ended 31st December, 2024

Other Information

Management is responsible for the other information. The other information comprises all the information in the Annual Report other than the financial statements and our auditors' report thereon. The Annual Report is expected to be made available to us after the date of this auditor's report.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained in the audit or otherwise appears to be materially misstated.

If, based on the work we have performed, on the other information obtained prior to the date of this audit report, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report on in this regard.

Responsibilities of Management and Those Charged with Governance for the Financial Statements and Internal Controls

Management is responsible for the preparation and fair presentation of the financial statements of the Company in accordance with IFRSs as explained in note 2, and for such internal control as management determines is necessary to enable the preparation of the financial statements that are free from material misstatement, whether due to fraud or error. The Finance Company Act, 2023 and the Bangladesh Bank Regulations require the Management to ensure effective internal audit, internal control and risk management functions of the Company. The Management is also required to make a self-assessment on the effectiveness of anti-fraud internal controls and report to Bangladesh Bank on instances of fraud and forgeries.

In preparing the financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken based on these financial statements.

As part of an audit in accordance with IASs, we exercise professional judgement and maintain professional skepticism throughout the audit. We are also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based

Agrani SME Financing Company Limited

For the year ended 31st December, 2024

on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statement or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to date in our auditor's report. However, future events or conditions may cause the company to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Report on other Legal and Regulatory Requirements

In accordance with the Companies Act 1994, the Finance Company Act 2023 and the rules and regulations issued by Bangladesh Bank, we also report the following:

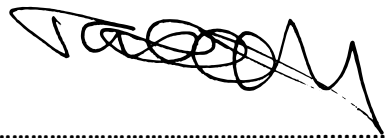
- i. We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- ii. In our opinion, proper books of accounts as required by law have been kept by the Company so far as it appeared from our examination of those books;
- iii. the Company's balance sheet and profit and loss account together with the annexed notes dealt with by the report are in agreement with the books of account and returns;
- iv. the expenditures incurred and payments were made for the purpose of the Company's business for the year;
- v. the financial statements of the Company have been drawn up in conformity with the Finance Company Act, 2023 and in accordance with the accounting rules and regulations which were issued by Bangladesh Bank to the extent applicable to the Company,
- vi. adequate provisions have been made for loans, advances, leases, investment and other assets which are in our opinion, doubtful of recovery and Bangladesh Bank's instructions in this regard have been followed properly;
- vii. the financial statements of the Company conform to the prescribed standards set in the accounting regulations which were issued by Bangladesh Bank after consultation with the professional accounting bodies of Bangladesh;
- viii. the records and statements which were submitted by the branches have been properly maintained and recorded in the financial statements;
- ix. statements sent to Bangladesh Bank have been checked on sample basis and no inaccuracy has come to our attention;
- x. taxes and duties collected and deposited in the government treasury by the Company as per Government instructions were found satisfactory based on test checking;
- xi. nothing has come to our attention that the Company has adopted any unethical means i.e. 'Window dressing' to inflate the profit and mismatch between the maturity of assets and liabilities;
- xii. proper measures have been taken to eliminate the irregularities mentioned in the inspection report of Bangladesh Bank and the instructions which were issued by Bangladesh Bank and other regulatory authorities have been complied properly as disclosed to us by management;

Agrani SME Financing Company Limited
For the year ended 31st December, 2024

- xiii. based on our work as mentioned above under the auditor's responsibility section, the internal control and the compliance of the Company is satisfactory, and effective measures have been taken to prevent possible material fraud, forgery and internal policies are being followed appropriately;
- xiv. the company has complied with relevant laws pertaining to capital, reserve and net worth, cash and liquid assets and procedure for sanctioning and disbursing loans/leases found satisfactory;
- xv. we have reviewed over 80% of the risk-weighted assets of the Company and we have spent around 1350 person hours for the audit of the books and accounts of the Company;
- xvi. the Company has complied with relevant instructions which were issued by Bangladesh Bank relevant to classification, provisioning and calculation of interest suspense account;
- xvii. the Company has complied with the Section 33 of the Finance Company Act 2023 in preparing these financial statements; and
- xviii. all other issues which in our opinion are important for the stakeholders of the Company have been adequately disclosed in the audit report.

