

বর্তমান এবং ভবিষ্যৎ চাহিদা পরিপূরণের লক্ষ্যে কাজিত দক্ষতা এবং মেধাসম্পন্ন মানবসম্পদ নিয়োগ, উন্নয়ন এবং সাফল্য ধরে রাখার জন্য ব্যাংক ব্যাপক পরিকল্পনা গ্রহণ করেছে। ২০১২ সালে ব্যাংক নিম্নেবর্ণিত পদে অফিসারদের নিয়োগ দিয়েছেঃ-

ক্রমিক নং	পদ	সংখ্যা
১.	কনসালট্যান্ট (আইটি)	০১
২.	চুক্তিভিত্তিক (লিগ্যাল এ্যাফেয়ার্স)	০১
৩.	চুক্তিভিত্তিক (এজিএম)	০২
৪.	চুক্তিভিত্তিক (এসপিও)	১৯
৫.	চুক্তিভিত্তিক (এসপিও, নিরাপত্তা)	০২
৬.	সিনিয়র অফিসার	৪০
৭.	সিনিয়র অফিসার (আইটি)	০৮
৮.	অফিসার (ক্যাশ)	০৭
মোট		৮০

২০১২ সালে ব্যাংকের পরিচালন কার্যক্রমে উৎকর্ষতা আণয়নের লক্ষ্যে হিউম্যান রিসোর্স ম্যানেজমেন্ট ডিপার্টমেন্ট কর্তৃক সাফল্যজনকভাবে বেশ কিছু সংস্কার এবং কৌশলগত পরিবর্তন বাস্তবায়ন করা হয়েছে। সেগুলো হচ্ছে ঃ-

- হেড অফিস এবং ব্রাঞ্চের অর্গানোগ্রাম পুনর্বিন্যাস
- ব্যাংকের অফিসারদের জন্য বিশদ কর্মপরিধি প্রণয়ন
- মানবসম্পদের ঘূর্ণায়মান পরিকল্পনা প্রণয়ন

পদোন্নতি এবং অবসর

২০১২ সালে ব্যাংক বিভিন্ন পদ এবং গ্রেডে ৩৯ জন অফিসারকে পদোন্নতি দিয়েছে। অধিকন্তু, ২০১২ সালে ৩৯ জন অফিসার ব্যাংকের চাকুরী হতে অবসর এবং পদত্যাগ করেছেন।

স্বাস্থ্য সুবিধা

অফিসার এবং স্টাফদের শারীরিক ও মানসিক সুস্থতা খুবই গুরুত্বপূর্ণ - বিশেষ করে ব্যাংকিং খাতের মত জায়গায় যেখানে কার্যক্রমের অগ্রগতি তাড়িত চাপ প্রভাবিত করে। এক্ষেত্রে, চাকুরীজীবীদের ফলপ্রসূ পরামর্শ এবং সঠিক চিকিৎসা প্রদান অপরিহার্য ভূমিকা পালন করে। ব্যাংক হেড অফিস, জোন ও ব্রাঞ্চ অফিসে তাৎক্ষণিক চিকিৎসা গ্রহণের জন্য দুজন চিকিৎসক নিয়োগ করেছে। এছাড়া, ব্যাংক কর্তৃক সাধারণ চিকিৎসা গ্রহণের জন্যও এরিয়াভিত্তিক খন্ডকালীন চিকিৎসক নিয়োগ করা হয়েছে।

জন কল্যাণ

কর্মীদের প্রকৃত কল্যাণে আর্থিক সুবিধাদি প্রদানে ব্যাংকের পরিচালনা পর্ষদ এবং ব্যবস্থাপনা সর্বদাই আন্তরিক। জনকল্যাণের কিছু উল্লেখযোগ্য ক্ষেত্র নিম্নরূপ ঃ-

- গৃহ নির্মাণের জন্য অগ্রিম সুবিধা ;
- পরিবহন সুবিধা ;
- জটিল এবং ব্যয়বহুল চিকিৎসার জন্য আর্থিক সুবিধা ;
- ব্যাংক কর্মীদের মেধাবী শিশুদের বৃত্তি এবং শিক্ষাবৃত্তি ;
- মৃত এবং অবসরপ্রাপ্ত কর্মীদের পরিবারকে এককালীন / মাসিক অনুদান ; এবং
- ধর্মীয় উৎসব উপলক্ষ্যে কাপড় ক্রয়ের জন্য দারিদ্রক্লিষ্ট পরিবারদের আর্থিক সহায়তা।

ব্যাংক ২০১২ সালে জনকল্যাণমূলক কর্মকাণ্ডে ৫৬ লক্ষ টাকা ব্যয় করেছে।

মানব সম্পদ উন্নয়ন

জ্ঞান এবং দক্ষতা একটি চলমান প্রক্রিয়া যা উপযুক্ত ট্রেনিং-এর মাধ্যমে সমৃদ্ধ হয়। ব্যাংকিং কার্যক্রমে অফিসারদের গতিশীলতা এবং দক্ষতা বৃদ্ধির জন্য ব্যাংক নিজস্ব একটি ট্রেনিং ইনস্টিটিউট প্রতিষ্ঠা করেছে। বিডিবিএল উল্লেখযোগ্য সংখ্যক অফিসারকে বিভিন্ন ট্রেনিং, কর্মশালা এবং সেমিনার-এ অংশগ্রহণের জন্য বি আই বি এম, বাংলাদেশ ব্যাংক ট্রেনিং একাডেমীসহ অন্যান্য প্রতিষ্ঠানে প্রেরণ করেছে। এছাড়া, সাম্প্রতিক সময়ে ব্যাংকিং এবং অর্থনৈতিক উন্নয়ন ধারার সাথে তাল মিলিয়ে চলার জন্য অফিসারদের বিভিন্ন অভ্যন্তরীণ এবং ব্যাংকের বাইরে ট্রেনিং-এর ব্যবস্থা করেছে। ২০১২ সালে অনুষ্ঠিত ট্রেনিং কোর্সগুলো হল :

ক্রমিক নং	বিষয়	প্রশিক্ষণার্থীর সংখ্যা	ট্রেনিং প্রদানকারী প্রতিষ্ঠান
০১।	ট্রেনিং কোর্সেস		
(ক)	ফাউন্ডেশন কোর্স ফর নিউলি এপয়েন্টেড সিনিয়র অফিসার্স (আই টি)	১৯	বি আই বি এম
(খ)	এস এম ই ফাইন্যান্সিং কোর্স	৫৪	ট্রেনিং ইনস্টিটিউট, বিডিবিএল
(গ)	কোর্স অন র‍্যাশনলাইজড ইনপুট টেম্পলেট	৭৯	ঐ
(ঘ)	CRISL সার্টিফাইড ফিন্যান্সিয়াল এ্যানালিস্ট প্রোগ্রাম	০২	সি সি ই এ
(ঙ)	কোর রিস্ক ম্যানেজমেন্ট কোর্স	২৪	ট্রেনিং ইনস্টিটিউট, বিডিবিএল
(চ)	কোর্স অন ইন্টারন্যাশনাল পেমেণ্ট এন্ড ফিন্যান্স	০২	বাংলাদেশ ব্যাংক, হেড অফিস
(ছ)	কোর্স অন সি আই বি রিপোর্টিং	০২	বাংলাদেশ ব্যাংক, চট্টগ্রাম
(জ)	এন্টি মানি লন্ডারিং কোর্স	২৪	ট্রেনিং ইনস্টিটিউট, বিডিবিএল
(ঝ)	কমার্শিয়াল ব্যাংকিং এন্ড ট্রেড ফাইন্যান্সিং কোর্স	১৯	ঐ
(ঞ)	কোর্স অন আই সি টি ফর ব্যাংকিং বিজনেস এনহ্যান্সমেন্ট	০২	বাংলাদেশ ব্যাংক, রাজশাহী
(ট)	কোর্স অন প্রিভেনশন অফ মানি লন্ডারিং	০১	সোনালি ব্যাংক লিঃ, পাবনা
(ঠ)	কোর্স অন ম্যানেজমেন্ট অফ প্রবলেম এ্যাকাউন্টস	২০	ট্রেনিং ইনস্টিটিউট, বিডিবিএল
(ড)	লস রিলেটিং টু ব্যাংকিং ইন বাংলাদেশ	২৫	ঐ
(ঢ)	কোর্স অন ই এফ টি এন এন্ড সি আই বি	২৫	ঐ
(ণ)	ক্রেডিট এ্যাপ্রাইজাল এন্ড ম্যানেজমেন্ট কোর্স	০২	বাংলাদেশ ব্যাংক, রংপুর
(ত)	ফরেন কারেন্সি এ্যাকাউন্টস এন্ড রেমিট্যান্স কোর্স	০২	বি বি টি এ
(থ)	অডিট এন্ড ইমপেকশন ইন ব্যাংক	২৪	ট্রেনিং ইনস্টিটিউট, বিডিবিএল
(দ)	প্রজেক্ট এ্যাপ্রাইজাল এন্ড ওয়ার্কিং ক্যাপিটাল এ্যাসেসমেন্ট	২৩	ঐ
(ধ)	কোর্স অন ক্রেডিট ম্যানেজমেন্ট	২২	ঐ
(ন)	আই বি এস অনলাইন ব্যাংকিং কোর্স	২৫	ঐ
(প)	ভেরিয়াস শর্ট কোর্সেস	২০	বাংলাদেশ ব্যাংক, বিআইবিএম, বি বি টি এ এবং অন্যান্য ইনস্টিটিউট
মোট :		৪১৬	
০২।	সেমিনার / ওয়ার্কশপ	১২৬	বিভিন্ন আর্থিক প্রতিষ্ঠান

২০১২ সালে প্রশিক্ষণ, সেমিনার এবং ওয়ার্কশপের জন্য ব্যাংক কর্তৃক ১.২৬ কোটি টাকা বরাদ্দ দেয়া হয়েছে।

প্রাতিষ্ঠানিক সুশাসন

বিডিবিএল কার্যক্ষেত্রে অধিকতর সাফল্য এবং অগ্রগতি অর্জনের লক্ষ্যে ব্যবসায়িক কার্যক্রমের প্রতিটি ক্ষেত্রে স্বচ্ছতা, জবাবদিহিতা ও সততা নিশ্চিত করে কোম্পানী ও প্রতিষ্ঠানের নিয়ন্ত্রণমূলক আইনের নির্দেশনা ও বিধি-নিষেধ মোতাবেক প্রাতিষ্ঠানিক সুশাসনের রীতিনীতি পরিপালন করে থাকে।

অভ্যন্তরীণ নিয়ন্ত্রণ এবং পরিপালন

ব্যাংকিং ব্যবসা হল একটি জটিল এবং বহুমুখী আর্থিক কার্যক্রম, যেখানে উচ্চ ঝুঁকির বিষয়টি জড়িয়ে আছে। ফলে সুষ্ঠু ব্যাংকিং কার্যক্রম এবং অগ্রগতি নিশ্চিতকরণের জন্য অভ্যন্তরীণ নিয়ন্ত্রণ ব্যবস্থা, প্রাতিষ্ঠানিক সুশাসন, স্বচ্ছতা এবং জবাবদিহিতা অত্যন্ত গুরুত্বপূর্ণ বিষয়।

কোম্পানীর পরিচালনা পর্ষদ, ম্যানেজমেন্ট এবং অন্যান্য অফিসারদের দ্বারা পরিচালিত অভ্যন্তরীণ নিয়ন্ত্রণ ব্যবস্থা হল এমন একটি প্রক্রিয়া যা কার্যকরী ও দক্ষভাবে পরিচালনা, আর্থিক প্রতিবেদনের গ্রহণযোগ্যতা এবং প্রচলিত ও প্রযোজ্য আইন, বিধি-নিষেধ ও অভ্যন্তরীণ নীতিমালা অনুসরণের মাধ্যমে ব্যাংকের লক্ষ্য অর্জনের যৌক্তিক নিশ্চয়তা প্রদান করে। অভ্যন্তরীণ নিয়ন্ত্রণ হল এমন কিছু নীতিমালা ও নিয়মকানুন যা এককভাবে অথবা অন্যান্য নীতিমালা ও নিয়মকানুনের সাথে যৌথভাবে প্রণয়ন ও বাস্তবায়ন করা হয়।

ব্যাংকের যথাযথ ও দক্ষ পরিচালনা এবং নিয়ন্ত্রণের বিষয়টি নিশ্চিত করতে বিডিবিএল একটি উপযুক্ত ও কার্যকরী অভ্যন্তরীণ নিয়ন্ত্রণের পরিবেশ প্রতিষ্ঠা করেছে। ব্যাংক অভ্যন্তরীণ নিয়ন্ত্রণ ব্যবস্থার মাধ্যমে দুর্বলতাসমূহ চিহ্নিত এবং এগুলো দূর করার জন্য যথাযথ পদক্ষেপ গ্রহণ করেছে। ব্যাংকের অভ্যন্তরীণ নিয়ন্ত্রণ ব্যবস্থার কার্যকারিতা পর্যবেক্ষণের জন্য ব্যাংকের পরিচালনা পর্ষদ একটি অডিট কমিটি গঠন করেছে। ইন্টারন্যাশনাল কন্ট্রোল এন্ড কমপ্লায়েন্স ডিপার্টমেন্ট এবং অডিটরদের সুপারিশ অনুযায়ী ম্যানেজমেন্ট কর্তৃক উপযুক্ত পদক্ষেপ গ্রহণ করার বিষয়টি নিশ্চিত এবং ইন্টারন্যাশনাল কন্ট্রোল সিস্টেমের কার্যকারিতা পর্যালোচনার জন্য অডিট কমিটি সিনিয়র ম্যানেজমেন্টের সাথে নিয়মিত সভা করে থাকে।

পরিচালনা পর্ষদের সভা

২০১২ সালে ৯টি নির্বাহী কমিটির সভা এবং পরিচালনা পর্ষদের ১টি জরুরী সভাসহ মোট ২২টি সভা অনুষ্ঠিত হয়। এছাড়া, পর্যালোচনাধীন বছরে পর্ষদের অডিট কমিটির ৭টি সভা অনুষ্ঠিত হয়।

ব্যাংকের কোর রিস্ক ব্যবস্থাপনা

বাংলাদেশ ব্যাংকের দিকনির্দেশনা অনুক্রমে ব্যাংক নিম্নবর্ণিত ৭টি কোর রিস্ক ম্যানুয়াল প্রণয়ন করেছে :

- ক্রেডিট রিস্ক ম্যানেজমেন্ট
- এ্যাসেট লাইবিলিটি রিস্ক ম্যানেজমেন্ট
- ফরেন এক্সচেঞ্জ রিস্ক ম্যানেজমেন্ট
- মানি লন্ডারিং রিস্ক ম্যানেজমেন্ট
- ইন্টারন্যাশনাল কন্ট্রোল এন্ড কমপ্লায়েন্স রিস্ক ম্যানেজমেন্ট
- ইনফরমেশন এন্ড কমিউনিকেশন টেকনোলজি রিস্ক ম্যানেজমেন্ট
- এনভাইরনমেন্ট রিস্ক ম্যানেজমেন্ট

ব্যাংক এ সকল ম্যানুয়াল অনুসরণ করে কার্যক্রম পরিচালনা করছে।

তথ্য ও যোগাযোগ প্রযুক্তি

বিগত কয়েক বছর হতে উন্নত গ্রাহক সেবার ক্রমবর্ধমান চাহিদা মেটানোর জন্য বিশ্বব্যাপী ব্যাংকগুলো সব ধরনের তথ্য ও প্রযুক্তিগত (আই টি) সুবিধাদির প্রবর্তন করেছে। বর্তমানে অনলাইন ব্যাংকিং বিশ্বব্যাপী ব্যাংকিং কার্যক্রমে প্রধান অবলম্বনে পরিণত হয়েছে। সেক্ষেত্রে বাংলাদেশ পিছিয়ে পড়লেও সাম্প্রতিক বছরগুলোতে বাংলাদেশে পরিচালিত বিদেশী ব্যাংক এবং স্থানীয় বেসরকারি ব্যাংকগুলো তাদের গ্রাহকদের উন্নত সেবা প্রদান এবং ব্যাংকের নিজস্ব স্বার্থে অনলাইন ব্যাংকিং ধারার গোড়াপত্তন করেছে।

বিভিন্ন কার্যক্রম স্বয়ংক্রিয়ভাবে পরিচালনার জন্য বাংলাদেশ ডেভেলপমেন্ট ব্যাংক লিঃ কম্পিউটার প্রযুক্তির ব্যাপক ব্যবহার শুরু করেছে। সম্প্রতি ব্যাংকের বহুবিধ গুরুত্বপূর্ণ কর্মকান্ড স্বয়ংক্রিয় ব্যবস্থার আওতায় আনা হয়েছে। প্রযুক্তি এবং ব্যবসাক্ষেত্রে অত্যন্ত দক্ষ কর্মীদের সমন্বয়ে ব্যাংকের আই টি ডিভিশন অটোমেশন ব্যবস্থাপনা ও পরিচালন কাজে নিয়োজিত। তথ্যপ্রযুক্তি কার্যক্রম নিবিড়ভাবে পরিচালনার জন্য ব্যাংক উল্লেখযোগ্য সংখ্যক অফিসার এবং একজন তথ্যপ্রযুক্তি পরামর্শক নিয়োগ দিয়েছে। তথ্যপ্রযুক্তি কার্যক্রম সম্পর্কিত সকল প্রয়োজনীয়তা মেটানোর লক্ষ্যে ব্যাংক এ সকল অফিসারদের পর্যাপ্ত প্রশিক্ষণ প্রদান করেছে। বাংলাদেশ ব্যাংকের দিকনির্দেশনা অনুসারে ব্যাংকের তথ্যপ্রযুক্তি সম্পর্কিত প্রতিটি কাজের জন্য প্রয়োজনীয় নির্দেশনা সম্বলিত তথ্যপ্রযুক্তি নীতিমালা ব্যাংক কর্তৃক প্রণয়ন করা হয়েছে।

