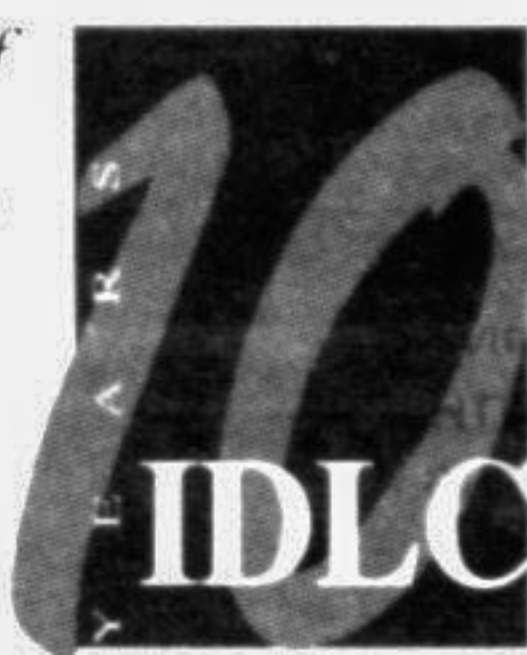


10th Celebrating the Anniversary

**Industrial
Development
Leasing
Company of
Bangladesh
Limited (IDLC)**

AT A GLANCE

*is the pioneer of
leasing industry
in Bangladesh.
Established in
1985 as a joint
venture Public
Limited
Company with
the
multinational
collaboration of
International
Development
Finance
Institutions,
Commercial
Bank, Insurance
Company and
Foreign Leasing
Corporation.*



EVEN THOUGH THE VOLUME OF LEASE IN RELATION TO THE PRIVATE SECTOR INVESTMENT IS SMALL, THE LEASING INDUSTRY INSPIRE OF THE ECONOMIC RECESSION HAS MAINTAINED A STEADY GROWTH OVER THE LAST FIVE YEARS. THE INDUSTRY HAS EXPANDED ITS PORTFOLIO TO ALL THE MAJOR INDUSTRIAL SECTORS LIKE TEXTILES, FOOD AND ALLIED, PHARMACEUTICALS, ENGINEERING AND SHIPPING, ETC. THE INTRINSIC ADVANTAGES OF LEASING IN TERMS OF TAX BENEFITS, FLEXIBLE CONDITIONS, PROPER SELECTION OF PROJECTS, EFFICIENT AND PROMPT IMPLEMENTATION AND PERSONALIZED SERVICE HAVE LAID THE FOUNDATION FOR THE INDUSTRY'S DEVELOPMENT AND DEMAND.

TEN YEARS IN MARKETING

DURING THE PAST DECADE IDLC HAS PLAYED A CATALYTIC ROLE IN PROVIDING ALTERNATIVE SOURCE OF TERM AND CAPITAL ASSET FINANCING

WITHIN THE PRIVATE SECTOR. IDLC'S PRIMARY FOCUS HAS BEEN IN THE AREA OF 3-5 YEAR TERM FINANCIAL LEASING WITH PARTICULAR EMPHASIS ON BALANCING, MODERNIZATION, REPLACEMENT AND EXPANSION (BMRE) OF EXISTING UNITS.

AS OF 1995, THE LEASING INDUSTRY HAS FINANCED CUMULATIVE LEASE CONTRACTS WORTH TAKA 3.97 BILLION OF WHICH IDLC'S SHARE IS TAKA 2.55 BILLION. SO FAR THE COMPANY HAS SIGNED 829 LEASE CONTRACTS AND IT IS PROJECTED TO EXCEED 1,000 BY THE END OF 1996.

NINETEEN NINETY SIX MARKS THE TENTH ANNIVERSARY OF IDLC. DURING THIS DECADE IDLC HAS LED THE WAY IN THE DEVELOPMENT OF LEASING AS A SOUND AND PROFITABLE FINANCIAL SERVICE, WHICH EXTENDS TO ALL THE MAJOR INDUSTRIAL SECTORS. AS THE FIRST LEASING COMPANY IN BANGLADESH, IDLC HAS PLAYED A PIVOTAL ROLE IN THE COMPANY TO ESTABLISH THE CONCEPT OF LEASING AND DEVELOP ITS ACCEPTANCE IN THE MARKET. FINANCIAL SECTOR. THE COMPANY OWES ITS SUCCESS TO THE ACTIVE SUPPORT OF THE RELEVANT GOVERNMENT AND THE BANGLADESHI ENTREPRENEURS WHO WERE QUICK TO REALIZE THE BENEFIT LEASING HAS TO OFFER. I AM CONFIDENT THAT IDLC WILL CONTINUE TO GROW AND INNOVATE PRODUCTS WHICH WILL BENEFIT THE ENTREPRENEURS IN A COMPLEX AND CHALLENGING BUSINESS ENVIRONMENT.

IPDC

**INDUSTRIAL
PROMOTION AND
DEVELOPMENT
COMPANY OF
BANGLADESH
LIMITED (IPDC)**

congratulates IDLC on her 10th Anniversary, and acknowledges her seminal contribution to Lease Financing in Bangladesh. IPDC being the premier long term financing institution in the country, and the largest shareholder in IDLC, feels specially proud of her remarkable ascent.

With a note of gratitude to IDLC's shareholders, employees, clients and all others who have been involved in its growth, may IDLC prosper to horizons ever greater.



**THE
CITY BANK
LIMITED**

Wishing you greater success in the coming years! City Bank has been an active partner in the growth of IDLC. As a sponsor shareholder we intend to contribute further to IDLC's development.

Based on the belief that the customer comes first, City Bank has transformed itself into one of the most dynamic financial institutions in the country.



**T K CHEMICAL
COMPLEX LTD.**

T K Chemical Complex Ltd., a new venture of T K Group in the paper industry of Bangladesh, felicitates IDLC on its 10th Anniversary.

With decades of experience and having 35 industrial units, T K Group is a market leader in the industrial sector.

**ANZ
GRINDLAY
BANK**

10 years of experience and dedication. Grindlays is proud to have IDLC as a valued customer.

For over 90 years ANZ Grindlays commitment to customers the best personalized service has established it as a premier international bank in the country.