Firm Name : Hussain Farhad & Co., Chartered Accountants

Registration No : FRC Enlistment Number: CAF-001-125



Signature of the auditor :

Name of the auditor : A.K.M Fazlul Haque FCA, Partner/Enrollment No.: 1090

DVC No. : 2504291090AS733858

Place : Dhaka

Dated : 29 APR 2025

Agrani SME Financing Company Limited

Balance Sheet

As at 31 December 2024

		Amount in BDT	
		As at 31-Dec-24	As at 31-Dec-23
PROPERTY AND ASSETS:			
Cash and Cash Equivalents:			
Cash	3	38,683,460	41,155,052
In hand		1,906,558	3,063,952
Balance with Bangladesh Bank and its agent bank		1,226,159	1,732,243
Balance with other Banks and Financial Institutions	4	680,399	1,331,709
Money at Call and Short Notice		36,776,902	38,091,100
Investments		-	-
Loans and Advances:		3,301,698,973	3,295,890,495
Loans, cash credit and overdrafts etc.	5	3,301,698,973	3,295,890,495
Fixed Assets including Premises, Furniture and Fixtures	8	18,002,903	21,581,611
Other Assets:	9	314,848,200	231,370,681
Non-financial Institution Assets		-	-
Total Assets		3,673,233,536	3,589,997,839
LIABILITIES & CAPITAL:			
Liabilities:			
Borrowings from other Banks, Financial Institutions and agents	10	1,388,182,092	1,516,904,663
Deposit and Other Accounts:		-	-
Other Liabilities	11	671,328,969	494,304,198
Total Liabilities		2,059,511,061	2,011,208,861
Shareholders' Equity /Capital:			
Share Capital	12.2	1,000,000,000	1,000,000,000
Statutory Reserve	13	132,780,619	119,793,920
General Reserve	14	67,717,963	54,731,264
Other Reserves	15	6,493,350	-
Retained Earnings	16	406,730,543	404,263,794
Total Shareholders' Equity		1,613,722,475	1,578,788,978
Total Liabilities and Shareholders' Equity		3,673,233,536	3,589,997,839
Off Balance Sheet Items:			
Contingent liabilities		-	-
Letters of guarantee		-	-
Irrevocable letters of credit		-	-
Indemnity bond		-	-
Other commitments		-	-
Undisbursed contracted loans		-	-
Total Off-Balance Sheet Items		-	-
Net Asset Value Per Share		161.37	157.88

The Annexed notes (1 to 34) form an integral part of these financial statements.


Head of Accounts


Chief Financial Officer


Chief Executive
Officer (CEO)


Director


Director


Chairman

Place, Dhaka
Date: 29 APR 2025
DVC: 2504291090AS733858


A.K.M Fazlul Haque FCA
Partner, Enrollment Number: 1090
Hussain Farhad & Co., Chartered Accountants
FRC Enlistment Registration No.: CAF-001-125

Agrani SME Financing Company Limited
Profit and Loss Account
For the year ended 31 December 2024

Amount in BDT

		Year Ended 31-Dec-2024	Year Ended 31-Dec-2023
Operating Income:		342,252,498	278,820,367
Interest income	19	455,446,930	396,016,199
Interest paid on deposits, borrowings etc.	20	(113,194,432)	(117,195,832)
Net Interest Income:		342,252,498	278,820,367
Other operating income		14,281,729	21,864,001
Total Operating Income (A)	21	356,534,227	300,684,368
Operating Expenses:			
Salaries and allowances	22	106,826,406	107,414,894
Directors fees and allowances	23	330,000	264,000
Rent, taxes, insurance, electricity etc.	24	7,071,934	5,954,830
Legal expenses	25	137,873	175,596
Postage, stamp, telecommunication etc.	26	540,406	533,675
Stationery, printing, advertisement etc.	27	1,736,419	2,210,468
Chief Executive Officer's salary and allowances	28	905,000	1,872,904
Auditors' fees	29	353,500	410,000
Depreciation and Repair of Company's assets	30	6,305,441	5,674,995
Other expenses	31	8,348,723	8,695,931
Total Operating Expenses (B)		132,555,702	133,207,293
Profit/(Loss) before Amortization, Provision & Tax (C)=(A-B)		223,978,525	167,477,075
Provision for loans and advances	32.1	52,750,658	27,810,000
Provision for incentive bonus	32.2	22,200,000	18,500,000
Provision for other assets	32.3	-	-
Total Provision (D)	32	74,950,658	46,310,000
Net Profit/(Loss) Before Tax (E)= (C-D)		149,027,867	121,167,075
Provision for Tax :	33	84,094,370	62,292,015
Current tax	33.1	84,362,937	62,386,432
Deferred tax	33.2	(268,567)	(94,417)
Net profit/(loss) after tax		64,933,497	58,875,060
Less: Appropriations		32,466,749	11,775,012
Transferred to statutory reserve	13	12,986,699	11,775,012
Transferred to general reserve	14	12,986,699	-
Transferred to other reserves	15	6,493,350	-
Retained Surplus		32,466,749	47,100,048
Earnings Per Share (EPS)	18	6.49	5.89

The Annexed notes (1 to 34) form an integral part of these financial statements.