ব্রাঞ্চ কম্পিউটারাইজেশন

ব্রাঞ্চ অটোমেশনের জন্য বাংলাদেশ ডেভেলপমেন্ট ব্যাংক লিঃ (বিডিবিএল) বছরব্যাপী বিভিন্ন পদক্ষেপ গ্রহণ করেছে। অদ্যাবধি LAN এবং WAN নির্ভর ব্রাঞ্চ ব্যাংকিং সফটওয়্যার ব্যবহারের মাধ্যমে ব্যাংকের ২৬টি ব্রাঞ্চকে সম্পূর্ণভাবে কম্পিউটারাইজড করা হয়েছে। এছাড়া, ২৬টি ব্রাঞ্চের মধ্যে ২১টি ব্রাঞ্চকে Bangladesh Automated Clearing House (BACH) সফটওয়্যার প্রদান করা হয়েছে। অধিকাংশ শাখাই Electronic Fund Transfer (EFT) সুবিধা পেয়েছে এবং ৫টি AD (Authorized Dealer) ব্রাঞ্চ বৈদেশিক মুদ্রা ও আন্তর্জাতিক বাণিজ্যিক কার্যক্রম পরিচালনার জন্য SWIFT ব্যবহার করছে। এ সকল সফটওয়্যারসমূহ বিভিন্ন খ্যাতনামা (দেশী এবং বিদেশী) সফটওয়্যার সরবরাহকারী কর্তৃক সরবরাহ করা হয়েছে। ব্রাঞ্চ ব্যাংকিং সফটওয়্যার - এর প্রধান কাজগুলো হচ্ছে :-

- সাধারণ ব্যাংকিং - আমানত, GL / PL.
- ঋণ - সকল ধরনের বাণিজ্যিক ঋণ এবং স্টাফ ঋণ।
- স্থানীয় রেমিট্যান্স।

এ সকল সফটওয়্যারের মাধ্যমে অধিকাংশ ব্যাংকিং কার্যক্রম সম্পন্ন করা হয়। এ সফটওয়্যার ব্যবহারকারীদেরকে ব্যাংক কর্তৃক নিয়মিত প্রশিক্ষণ দেওয়া হচ্ছে। বর্তমানে, সকল ব্রাঞ্চকেই ইন্টারনেট সংযোগসহ পর্যাপ্ত কম্পিউটার সরবরাহ করা হয়েছে।

অনলাইন ব্যাংকিং

বর্তমান প্রতিযোগিতামূলক ব্যাংকিং পরিবেশে সম্মানিত গ্রাহক এবং স্টেকহোল্ডারদেরকে উন্নত সেবা প্রদানের ক্ষেত্রে প্রযুক্তিনির্ভর ব্যাংকিং গুরুত্বপূর্ণ ভূমিকা পালন করছে। বিভিন্ন সেবা ও কার্যাবলী অটোমেশনের আওতায় আনার লক্ষ্যে ব্যাংক কর্তৃক বিভিন্ন পদক্ষেপ গ্রহণ করা হয়েছে। এর মধ্যে গুরুত্বপূর্ণ পদক্ষেপ হচ্ছে, সম্পূর্ণ সমন্বিতভাবে কোর ব্যাংকিং সলিউশন (CBS) চালুকরণ। কোর ব্যাংকিং সলিউশন - এর প্রাথমিক পদক্ষেপ হিসেবে ব্যাংক অনলাইন ব্রাঞ্চ ব্যাংকিং সফটওয়্যার চালু করেছে। এটি ২০১১ সালে শুরু হয়েছে এবং ২৬টি ব্রাঞ্চের মধ্যে ২৪টি ব্রাঞ্চকেই পূর্ণ অনলাইন ব্রাঞ্চ ব্যাংকিং সুবিধা প্রদান করা হয়েছে। অবশিষ্ট ২টি ব্রাঞ্চকে শীঘ্রই অনলাইন ব্রাঞ্চ ব্যাংকিং কার্যক্রমের আওতায় আনা হবে।

BACH এবং BEFTN

দেশের নিকাশ পরিশোধ পদ্ধতির অটোমেশনের জন্য বাংলাদেশ ব্যাংকের পরিকল্পনার অংশ হিসেবে এ ব্যাংকে Bangladesh Automated Clearing House (BACH) চালু করা হয়েছে। BACH - এর দুটি পদ্ধতি যথা- Bangladesh Automated Cheque Processing System (BACPS) এবং Bangladesh Electronic Fund Transfer Network (BEFTN) এ ব্যাংকে সচল রয়েছে। এ পর্যন্ত মোট ২১টি ব্রাঞ্চকে সাফল্যজনকভাবে BACPS - এর আওতায় আনা হয়েছে। এ পদ্ধতি বাস্তবায়নের লক্ষ্যে প্রতিটি শাখায় হার্ডওয়্যার, MICR চেক স্ক্যানার এবং নেটওয়ার্ক সংযোগ স্থাপিত হয়েছে।

ওয়েবসাইট

বাংলাদেশ ডেভেলপমেন্ট ব্যাংক লিঃ (বিডিবিএল) - এর তথ্যসমৃদ্ধ ওয়েবসাইট রয়েছে; সেখানে ব্যাংকের বিভিন্ন পণ্য, সেবাসমূহ, বার্ষিক হিসাব এবং অন্যান্য হালনাগাদ তথ্য রয়েছে। www.bdbbl.com.bd - এ ওয়েবসাইটটি ব্যাংকের প্রাথমিক তথ্যের উৎস হিসেবে কাজ করছে। ব্যাংকের নিয়োগ, টেন্ডার নোটিশ সংক্রান্ত সাম্প্রতিক খবরাখবর এ ওয়েবসাইটে পাওয়া যাচ্ছে।

সুইফট

ব্যাংকের এডি ব্রাঞ্চসমূহের ফরেন এক্সচেঞ্জ / ফরেন এক্সচেঞ্জ লেন-দেন কার্যক্রম / সেবাদি পরিচালনার জন্য ব্যাংক কর্তৃক নিজস্ব Society for Worldwide Inter-Bank Financial Telecommunication (SWIFT) চালু করা হয়েছে। ব্যাংকের SWIFT কোড হচ্ছে **BIC : BDDBBDDH**। স্থানীয় এবং বৈদেশিক বিল, রেমিট্যান্স এবং এল সি দায় পরিশোধ, রপ্তানি আয়সহ এক্সপোর্ট - ইমপোর্ট সংক্রান্ত খবরাখবর আদান - প্রদানের জন্য সুইফট ব্যবহার করা হচ্ছে।

সিটিজেন চার্টার

গ্রাহকদের ব্যাংকের বিভিন্ন ডিভিশন, ডিপার্টমেন্ট, জোন এবং ব্রাঞ্চগুলোর কার্যক্রম সম্পর্কিত তথ্য জানানোর লক্ষ্যে ব্যাংক কর্তৃক সিটিজেন চার্টার নামীয় পুস্তিকা প্রকাশ করা হয়েছে। উক্ত সিটিজেন চার্টার ব্যাংকের ওয়েবসাইটে প্রদানসহ ব্যাংকের হেড অফিস, জোন এবং ব্রাঞ্চগুলোর বিভিন্ন দৃশ্যমান স্থানে প্রদর্শন করা হয়েছে।

প্রাতিষ্ঠানিক সামাজিক দায়-দায়িত্ব

পরিবেশগত টেকসই সামাজিক উন্নয়নের জন্য সচেতনতা সৃষ্টি এবং দায়িত্ব পালন করাই CSR এর মূল লক্ষ্য ও উদ্দেশ্য। ব্যবসায়িক কর্মকাণ্ডের ফলে সৃষ্ট পরিবেশের উপর বিরূপ প্রতিক্রিয়া হ্রাস, সামাজিক অসমতা, বৈষম্য এবং দারিদ্র দূরীকরণের উদ্দেশ্যে CSR কার্যক্রম পরিচালিত হয়ে থাকে।

সামাজিক দায়-দায়িত্ব পালনে নৈতিক মূল্যবোধ এবং ট্রিপল বটম লাইন এপ্রোচ যথা : মানবজাতি, পৃথিবী, এবং মুনাফা এসবের সমন্বয়ে ব্যাংক সামাজিক দায়িত্ব পালন করছে। বাংলাদেশ ব্যাংকের নির্দেশনার আলোকে ব্যাংকের কর্মী, গ্রাহক, ব্যবসায়িক সহযোগী, সমাজের সুবিধা বঞ্চিত শ্রেণী, শেয়ার হোল্ডার, সরবরাহকারী এবং সমাজের বিভিন্ন শ্রেণী ঘিরে সামাজিক দায়-দায়িত্ব কার্যক্রম পরিচালিত হচ্ছে। দেশের উত্তরাঞ্চলের দারিদ্রপীড়িত জনগণের মধ্যে শীতবস্ত্র বিতরণ, আর্থিকভাবে অসচ্ছল মুক্তিযোদ্ধাদের চিকিৎসা এবং অন্যান্য দারিদ্রপীড়িত জনগণকে ২০১২ সালে ব্যাংক কর্তৃক ৪৪.৫১ লক্ষ টাকা আর্থিক সহায়তা প্রদান করা হয়েছে।

এটি সকলের জানা যে, বিএসবি এবং বিএসআরএস একীভূত করে বিডিবিএল প্রতিষ্ঠা করা হয়। দেশের প্রধান উন্নয়ন অর্থায়নী প্রতিষ্ঠান হিসেবে এ দুটি প্রতিষ্ঠান দেশের শিল্পায়নের দ্রুত বিকাশে ব্যবসায়িক সুনাম অর্জন করেছিল। একত্রীকরণের পর পাবলিক লিমিটেড কোম্পানী এবং একটি রাষ্ট্রীয় মালিকানাধীন বিশেষায়িত ব্যাংক হিসেবে এটি কার্যক্রম চালিয়ে যাচ্ছে।

গ্রাহকদের কাক্ষিত ও দক্ষ সেবা প্রদান এবং ব্যাংকের ব্রান্ড ইমেজ আরো বৃদ্ধির জন্য অফিসারদের ট্রেনিং দেয়া হচ্ছে, যেখানে গ্রাহক, গ্রাহক সেবা এবং গ্রাহক অধিকারের উপর আলোকপাত এবং গুরুত্ব প্রদান করা হয়েছে। অর্থনৈতিক, বাণিজ্যিক ও সামাজিক সেবা প্রদানে বিডিবিএল-কে অন্যদের থেকে ব্যতিক্রমধর্মী প্রতিষ্ঠান হিসেবে গড়ে তোলাই ব্যাংকের অন্যতম মূল উদ্দেশ্য।

২০১২ সালে ব্যবসায়িক অগ্রগতি ও সাফল্য অর্জন

বিডিবিএল-এর ব্যাংকিং ব্যবসায়িক কার্যক্রম মূলত আমানত সংগ্রহ, ঋণ ও অগ্রিম, রপ্তানী-আমদানী, রেমিটেন্স, বিনিয়োগ, নন-ফান্ডেড সার্ভিস, নিয়মিত এবং অনিয়মিত ঋণ আদায় (NPLS) কার্যক্রম ঘিরে পরিচালিত হচ্ছে।

ঋণ ও অগ্রিম আদায়

২০১২ সালে বিডিবিএল ঋণপত্রকোষে বিনিয়োগ থেকে ২৫৮.২৯ কোটি টাকা এবং অবলোপনকৃত প্রকল্পসমূহ থেকে ৫২.৩১ কোটি টাকা ঋণ আদায় লক্ষ্যমাত্রা নির্ধারণ করেছে। ঋণ পত্রকোষে বিনিয়োগের বিপরীতে ২০৫.৯৬ কোটি টাকা আদায় করা হয়েছে, যা লক্ষ্যমাত্রার ৮০ শতাংশ। একই সময়ে, অবলোপনকৃত ঋণ থেকে ৬৯.৬০ কোটি টাকা আদায় করা হয়েছে, যা লক্ষ্যমাত্রার ১৩৩ শতাংশ।

শ্রেণীবিন্যাসিত এবং অবলোপনকৃত ঋণ

ভূতপূর্ব বাংলাদেশ শিল্প ব্যাংক এবং বাংলাদেশ শিল্প ঋণ সংস্থা থেকে গৃহীত বৃহৎ পরিমাণ শ্রেণীবিন্যাসিত ও অবলোপনকৃত ঋণ বিডিবিএল - এর উপর বিশাল বোঝা ছিল। ২০১২ সালব্যাপী ব্যাংকের উর্ধ্বতন ব্যবস্থাপনাসহ পরিচালনা পর্ষদ বিভিন্ন প্রচেষ্টার মাধ্যমে অবলোপনকৃত প্রকল্পগুলো থেকে ঋণ আদায় এবং শ্রেণীবিন্যাসিত ঋণ আদায়ের মাধ্যমে এর হারহাসকরণের লক্ষ্যে সদাসতর্ক এবং চাপ প্রয়োগ করেছে। দূর্ভাগ্যবশতঃ এ ধরনের প্রচেষ্টা কাক্ষিত ফল বয়ে আনতে পারেনি। এর ফলে, বিশেষভাবে শ্রেণীবিন্যাসিত ঋণের হার (স্টাফ লোন ব্যতীত) বেড়ে ৪৩ শতাংশে পরিণত হয়েছে।

যা হোক, ব্যাংক ব্যবস্থাপনা মানসম্মত নতুন ঋণ প্রদান, নগদ ঋণ আদায় এবং ঋণ পুনঃতফসিলীকরণের মাধ্যমে বিদ্যমান শ্রেণীবিন্যাসিত ঋণের হারহাসকরণের লক্ষ্যে অক্লান্ত প্রচেষ্টা চালিয়ে যাচ্ছে। ডিসেম্বর, ২০১০ সালে মোট অবলোপনকৃত ঋণের পরিমাণ ছিল ২৩৮৭.২৩ কোটি টাকা। ২০১২ সালে ঋণ আদায়ের মাধ্যমে তা ১৯৬৮.৫৭ কোটি টাকায় নামিয়ে আনা হয়, যা পূর্ববর্তী পরিমাণের তুলনায় ১৮ শতাংশে হ্রাস পেয়েছে।

মূলধন ব্যবস্থাপনা পরিকল্পনা এবং মূলধন পর্যাণ্ডতার অনুপাত

আন্তর্জাতিক ব্যবস্থার সাথে সামঞ্জস্য রেখে এবং ব্যাংকের মূলধন ঝুঁকি অধিক সংবেদনশীল করার লক্ষ্যে ঝুঁকি নির্ভর মূলধন পর্যাণ্ডতার উপর প্রয়োজনীয় মূলধন সংরক্ষণের জন্য বাংলাদেশ ব্যাংক সকল তফসিলী ব্যাংকের পরিপালনের জন্য ব্যাসেল-২ গাইডলাইন প্রণয়ন করে যা জানুয়ারি ১, ২০১০ সাল থেকে পূর্ববর্তী ব্যাসেল-১ এর সংশোধিত রূপ হিসেবে কার্যকর রয়েছে।

ডিসেম্বর ৩১, ২০১২ সালে ব্যাংকের মূলধন পর্যাণ্ডতার অনুপাত দাঁড়ায় ২৭.২৬ শতাংশ (প্রধান মূলধন ১৮.০১ শতাংশ এবং সম্পূরক মূলধন ৯.২৫ শতাংশ) যার মধ্যে মোট ঝুঁকিপূর্ণ সম্পদের বিপরীতে রাখা হয়েছে ১০ শতাংশ যা, ব্যাংকের শক্তিশালী মূলধনের ভিত্তি নির্দেশ করে।

বিডিবিএল-এর ২০১১ ও ২০১২ সালের ঝুঁকিপূর্ণ সম্পদ, ন্যূনতম মূলধনের প্রয়োজনীয়তা এবং ন্যূনতম মূলধনের পর্যাণ্ডতার অনুপাতের তুলনামূলক চিত্র নিম্নে উল্লেখ করা হল :

বিবরণ	(কোটি টাকায়)	
	২০১২	২০১১
মোট ঝুঁকিপূর্ণ সম্পদ	৪০৬৯.৩৭	৩৫৬৪.৭১
টিয়ার - ১	৭৩৩.০৫	৬৫৬.৮৫
টিয়ার - ২	৩৭৬.৪০	৩৭৩.৩০
মোট মূলধন	১১০৯.৪৫	১০৩০.৩৫
ন্যূনতম মূলধন প্রয়োজনীয়তা *	৪০৬.৯৪	৪০০.০০
টিয়ার - ১ ক্যাপিটাল এডিকোয়েসি রেশিও	১৮.০৭%	১৮.৭১%
টিয়ার - ২ ক্যাপিটাল এডিকোয়েসি রেশিও	৯.২৮%	১০.৪৭%
মোট মূলধন পর্যাণ্ডতা অনুপাত	২৭.৩৫%	২৯.১৮%
উদ্বৃত্ত মূলধন	৭০২.৫১	৬৩০.১৫

* ঝুঁকিপূর্ণ সম্পদের ১০ শতাংশ অথবা ৪০০ কোটি টাকা, যেটি বেশি হয়।

শ্রেণীবিন্যাসিত ঋণের বিপরীতে সঞ্চিতি

বাংলাদেশ ব্যাংকের নীতিমালা অনুক্রমে ঋণের গুণগতমান, কার্যক্রম এবং ঋণ আদায়ের সাথে জড়িত ঝুঁকির ভিত্তিতে একটি ঋণকে শ্রেণীবিন্যাসিত করা হয়। আমানতকারী এবং শেয়ারহোল্ডারদের স্বার্থ সংরক্ষণের জন্য একটি বিশেষ তারিখের ঋণের বিপরীতে সঞ্চিতি রাখা হয়। ২০১২ সালে ব্যাংক কর্তৃক শ্রেণীবিন্যাসিত ঋণের বিপরীতে ২০৫.২১ কোটি টাকা সঞ্চিতি সংরক্ষণ করা হয়েছে।

২০১২ সালের ব্যাংকের আর্থিক অগ্রগতির চিত্র

অনেক প্রতিকূলতা এবং ঝুঁকির মধ্যেও ব্যাংক তার ব্যবসায়িক কার্যক্রম পরিচালনা অব্যাহত রেখেছে। এতদসঙ্গেও, ব্যাংকের ২০১২ সালের পরিচালন মুনাফা ২০১১ সালের তুলনায় ১৯.৩৮ শতাংশ বৃদ্ধি পেয়ে ১০২.৮০ কোটি টাকায় উন্নীত হয়, যা ২০১১ সালে ছিল ৮৬.১১ কোটি টাকা। ব্যাংকের ২০১২ সালের লক্ষ্যমাত্রা এবং প্রকৃত ব্যবসায়িক অগ্রগতির বিবরণ নিম্নে দেখানো হল :

(কোটি টাকায়)

ক্রমিক নং	বিবরণ	লক্ষ্যমাত্রা ডিসেম্বর, ২০১২	প্রকৃত ডিসেম্বর, ২০১২	অর্জিত লক্ষ্যমাত্রা
১.	নীট মুনাফা	৯৫.৫৬	৮৭.৯৮	৯২%
২.	বিনিয়োগ আয়	৪৯.৫৫	৪৭.২৩	৯৫%
৩.	নন-ফান্ডেড আয়	৬৪.২৬	৫৩.৯৬	৮৪%
৪.	অনিয়মিত ঋণ থেকে নগদ আদায়	৪০.৩২	১৩.২৯	৩৩%
৫.	মোট পরিচালন আয়	২৭৩.৯৭	১৮৯.১৭	৬৯%
৬.	মোট পরিচালন ব্যয়	১৫৮.৯৭	৮৬.৩৭	৫৪%
৭.	সঞ্চিতি পূর্ব লাভ (৫-৬)	১১৫.০০	১০২.৮০	৮৯%
৮.	মোট সঞ্চিতি	১০.০০	-	-
৯.	কর এবং সঞ্চিতি পূর্ব নীট মুনাফা	১০৫.০০	১০২.৮০	৯৮%

২০১২ সালে কর পরবর্তী মুনাফা (PAT) ২২.০০ শতাংশ বৃদ্ধি পেয়ে ১৫.১০ কোটি টাকায় উন্নীত হয়েছে। তদানুসারে কিছু নির্দেশকের অনুপাত পরিবর্তিত হয়েছে। ২০১১ এবং ২০১২ সালের প্রধান আর্থিক অনুপাতের চিত্র নিম্নে উল্লেখ করা হলো :

বিবরণ	২০১২ সাল	২০১১ সাল
সম-মূলধনের উপর আয় হার	৬.৫৪%	৪.৬১%
সম্পদের উপর আয় হার	২.৫৬%	২.৩৮%
বিনিয়োগের উপর আয় হার	১৪.৬২%	১২.৮২%
আয়-ব্যয় অনুপাত	৫৯.২১%	৫৪.৯২%
নীট পরিচালন আয় ও মোট সম্পদ অনুপাত	৩.১৪%	২.৯৮%
মূলধন পর্যাণ্ডতা অনুপাত	২৭.২৬%	২৮.৯০%
প্রতি শেয়ারভিত্তিক আয়	২০.৯২	১৭.১৫

মুনাফা বন্টন

২০১২ সালে কর পরবর্তী মুনাফা দাঁড়িয়েছে ৮৩.৭০ কোটি টাকা যা নিম্নোক্তভাবে বন্টনের পর অবশিষ্ট মুনাফা রয়েছে ০.১৮ কোটি টাকা :

(কোটি টাকায়)

ক্রমিক নং	বিবরণ	পরিমাণ
১.	সংবিধিবদ্ধ রিজার্ভ	২০.৫৬
২.	সাধারণ রিজার্ভ	৫৫.৫০
৩.	ইমারত তহবিল	-
৪.	সরকারকে প্রদেয় লভ্যাংশ	৭.৫০
৫.	অবশিষ্ট মুনাফা	০.১৮
	মোট	৮৩.৭০

রাষ্ট্রীয় কোষাগারে অবদান

বাংলাদেশ ডেভেলপমেন্ট ব্যাংক লিঃ তার আয়ের উপর নিয়মিতভাবে আয়কর পরিশোধ করে। ব্যাংক বিভিন্ন নগদ পরিশোধ এবং সেবার উপর করবিধি অনুযায়ী উৎসে মূলে আয়কর, মূল্য সংযোজন কর এবং আবগরি শুল্ক কর্তন করে থাকে। ব্যাংক এ সকল কর্তনকৃত কর রাষ্ট্রীয় কোষাগারে জমা দেয়।

বিডিবিএল তার কর্মীদের পক্ষ হতে কর পরিশোধ করে। ২০১১ এবং ২০১২ সালে রাষ্ট্রীয় কোষাগারে পরিশোধিত মোট অর্থের পরিমাণ নিম্নে উল্লেখ করা হলো :-

(কোটি টাকায়)

বিবরণ	২০১২	২০১১
অগ্রিম আয়কর পরিশোধ	২০.২৭	১৫.০৬
ব্যাংকের পক্ষ হতে কর্মীদের আয়কর পরিশোধ	০.৬৮	০.৮১
উৎসে কর কর্তন এবং জমাদান	২.৭৯	১.০০
উৎসে মূল্য সংযোজন কর কর্তন এবং জমাদান	১.১০	১.৫১
আবগরি শুল্ক কর্তন এবং জমাদান	০.২৩	০.১৮
মোট	২৫.০৭	১৮.৫৬

জাতীয় অর্থনীতিতে অবদান

শহর এবং পল্লী অর্থনীতির উন্নয়নের জন্য ব্যাংক গুরুত্বপূর্ণ ভূমিকা পালন করছে। সমগ্র দেশে ব্যাংকের মোট ২৬টি ব্রাঞ্চ অফিস রয়েছে। জনগণকে ব্যাংকিং সেবা প্রদানের জন্য ব্যাংক বিভিন্ন জেলা শহরে অনেক ব্রাঞ্চের কার্যক্রম চালাচ্ছে, যদিও ব্যাংকের ঐ সকল ব্রাঞ্চসমূহ আর্থিকভাবে লাভজনক নয়। বিভিন্ন কর্মসংস্থান সৃষ্টির কার্যক্রমের সাথে সম্পৃক্ত থেকে দেশের বেকারত্ব হ্রাসেও ব্যাংক গুরুত্বপূর্ণ ভূমিকা পালন করছে। ২০১২-এর শেষে, বিডিবিএল-এর মোট কর্মীর সংখ্যা ৮৫৭ জন, যার মধ্যে ৬০৩ জন অফিসার এবং ২৫৪ জন স্টাফ অন্তর্ভুক্ত রয়েছে। শুরু থেকেই ব্যাংক শিল্পঋণ প্রদান এবং বাণিজ্যিক ব্যাংকিং কার্যক্রম পরিচালনা করে দেশের শিল্পায়ন ত্বরান্বিত করার জন্য সক্রিয় ভূমিকা পালন করে যাচ্ছে। ব্যাংক বিভিন্ন শিল্প প্রতিষ্ঠানে ঋণ প্রদানের মাধ্যমে পণ্য ও সেবাদি উৎপাদনের পাশাপাশি কর্মসংস্থানের সুযোগ সৃষ্টি করে যাচ্ছে।

লভ্যাংশ ঘোষণা

২০১২ সালের প্রস্তাবিত মুনাফা বন্টনের আলোকে শেয়ারহোল্ডারদের আসন্ন তৃতীয় বার্ষিক সাধারণ সভায় অনুমোদন সাপেক্ষে পূর্বের ন্যায় ধারাবাহিকভাবে সরকারকে অধিক লভ্যাংশ প্রদানের লক্ষ্যে ব্যাংকের পরিচালনা পর্ষদ আনন্দের সাথে ৭.৫০ কোটি টাকা নগদ লভ্যাংশ (পরিশোধিত মূলধনের ১.৮৮ শতাংশ) প্রদানের সুপারিশ করেছে।

নিরীক্ষক নিয়োগ

সংঘ বিধির ১৫৭ নম্বর ধারা অনুযায়ী কোম্পানী প্রতি বার্ষিক সাধারণ সভায় এক বা একাধিক নিরীক্ষক নিয়োগ করবে, যারা পরবর্তী বার্ষিক সাধারণ সভা পর্যন্ত নিরীক্ষক হিসেবে দায়িত্ব পালন করবে। পূর্বের ন্যায় বর্তমান নিরীক্ষক একনাবীন এবং হুদা ভাসী চৌধুরী এন্ড কোং তৃতীয়বারের মত ২০১২ সালের হিসাব নিরীক্ষা সম্পাদন করেছে। বাংলাদেশ ব্যাংকের বিআরপিডি সার্কুলার নং ১২ তারিখ জুলাই ১১, ২০০১ অনুযায়ী এ ফার্মদ্বয় পুনরায় নিয়োগযোগ্য নয়। ২০১৩ সালের জন্য অন্যান্য ফার্ম নিরীক্ষক হিসেবে নিয়োগ লাভের আগ্রহ প্রকাশ করেছে। তৃতীয় বার্ষিক সাধারণ সভায় ২০১৩ সালের জন্য নিরীক্ষক নিয়োগ এবং তাদের পারিতোষিক নির্ধারণ করা হবে।

২০১৩ সালের দৃশ্যপট

সামষ্টিক এবং বৈশ্বিক অর্থনৈতিক প্রেক্ষাপট, চলমান তারল্য সংকট, বাজারে ক্রমবর্ধমান উচ্চসুদসহ মুদ্রানীতির সার্বিক অবস্থা বিবেচনা করে ব্যাংক ২০১৩ সালে নতুন ব্যবসায়িক কার্যক্রম বিশেষ করে বাণিজ্যিক অর্থায়ন, আমদানী-রপ্তানীতে অর্থায়ন, বৈদেশিক অর্থ সংগ্রহ, রিটেইল ব্যাংকিং, এস এম ই, কৃষিভিত্তিক শিল্প স্থাপনের মাধ্যমে প্রবৃদ্ধি এবং প্রাতিষ্ঠানিক সুনাম বৃদ্ধি অব্যাহত রাখবে।

ব্যাংকের লক্ষ্যসমূহের দিকে নজর রেখে বার্ষিক বাজেটে আমানত, ঋণ এবং অগ্রিম, আমদানী-রপ্তানী ব্যবসাসহ অন্যান্য কার্যক্রমের প্রবৃদ্ধির লক্ষ্যমাত্রা নির্ধারণ করা হয়েছে।

ব্যাংকের প্রবৃদ্ধির লক্ষ্যমাত্রা অর্জনের লক্ষ্যে বেশ কিছু নতুন পণ্য এবং সেবা বিশেষত এস এম ই, রিটেইল ব্যাংকিং, আমদানী-রপ্তানী কার্যক্রম, নতুন ব্রাঞ্চ স্থাপন, গ্রাহকদের উন্নত ও দ্রুত সেবা প্রদানের জন্য আইটি এবং অনলাইন ব্যাংকিং-এর উন্নয়ন করা হয়েছে। পরিচালন দক্ষতা এবং উৎপাদনশীলতা বৃদ্ধির জন্য মানব সম্পদকে আরো বেশি শক্তিশালী করে গড়ে তোলা হবে।

দীর্ঘ মেয়াদী টেকসই প্রবৃদ্ধি, লাভজনকতা এবং সকল স্টেকহোল্ডারদের উপকারের জন্য ব্যাংক সবসময়ই উত্তম প্রাতিষ্ঠানিক সুশাসন, সুদৃঢ় ঝুঁকি ব্যবস্থাপনা এবং সময়োপযোগী ঋণ নীতি বাস্তবায়ন অব্যাহত রাখবে। ব্যাংক ২০১৩ সালে শেয়ার হোল্ডারদের অধিক ডিভিডেন্ড প্রদানে আশাবাদী।

কৃতজ্ঞতা স্বীকার

ব্যাংকের সম্মানিত গ্রাহক, উদ্যোক্তা এবং ব্যাংকের কর্মকান্ডের সাথে সংশ্লিষ্ট সকলকে তাঁদের সার্বিক সহযোগিতা ও পৃষ্ঠপোষকতা প্রদানের জন্য পরিচালনা পর্ষদ আন্তরিক ধন্যবাদ জানাচ্ছে। ব্যাংকের সিনিয়র ম্যানেজমেন্ট টিমসহ, সকল অফিসার ও স্টাফদের নিরলস প্রচেষ্টা ও সেবা পর্ষদ প্রশংসার সাথে স্মরণ করছে। বিশেষ করে, বাংলাদেশ সরকার এবং বাংলাদেশ ব্যাংক কর্তৃক সদয় নির্দেশনা ও সর্বাত্মক সহযোগিতা প্রদানের জন্য পর্ষদ কৃতজ্ঞচিত্তে তাদেরকে ধন্যবাদ জ্ঞাপন করছে।

জন্মলগ্ন থেকে মূল্যবান সহযোগিতা ও সহায়তার মাধ্যমে ব্যাংক কর্তৃক নতুন নতুন ব্যবস্থা গ্রহণ ও উদ্যোগ নেয়ার জন্য সমর্থন দেয়ায় সিকিউরিটিজ এন্ড এক্সচেঞ্জ কমিশন, রেজিস্ট্রার অব জয়েন্ট স্টক কোম্পানীজ এন্ড ফার্মস, ঢাকা স্টক এক্সচেঞ্জ লিঃ ও চট্টগ্রাম স্টক এক্সচেঞ্জ লিঃ - এর প্রতি পর্ষদ কৃতজ্ঞতা প্রকাশ করছে। যথাসময়ে নিরীক্ষা সম্পাদনের জন্য একনাবিন এবং হুদা ভাসী চৌধুরী এন্ড কোং নিরীক্ষকদ্বয়ের প্রতিও পর্ষদ উত্তম মূল্যায়ন প্রদান করছে। সর্বশেষে, পর্ষদ ব্যাংকের সম্মানিত শেয়ার হোল্ডারগণকে (যারা বর্তমানে সরকারের প্রতিনিধি) সশ্রদ্ধ ধন্যবাদ জানাচ্ছে এবং ব্যাংক-কে সেবামুখী এবং পরিবেশ বান্ধব, আধুনিক, গতিশীল, অগ্রসরমান আর্থিক প্রতিষ্ঠান হিসেবে প্রতিষ্ঠিত করার লক্ষ্যে বিশ্বাস এবং আস্থার সাথে কার্যক্রম পরিচালনার প্রতিশ্রুতি প্রদান করছে।

পরিচালক মন্ডলীর পক্ষে-



প্রফেসর শান্তি নারায়ণ ঘোষ
চেয়ারম্যান
পরিচালনা পর্ষদ

DIRECTORS' STATEMENT OF RESPONSIBILITIES

Bangladesh Bank determined the responsibilities of the Directors of a Bank through its BRPD Circular No. 6 dated February 04, 2010. In accordance with the circular, the responsibilities of the Directors of Bangladesh Development Bank Ltd. encompass the following :-

a) Work Plan and Strategic Management

- Determine the objectives and targets of the Bank.
- Formulate annual strategies and work plan.
- Drive organizational change to improve the quality of the services rendered by the Bank in order to achieve the objectives and targets and to analyze the progress of implementation of work plan on a quarterly basis.
- Determine the Key Performance Indicators (KPIs) of Managing Director and other Senior Executives and evaluate the same from time to time.

b) Credit and Risk Management

- Evaluate the proposals of loans and advances.
- Prepare the policies and procedure to evaluate, distribute, recover, reschedule and written-off loans and advances as per applicable rules and regulations.
- Delegate power to the Managing Director and other senior executives for approval of loans and advances as deemed necessary.
- Prepare the risk management policies.
- Analyze whether the risk management policies are followed on a quarterly basis.

c) Internal Control Management

- Maintain proper internal control to ensure the quality of loans and advances.
- Evaluate the report of Audit Committee regarding the implementation of suggestions from internal audit, external audit and Bangladesh Bank on a quarterly basis.

d) Human Resources Management and Development

- Devise the policies and service rules for appointment, promotion, transfer, punishment and development of human resources.

e) Financial Management

- Accord approval to the annual budget and statutory financial statements.
- Evaluate the income, expenses, liquidity, expired/ uncollected loans and advances, sufficiency of capital, maintenance of provisions and legal actions to recover the loans and advances on a quarterly basis.
- Frame policies and procedures for procurement and according approval to expenditures as per existing policies and procedures.

f) Committee Formation

- Constitute the Executive Committee and Audit Committee from members of the Board of Directors.

g) Appointment of Managing Director

- Appoint a competent Managing Director with the approval from Bangladesh Bank.

h) Responsible for performing any other responsibilities as may be determined by Bangladesh Bank from time to time.

For and on behalf of the Board of Directors



Prof. Santi Narayan Ghosh

Chairman
Board of Directors

Report of the Board Audit Committee

The Audit Committee of the Board was duly constituted by the Board of Directors of the Bank in accordance with BRPD Circular No. 12 dated December 23, 2002 of Bangladesh Bank. The Committee has been playing a pivotal role in maintaining an efficient and effective banking system.

Role of the Committee

- i) Review the Internal Control system of the Bank to ensure that sufficient Risk Management System is in place to manage core risk of the Bank.
- ii) Review the efficiency and effectiveness of Internal Control System.
- iii) Consider the recommendations made by the internal and external auditors.
- iv) Ensure fair presentation of financial statements in compliance with the Bangladesh Accounting Standards and Bangladesh Financial Reporting Standards.
- v) Review the Internal Audit Procedure.
- vi) Review compliance with the applicable rules and regulations of Bangladesh Bank, SEC, Bank Companies Act, 1991, and Companies Act, 1994.
- vii) Report immediately to the Board of Directors on conflict of interest.
- viii) Report to the Board of Directors on frauds or irregularities or material defects in the Internal Control System.

Composition of the Committee

An Audit Committee was reconstituted by the Board of Directors of the Bank in its 74th meeting held on September 10, 2012. The members of the Audit Committee were as under :-

Sl. No.	Name	Qualification	Status with the Bank	Status with the Committee
1.	Dewan Nurul Islam	MBA, FCA	Director	Chairman
2.	Amalendu Mukherjee	MSc. in Marine Science	Director	Member
3.	Niaz Rahim	MBA, LL.B	Director	Member
4.	M. Ishaque Bhuiyan	MA	Director	Member
5.	Selima Ahmad	B. Com (Hons.), M. Com in Management	Director	Member

The Government of Bangladesh has reconstituted the Board of Directors on December 20, 2012. But the Audit Committee was not reconstituted till December 31, 2012.

Meetings

During the Year 2012, 7 meetings of the Committee were held.

Activities during the year

The Board Audit Committee Carried out the following activities during the year 2012.

- Reviewed quarterly, half yearly and interim financial statements of the bank prior to recommending them for the review of by the Board.
- Reviewed annual financial statements of the bank with external auditors prior to submission to the Board for their approval.
- Reviewed internal audit procedure of the bank and internal audit programme for 2012.
- Reviewed inspection report of different branches of the bank conducted by Internal Control Department of the bank and advised the bank management to take corrective measures where necessary.
- Reviewed the comprehensive inspection report of Bangladesh Bank, evaluated compliance status thereof and advised the bank management to take necessary action as required.
- Reviewed operational performance of the bank from time to time and recommended measures for improvement of performance of the bank.
- Reviewed cost of fund of the bank and advised the management on fixation of cost of fund of the bank.