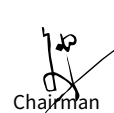

Head of Accounts


Chief Financial Officer


Chief Executive Officer (CEO)


Director


Director


Chairman

Place, Dhaka
Date: 29 APR 2025
DVC: 2504291090AS733858


A.K.M Fazlul Haque FCA
Partner, Enrollment Number: 1090
Hussain Farhad & Co., Chartered Accountants
FRC Enlistment Registration No.: CAF-001-125

Agrani SME Financing Company Limited
Statement of Changes in Equity
For the year ended 31 December 2024

Particulars	Paid up Capital	"Revaluation Reserve on Government Securities"	Statutory Reserve	General Reserve	Other Reserves	Retained Earnings	Total
Opening Balance as at 01 January 2024	1,000,000,000	-	119,793,920	54,731,264	-	404,263,794	1,578,788,978
Prior Year Adjustments	-	-	-	-	-	-	-
Adjustment of advance tax	-	-	-	-	-	-	-
Restated balance	1,000,000,000	-	119,793,920	54,731,264	-	404,263,794	1,578,788,978
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-	-
Bonus share issue	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	(30,000,000)	(30,000,000)
Issue right share	-	-	-	-	-	-	-
Net profit for the year ended 31 December 2024	-	-	-	-	-	64,933,497	64,933,497
Statutory reserve	-	-	12,986,699	-	-	(12,986,699)	-
General reserve	-	-	-	12,986,699	-	(12,986,699)	-
Other Reserves	-	-	-	-	6,493,350	(6,493,350)	-
otal Balance as at 31 December 2024	1,000,000,000	-	132,780,619	67,717,963	6,493,350	406,730,543	1,613,722,475
Total Balance as at 31 December 2023	1,000,000,000	-	119,793,920	54,731,264	-	404,263,794	1,578,788,978

Amount in BDT


Head of Accounts


Chief Financial Officer


Chief Executive Officer (CEO)


Director


Chairman

Place, Dhaka
Date: 29 APR 2025

Agrani SME Financing Company Limited
Statement of Cash Flows
For the year ended 31 December 2024

	Amount in BDT	
	2024	2023
A. Cash flows from operating activities		
Interest receipts in cash	442,268,421	397,720,886
Interest payments	(113,189,929)	(115,338,986)
Cash payment to employees	(122,026,101)	(123,462,595)
Cash receipts from other activities	5,830,227	5,246,221
Receipts from other operating activities	-	-
Payments for other operating activities	(20,026,971)	(19,773,505)
Income Tax Paid	(83,176,051)	(59,939,388)
Operating profit /(loss) before changing operating assets and liabilities	109,679,596	84,452,633
(Increase) / decrease in operating assets	(1,042,000,000)	(961,550,000)
Loan to customers	(1,042,000,000)	(961,550,000)
Increase/(decrease) in operating liabilities	1,089,079,341	1,262,533,985
Deposit from customers	-	-
Other liabilities	(434,224)	1,257,996
Loan recovered from customers	1,089,513,565	1,261,275,989
Net cash from operating activities (A)	156,758,937	385,436,618
B. Cash flows from investing activities		
Other Assets	91,664	141,531
Sales/(Purchase) of properties, plant & equipments	(599,622)	(918,129)
Net cash from investing activities (B)	(507,958)	(776,598)
C. Cash flows from financing activities		
Receipt/(payment) of long term borrowings	-	-
Receipt/(payment) from other borrowings	(128,722,571)	(361,249,692)
Cash dividend paid	(30,000,000)	(30,000,000)
Net cash from financing activities (C)	(158,722,571)	(391,249,692)
Net increase in cash and cash equivalents (A+B+C)	(2,471,592)	(6,589,672)
Cash and cash equivalents at the beginning of the year	41,155,052	47,744,724
Cash and cash equivalents at the end of the year	38,683,460	41,155,052

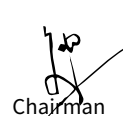

Head of Accounts


Chief Financial Officer


Chief Executive
Officer (CEO)