Acknowledgement

The Audit Committee expresses its sincere thanks to the respected Members of the Board, Management and the Auditors for their continuous support.

For and on behalf of the Audit Committee



Dewan Nurul Islam, MBA, FCA

Chairman
Board Audit Committee

REPORT ON CORPORATE GOVERNANCE

Corporate Governance (CG) is the set of laws, regulations, processes, policies through which a corporation is directed, administered and controlled. The Corporate Governance structure specifies the rights and responsibilities among the major stakeholders involved and achievement of the goals for which the corporation is governed. The principal stakeholders are the shareholders, Board, management and employees. Other stakeholders include customers, creditors, suppliers, regulators and the community at large. Fairness, commitment to the organization, mutual respect, performance orientation, transparency, accountability and responsibility are the accepted elements of good Corporate Governance. A good Corporate Governance aims at ensuring the conformity to all these elements in order to making a congenial environment to excel in.

Since its inception, the Bank has actively and fully adhered to the principles of sound Corporate Governance in complying with legal and regulatory requirements as mentioned in Bangladesh Bank and Securities and Exchange Commission's notification. In BDBL, Corporate Governance means increasing the stakeholders value by being efficient, transparent, professional and accountable to the organization, society and the environment. The Board of directors plays a key role in Corporate Governance. It is their responsibility to endorse the organization's strategy, develop directional policies, appoint, supervise and remunerate senior executives and to ensure accountability of the organization to its owners and regulatory authorities.

LEGAL AND REGULATORY COMPLIANCE

BDBL has been carrying out its activities in accordance with the Legal and Regulatory requirement of Bangladesh Bank and Securities and Exchange Commission (SEC). BDBL operates within the legal framework of the Companies Act, 1994 and as a Banking Company complies with the provisions of the Bank Company Act, 1991, Income Tax Ordinance, 1984, Negotiable Act, 1881, Anti-Money Laundering Act, 2008 and other related laws, regulations and reporting requirements.

BDBL's Corporate Governance structure encompasses the following elements :

STRUCTURE OF THE BOARD

According to clause 95 of the Article of Association of BDBL, the number of directors shall not be less than seven and not more than thirteen, excluding the Managing Director. The Board of Directors of BDBL is currently consisted of 10 (ten) directors including its Managing Director. The Board of Directors is accountable to owners / stockholders for the overall direction and control of the Bank. The major responsibilities of the Board are to approve all policies and strategies.

The Board reviews the policies and manuals of the various segments of business with a view to establishing effective risk management in credit and other key areas of operations. The management of the Bank operates within the policies and guidelines approved by the Board. The Board spends most of its time in formulating different policies and strategies in directing the BDBL towards a forward-looking Bank. With this end, there held 22 Board meetings including emergency meetings during January-December, 2012.

MANAGEMENT

The Managing Director and the Board of Directors are jointly responsible for the management of the Bank. The Managing Director is responsible for the day-to-day operations and in this respect observes the policy and directions of the Board of Directors. The Managing Director implements this policy and directions through its line management.

BOARD COMMITTEES AND THEIR RESPONSIBILITIES

To ensure good governance i.e. Corporate Governance in Bank management, Bangladesh Bank issued a circular (BRPD Circular No. 06, dated February 04, 2010) where it restricted Banks to form more than two committees or sub-committees of the Board.

To ensure proper accountability and transparency through “due diligence”, BDBL has two Board committees namely Audit Committee and Executive Committee mainly to oversee and direct the operations, performance and strategic direction of the Bank.

AUDIT COMMITTEE (AC)

As per Bangladesh Bank's BRPD Circular No. 08, dated June 19, 2011, Audit Committee (AC) of BDBL Board was re-constituted by the Board to provide independent oversight of the company's financial reporting, non-financial corporate disclosures, internal control systems and compliance to governing laws, rules and regulations etc. Basically, the Audit Committee plays the role of watchdog on behalf of the Board.

The members of the Audit Committee were as follows :-

1.	Mr. Dewan Nurul Islam	Chairman
2.	Mr. Amalendu Mukherjee	Member
3.	Mr. Niaz Rahim	Member
4.	Mr. M. Ishaque Bhuiyan	Member
5.	Selima Ahmad	Member

The Audit Committee of BDBL held 7 (Seven) meetings in the year 2012 and had detailed discussions and review session with the Head of Internal Audit, Head of Internal Control and Compliance, External Auditors etc. regarding their findings, observations and suggestions with corrective measures on the related areas and on other issues of Bank affairs that need improvement. The AC instructed the management to follow those suggestions and monitored accordingly from time to time.

EXECUTIVE COMMITTEE (EC)

In compliance with BRPD Circular No. 06, dated February 4, 2010 and BRPD Circular No. 04, dated March 14, 2010, the Board of Directors of BDBL re-constituted the Executive Committee (EC) comprising of the following Board of directors :

1.	Mr. M. Ishaque Bhuiyan Director	Chairman
2.	Mr. Md. Khalilur Rahman Siddiqui Director	Member
3.	Krishibid Moshir Rahman (Humayan) Director	Member
4.	Mr. Md. Fayekuzzaman, MD, ICB Director	Member
5.	Dr. Md. Zillur Rahman Managing Director	Member

This EC is entrusted with the following broader responsibilities and functions :

- Establish and periodically review the Bank's overall credit and lending policies and procedures.
- Develop and implement uniform and minimum acceptable credit standards for the Bank.
- Approve all revision, restructure and amendments made to the credit proposals initially approved by this Committee.

In 2012, 9 (Nine) meetings of EC were held.

MANAGEMENT COMMITTEE (MANCOM)

To bring dynamism as well as to assist the Managing Director in handling the daily operational activities to the best interest of the stakeholders, a Management Committee (MANCOM) was formed with the following officials, where the Deputy Managing Director (DMD) acts as the Chairman.

1.	Deputy Managing Director	Chairman
2.	All General Managers of Head Office	Member
3.	Board Secretary	Member
4.	Deputy General Manager Compliance Department	Member-Secretary

The Management Committee (MANCOM) assists the Managing director in the following Areas :

- Set or review vision, mission and strategies of the Bank as a whole for effective discharging of management responsibilities.
- Analyze business and financial performance of the Bank.
- Review and discuss policies and procedures of the Bank and make changes if necessary before taking to the Board (if needed).
- Market analysis and internal service quality.
- Review of control and compliance.
- Management and development of human resources.
- Exploring ways to strengthen and vitalize support functions (Operations, HRD, ITD, CRM etc.).

The meetings of the MANCOM holds in every month to review and address the relevant issues timely.

ASSET LIABILITY MANAGEMENT COMMITTEE (ALCO)

The Asset Liability Management Committee of the Bank was constituted with the following officials, where the Managing Director is the Chairman of the Committee :-

1.	Managing Director	Chairman
2.	General Manager of Finance & Accounts Division	Member
3.	General Manager of Development Banking Division	Member
4.	Head of Branch Management Department	Member
5.	Head of Loan Operation Department	Member
6.	Head of Investment Banking Department	Member
7.	Head of Central Accounts Department	Member-Secretary

The key role and responsibilities of ALCO are as follows :

- Directing general policies on risk exposures.
- Setting target of Deposit and Advances.
- Setting interest rate mismatch / gap limit.
- Analyzing Liquidity position.
- Establishing monitoring system for exposure, control and limit management.
- Evaluating Market Risk.

The meetings of the Asset Liability Management Committee holds in every month to review the overall position of the Balance sheet and achievement of targets.

CENTRAL COMPLIANCE UNIT (CCU)

Money laundering poses a significant risk to the financial sector globally and to society as a whole. The Bank is firmly committed to participating in international efforts to combat money laundering, fraud, or other financial crimes including the financing of terrorists or terrorist operations. Accordingly, the Bank prepared an Anti-Money Laundering Manual which included written policy and procedure and formed a Central Compliance Unit (CCU) with the following Officers :-

1.	Deputy Managing Director	Head of CCU (CAMLCO)
2.	Head of Branch Management Department	Deputy (CAMLCO)
3.	Senior Principal Officer Branch Management Department	Member
4.	Senior Principal Officer Branch Management Department	Member-Secretary
5.	Officer Branch Management Department	Member

The unit acts in keeping consistency with the Anti-Money Laundering Manual and guidelines given by the Central Bank from time to time to protect fraud / forgery and financing of terrorist activities.

CREDIT COMMITTEE (CC)

With a view to bringing dynamism in the activities of the Bank and assisting the Managing Director to perform credit related activities efficiently and effectively, a Credit Committee was formed with the following officials :

1.	Deputy Managing director	Chairman
2.	General Manager Development Banking Division	Member
3.	General Manager Law Division	Member
4.	Foreign Exchange Consultant	Member
5.	Commercial Banking Consultant	Member
6.	Zonal Head Concerned with Loan Proposal	Member
7.	Head of Loan Operation Department	Member-Secretary

Credit proposals that merit considerations in the opinion of the Credit Committee are presented before the Managing Director of the Bank for approval. The credit proposals that are beyond the delegated business power of the Managing Director are placed before the Executive Committee / Board of Directors for consideration / approval. The meetings of the Committee holds regularly to approve and review loan proposals.

SHARE BUY - SALE COMMITTEE (SBSC)

A committee in the name of Share Buy and Sale Committeewas formed for buying and selling share / debentures on behalf of the clients as well as for doing the same for BDBL's own portfolio with the recommendations / instructions of the Committee. The members of the Committee were as follows :-

1.	General Manager	Finance and Accounts Division
2.	Deputy General Manager	Head of Investment Banking Department
3.	Deputy General Manager	Head of Central Accounts Department
4.	Assistant General Manager	Investment Banking Department Secretary of the Committee

RISK MANAGEMENT UNIT (RMU)

A Risk Management Unit (RMU) was formed with the following officials of the Bank to strongly observe the risk level, monitor compliance of the risk management guidelines by the Divisions, Departments and Branches and do stress testing regularly and thereby take necessary steps to check and control the risk relating to banking activities :-

1.	General Manager Internal Control & Compliance Department	Chairman
2.	C.E.O, BDBL Securities Ltd.	Member
3.	Head of Central Accounts Department	Member
4.	Head of Audit & Inspection Department	Member
5.	Head of Risk Management Department	Member
6.	Senior Principal Officer, Risk Management Department	Member-Secretary

The Risk Management Unit (RMU) will take advance preparation to address any kind of financial stress and inform the Chief Executive Officer.

COMPLAIN CELL

In order to bring discipline and to create a congenial environment in the banking activities, a Complain Cell was set up with the efficient and experienced officials of the Bank to review the complains against the officers and staff of the Bank. The Managing Director regularly monitors the activities of the Complain Cell. The Complain Cell was reformed with the following officials of the Bank :

1.	Head of Compliance Department	Chief
2.	Two Senior Principal Officers of Compliance Department or One Senior Principal Officer and One Principal Officer of Compliance Department	Member
3.	Principal Officer of Compliance Department	Member

RECOVERY TASK FORCE (RTF)

A Recovery Task Force was formed consisting of principle executives and other concerned officers for reviewing and expediting loan recovery activities.

DELEGATION OF POWER

The Board delegated appropriate finance and business power to the Management for quick disposal of credit proposals and other financial matters. The Board also delegated authority to Executive Committee (EC) of the Board to approve proposals within certain limit.

AUDIT BY CENTRAL BANK

Bangladesh Bank (Central Bank) conducts comprehensive inspection of the Bank. The Central Bank also exchanges views with the BDBL's External Auditors regarding the various process of audit. The reports are reviewed by the Audit Committee and the Board. The Bank gives top priority to the inspection reports and corrective measures are taken for the lapses mentioned in the reports.

AUDIT BY THE EXTERNAL AUDITORS

External Auditors also play the supreme role in auditing and cover about 80 percent of the risk weighted assets. They also discuss with the Management and Audit Committee of the Board on various issues including internal control and compliance. Suggestions of the auditors are given due consideration and are implemented by the Management. The reports of the auditors are also discussed in the board.

AUDIT AND INSPECTION

To reduce operational risks of the Bank, BDBL conducts regular audit and inspection on the business affairs of the Bank based on different manuals, instructions, rules and procedures given by Bangladesh Bank and other Regulatory Authority from time to time. Audit also verifies the implementation status of various instructions given by the Board of Directors, Executive Committee and Audit committee of the Board.

INTERNAL CONTROL AND COMPLIANCE

Internal Control contains self-monitoring mechanisms and actions are taken to correct errors and deficiencies as they are identified. To assess the position of internal control and anti-money laundering compliance in various Branches of BDBL, Internal Control and Compliance Division carried out onsite inspection of various Branches during 2012.

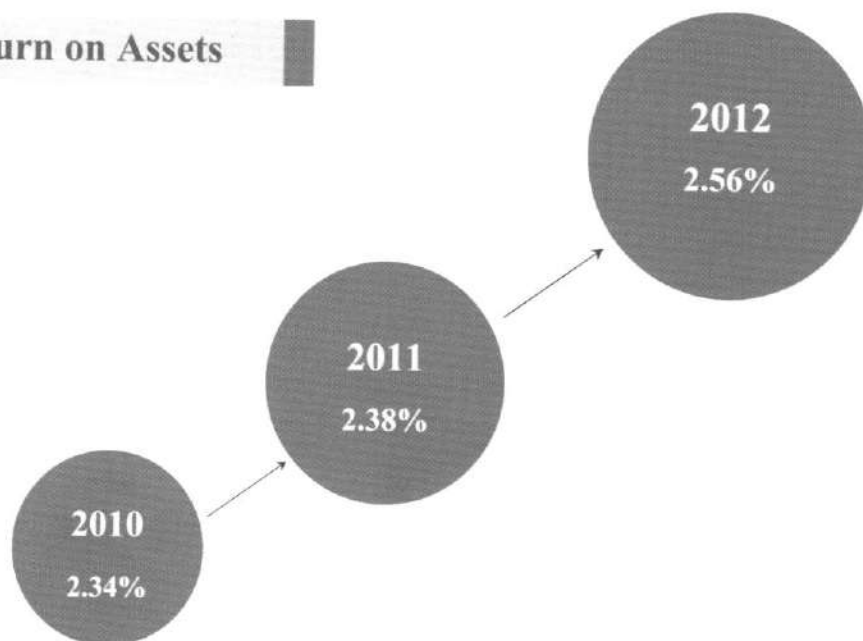
**Status of Compliance of Bangladesh Bank Guideline for Corporate Governance
(BRPD circular no. 16 dated 24.07.2003)**

Sl No.	Particulars	Compliance Status
1	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 plan 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 re-organization for enhancement of institutional efficiency and other relevant policy matters. It shall analyze/monitor at quarterly rest the development of implementation of work plan.	Complied
	ii) The Board shall have its analytical review incorporated in the Annual Report as regard 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 plan and strategies. It shall set the Key Performance Indicator (KPI) for the CEO and other senior executives and have it evaluated at times.	Complied
	(b) Loan and Risk Management	
	i) The policies, procedures, strategies etc. in respect of appraisal of loan/investment proposal, sanction, disbursement, recovery, reschedulement 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 interface, directly or indirectly, into the process of loan approval.	Complied
	ii) The Board shall frame policies for risk management and get them complied with and shall at quarterly rest the compliance thereof.	Complied
	(c) Internal Control Management	Complied
	i) The Board shall be vigilant on internal control system of the Bank in order to attain and maintain satisfactory qualitative standards of its loans/investments portfolio. It shall review at quarterly rest the report submitted by its audit committee regarding the compliance of recommendations made in internal and external audit report and Bangladesh Bank inspection reports.	
	(d) Human Resource Management and Development	Complied
	i) Policies relating recruitment, promotion, transfer, disciplinary and punitive measures human resources development etc. and service rules shall be framed and approved by the Board. The Chairman and the Directors shall in no way involve themselves and 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 Director shall be included in the selection committees for recruitment and promotion of different levels. Recruitment and promotion to the 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.	

	ii) The Board shall focus its special attention to the development of skills of the 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 introduction of effective Management Information System (MIS). The Board Shall get this programs incorporated in its annual work plan.	Complied
(e) Financial Management		
	i) The annul Budget and the statutory Financial Statements shall finally be prepared with the approval of the Board. It shall at quarterly rest review / monitor the position in respect of the Bank's income, expenditures, liquidity, non – performing assets, Capital base and adequacy, maintenance of loan loss provision and steps taken for recovery of defaulted loans including legal measures.	Complied
	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 rest on the CEO and his subordinates. The decision on matter relating to infrastructure development and purchase of land, building, vehicle etc. for the purpose of Banking business shall however be adopted with the approval of the Board.	Complied
	(f) Formation of supporting committees For decision on urgent matters an executive committee whatever name called, may be formed with the directors. There shall be no committee of the board other than the Executive Committee and the Audit Committee. No alternate director shall be included in these committees.	Complied
	(g) Appointment of CEO The Board shall appoint a competent CEO for the Bank with the approval of Bangladesh Bank.	Complied
2. Responsibilities of the Chairman of the Board		
	(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 policymaking or executive authority, he/she shall not participate in or interfere into the administrative or operational and routine affairs of the bank.	Complied
	(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 through the board along with the statement of the CEO.	Complied
	(c) The chairman may be offered an office-room, a personal secretary/ assistant, a telephone at the office and a vehicle in the business-interest of the bank subject to the approval of the board.	Complied

3.	Responsibilities of Adviser The adviser whatever name called, shall advise the Board of Directors or the CEO on such issue only for which he is engaged in terms of conditions of his appointment. He shall neither have to access to the process of decision-making nor shall have the scope of effecting executive authority in any matters of the Bank including financial, administrative or operational affairs.	Complied
4.	Responsibilities and authorities of CEO The CEO of the Bank whatever named called, shall discharge the responsibilities and effect the authorities as follows;	Complied
(a)	In terms of financial business and administrative authorities vested upon him by the Board, the CEO shall discharge his own responsibilities. He/She shall remain accountable for achievement of financial and other business targets by means of business plan, efficient implementation thereof and prudent administrative and financial management.	Complied
(b)	The CEO shall ensure compliance of Bank Companies Act, 1991 or other laws/regulations and if in discharged of routine function of the Bank.	Complied
(c)	The CEO shall report to the Bangladesh Bank of issues in violation of Bank Companies Act, 1991 or other laws/regulations and if required, may apprise the Board post facto.	Complied
(d)	The recruitment and promotion of all staff of the Bank except those in the two tiers below him/her shall rest on the CEO. He/She shall act in such cases in accordance with the approved service rules on the basis of human resources policies and approved delegation of employees as approved by the Board. The Board or Chairman of any committee of the Board or any Director shall not get approved of interfere into such affairs. The authorities relating transfer of and disciplinary measures against the staff, except those at one tier below the CEO shall rest on him, which he shall apply in accordance with the approved service rules. Besides, under the purview of the human resources policy as approved by the Board, he /she shall nominate officers for training etc.	Complied

Return on Assets



RISK MANAGEMENT

Risk Management and Area of Risks

Risk Management has become one of the most sensitive and crucial factor in the banking business all over the world. BDBL is very much aware and careful about its risk factor and taking appropriate steps under the direct supervision and instructions of the top management of the Bank continuously.