Director


Director


Chairman

Place, Dhaka
Date: 29 APR 2025

Agrani SME Financing Company Limited
Liquidity Statement
As at 31 December 2024

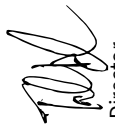
Particulars	Amount in BDT				
	Not more than 1 month term	1-3 months term	3-12 months term	1-5 years term	Above 5 years term
Assets					
Cash in hand (including balance with Bangladesh Bank)	1,906,558	-	-	-	-
Balance with other banks and financial institutions	36,776,902	-	-	-	-
Money at call and short notice	-	-	-	-	-
Investments	-	-	-	-	-
Loans, advances and leases	121,128,203	242,256,406	1,090,153,827	1,848,160,537	-
Fixed assets	-	-	-	-	18,002,903
Other assets	-	34,579	313,118,717	-	1,694,904
Total assets	159,811,663	242,290,985	1,403,272,544	1,848,160,537	3,673,233,536
Liabilities					
Borrowing from other banks and financial institutions	-	-	1,388,182,092	-	-
Deposits and other accounts	-	-	-	-	-
Provision and other liabilities	-	2,735,914	80,747,516	331,705,248	256,140,291
Total liabilities	-	2,735,914	1,468,929,608	331,705,248	2,059,511,061
Net Liquidity Gap 2024	159,811,663	239,555,071	(65,657,064)	1,516,455,289	1,613,722,475
Net Liquidity Gap 2023	151,280,395	220,110,733	(337,067,062)	1,724,041,952	1,578,788,978

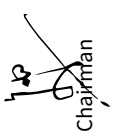

Head of Accounts


Chief Financial Officer


Chief Executive Officer (CEO)


Director


Director


Chairman

Auditor's Report &
Audited Financial
Statements

**Agrani Remittance House
SDN. BHD., Malaysia**

Agrani Remittance House Sdn. Bhd., Malaysia

For the year ended 31 December, 2024

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF AGRANI REMITTANCE HOUSE SDN. BHD.

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of AGRANI REMITTANCE HOUSE SDN. BHD., which comprise the statement of financial position as at 31 December 2024, and the statement of comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, and notes to the financial statements, including a material accounting Policy information as set out on pages 14 to 46.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of the Company as at 31 December 2024, and of its financial performance and its cash flows for the financial year then ended in accordance with Malaysian Financial Reporting Standards, International Financial Reporting Standards and the requirements of the Companies Act 2016 in Malaysia

Basis for Opinion

We conducted our audit in accordance with approved standards on auditing in Malaysia and International Standards on Auditing. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion

Independence and Other Ethical Responsibilities

We are independent of the Company in accordance with the By-Laws (on Professional Ethics, Conduct and Practice) of the Malaysian Institute of Accountants ('By-Laws') and the International Ethics Standards Board for Accountants' International Code of Ethics for Professional Accountants (including International Independence Standards) ('IESBA Code'), and we have fulfilled our other ethical responsibilities in accordance with the By-Laws and the IESBA Code.

Key Audit Matter

Key Audit matters are those matters that, in our professional judgement, were of most significance in our audit of the financial statements of the company for the current year. These matters were addressed in the context of our audit of the financial statements of the company as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters

Information Other than the Financial Statements and Auditors' Report Thereon

The directors of the Company are responsible for the other information. The other information comprises the Directors' Report but does not include the financial statements of the Company and our auditors' report thereon.

Our opinion on the financial statements of the Company does not cover the Directors' Report and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements of the Company, our responsibility is to read the Directors' Report and, in doing so, consider whether the Directors' Report is materially inconsistent with the financial statements of the Company or our knowledge obtained in the audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of the Directors' Report, we are required to report that fact. We have nothing to report in this regard.

Agrani Remittance House Sdn. Bhd., Malaysia

For the year ended 31 December, 2024

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF AGRANI REMITTANCE HOUSE SDN. BHD.

Responsibilities of the Directors for the Financial Statements

The directors of the Company are responsible for the preparation of financial statements of the Company that give a true and fair view in accordance with Malaysian Financial Reporting Standards, International Financial Reporting Standards and the requirements of the Companies Act 2016 in Malaysia. The directors are also responsible for such internal control as the directors determine is necessary to enable the preparation of financial statements of the Company that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements of the Company, the directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the directors either intend to liquidate the Company or to cease operations, or have no realistic alternative but to do so.

Auditors' Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements of the Company as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with approved standards on auditing in Malaysia and International Standards on Auditing will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with approved standards on auditing in Malaysia and International Standards on Auditing, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- ◆ Identify and assess the risks of material misstatement of the financial statements of the Company, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- ◆ Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- ◆ Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the directors.

Agrani Remittance House Sdn. Bhd., Malaysia

For the year ended 31 December, 2024

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF AGRANI REMITTANCE HOUSE SDN. BHD.