Risk is defined as the possibility that an event may occur, which may create impact on the bank's achievement of objectives. There are many forms of risk in an organization, including, financial risk, operational risk, compliance risk, reputational risk, Forex risk, IT and network security risk, and personnel risk. To address risks more effectively, a risk management approach being used by the bank that identifies, assesses, manages, and controls potential events or situations relating to the core risk in Bank Management.

BDBL has created separate Risk Management Department under the guidance of a General Manager, Internal Control & Compliance Division, with the responsibilities to upgrade, develop and implementation of the Core Risk Management of the Bank. The Risk Management Department has already undertaken the task of upgrading the existing Core Risk Manuals with the latest instructions and preparation of due diligence check lists for each and every 7 (seven) core risk area aiming to appropriate implementation of Core Risk Manuals. Seven Core Risks are as follows:

- (01) Credit Risk
- (02) Foreign Exchange Risk;
- (03) Asset and Liability Risk [Balance Sheet Risk];
- (04) Internal Control and Compliance Risk;
- (05) Money Laundering Risk [Anti-money Laundering & Terrorism Risk];
- (06) IT Security Risk; and
- (07) Environmental Risk.

In addition, following risk elements have also been covered under those Manuals :

- a. Operational Risk;
- b. Market Risk;
- c. Liquidity Risk;
- d. Reputational Risk;
- e. Insurance/Settlement Risk; and
- f. Sustainability Risk.

As per instructions and as delineated in the Credit Policy and Procedures, the Bank approves credit proposals and other facilities after through appraisal, proper scrutiny and due diligence on different aspects of risk especially security of the credit and cash flow of the business entity (repayment capacity). Credit Risk Management of BDBL is improving gradually and at present Credit Risk remains at a satisfactory level.

Risk Management Process

The objective of Risk Management is to identify and analyze risks and manage their consequences. Risk Management has several key steps that have general application and being applied at various stages of the asset cycle. The process outlined below should serve as a guide and would be adapted to individual needs. The process of Risk Management should commence at the strategic planning stage.

The steps in the process are:

proposal familiarization

- Identify criteria for assessing the proposal or project;
- Define proposal/project scope and objectives;
- Define the key elements and issues to risk analysis;
- Identify all risks that might impact on the proposal or project;
- Assess the potential likelihood and consequences of each risk;
- Screen risks discarding the minor risks having low impacts and low likelihood of occurrence;
- Identify moderate and major risks that require management attention risk response planning;
- Identify the feasible responses to moderate and major risks. Risk responses will include;
 - i. risk prevention
 - ii. impact mitigation
 - iii. risk transfer
 - iv. risk acceptance
 - v. select the best response
- Develop risk action schedules for major risks ;
- Develop management measures for moderate risks reporting ;
- For major undertakings, prepare a Risk Management Plan ; and
- For other projects, compile and collate risk action schedules and measures.

Among other things, the goal of effective risk management is to ensure that each risk is identified., documented (sourced), evaluated and prioritized, measured and mitigated whenever possible.

Identify Risk

An enterprise risk assessment process identifies and prioritizes risk segments, providing quality inputs to decision makers for the purpose of formulating effective risk responses including information about the current state of capabilities around managing the priority risk .

Source Risk

Once priority risks are identified, it should trace to their root causes. If management understands the drivers of risk, it is easier to design risk metrics and pro-active risk responses at the source.

Evaluate Risk

Based on the priority risks identified, their drivers or root causes and their susceptibility to measurement, management decides on the appropriate risk response. There are four categories of risk responses – avoid, accept, reduce and share. These responses may be applied to groups of related risks consisting of natural families of risks sharing fundamental characteristics (e.g., common drivers, positive or negative correlations, etc.) consistent with a portfolio view.

The Bank first decides whether to accept or reject a risk based on an assessment of whether the risk is desirable or undesirable. A desirable risk is one that is inherent in the entity's business model or normal future operations and that the Bank believes it can monitor and manage effectively.

If the bank chooses to accept a risk, it can accept it at its present level, reduce its severity and/or its likelihood of occurrence (typically through internal controls), or share it with a financially capable, independent party (typically through insurance or a hedging arrangement).

Measure Risk

There is an old adage that says, “If you can’t measure risk, you can’t manage it.” Because not all risks are quantifiable, increasing transparency by developing quantitative and qualitative risk measures is common practice.

Measurement methodologies may be simple and basic, e.g., risk rating or scoring, claims exposure and cost analysis, sensitivity analysis, stress testing and tracking key variables relating to an identifies exposure. Measurement capabilities might include value at risk, earnings at risk, rigorous analytics that are proprietary to the bank and risk-adjusted performance measurement.

Mitigate Risk

Depending on the risk response selected, management identifies any gaps in risk management capabilities and improves those capabilities as necessary to implement the risk response. Over time, the effectiveness of risk mitigation activities should be monitored.

Monitor Risk

Risk analytics and web-enabled technologies make it possible to aggregate information about risks using common data elements to support the creation of a risk management scorecard for use by risk owners, unit managers and executive management. Scorecard reporting should be flexible enough to enable the design of reports to address specific needs, including reporting to the board of directors.

The purpose of the risk management process varies from organization to organization, e.g., reduce risk or performance variability to an acceptable level, prevent unwanted surprises, facilitate taking more risk in the pursuit of value creation opportunities, etc.

Reporting

Collect schedules & management measures or write Risk Management Plan.

Response planning

Identify responses – Select best responses Develop action & management.

As per the guideline and suggestions of the Core Risk Management Task Force of Bangladesh Bank, BDBL has already prepared a comprehensive Credit Policy and Procedures which is duly approved by its Board of Directors and circulated to all of its offices for careful and meticulous implementation.

Implementation of Basel-II [Pillar-I & Pillar-II]

Basel II is the second of the Basel Accords, (now extended and effectively superseded by Basel III) which are recommendations on banking laws and regulations issued by the Basel Committee on Banking Supervision.

Basel II, initially published in June 2004, was intended to create an international standard for banking regulators to control how much capital banks need to put aside to guard against the types of financial and operational risks banks (and the whole economy) face. One focus was to maintain sufficient consistency of regulations so that this does not become a source of competitive inequality amongst internationally active banks. Advocates of Basel-II believed that such an international standard could help protect the international financial system from the types of problems that might arise out of economic recession. In theory, Basel II attempted to accomplish this by setting up risk and capital management requirements designed to ensure that a bank has adequate capital for the risk that the bank exposes itself through its lending and investment practices. Generally speaking, these rules mean that the greater risk to which the bank is exposed, the greater the amount of capital the bank needs to hold to safeguard its solvency and overall economic stability.

Contents of Basel-II

Objectives:

The final version aims at:

1. Ensuring that capital allocation is more risk sensitive;
2. Enhance disclosure requirements which will allow market participants to assess the capital adequacy of an institution;
3. Ensuring that credit risk, operational risk and market risk are quantified based on data and formal techniques;
4. Attempting to align economic and regulatory capital more closely to reduce the scope for regulatory arbitrage.

While the final accord has largely addressed the regulatory arbitrage issue, there are still areas where regulatory capital requirements will diverge from the economic capital.

Basel II has largely left unchanged the question of how to actually define bank capital, which diverges from accounting equity in important respects.

The accord in operation

Basel II uses a “three pillars” concept – (1) minimum capital requirements (addressing risk), (2) supervisory review and (3) market discipline.

The first pillar

The first pillar deals with maintenance of regulatory capital calculated for three major components of risk that a bank faces: credit risk, operational risk, and market risk. Other risks are not considered fully quantifiable at this stage.

The credit risk component are being calculated in three different ways of varying degree of sophistication, namely standardized approach, Foundation IRB and Credit Rating approach.

BDBL adopt the standardized ratings approach must rely on the ratings generated by external agencies.

The second pillar

The second pillar deals with the regulatory response to the first pillar, giving regulators much improved ‘tools’ over those available to them under Basel I. It also provides a framework for dealing with all the other risks a bank may face, such as systemic risk, pension risk, concentration risk, strategic risk, reputational risk, liquidity risk and legal risk, which the accord combines under the title of residual risk. It gives banks a power to review their risk management system. Internal Capital Adequacy Assessment Process (ICAAP) is the result of pillar II of Basel II accords.

The third pillar

This pillar aims to complement the minimum capital requirements and supervisory review process by developing a set of disclosure requirements which will allow the market participants to gauge the capital adequacy of an institution.

Market discipline supplements regulation as sharing of information facilitates assessment of the bank by others including investors, analysts, customers, other banks and rating agencies which leads to good corporate governance. The aim of pillar 3 is to allow market discipline to operate by requiring institutions to disclose details on the scope of application, capital, risk exposures, risk assessment processes and the capital adequacy of the institution. It must be consistent with how the senior management including the board access and manage the risks of the bank.

When market participants have a sufficient understanding of a bank's activities and the controls it has in place to manage its exposures, they are better able to distinguish between banking organizations so that they can reward those that manage their risks prudently and penalize those that do not.

These disclosures are required to be made at least twice a year, except qualitative disclosures providing a summary of the general risk management objectives and policies which can be made annually. Institutions are also required to create a formal policy on what will be disclosed, controls around them along with the validation and frequency of these disclosures. In general, the disclosures under Pillar 3 apply to the top consolidated level of the banking group to which the Basel II framework applies.

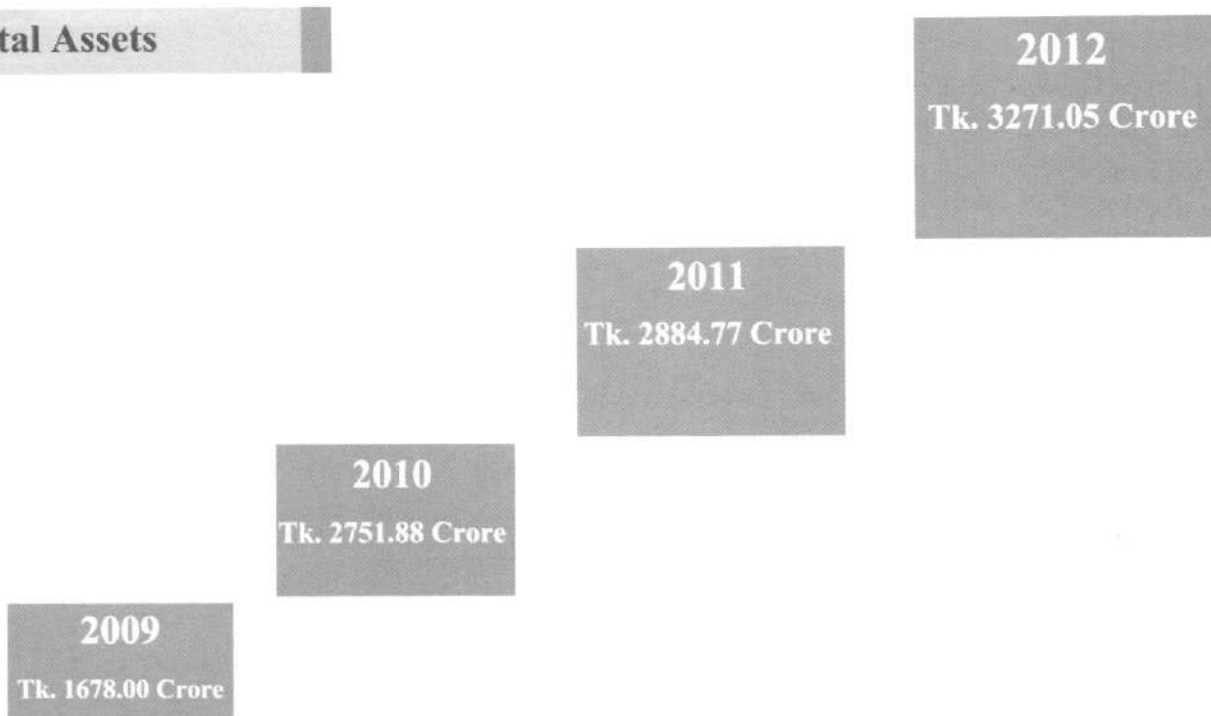
Measures/steps taken towards Risk Management:

Implementation of measures/steps taken towards risk management as recommended /suggested by the Risk Management Unit, portfolio quality of the Bank developed in a notable scale during the year 2012. Classified loan is being decreased gradually due to cautious investment decision of the bank. BDBL has sufficient liquidity and there is no short fall against required provision of classified loan as per Bangladesh Bank rated 'Strong' (1) liquidity position of BDBL in its CAMELS rating . BDBL's Capital Adequacy Ratio reported on the basis of 31.12.2012 balance sheet was at 27.20 which were highest in the banking sector of the country.

BDBL has developed its deposit base through mobilization of low-cost deposit during the year 2012, on 31.12.2012 and it stood at TK.794.81.

BDBL Strictly follows its own manual, sub manual prepared in the light of its business activities under the broad Guidelines provided by the Bangladesh Bank in this regard. We may conclude that BDBL implements Core Risk Management Guidelines in the banking business very strictly and meticulously.

Total Assets



Disclosures on Risk Based Capital (Basel II) of BDBL Based on 31 December 2012

These disclosures have been made in accordance with the Bangladesh Bank BRPD Circular no. 35 of 29 December 2010 as to Guidelines on 'Risk Based Capital Adequacy for Banks' Revised Regulatory Framework in line with Basel II.

1. Capital Adequacy under Basel-II

To cope with the international best practices and to make the Bank's capital more risk sensitive as well as more shock resilient, 'Guidelines on Risk Based Capital Adequacy (RBCA) for Banks • (Revised regulatory capital framework in line with Basel II)' have been introduced from January 01, 2009. Throughout the year 2009, Basel II reporting was parallel to Basel I which was the statutory requirement up-to that year. However, beginning year 2010, Basel II became mandatory. Bangladesh Bank further reviewed the RBCA Guidelines on several occasions prior to Basel II became fully in force. Instructions regarding Minimum Capital Requirement (MCR), Adequate Capital, and Disclosure requirements as stated in these guidelines have to be followed by all scheduled banks for the purpose of statutory compliance.

Above guidelines were issued by Bangladesh Bank (BB) under section 13 and section 45 of Bank Company Act, 1991 and also in accordance with "International Convergence of Capital Measurement and Capital Standards: A Revised Framework" of June, 2006 (Popularly known as 'Basel II Capital Adequacy Framework') released by Basel Committee on Banking Supervision (BCBS).

Basel II guidelines are structured on the following aspects:

- a) Minimum capital requirements to be maintained by a Bank against credit, market, and operational risks.
- b) Process for assessing the overall capital adequacy aligned with risk profile of a Bank as well as capital growth plan known as Supervisory Review Process (SRP)
- c) Framework of public disclosure on the position of a Banks risk profiles, capital adequacy, and risk management system known as Market Disclosure.

2 Scope of application

Basel II guidelines apply to all scheduled banks on , "Solo" basis as well as on "Consolidated" basis where-

- Solo Basis refers to all position of the bank and its local and overseas branches/offices; and
- Consolidated Basis refers to all position of the bank (including its local and overseas branches/offices) and its subsidiary company(ies) engaged in financial (excluding insurance) activities like merchant banks, brokerage firms, discount houses, etc (if any).

Bangladesh Development Bank Limited followed the scope narrated above. Bank has Tier 1 and Tier 2 capital structure at the moment.

3 Capital base

Regulatory capital has been categorized into three tiers: Tier 1, Tier 2, and Tier 3 respectively.

a) Tier 1 capital

Tier 1 capital called '**Core Capital**' comprises of highest quality of capital elements that consists of:

- i) Paid up capital
- ii) Non-repayable share premium account
- iii) Statutory reserve
- iv) General reserve
- v) Retained earnings
- vi) Minority interest in subsidiaries
- vii) Non-cumulative irredeemable preference shares
- viii) Dividend equalization account

BDBL's Core Capital comprises of the above elements except for " Non-repayable share premium account 'Minority interest in subsidiaries Non- cumulative irredeemable preference shares' and 'Dividend Equalization Account'.

b) Tier 2 capital

Tier 2 capital called "Supplementary Capital" represents other elements which fall short of some of the characteristics of the core capital but contribute to the overall strength of a bank and consists of:

- i) General provision
- ii) Asset Revaluation reserves up to 50%
- iii) Revaluation Reserve for Securities up to 50%
- v) Revaluation reserve for equity instrument up to 10%
- vi) All other preference shares
- vii) Subordinated debt

Bank's Tier 2 capital comprises of General provision and Asset Revaluation reserves

c) Tier 3 capital

Tier 3 capital called "Additional Supplementary Capital" consists of short-term subordinated debt (original maturity less than or equal to five years but greater than or equal to two years) would be solely for the purpose of meeting a proportion of the capital requirements for market risk.

BDBL has no Tier 3 capital as mentioned earlier.

4. Conditions for maintaining regulatory capital

The calculation of Tier 1 capital, Tier 2 capital, and Tier 3 capital is subject to the following conditions:

- a) The amount of Tier 2 capital will be limited to 100% of the amount of Tier 1 capital.
- b) 50% of revaluation reserves for fixed assets and securities eligible for Tier 2 capital.
- c) 10% of revaluation reserves for equity instruments eligible for Tier 2 capital.
- d) Subordinated debt shall be limited to a maximum of 30% of the amount of Tier 1 capital.
- e) Limitation of Tier 3: A minimum of about 28.5% of market risk needs to be supported by Tier 1 capital. Supporting of Market Risk from Tier 3 capital shall be limited up to maximum of 250% of a banks Tier 1 capital that is available after meeting credit risk capital requirement.

BDBL has complied with the conditions as embodied in this respect wherever applicable.

5. Eligible regulatory capital

In order to obtain the eligible regulatory capital for the purpose of calculating Capital Adequacy Ratio (CAR), banks are required to make following deductions from their Tier-1 capital:

- a) Intangible asset e.g., book value of goodwill and value of any contingent assets, etc. which are shown as assets
- b) Shortfall in provisions required against classified assets.
- c) Shortfall in provisions required against investment in shares
- d) Remaining deficit on account of revaluation of investments in securities after netting off from any other surplus on the securities.
- e) Reciprocal/crossholdings of banks capital/subordinated debt artificially intended to inflate the capital position of banks
- f) Holding of equity shares in any form exceeding the approved limit under section 26(2) of Bank Company Act, 1991. The additional/unauthorized amount of holdings will be deducted at 50% from Tier 1 capital and 50% from Tier 2 capital.
- g) Investments in subsidiaries which are not consolidated. The normal practice is to consolidate subsidiaries for the purpose of assessing the capital adequacy of banking groups. Where this is not done, deduction is essential to prevent the multiple uses of the same capital resources in different parts of the group. The deduction for such investments will be 50% from Tier 1 capital and 50% from Tier 2 capital. The assets representing the investments in subsidiary companies whose capital had been deducted from that of the parent would not be included in total assets for the purposes of computing the CAR

Eligible Tier 2 capital will be derived after deducting components (if any) qualified for deduction. Total eligible regulatory capital will be calculated by summing up the eligible Tier 1, Tier 2 and Tier 3 capital.

6. Calculation of Capital Adequacy Ratio

In order to calculate CAR, banks are required to calculate their Risk Weighted Assets (RWA) on the basis of credit, market, and operational risks. Total RWA will be determined by multiplying the amount of capital charge for market risk and operational risk by the reciprocal of the minimum CAR and adding the resulting figures to the sum of risk weighted assets for credit risk. The CAR is then calculated by taking eligible regulatory capital as numerator and total RWA as denominator.

Bank followed the given guidelines in proper terms.

7. Minimum capital requirements

- a) No Scheduled Bank in Bangladesh shall commence and carry on its business unless it has the minimum required capital fixed by Bangladesh Bank from time to time as per section 13 of Bank Company Act, 1991.
- b) Banks have to maintain minimum CAR on “Solo” basis as well as on “Consolidated” basis as per instruction(s) given by BB from time to time.

Bank has been able to maintain required CAR. Banks presents CAR is 27.26%, Tier I Capital ratio is 18.01% and Tier 2 Capital ratio is 9.25%.

- c) Banks have to maintain at least 50% of required capital as Tier 1 capital

8 a) Credit Risk

Bank followed the suggested methodology, process as contained in the Guidelines.

Credit risk is the potential that a bank borrower or counterparty fails to meet its obligation in accordance with agreed term.

b) Methodology

Bangladesh Bank adopted Standardized Approach for calculating Risk Weighted Assets. The capital requirement for credit risk is based on the risk assessment made by External Credit Assessment Institutions (ECAIs) recognized by BB for capital adequacy purposes. Banks are required to assign a risk weight to all their on-balance sheet and off-balance sheet exposures. Risk weights are based on external credit rating (solicited) which was mapped with the BB rating grade or a fixed weight that is specified by Bangladesh Bank.

9. a) Market Risk

Bank followed the suggested methodology, process as contained in the Guideline.

Market risk is defined as the risk or losses in on and off-balance sheet positions arising from movements in market prices. The market risk positions subject to this requirement are:

- I. The risks pertaining to interest rate related instruments and equities in the trading book; and
- II. Foreign exchange risk and commodity risk throughout the bank (both in the banking book and in the trading book)

b) Methodology

In Standardized Approach, the capital requirement for various market risks (interest rate risk, equity price risk, commodity price risk, and foreign exchange risk) is determined separately. The total capital requirement in respect of market risk is the sum of capital requirement calculated for each of these market risk sub-categories. The methodology to calculate capital requirement under Standardized Approach for each of these market risk categories is as follows:

- a) Capital Charge for Interest Rate Risk = Capital Charge for Specific Market Risk + Capital Charge for General Market Risk.
- b) Capital Charge for Equity Position Risk = Capital Charge for Specific Market Risk + Capital Charge for General Market Risk.
- c) Capital Charge for Foreign Exchange Risk = Capital Charge for General Market Risk

(a) The name of the corporate entity to which these guidelines apply	BANGLADESH DEVELOPMENT BANK LIMITED
(b) A brief description of the entity	<p>Establishment: Bangladesh Development Bank Limited (BDBL or the Bank) was incorporated under the Companies Act, 1994 on 16 November 2009 to acquire and take-over, as going concern, the undertakings and businesses of statutory bodies of Bangladesh Shilpa Bank (BSB) and Bangladesh Shilpa Rin Sangstha (BSRS) constituted respectively under the Bangladesh Shilpa Bank Order, 1972 (President Order No.129 of 1972) and Bangladesh Shilpa Rin Sangstha Order, 1972 (President Order No.128 of 1972) with all of their assets, benefits, rights, powers, authorities, privileges, liabilities, borrowings and obligations and to carry on with the same business. Two vendors agreement was executed between the Government of the People's Republic of Bangladesh and Bangladesh Development Bank Limited on 31 December 2009 in this regard. The registered office of the Bank is located at 8 Rajuk Avenue, Motijheel, Dhaka-1000.</p> <p>Principal activities: Bangladesh Development Bank Limited extends financial assistance both in local and foreign currencies for setting up new industries and provides all kinds of commercial banking services to its customer through its branches in Bangladesh. The BDBL inherited membership of Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited, acts as stock dealer and operate two brokerage houses. The BDBL is now managing a close-end Mutual Fund with paid up capital of Tk. 5.00 crore</p>
(c) Any restrictions, or other major impediments, on transfer of funds or regulatory capital within the group	Not Applicable
<p>Quantitative Disclosure (d) The aggregate amount of capital deficiencies in all subsidiaries not included in the consolidation that are deducted and the names of such subsidiaries</p>	Not Applicable

10. a) Operational Risk

Bank followed the suggested methodology, process as contained in the Guideline.

Operational Risk is defined as the risk or losses resulting from inadequate or failed internal processes, people and systems or from external events. This definition includes legal risk, but excludes strategic and reputation risk, risk arising from staff inefficiency, risk arising from inadequacy in using ICT in full range.

b) Measurement Methodology

Banks operating in Bangladesh shall compute the capital requirements for operational risk under the Basic Indicator Approach (BIA). Under BIA, the capital charge for operational risk is a fixed percentage, denoted by (α), of average positive annual gross income of the bank over the past three years. Figures for any year in which annual gross income is negative or zero, should be excluded from both the numerator and denominator when calculating the average.

11 Disclosure under Pillar III

Disclosures are given below as specified by RBCA Guideline, December 2010.

A) Scope of Application

Qualitative Disclosure

B) Capital Structure

Qualitative Disclosure

<p>a) Summary information on the terms and conditions of the main features of all capital instruments, specially in the case of capital instruments eligible for inclusion in Tier 1 or Tier 2</p>	<p>The terms and conditions of the main features of all capital instruments have been segregated in line with the eligibility criteria set forth vide BRPD Circular No. 35 dated 29 December 2010 and other relevant instructions given by Bangladesh Bank from time to time. The main features of the capital instruments are as follows:</p> <p>Tier 1 capital instruments</p> <p>Paid-up share capital: Issued, subscribed and fully paid up share capital of the Bank. It represents Paid up Capital, Right Shares as well as Bonus Shares issued from time to time.</p> <p>Statutory Reserve: As per Section 24(1) of the Bank Companies Act, 1991, an amount equivalent to 20% of the profit before taxes for each year of the Bank has been transferred to the Statutory Reserve Fund.</p> <p><i>Bank is complied in this respect.</i></p> <p>General reserve: Any reserve created through Profit and Loss Appropriation Account for fulfilling any purpose.</p> <p><i>Bank is complied in this respect.</i></p> <p>Retained Earnings: Amount of profit retained with the banking company after meeting up all expenses, provisions and appropriations.</p> <p><i>Bank is complied in this respect.</i></p>
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	<p>Tier 2 capital instruments</p> <p>General provision maintained against unclassified loans and off-balance sheet exposures: As per BB directive, amount of provision maintained against unclassified loans and off-balance sheet exposures as of the reporting date has been considered.</p> <p>Asset revaluation reserve: 50% of Assets Revaluation Reserve is considered as Tier 2 Capital. The revaluation reserve was formally conducted by the Professionally Qualified Chartered accountants firm and duly certified by the statutory auditor of the Bank.</p>
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Quantitative Disclosure

Amount in “000” Tk

(b) The amount of Tier 1 Capital, with separate disclosure (as of 31.12.2012):	> Paid up Capital > Non-repayable share premium account > Statutory reserve > General reserve > Retained earnings > Minority Interest in Subsidiaries > Non-cumulative irredeemable preference shares	4000,000 - 1,423,606 1,865,000 41,857 - 7,330,463
(c) Tier 2 capital	> General Provision > Asset Revaluation Reserve	130,181 3,633,851 3,764,032
(d) Tier 2 capital	> Long Term Subordinated Debt	-
(e) Total amount of Tier II & Tier III Capital		3,764,032
(f) Other deduction from Capital		-
(g) Total eligible capital		11,094,496

C) Capital Adequacy

Qualitative Disclosure

(a) A summary discussion of the Bank's approach to assessing the adequacy of its capital to support current and future activities	<p>Capital Adequacy is the cushion required to be maintained for covering the Credit risk, Market risk and Operational risk so as to protect the depositors and general creditors interest against such losses. In line with BRPD Circular No. 35 dated 29 December, 2010, the Bank has adopted Standardized Approach for Credit Risk, Standardized (Rule Based) Approach for Market Risk and Basic Indicator Approach for Operational Risk for computing Capital Adequacy</p>
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Quantitative Disclosure	Amount in “000” Tk
(b) Capital requirement for Credit Risk:	2,805,424
(C) Capital requirement for Market Risk:	952,677
(d) Capital requirement for Operational Risk:	31,126
(e) Total Required Capital	4,069,366
(f) Total Risk Weighted Asset	40,693,664
(g) Capital Adequacy Ratio	27.26%
(h) Core Capital (Tier 1) to Risk Weighted Asset	18.01%
(i) Supplementary Capital (Tier 2) to Risk Weighted Asset	9.25%

D) Credit Risk

Qualitative Disclosure

<p>(a) The general qualitative disclosure requirement with respect to credit risk, including: * Definitions of past due and impaired (for accounting purposes)</p>	<p>Bank classifies loans and advances into performing and non-performing loans (NPL) in accordance with the Bangladesh Bank guidelines in this respect.</p> <p>An NPA (impaired) is defined as a loan or an advance where interest and/ or installment of principal remain overdue for more than 90 days in respect of a Continuous credit, Demand loan or a Term Loan etc. Classified loan is categorized under following 03 (three) categories:</p> <ul style="list-style-type: none"> >Sub-standard >Doubtful >Bad & Loss <p>Any continuous loan will be classified as:</p> <ul style="list-style-type: none"> > ‘Sub-standard’ if it is past due/over due for 3 months or beyond but less than 6 months. > ‘Doubtful’ if it is past due/over due for 6 months or beyond but less than 9 months. > ‘Bad/Loss’ if it is past due/over due for 9 months or beyond. <p>Any Demand Loan will be classified as</p> <ul style="list-style-type: none"> > ‘Sub-standard’ if it remains past due/overdue for 3 months or beyond but not over 6 months from the date of claim by the bank or from the date of creation of forced loan.
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	<p>> Doubtful' if it remains past due/overdue for 6 months or beyond but not over 9 months from the date of claim by the bank or from the date of creation of forced loan.</p> <p>> Bad/Loss' if it remains past due/overdue for 9 months or beyond from the date of claim by the bank or from the date of creation of forced loan. In case of any installment(s) or part of installment(s) of a Fixed Term Loan is not repaid within the due date, the amount of unpaid installment(s) will be termed as 'defaulted installment'.</p> <p>i. In case of Fixed Term Loans :</p> <p>> If the amount of 'defaulted installment' is equal to or more than the amount of installment(s) due within 3 (three) months, the entire loan will be classified as "Sub-standard".</p> <p>> If the amount of 'defaulted installment' is equal to or more than the amount of installment(s) due within 6 (six) months, the entire loan will be classified as "Doubtful".</p> <p>> If the amount of 'defaulted installment' is equal to or more than the amount of installment(s) due within 9 (nine) months, the entire loan will be classified as "Bad/Loss"</p>
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* Description of approaches followed for specific and general allowances and statistical methods	Types of loans and advances	Provision				
		UC	SMA	SS	DF	BL
	House building and professional	2%	2%	20%	50%	100%
	Other than Housing Finance & Professionals to setup business	5%	5%	20%	50%	100%
	BHs/MBs/S	2%	2%	20%	50%	100%
	Short term Agri. Credit and Micro Credit	5%	-	5%	5%	100%
	Small & Medium Enterprise Finance	0.25%	0.25%	20%	50%	100%
	Others	1%	1%	20%	50%	100%
* Discussion of the Bank's credit risk management policy	<p>Credit risk is the risk that the counterparty to a financial institution fails to meet its obligation and cause to incur a financial loss. Concentration of credit risk arises when a number of counter parties are engaged in similar business activities or activities in the same geographical region or have similar economic features that would cause their ability to meet contractual obligations to be similarly affected by changes in economic, political or other conditions. Credit risk in the Bank's Portfolio is monitored, reviewed and analyzed by the Credit Risk Management Department (CRMD). CRMD determines the quality of the credit portfolio and assists in minimizing potential losses.</p>					

(B) Total gross credit risk exposures broken down by major types of credit exposure.	Cash Credit	1657619
	Long Term Loan	9581721
	Over Draft	427251
	Local Documentary Bill Purchase	753483
	Bridge Loan	47476
	Consumer Loan	117692
	Loan Under Investors Scheme	2424
	Staff Loan	2155397
		14743064
(C) Geographical distribution of exposures, broken down in significant areas by major types of credit exposure.	Division wise Loans and Advances:	
	Dhaka Division	12300717
	Khulna Division	362647
	Chittagong Division	603381
	Rajshahi Division	640322
	Barisal Division	299624
	Sylhet Division	52926
	Rangpur Division	483446
		14743064
(D) Sector-wise Loans and Advances	Industrial Sector	
	Food & Allied Products	2080148
	Jute & Allied Fibre Products	4326
	Cotton, Wollen & Synthetic Textile	7110675
	Paper, Paper Products & Printing	140668
	Tannery & its Products	64399
	Non-metallic mineral Products	86014
	Metal Products	189478
	Electrical Machinery & Goods	59872
	Machinery & Spare Parts	20504
	Transport	28804
	Chemicals & Pharmaceuticals	279719
	Petro- Chemicals	95803
	Service Industries	53018
	Rubber Goods	2525
	Miscellaneous	4042111
		14743064
(E) Classification Status of Loans and Advances	Classification Status	
	Standard	8698640
	Special Mentioned Accounts	626537
	Sub-Standard	416891
	Doubtful	1579811
	Bad & Loss	3421185
		14743064

(F) Residual contractual maturity break down of the whole portfolio, broken down by major types of credit exposure.	Repayable – on demand	212874
	– upto 3 months	1702348
	– over 3 months but below 1 year	3102697
	– over 1 year but below 5 years	3418269
	– over 5 years	6306876
		14743064
(G) Provision Against Loans & Advances	Provision for Un-Classified Loan	
	Provision held at the beginning of the year	127231
	Fully provided debts written off (-)	-
	Recoveries of amount Previously Written off (+)	-
	Specific Provision for Special Mentioned A/C (+)	7000
	Provision Transfer to other Assets	
	Excess provision transferred to	(12500)
		121731
	Provision for Classified Loan	
	Provision held at the beginning of the year	1641112
	Fully provided debts written off (-)	(134328)
	Recoveries of amount Previously Written off (+)	545276
	Specific provision for the year (+)	-
	Recoveries & provision no longer required (-)	-
	Excess provision transferred to provision from	-
	Provision held at the end of the year	2052060

E) Equities: Disclosures for Banking Book Positions
Qualitative Disclosure

(a) The general qualitative disclosure requirement with respect to the equity risk, including :	
<ul style="list-style-type: none"> • Differentiation between holdings on which capital gains are expected and those taken under other objectives including for relationship and strategic reasons; and • Discussion of important policies covering the valuation and accounting of equity holdings in the banking book. This includes the accounting techniques and valuation methodologies used, including key assumptions and practices affecting valuation as well as significant changes in these practices. 	<p>Investment in equity is mainly for investment and strategic purpose.</p> <p>Quoted shares are valued at cost. Necessary provision is maintained if market price falls below the cost price. Unquoted shares are valued at cost.</p>

(b) Value disclosed in the balance sheet of investment, as well as the fair value of those investments; for quoted securities, a comparison to publicly quoted share values where share price is materially different from fair value.	Not Applicable
(C) The cumulative realized gains (losses) arising from sales and liquidations in the reporting period.	114008
(d) * Total unrealized gains (losses) * Total latent revaluation gains (losses) * Any amounts of the above included in Tier 2 capital	18894755 Nil Nil
(e) Capital requirements broken down by appropriate equity grouping, 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.	

F) Market Risk**Qualitative Disclosure**

(a) Views of BOD on trading/ investment activities	The Board approves all policies related to market risk, sets limits and reviews compliance on a regular basis. The objective is to provide cost effective funding last year to finance asset growth and trade related transaction.
(b) Methods used to measure Market risk	Standardized approach has been used to measure the market risk. The total capital requirement in respect of market risk is the aggregate capital requirement calculated for each of the risk sub-categories. For each risk category minimum capital requirement is measured in terms of two separately calculated capital charges for 'specific risk' and 'general market risk'.
(c) Market risk Management system	The Central Accounts Department manage market risk covering liquidity, interest rate and foreign exchange risks with oversight from Asset-Liability Management Committee(ALCO) comprising senior executives of the Bank. ALCO is chaired by the Managing Director. ALCO meeting at least once in a month.
(d) Policies and process for mitigating market risk	There are approved policy for Market risk related instruments both on-balance sheet and off-balance sheet items. The investments are monitored and enforced on a regular basis to protect against market risks. Prevailing market condition, exchange rate, forex position and transactions are reviewed time to time to mitigate market risks.