Auditors' Responsibilities for the Audit of the Financial Statements (Cont'd)

- Conclude on the appropriateness of the directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the financial statements of the Company or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements of the Company, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

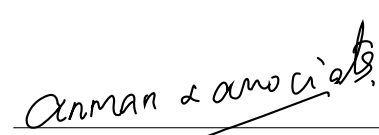
We communicate with the directors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide the directors with a statement that we have complied with relevant ethical requirements regarding independence and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence and where applicable actions taken to eliminate its safeguards applied

From the matters communicated with the directors we determine those matters that were of most significance in the audit of the financial statements of the company for the current year and are therefore the key audit matters. We describe this matters in our auditors report unless law or regulation precludes public disclosure the matter or when extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Other Matters

This report is made solely to the numbers of the company as a body, in accordance with Section 266 of the companies Act 2016 in Malaysia and for no other purpose. We do not assume responsibility to any other person for the content of this report.



AHAMAD NAINA MYDIN & ASSOCIATES
[No. AF: 0938]
Chartered Accountants

Kuala Lumpur
Dated: 19 Mar 2025



PALANIVELOO A/L MURUGIAH
[Approval Number: 01503/07/2025 J]
Chartered Accountant

Agrani Remittance House Sdn. Bhd., Malaysia
Statement of Financial Position
As at 31 December 2024

		2024	2023
		RM	RM
NON-CURRENT ASSETS			
Property, plant and equipment	5	451,912	508,581
Right-of-use assets	6	718,699	938,232
		1,170,611	1,446,813
CURRENT ASSETS			
Trade receivables	7	285,525	350,221
Other receivables, deposits and prepayments	8	312,990	295,190
Tax recoverable		205,772	190,830
Fixed deposits	9	3,231,767	3,175,069
Cash and bank balances	10	1,052,987	1,573,655
		5,089,041	5,584,965
CURRENT LIABILITIES			
Trade payables	11	1,487,991	613,711
Other payables and accruals	12	39,729	47,421
Amount due to a holding company	13	395,759	2,412,877
Lease payables	14	426,384	437,105
		2,349,863	3,511,114
NET CURRENT ASSETS		2,739,178	2,073,851
		3,909,789	3,520,664
FINANCED BY:			
CAPITAL AND RESERVES			
Share capital	15	3,000,000	3,000,000
Accumulated profits / (losses)		606,221	5,831
SHAREHOLDERS' EQUITY		3,606,221	3,005,831
NON-CURRENT LIABILITY			
Lease Payables	14	292,315	501,127
Deferred tax liability	16	11,253	13,706
		303,568	514,833
		3,909,789	3,520,664

Agrani Remittance House Sdn. Bhd., Malaysia
Statement of Comprehensive Income
For the year ended 31 December 2024

		2 0 2 4	2 0 2 3
		RM	RM
Revenue	17	907,186	694,796
Gross profit		907,186	694,796
Other operating income		2,060,865	1,274,863
Distribution expenses		(1,590,804)	(12,575)
Administration expenses		(549,400)	(1,555,227)
Other operating expenses		(12,966)	(566,920)
Profit / (loss) from operation	19	814,881	(165,063)
Finance expenses		(58,133)	(32,436)
Profit / (loss) before taxation		756,748	(197,499)
Taxation	18	(156,358)	2,609
Profit / (loss) for the year		600,390	(194,890)

Agrani Remittance House Sdn. Bhd., Malaysia
Statement of Changes In Equity
For the year ended 31 December 2024

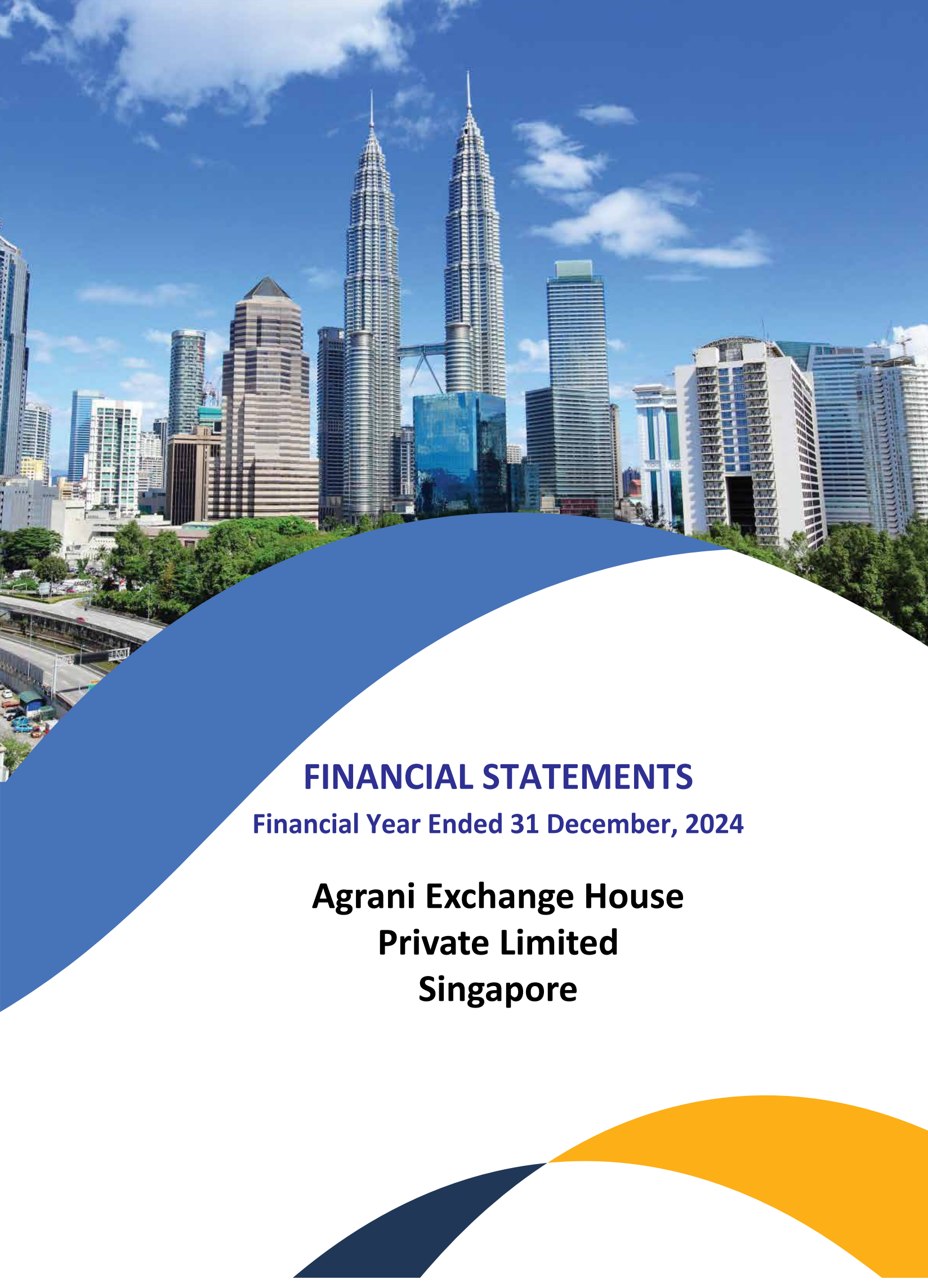
	Share capital RM	Accumulated (losses) / profits RM	Total RM
As at 1 January 2023	3,000,000	200,721	3,200,721
Profit for the year	-	(194,890)	(194,890)
As at 31 December 2023 / 1 January 2024	3,000,000	5,831	3,005,831
Loss for the year	-	600,390	600,390
As at 31 December 2024	3,000,000	606,221	3,606,221

Agrani Remittance House Sdn. Bhd., Malaysia

Cash Flow Statement

For the year ended 31 December 2024

	2 0 2 4 RM	2 0 2 3 RM
CASH FLOWS FROM OPERATING ACTIVITIES		
Profit / (loss) before taxation	756,748	(197,499)
Adjustments for:		
Depreciation of property, plant and equipment	70,298	75,240
Depreciation of right-of-use assets	430,617	437,246
Lease charges	58,133	32,436
Operating profit before working capital changes	1,315,796	347,423
Receivables	46,896	526,865
Payables	866,588	620,656
Cash generated from operations	2,229,280	1,494,944
Tax paid	(173,753)	(75,830)
Net cash generated from operating activities	2,055,527	1,419,114
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of property, plant and equipment	(13,629)	(48,329)
Net cash used in investing activities	(13,629)	(48,329)
CASH FLOWS FROM FINANCING ACTIVITY		
(Repayment to) / advance from holding company	(2,017,118)	162,567
Repayment of lease liabilities	(488,750)	(469,682)
Net cash used in financing activities	(2,505,868)	(307,115)
Net increase / (decrease) in cash and cash equivalents	(463,970)	1,063,670
Cash and cash equivalents at beginning of the year	4,748,724	3,685,054
Cash and cash equivalents at end of the year	4,284,754	4,748,724
CASH AND CASH EQUIVALENTS COMPRISE		
Cash in hand	13,747	7,435
Cash at bank	1,039,240	1,565,124
Fixed deposit	3,231,767	3,175,069
	4,284,754	4,747,628



FINANCIAL STATEMENTS

Financial Year Ended 31 December, 2024

**Agrani Exchange House
Private Limited
Singapore**

**Independent Auditor's Report To The Member Of
Agrani Exchange House Private Limited
(Incorporated In The Republic Of Singapore)**

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of Agrani Exchange House Private Limited (the "Company"), which comprise the statement of financial position as at 31 December 2024, and the statement of profit or loss and other comprehensive income, statement of changes in equity and statement of cash flows of the Company for the financial year then ended, and notes to the financial statements, including material accounting policy information.