Qualitative Disclosure

(a) The capital requirements for :	
Interest rate risk	-
Equity position risk	944487
Foreign exchange risk	8191
Commodity risk	-
	952678

G) Operational Risk**Qualitative Disclosure**

(a) > Views of BOD on system to reduce Operational Risk	The policy for operational risks including internal control & compliance risk is approved by the board taking into account relevant guidelines of Bangladesh Bank. Audit committee of the Board oversees the activities of Internal Control & Compliance Division (ICCD) to protect against all operational risk.
> Performance gap of executives and staffs	BDBL has a policy to provide equal opportunity and best working environment to the employees. BDBL's strong image plays an important role in employee motivation. As a result, there is no significant performance gap.
> Potential external events	No potential external events is expected to expose the Bank to significant operational risk.
> Policies and processes for mitigating operational risk	<p>The policy for operational risks including internal control & compliance risk is approved by the Board taking into account relevant guidelines of Bangladesh Bank. Policy guidelines on Internal Audit system is in operation. Branches are audited regularly by Internal Control & Compliance Division (ICCD). It is the policy of the Bank to put all the Branches of the Bank under any form of audit at least once in a year. ICCD directly report to Audit Committee of the Board.</p> <p>Bank's Anti- Money laundering activities are headed by CAMELCO and their activities are devoted to protect against all money laundering and terrorist finance related activities. Apart from that, there is adequate check & balance at every stage of operation, authorities are properly segregated and there is at least dual control on every transaction to protect against operational risk.</p>
> Approach for calculating capital charge for operational risk	Basic Indicator Approach was used for calculating capital charge for operational risk as of the reporting date.

Quantitative disclosure

b) The capital requirements for Operational Risk	311265
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Auditors Report and Financial Statements

| 2012 |



Hoda Vasi Chowdhury & Co

An Independent Correspondent Firm to Deloitte Touche Tohmatsu
 Motijheel Office
 Ispahani Building (3rd Floor)
 14-15 Motijheel C/A
 Dhaka-1000

**ACNABIN***Chartered Accountants*

BDBL Bhaban (Level-13)
 12 Kawran Bazar C/A, Dhaka-1215, Bangladesh
 Phone: 880-2-8144347-52
 Facsimile: 880-2-814435352
 E-mail: acnabin@bangla.net

AUDITORS' REPORT**TO THE SHAREHOLDERS OF BANGLADESH DEVELOPMENT BANK LIMITED AND ITS SUBSIDIARY**

We have audited the accompanying consolidated financial statements of Bangladesh Development Bank Limited and its subsidiary ("the Group") namely BDBL Securities Limited as well as the separate financial statements of Bangladesh Development Bank Limited (the Bank) which comprise the consolidated and separate Balance Sheets as at 31 December 2012 and the Profit & Loss Accounts, Statements of Changes in Equity and Cash Flow Statements for the year then ended and a summary of significant accounting policies and other explanatory information.

Management Responsibilities for the Consolidated and Separate Financial Statements

Management is responsible for the preparation and fair presentation of these consolidated financial statements of the Group and also the separate financial statements of the Bank in accordance with Bangladesh Financial Reporting Standards (BFRSs), the Bank Company Act 1991, the rules, regulations, circulars and policies issued by Bangladesh Bank, 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; selecting and applying appropriate accounting policies and making accounting estimates that are reasonable in the circumstances.

Auditor's Responsibility

Our responsibility is to express an opinion on these consolidated financial statements of the Group and the separate financial statements of the Bank based on our audit. We conducted our audit in accordance with Bangladesh Standards on Auditing (BSA). Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the consolidated financial statements of the Group and the separate financial statements of the Bank are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the consolidated financial statements of the Group and the separate financial statements of the Bank. The procedures selected depend on the auditor's judgment including the assessment of the risks of material misstatement of the consolidated financial statements of the Group and the separate financial statements of the Bank, whether due to fraud or error. In making those risk assessments, we consider internal control relevant to the entity's preparation and fair presentation of the consolidated financial statements of the Group and the separate financial statements of the Bank 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 entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall



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presentation of the consolidated financial statements of the Group and the separate financial statements of the Bank.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Basis for Qualified Opinion

1. The Bank operates a number of post retirement benefit plans for the eligible employees, which are in the nature of defined benefit plan as stated in Bangladesh Accounting Standard (BAS) 19 - Employee Benefits. As at 31 December 2012, no actuarial assessment has been made to determine any potential shortfall/excess in those post retirement benefit plans of the Bank. As stated in note 23.1 to the financial statements, as per the valuation report of the erstwhile Bangladesh Shilpa Bank (BSB), at 31 December 2009 a shortfall of BDT 739,931,000 has been identified in BSB Employees Superannuation Fund. As per the decision of the Board of Directors, this shortfall in provision shall be provided within the next five years and accordingly BDT 250,000,000, 60,000,000 and 140,000,000 have been provided during the years ended 31 December 2010, 2011 and 2012 respectively. In absence of an actuarial assessment, any potential shortfall in retirement benefit provision cannot be reasonably estimated as at 31 December 2012. We however note that subsequent to 31 December 2012, the Bank has appointed an actuary to conduct updated assessment of the Bank's post retirement benefit obligation for eligible employees.

2. As disclosed in Note 12.1.1 to the financial statements, the Bank currently has a number of pending income tax assessments with various taxation authorities on account of erstwhile Bangladesh Shilpa Bank and Bangladesh Shilpa Rin Sangshtha. Since most of those assessments by the taxation authority resulted in substantially higher tax payable amount, the Bank contested and lodged appeals against those assessment orders. The Bank believes, on reasonable grounds that those assessment orders were not in accordance with the taxation regulation and there are strong possibilities in succeeding those appeals. Accordingly, no additional provision has been made by the Bank to cover the difference in income tax provision recognized in the accounts and tax claimed by the tax authority. If the Bank is not successful in those appeals, additional amount will be required to fulfill the shortfall in provision which is not ascertainable at this stage and hence remained unaccounted for.

Qualified Opinion

Except for the matters as stated in the preceding paragraphs, in our opinion, the financial statements referred to above give a true and fair view of the financial position of the Group and the Bank as at 31 December 2012 and of their financial performance and cash flows for the year then ended in accordance with Bangladesh Financial Reporting Standards and comply with the Bank Company Act 1991, the rules, regulations, circulars and policies issued by the Bangladesh Bank, the Companies Act 1994, and other applicable laws and regulations.



Except for as mentioned above, 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) in our opinion, proper books of account as required by law have been kept by the Group and the Bank so far as it appeared from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches not visited by us;
- (iii) the consolidated balance sheet and the profit and loss account of the Group and the separate balance sheet and the profit and loss account of the Bank together with the annexed notes 1 to 33 dealt with by the report are in agreement with the books of account and returns;
- (iv) the expenditures incurred was for the purpose of the Group's and the Bank's business;
- (v) the financial positions of the Group and the Bank as at 31 December 2012 and their profits for the year ended 31 December 2012 have been properly reflected in the consolidated financial statements of the Group and the separate financial statements of the Bank and the consolidated financial statements of the Group and the separate financial statements of the Bank have been prepared in accordance with the generally accepted accounting principles;
- (vi) the consolidated financial statements of the Group and the separate financial statements of the Bank have been drawn up in conformity with the Bank Company Act 1991 and in accordance with the accounting rules and regulations issued by the Bangladesh Bank and the financial statements conform to the prescribed standards set in the accounting regulations issued by Bangladesh Bank after consultation with the professional accounting bodies of Bangladesh;
- (vii) adequate provisions have been made for advances and other assets which are, in our opinion, doubtful of recovery;
- (viii) the records and statements submitted by the branches have been properly maintained and consolidated in the financial statements on the basis of the statements certified by the branch managers and considered by us as correct;
- (ix) the information and explanations required by us have been received and found satisfactory;
- (x) the capital adequacy ratio (CAR), as required by law, has been maintained adequately during the year;
- (xi) Cash Reserve Requirement (CRR) and Statutory Liquidity Reserve (SLR) with Bangladesh Bank have been maintained as per rule;
- (xii) as far as it was revealed from our test checks, the existing rules and regulations for loan sanctioning and disbursements have been followed properly;
- (xiii) it appeared from our test checks that the internal control system was satisfactory and adequate to prevent probable frauds and forgeries;
- (xiv) guidelines of Core Risk Management issued by Bangladesh Bank vide BRPD Circular # 17 dated 07 October 2003 were complied;

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Chartered Accountants

(xv) adequate capital of the Bank, as required by law, has been maintained during the period under audit;
and

(xvi) 80% of the risk weighted assets of the Bank have been audited by us spending 2,950 man hours.

Sd/-

Dhaka,
26 June, 2013

Hoda Vasi Chowdhury & Co.
Chartered Accountants

Sd/-

ACNABIN
Chartered Accountants

Bangladesh Development Bank Limited & its Subsidiary

Consolidated Balance Sheet

As at 31 December 2012

	Notes	31.12.2012 Taka	31.12.2011 Taka
PROPERTY AND ASSETS			
Cash	3	536,466,380	361,739,930
Cash in hand (including foreign currencies)		33,516,345	26,529,522
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)		502,950,035	335,210,408
Balance with other banks and financial institutions	4(a)	3,309,200,772	4,609,115,520
In Bangladesh		3,234,156,431	4,577,246,003
Outside Bangladesh		75,044,341	31,869,517
Money at Call and Short Notice	5	150,075,828	230,072,231
Investments	6(a)	3,182,973,297	2,729,560,121
Government securities		4,310,200	2,946,500
Others investment		3,178,663,097	2,726,613,621
Loans and Advances	7(a)	14,745,820,362	10,046,075,415
Loans, cash credit and overdrafts, etc.		13,992,337,719	9,978,532,502
Bill purchased and discounted		753,482,643	67,542,913
Fixed Assets including premises, furniture and fixtures	8(a)	8,722,868,952	8,824,827,942
Other Assets	9(a)	2,028,140,026	1,955,496,109
Total Assets		32,675,545,617	28,756,887,267
LIABILITIES AND CAPITAL			
Liabilities			
Borrowing from other Banks, Financial institutions and Agents, etc.	10	1,559,030,954	2,058,608,595
Deposits & Other Accounts	11(a)	7,900,543,770	4,613,928,307
Current and other Accounts		2,963,633,705	1,580,637,144
Bills Payable		10,909,383	48,988,854
Saving Bank Deposits		401,858,577	428,726,133
Fixed Deposits		4,524,142,105	2,555,576,177
Other Deposits			
Other Liabilities	12(a)	7,514,427,113	7,218,605,961
Total Liabilities		16,974,001,837	13,891,142,863
Capital/Shareholders' Equity			
Paid-up Capital	13	4,000,000,000	4,000,000,000
Quasi Equity	14	134,744,560	134,744,560
Statutory Reserve	15	1,423,606,336	1,218,006,336
General Reserve	16.1	1,865,000,000	1,310,000,000
Revaluation Reserve	16.2	7,267,702,180	7,194,622,087
Other Reserve	16.3	965,907,514	965,907,514
Retained Earnings	16(b)	44,583,189	42,463,907
Total Shareholders' Equity		15,701,543,779	14,865,744,404
Total Liabilities and Shareholders' Equity		32,675,545,617	28,756,887,267

Hoda Vasi Chowdhury & Co
Chartered Accountants

OFF-BALANCE SHEET ITEMS
Contingent Liabilities :

Acceptance & Endorsements
 Acceptance for FC Guarantee
 Letters of Credit
 Bills for collection
 Other contingent liabilities

Total
Other Commitments :

Documentary credits and other short term trade related transaction
 Liability on account of outstanding forward exchange contract
 Forward assets purchased and forward deposit placed
 Undrawn note issuance and revolving underwriting facilities
 Undrawn formal stand by facilities, credit lines and other commitments

Total
Total Off-Balance Sheet exposures including contingent liabilities

Notes	31.12.2012 Taka	31.12.2011 Taka
16.4		
	-	-
	100,873,742	694,716,893
	698,328,184	135,137,442
	-	-
	799,201,926	829,854,335
	-	-
	-	-
	-	-
	-	-
	-	-
	799,201,926	829,854,335

The annexed notes form an integral part of the Consolidated Balance Sheet.

Sd/-
Director

Sd/-
Director

Sd/-
Managing Director

Sd/-
Chairman

This is the Consolidated Balance Sheet referred to in our separate report of even date.

Dhaka,
 26 June, 2013

Sd/-
Hoda Vasi Chowdhury & Co.
Chartered Accountants

Sd/-
ACNABIN
Chartered Accountants

Hoda Vasi Chowdhury & Co
Chartered Accountants

Bangladesh Development Bank Limited & its Subsidiary
Consolidated Profit and Loss Account
For the year ended 31 December 2012

	Notes	2012 Taka	2011 Taka
Interest Income	18(a)	1,516,957,875	1,210,596,526
Interest paid on deposit, borrowing, etc.	19	(628,562,837)	(311,001,006)
Net Interest Income		888,395,038	899,595,520
Investment income	20(a)	473,769,483	361,727,060
Commission, exchange and brokerage	21(a)	48,520,803	19,347,484
Other operating income	22(a)	494,867,207	322,346,930
		1,017,157,493	703,421,474
Total operating income		1,905,552,531	1,603,016,994
Operating expenses			
Salaries and allowances	23(a)	662,698,943	545,108,655
Rent, taxes, insurance, lighting, etc.	24(a)	38,386,681	27,976,660
Legal expenses	25(a)	2,575,176	9,423,581
Postage, telegram, telephone and stamps	26(a)	4,336,094	5,493,686
Stationery, printing, advertisement, etc.	27(a)	14,689,239	16,026,805
Managing Director/Chief Executive's remuneration		3,104,000	2,712,571
Director Fees	28(a)	1,196,066	1,505,395
Auditors' fees	28(b)	466,000	414,500
Depreciation and repair of Bank's assets	29(a)	53,201,579	45,979,297
Other expenditure	30(a)	94,449,880	85,109,822
Total operating expenses		875,103,658	739,750,971
Profit/ (loss) before provision		1,030,448,873	863,266,023
Provision for loans and advances	31(a)	27,564	-
Provision for diminution in value of investment		950,094	-
Other provision		-	-
Total provision		977,658	-
Total profit/(loss) before taxes		1,029,471,215	863,266,023
Provision for taxation for the period			
Current tax		186,174,277	170,203,241
Deferred tax		5,577,656	5,083,957
		191,751,933	175,287,198
Net Profit after Taxation		837,719,282	687,978,825
Appropriations:			
Statutory Reserve		205,600,000	172,219,000
General Reserve		555,000,000	360,000,000
Building Fund		-	100,000,000
Dividend to Government		75,000,000	50,000,000
		835,600,000	682,219,000
Retained Surplus		2,119,282	5,759,825
Earning Per Share (EPS)	33(a)	20.94	17.20

The annexed notes form an integral part of the Consolidated Profit and Loss Account

Sd/-
Director

Sd/-
Director

Sd/-
Managing Director

Sd/-
Chairman

This is the Consolidated Profit and Loss Account referred to in our separate report of even date.

Dhaka,
26 June, 2013

Sd/-
Hoda Vasi Chowdhury & Co.
Chartered Accountants

Sd/-
ACNABIN
Chartered Accountants

Bangladesh Development Bank Limited & its Subsidiary
Consolidated Cash Flow Statement
For the period ended 31 December 2012

	Notes	2012 Taka	2011 Taka
A. Cash Flows from Operating Activities			
Interest received		1,410,587,849	1,256,408,143
Interest paid		(377,278,757)	(311,001,006)
Dividend received		297,979,942	161,285,742
Fees and commission received		48,520,803	19,347,484
Recovery of Loans previously written-off		286,846,485	166,449,082
Cash paid to employees		(611,479,121)	(547,811,226)
Other expenditure		(137,476,365)	(168,340,140)
Income tax paid		(204,080,789)	(150,785,985)
Receipt from other operating activities		230,858,520	151,247,619
(i) Operating profit before changes in operating Assets and Liabilities		944,478,567	576,799,713
Increase/(Decrease) in operating assets & liabilities			
Net increase in security trading		114,008,344	153,023,988
(Increase)/Decrease in loans & advances		(4,638,078,426)	(140,073,113)
(Increase)/Decrease in other assets		231,374,465	(166,923,638)
Increase/(Decrease) in deposits from customers & others		3,286,615,463	1,359,889,913
Increase/(Decrease) in liabilities & provisions		(64,562,317)	(247,175,301)
(ii) Cash flows from operating assets and liabilities		(1,070,642,471)	958,741,849
Net cash used in operating activities (A)=(i-ii)		(126,163,904)	1,535,541,562
B. Cash flows from investing activities			
Sale/Liquidation of securities		143,172,788	64,303,651
Purchase of securities		(621,018,204)	(1,205,431,260)
Disposal/adjustment of fixed assets		18,644,047	451,297
Acquisition of fixed assets		(75,859,878)	(21,869,641)
Net Cash used in investing activities (B)		(535,061,247)	(1,162,545,953)
C. Cash flows from financing activities			
Decrease in long term borrowing		(499,577,641)	(551,665,141)
Dividend to the Government		(50,000,000)	(50,000,000)
Net cash used in financing activities (C)		(549,577,641)	(601,665,141)
D. Net decrease in cash (A+B+C)		(1,210,802,792)	(228,669,532)
E. Effects of changes in exchange rate		5,618,092	4,650,228
F. Opening Cash & cash equivalent		5,200,927,680	5,424,946,984
G. Cash and cash equivalents at end of year (D+E+F) (*)		3,995,742,980	5,200,927,680
(*) Cash and cash equivalents :	32(a)		
Cash in hand		33,516,345	26,529,522
Balance with Bangladesh Bank and Sonali Bank		502,950,035	335,210,408
Cash with other banks		3,309,200,772	4,609,115,520
Money at call and short notice		150,075,828	230,072,231
		3,995,742,980	5,200,927,680

The annexed notes form an integral part of these financial statements.