In our opinion, the accompanying financial statements are properly drawn up in accordance with the provisions of the Companies Act 1967 (the "Act") and Financial Reporting Standards in Singapore (FRSs) so as to give a true and fair view of the financial position of the Company as at 31 December 2024 and of the financial performance, changes in equity and cash flows of the Company for the financial year ended on that date.

Basis for Opinion

We conducted our audit in accordance with Singapore Standards on Auditing (SSAs). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Company in accordance with the Accounting and Corporate Regulatory Authority (ACRA) *Code of Professional Conduct and Ethics for Public Accountants and Accounting Entities* (ACRA Code) together with the ethical requirements that are relevant to our audit of the financial statements in Singapore, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ACRA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other Information

Management is responsible for the other information. The other information comprises the Directors' Statement set out on pages 1 and 2.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of the Directors for the Financial Statements

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with the provisions of the Act and FRSs, and for devising and maintaining a system of internal accounting controls sufficient to provide a reasonable assurance that assets are safeguarded against loss from unauthorised use or disposition; and transactions are properly authorised and that they are recorded as necessary to permit the preparation of true and fair financial statements and to maintain accountability of assets.

In preparing the financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The directors' responsibilities include overseeing the Company's financial reporting process.

Auditors' Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from

material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level assurance, but is not a guarantee that an audit conducted in accordance with SSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SSAs, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements of the Company, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

Auditor's Responsibilities for the Audit of the Financial Statements (Cont'd)

We communicate with the directors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Report on Other Legal and Regulatory Requirements

In our opinion, the accounting and other records required by the Act to be kept by the Company have been properly kept in accordance with the provisions of the Act.



C. C. YANG & CO.
PUBLIC ACCOUNTANTS AND
CHARTERED ACCOUNTANTS

SINGAPORE
17 March 2025

Agrani Exchange House Private Limited, Singapore

Statement of Financial Position

As at 31 December 2024

(Expressed in Singapore Dollars)

	Note	2024 \$	2023 \$
ASSETS			
Non-Current Assets			
Property, Plant and Equipment	9	29,333	20,338
Right-of-Use Assets	10	750,035	245,644
Deferred Tax Assets	11	34,405	65,632
Total Non-Current Assets		813,773	331,614
Current Assets			
Other Receivables	12	834,554	621,739
Prepayments		3,341	1,560
Fixed Deposits	13	1,688,237	1,648,516
Cash and Bank Balances	13	1,516,846	747,565
Total Current Assets		4,042,978	3,019,380
Total Assets		\$ 4,856,751	\$ 3,350,994
EQUITY AND LIABILITIES			
Equity			
Share Capital	14	1,000,000	1,000,000
Retained Earnings		1,678,428	1,535,683
Total Equity		2,678,428	2,535,683
Non-Current Liabilities			
Lease Liabilities	15	407,873	-
Total Non-Current Liabilities		407,873	-
Current Liabilities			
Trade and Other Payables	16	1,423,817	557,450
Lease Liabilities	15	346,633	257,861
Total Current Liabilities		1,770,450	815,311
Total Liabilities		2,178,323	815,311
Total Equity and Liabilities		\$ 4,856,751	\$ 3,350,994

The accompanying notes form an integral part of these financial statements

Agrani Exchange House Private Limited, Singapore

Statement of Profit or Loss and other Comprehensive Income

For the year ended 31 December 2024

		2024 \$	2023 \$
Revenue	3	1,288,836	994,427
Other Items of Income			
Foreign Currency Gains		398,551	275,074
Other Income	4	148,941	150,477
Other Items of Expense			
Employee Benefits Expense	5	(664,773)	(658,721)
Depreciation of Property, Plant and Equipment	9	(14,199)	(21,378)
Depreciation of Right-of-Use Assets	10	(297,243)	(305,488)
Finance Costs	6	(15,875)	(26,771)
Other Expenses	7	(670,266)	(896,660)
Profit Before Tax from Continuing Operations		173,972	(489,040)
Income Tax Benefit (Expense)	5	(31,227)	75,104
Profit from Continuing Operations, Net of Tax		142,745	(413,936)
Other Comprehensive Income			
Other Comprehensive Income, Net of Tax		-	-
Total Comprehensive Income		\$ 142,745	\$ (413,936)

The accompanying notes form an integral part of these financial statements

Agrani Exchange House Private Limited, Singapore

Statement of Changes In Equity

For the year ended 31 December 2024

	Total Equity \$	Share Capital \$	Retained Earnings \$
Opening Balance at 1/1/2024	2,535,683	1,000,000	1,535,683
Total Comprehensive Income for the Year	142,745	-	142,745
Closing Balance at 31/12/2024	<u>\$ 2,678,428</u>	<u>\$ 1,000,000</u>	<u>\$ 1,678,428</u>
Opening Balance at 1/1/2023	2,949,619	1,000,000	1,949,619
Total Comprehensive Income for the Year	(413,936)		(413,936)
Closing Balance at 31/12/2023	<u>\$ 2,535,683</u>	<u>\$ 1,000,000</u>	<u>\$ 1,535,683</u>

The accompanying notes form an integral part of these financial statements

STATEMENT OF CASH FLOWS

For the year ended 31 December 2024

	Note	2 0 2 4 \$	2 0 2 3 \$
Operating Activities			
Profit (Loss) Before Tax from Continuing Operation		173,972	(489,040)
Total Adjustments		289,308	288,613
Depreciation of Property, Plant and Equipment		14,199	21,378
Depreciation of Right-of Use Assets		297,243	305,488
Interest Income		(38,009)	(65,024)
Interest Expense		15,875	26,771
Operating Cash Flows Before Changes In Working Capital		463,280	(200,427)
Total Changes In Working Capital		650,058	(726,669)
Decrease (Increase) in Other Receivables		(214,528)	10,034
Decrease (Increase) in Prepayments		(1,781)	1,452
Increase (Decrease) in Trade and Other Payables		866,367	(738,155)
Cash Flows From (Used In) Operations		1,113,338	(927,096)
Interest Received		39,722	68,782
Net Cash Flows From (Used In) Operating Activities		1,153,060	(858,314)
Investing Activities			
Purchase of Property, Plant and Equipment		(23,194)	(825)
Net Cash Flows Used In Investing Activities		(23,194)	(825)
Financing Activities			
Payment of Lease Liabilities	15	(320,864)	(327,216)
Net Cash Flows Used In Financing Activities		(320,864)	(327,216)
Net Increase (Decrease) in Cash and Cash Equivalent		809,002	(1,186,355)
Cash and Cash Equivalents, Statement of Cash Flows, Beginning Balance		2,396,081	3,582,436
Cash and Cash Equivalents, Statement of Cash Flows, Ending Balance	13	\$ 3,205,083	\$ 2,396,081

The accompanying notes form an integral part of these financial statements



Agrani Remittance House
Canada Inc.
Financial Statements

Agrani Remittance House Canada Inc.

Balance Sheet

As at 31 December 2024

	2024 \$	2023 \$
<u>ASSETS</u>		
<u>Current Assets</u>		
Cash	95	95
Short Term Investment	-	-
Interest receivable	-	-
Prepaid Expenses and Deposits	-	-
Total Current Assets	95	95
<u>Non-Current Assets</u>		
Property and Equipment	-	-
Restricted Cash	-	-
Preliminary Expenses	-	-
Total Current Assets	-	-
TOTAL ASSETS	95	95
<u>Current Liabilities</u>		
Payable to Agrani Bank PLC.	57,966	57,966
Due to Holding Company	449,850	449,850
Total Current Liabilities	507,816	507,816
<u>Non -Current Liabilities</u>		
Due to Holding Company	-	-
Total Non Current Liabilities	-	-
Total Liabilities	507,816	507,816
<u>Shareholders Deficit</u>		
Issued Share Capital	100	100
Retained Losses	(507,721)	(507,721)
TOTAL LIABILITIES & SHAREHOLDERS EQUITY	95	95



**Agrani Exchange Company
(Australia) Pvt. Limited**
Financial Statements

Agrani Exchange Company (Australia) Pty. Limited
Statement of Financial Position
As at 31 December, 2024

	2024 \$	2023 \$
ASSETS		
Current Assets		
Cash and cash equivalents	259,242	259,242
Trade and other receivables	53,900	53,900
Plant and equipment	-	-
Total Current Assets	313,142	313,142
Non-Current Assets		
Trade and other receivables	-	-
Plant and equipment	3,150	3,150
Total Non-Current Assets	3,150	3,150
Total Assets	316,292	316,292
LIABILITIES		
Current Liabilities		
Trade and other receivables	412,479	412,479
Total Current Liabilities	412,479	412,479
Non -Current Liabilities		
Borrowings	528,734	528,734
Total Non-Current Liabilities	528,734	528,734
Total Liabilities	941,213	941,213
Net Assets	(624,921)	(624,921)
Equity		
Issued Capital	50,000	50,000
Retained losses	(674,921)	(674,921)
Total Equity	(624,921)	(624,921)



অগ্রণী ব্যাংক প্রিএলসি.
Agrani Bank PLC.

Committed to serve the nation

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