Dhaka,
26 June, 2013

Sd/-
Director

Sd/-
Director

Sd/-
Managing Director

Sd/-
Chairman

Bangladesh Development Bank Limited & its Subsidiary
Consolidated Statement of Changes in Equity

For the year ended 31 December 2012

Particulars	Paid-up Capital	Statutory Reserve	Quasi Equity	General Reserve	Revaluation Reserve	Other Reserves	Retained Earnings	Profit/ (Loss)	Total
Balance at 01 January 2012	4,000,000,000	1,218,006,336	134,744,560	1,310,000,000	7,194,622,087	965,907,514	42,463,907	-	14,865,744,404
Change in accounting policy	-	-	-	-	-	-	-	-	-
Share Issued (BDBL Securities)	-	-	-	-	-	-	-	-	-
Restated Balance	-	-	-	-	-	-	-	-	-
Surplus/Deficit on Revaluation of Properties	-	-	-	-	-	-	-	-	-
Surplus/Deficit on Revaluation of Investments	-	-	-	-	-	-	-	-	-
Adjustment for sold assets	-	-	-	-	-	-	-	-	-
Dep. during the year	-	-	-	-	(840,000)	-	-	-	(840,000)
Adjustment for deferred tax	-	-	-	-	(137,237,394)	-	-	-	(137,237,394)
Difference arises in currency transaction	-	-	-	-	211,157,487	-	-	(5,577,656)	205,579,831
Profit and Loss Account	-	-	-	-	-	-	-	-	-
Net profit for the period	-	-	-	-	-	-	-	-	-
Provision for taxation	-	-	-	-	-	-	-	-	-
Appropriations made during the year	-	205,600,000	-	555,000,000	-	-	2,119,282	(762,719,282)	-
Dividend to Govt.	-	-	-	-	-	-	-	(75,000,000)	(75,000,000)
Balance at 31 December 2012	4,000,000,000	1,423,606,336	134,744,560	1,865,000,000	7,267,702,180	965,907,514	44,583,189	-	15,701,543,779
Change in accounting policy	-	1,045,787,336	134,744,560	950,000,000	8,604,108,664	865,907,514	36,704,082	-	15,637,252,156
Share Issued (BDBL Securities)	-	-	-	-	-	-	-	-	-
Restated Balance	-	-	-	-	-	-	-	-	-
Surplus/Deficit on Revaluation of Properties	-	-	-	-	-	-	-	-	-
Surplus/Deficit on Revaluation of Investments	-	-	-	-	-	-	-	-	-
Adjustment for sold assets	-	-	-	-	-	-	-	-	-
Dep. during the year	-	-	-	-	(2,399,992)	-	-	-	(2,399,992)
Adjustment for deferred tax	-	-	-	-	(137,447,394)	-	-	-	(137,447,394)
Difference arises in currency transaction	-	-	-	-	(1,269,639,191)	-	-	(5,083,957)	(1,274,723,148)
Net gain and losses not recognized in	-	-	-	-	-	-	-	-	-
Net profit for the period	-	-	-	-	-	-	-	-	-
Provision for taxation	-	-	-	-	-	-	-	-	-
Appropriations made during the year	-	172,219,000	-	360,000,000	-	100,000,000	5,759,825	(637,978,825)	-
Dividend to Govt.	-	-	-	-	-	-	-	(50,000,000)	(50,000,000)
Balance at 31 December 2011	4,000,000,000	1,218,006,336	134,744,560	1,310,000,000	7,194,622,087	965,907,514	42,463,907	-	14,865,744,404

Dhaka, 26 June, 2013

Sd/-
Director

Sd/-
Director

Sd/-
Managing Director

Sd/-
Chairman

Hoda Vasi Chowdhury & Co
Chartered Accountants

ACNABIN
 Chartered Accountants

Bangladesh Development Bank Limited
 Balance Sheet
 As at 31 December 2012

	Notes	31.12.2012 Taka	31.12.2011 Taka
PROPERTY AND ASSETS			
Cash	3	536,466,380	361,739,930
Cash in hand (including foreign currencies)		33,516,345	26,529,522
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)		502,950,035	335,210,408
Balance with other banks and financial institutions	4	3,300,467,852	4,609,110,520
In Bangladesh		3,225,423,511	4,577,241,003
Outside Bangladesh		75,044,341	31,869,517
Money at Call and Short Notice	5	150,075,828	230,072,231
Investments	6	3,230,274,894	2,820,880,121
Government		4,310,200	2,946,500
Others		3,225,964,694	2,817,933,621
Loans and Advances	7	14,743,064,011	10,046,075,415
Loans, cash credit and overdrafts, etc.		13,989,581,368	9,978,532,502
Bill purchased and discounted		753,482,643	67,542,913
Fixed Assets including premises, furniture and fixtures	8	8,713,547,691	8,824,745,141
Other Assets	9	2,036,568,332	1,955,033,006
Total Assets		32,710,464,988	28,847,656,363
LIABILITIES AND CAPITAL			
Liabilities			
Borrowing from other Banks, Financial institutions and Agents, etc.	10	1,559,030,954	2,058,608,595
Deposits & Other Accounts	11	7,945,566,078	4,706,790,985
Current and other Accounts		2,966,656,013	1,591,529,822
Bills Payable		10,909,383	48,988,854
Saving Bank Deposits		401,858,577	428,726,133
Fixed Deposits		4,566,142,105	2,637,546,177
Other Deposits			
Other Liabilities	12	7,507,050,038	7,218,479,827
Total Liabilities		17,011,647,070	13,983,879,407
Capital/Shareholders' Equity			
Paid-up Capital	13	4,000,000,000	4,000,000,000
Quasi Equity	14	134,744,560	134,744,560
Statutory Reserve	15	1,423,606,336	1,218,006,336
General Reserve	16.1	1,865,000,000	1,310,000,000
Revaluation Reserve	16.2	7,267,702,180	7,194,622,087
Other Reserve	16.3	965,907,514	965,907,514
Retained Earnings		41,857,328	40,496,459
Total Shareholders' Equity		15,698,817,918	14,863,776,956
Total Liabilities and Shareholders' Equity		32,710,464,988	28,847,656,363

Hoda Vasi Chowdhury & Co
Chartered Accountants

ACNABIN
Chartered Accountants
OFF-BALANCE SHEET ITEMS
Contingent Liabilities

Acceptance & Endorsements
 Acceptance for FC Guarantee
 Letters of Credit
 Irrevocable letter of credits
 Bills for collection
 Other contingent liabilities

Total
Other commitments

Documentary credits and other short term trade related transaction
 Liability on account of outstanding forward exchange contract
 Forward assets purchased and forward deposit placed
 Undrawn note issuance and revolving underwriting facilities
 Undrawn formal stand by facilities, credit lines and other commitments

Total
Total Off-Balance Sheet items including contingent liabilities

The annexed notes form an integral part of the Balance Sheet.

Sd/-
Director

Sd/-
Director

Sd/-
Managing Director

Sd/-
Chairman

This is the Balance Sheet referred to in our separate report of even date.

Dhaka,
 26 June, 2013

Sd/-
Hoda Vasi Chowdhury & Co.
Chartered Accountants

Sd/-
ACNABIN
Chartered Accountants

Notes	31.12.2012 Taka	31.12.2011 Taka
16.4	-	-
	100,873,742	694,716,893
	698,328,184	135,137,442
	-	-
	-	-
	-	-
	799,201,926	829,854,335
	-	-
	-	-
	-	-
	-	-
	-	-
	799,201,926	829,854,335

Bangladesh Development Bank Limited
Profit and Loss Account
For the year ended 31 December 2012

	Notes	2012 Taka	2011 Taka
Interest income	18	1,508,409,226	1,206,790,812
Interest paid on deposit, borrowing, etc.	19	(628,562,837)	(311,001,006)
Net Interest Income		879,846,389	895,789,806
Income from investments	20	472,271,119	361,727,060
Commission, exchange and brokerage	21	45,765,012	19,347,484
Other operating income	22	493,864,681	322,323,930
		1,011,900,812	703,398,474
Total operating income		1,891,747,201	1,599,188,280
Operating expenses			
Salaries and allowances	23	657,762,419	544,011,293
Rent, taxes, insurance, lighting, etc.	24	35,981,265	27,976,660
Legal expenses	25	2,434,313	9,308,281
Postage, telegram, telephone and stamps	26	4,302,863	5,481,791
Stationery, printing, advertisement, etc.	27	14,491,555	15,965,452
Managing Director/Chief Executive's remuneration		3,104,000	2,712,571
Director Fees	28	1,016,666	1,384,400
Auditors' fees		386,000	384,500
Depreciation and repair of Bank's assets	29	51,860,111	45,970,097
Charges on loan losses		-	-
Other expenditure	30	92,419,702	84,897,902
Total operating expenses		863,758,894	738,092,946
Profit/(loss) before provision		1,027,988,307	861,095,334
Provision for loans and advances	31	-	-
Provision for diminution in value of investment		-	-
Other provision		-	-
Total provision		-	-
Total profit/(loss) before taxes		1,027,988,307	861,095,334
Provision for taxation for the period			
Current tax		185,500,000	170,000,000
Deferred tax		5,527,438	5,083,957
		191,027,438	175,083,957
Net profit/(loss) after tax		836,960,869	686,011,377
Appropriations:			
Statutory Reserve		205,600,000	172,219,000
General Reserve		555,000,000	360,000,000
Building Fund		-	100,000,000
Dividend to Government		75,000,000	50,000,000
		835,600,000	682,219,000
Retained Surplus		1,360,869	3,792,377
Earning Per Share (EPS)	33	20.92	17.15

The annexed notes form an integral part of the Profit & Loss Account.

Sd/-
Director

Sd/-
Director

Sd/-
Managing Director

Sd/-
Chairman

This is the Profit and Loss Account referred to in our separate report of even date.

Dhaka,
26 June, 2013

Sd/-
Hoda Vasi Chowdhury & Co.
Chartered Accountants

Sd/-
ACNABIN
Chartered Accountants

Bangladesh Development Bank Limited
Cash Flow Statement
For the period ended 31 December 2012

Notes	31.12.2012 Taka	31.12.2011 Taka
A. Cash flows from operating activities		
Interest received in cash	1,410,509,226	1,254,208,143
Interest paid	(377,278,757)	(311,001,006)
Dividend receipts	297,979,942	161,285,742
Fees and commission receipts in cash	45,765,012	19,347,484
Recoveries of loans previously written off	286,846,485	166,449,082
Cash paid to employees	(606,542,597)	(546,723,864)
Other expenditure	(133,092,493)	(167,778,677)
Income Taxes paid	(202,720,408)	(150,565,985)
Receipt from other operating activities	221,004,731	151,224,619
(i) Operating profit before changes in operating assets and Liabilities	942,471,141	576,445,538
Increase/(Decrease) in operating assets & liabilities		
Net increase in security trading	114,008,344	153,023,988
(Increase)/Decrease in loans & advances	(4,635,322,075)	(140,073,113)
(Increase)/Decrease in other assets	232,938,287	(166,516,713)
Increase/(Decrease) in deposits from customers & others	3,238,775,093	1,452,752,591
Increase/(Decrease) in liabilities & provisions	(81,019,477)	(248,867,730)
(ii) Cash flows from operating assets and liabilities	(1,130,619,828)	1,050,319,023
Net cash used in operating activities (A)=(i+ii)	(188,148,687)	1,626,764,561
B. Cash flows from investing activities		
Sale/Liquidation of securities	143,172,788	64,303,651
Purchase of securities	(576,999,801)	(1,296,751,260)
Disposal/adjustment of fixed assets	18,644,047	451,297
Acquisition of fixed assets	(66,621,418)	(21,777,640)
Net cash used in investing activities (B)	(481,804,384)	(1,253,773,952)
C. Cash flows from financing activities		
Decrease in long term borrowing	(499,577,641)	(551,665,141)
Dividend to the Government	(50,000,000)	(50,000,000)
Net cash used in financing activities (C)	(549,577,641)	(601,665,141)
D. Net decrease in cash (A+B+C)	(1,219,530,712)	(228,674,532)
E. Effects of changes in exchange rate	5,618,092	4,650,228
F. Opening Cash and Cash Equivalent	5,200,922,680	5,424,946,984
G Cash and cash equivalents at end of year (D+E+F) (*)	3,987,010,060	5,200,922,680
(*) Cash and cash equivalents :		
Cash in hand	33,516,345	26,529,522
Balance with Bangladesh Bank	502,950,035	335,210,408
Cash with other banks	3,300,467,852	4,609,110,520
Money at call and short notice	150,075,828	230,072,231
	3,987,010,060	5,200,922,680

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The annexed notes form an integral part of these financial statements.

Dhaka,
26 June, 2013

Sd/-
Director

Sd/-
Director

Sd/-
Managing Director

Sd/-
Chairman

Bangladesh Development Bank Limited
Statement of Changes in Equity
For the year ended 31 December 2012

Particulars	Paid-up Capital	Statutory Reserve	Quasi Equity	General Reserve	Revaluation Reserve	Other Reserves	Retained Earnings	Profit/ (Loss)	Total
(Amount in Taka)									
Balance at 01 January 2012	4,000,000,000	1,218,006,336	134,744,560	1,310,000,000	7,194,622,087	965,907,514	40,496,459	-	14,863,776,956
Change in accounting policy	-	-	-	-	-	-	-	-	-
Restated Balance	-	-	-	-	-	-	-	-	-
Surplus/Deficit on Revaluation of Properties	-	-	-	-	-	-	-	-	-
Surplus/Deficit on Revaluation of Investments	-	-	-	-	-	-	-	-	-
Adjustment for sold Assets	-	-	-	-	(840,000)	-	-	-	(840,000)
Dep. during the year	-	-	-	-	(137,237,394)	-	-	-	(137,237,394)
Adjustment for deferred tax	-	-	-	-	211,157,487	-	-	(5,527,438)	205,630,049
Difference arises in currency transaction	-	-	-	-	-	-	-	-	-
Net gain and losses not recognized in the Profit and Loss Account	-	-	-	-	-	-	-	-	-
Net profit for the period	-	-	-	-	-	-	-	1,027,988,307	1,027,988,307
Provision for taxation	-	-	-	-	-	-	-	(185,500,000)	(185,500,000)
Appropriations made during the year	-	205,600,000	-	555,000,000	-	-	1,360,869	(761,960,869)	-
Dividend to Govt.	-	-	-	-	-	-	-	(75,000,000)	(75,000,000)
Balance at 31 December 2012	4,000,000,000	1,423,606,336	134,744,560	1,865,000,000	7,267,702,180	965,907,514	41,857,328	-	15,698,817,918
Balance at 01 January 2011	4,000,000,000	1,045,787,336	134,744,560	950,000,000	8,604,108,664	865,907,514	36,704,082	-	15,637,252,156
Change in accounting policy	-	-	-	-	-	-	-	-	-
Restated Balance	-	-	-	-	-	-	-	-	-
Surplus/Deficit on Revaluation of Properties	-	-	-	-	-	-	-	-	-
Surplus/Deficit on Revaluation of Investments	-	-	-	-	-	-	-	-	-
Adjustment for sold Assets	-	-	-	-	(2,399,992)	-	-	-	(2,399,992)
Dep. during the year	-	-	-	-	(137,447,394)	-	-	-	(137,447,394)
Adjustment for deferred tax	-	-	-	-	(1,269,639,191)	-	-	(5,083,957)	(1,274,723,148)
Difference arises in currency transaction	-	-	-	-	-	-	-	-	-
Net gain and losses not recognized in the Profit and Loss Account	-	-	-	-	-	-	-	-	-
Net profit for the period	-	-	-	-	-	-	-	861,095,334	861,095,334
Provision for taxation	-	-	-	-	-	-	-	(170,000,000)	(170,000,000)
Appropriations made during the year	-	172,219,000	-	360,000,000	-	100,000,000	3,792,377	(636,011,377)	-
Dividend to Govt.	-	-	-	-	-	-	-	(50,000,000)	(50,000,000)
Balance at 31 December 2011	4,000,000,000	1,218,006,336	134,744,560	1,310,000,000	7,194,622,087	965,907,514	40,496,459	-	14,863,776,956

Dhaka, 26 June, 2013

Sd/-
Director

Sd/-
Director

Sd/-
Managing Director

Sd/-
Chairman

Bangladesh Development Bank Limited
Liquidity Statement
(Asset and Liability Maturity Analysis)
For the year ended 31 December 2012

Particulars	Up to 01 month	1 - 3 months	3 - 12 months	1 - 5 years	More than 5 years	Total
Assets:						
Cash in hand	33,516,345	-	-	-	-	33,516,345
Balance with Bangladesh Bank & Sonali Bank (incl. foreign currencies)	502,950,035	-	-	-	-	502,950,035
Balance with other banks and financial institutions & Agents						
Money at call on short notice	967,927,339	1,402,540,513	930,000,000	-	-	3,300,467,852
Investment	150,075,828	-	-	-	-	150,075,828
Loans and Advances	350,062,031	427,348,170	755,747,593	339,400,000	1,357,717,100	3,230,274,894
Fixed assets including premises, furniture & fixtures	212,874,082	1,702,348,047	3,102,697,260	3,418,269,031	6,306,875,591	14,743,064,011
Other assets	13,753,228	27,506,457	123,779,054	660,154,956	7,888,353,996	8,713,547,691
	118,150,462	132,898,306	262,514,349	1,431,060,872	91,944,343	2,036,568,332
Total Assets	2,349,309,350	3,692,641,493	5,174,738,256	5,848,884,859	15,644,891,030	32,710,464,988
Liabilities:						
Borrowing from Bangladesh Bank, Other banks, financial institutions and agents	223,848,910	-	124,467,128	1,210,714,916	-	1,559,030,954
Deposits & Other Accounts	270,537,120	361,672,719	7,099,922,873	213,433,366	-	7,945,566,078
Provision and other liabilities	75,653,028	196,451,999	527,659,724	2,184,256,555	4,523,028,733	7,507,050,038
Total Liabilities	570,039,058	558,124,718	7,752,049,725	3,608,404,837	4,523,028,733	17,011,647,070
Net Liquidity	1,779,270,292	3,134,516,775	(2,577,311,468)	2,240,480,022	11,121,862,297	15,698,817,918

Dhaka, 26 June, 2013

Sd/-
Director

Sd/-
Director

Sd/-
Managing Director

Sd/-
Chairman

The following assumptions have been applied in preparing the maturity analysis:

- Balance with other banks and financial institutions, Money at call on short notice are on the basis of their maturity.
- Investments are on the basis of their maturity.
- Loans and advances are on the basis of their maturity.
- Fixed assets including premises land & buildings, furniture & fixtures are on the basis of their useful life.
- Other assets are on the basis of their adjustment.
- Borrowings from Bangladesh Bank, other banks, financial institutions and agents are on the basis of their payment.
- Deposits and other accounts are on the basis of their maturity and payment.
- Provision and other liabilities are on the basis of their adjustment.