



Achievement of 25 years

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1) eIBS (electronic Integrated Banking System)

Before 2005, IBBL used to maintain a branch based banking software named IBBS, which has become obsolete to meet today's banking needs. With a view to developing a Wide Area Network (WAN) enabled & Shari'ah compliant banking system, IBBL in 2001 undertook an in-house Intranet based banking project named eIBS having 3 major modules: General Banking (GB), Investment & Foreign Exchange. Alhamdulillah we successfully developed eIBS software module-wise and integrated all the modules and deployed the systems.

2) Online Banking

Since March 20, '06 we have gradually brought 95 branches under on-line banking using Fiber Optics, DDN and Radio Link. Currently we are providing all branch banking facilities to our clients which will be extended to internet banking in near future. Our existing online banking activities include: balance inquiry & printing of mini-statement, cash deposit and withdrawal, fund transfer and inward clearing.

3) Online ATM

Online ATM service has been introduced from July, '06. Out of 53 Off-line ATM branches, 45 branches have been converted to online ATM branches and ATM Card holders of these branches are drawing money round the clock from their accounts directly from 21 ATM booths all over the country. We are exploring possibilities of utilizing ATM and POS services of other networks and accruing IBBL's own ATMs and introduce credit cards to improve customer service.

4) Online Data Center

In order to preserve real-time backup data of the connected branches, prepare a strong MIS (Management Information System) and enable ATM online transactions, an Online Data Center has been set up at IBBL Head Office.

5) SMS Banking

We have successfully introduced SMS banking using mobile phone from our branches for our clients. Expatriates and beneficiary could be informed about their sent money by this SMS, if they required. By SMS service a client can know his balance, statements

and even transfer fund from one account to another.

6) SWIFT

IBBL is a member of SWIFT since 1999. All 38 AD branches are connected with main SWIFT server at Head Office for rendering better services to the importers, exporters & remittance business. Steps have been taken to replace the existing dial up connectivity of SWIFT by Service Bureau Lease line to meet the obligatory requirement of the SWIFT Authority. This will speed up downloading time and reduce expenditure.

7) REUTERS

IBBL is a member of REUTERS. This allows IBBL to receive regular updated information regarding exchange rates, metal markets & other commodity prices, which helps IBBL to make correct & prompt business decision.

8) Foreign Remittance Automation

In order to handle foreign remittance transactions efficiently, we have fully automated the system.

9) Faster Remittance Processing

Previously IBBL used to send remittance messages to remote branches through courier services. It took almost 2/3 days for the messages to delivery & payment at clients' end. Now we are using email and internet facilities in all the branches to transmit foreign remittances 03/04 times in a day. We developed auto-generated SMS for remittance beneficiaries and started providing instant cash / express cash / Xpress money / instant money services.

10) Web portal/Internet Banking

We developed an in-house web portal containing internet banking facilities and are operating it from this year for our foreign remittance and extranet clients. Corporate clients may use this service to know their account information by internet.

Human Resources Management

Total number of employees of the Bank increased to 8426 including 61 female officers as on 31st December 2007 from 7459 including 38 female officers as on 31st December 2006. In 2006, total 1,139 officials were recruited to meet the additional requirement of human resources to handle the increased volume of business, new branches and also bring all the officials within the training program of the

Bank. In order to keep pace with the additional human resources requirement and to enhance the employment opportunity of the country, periodic recruitment is done as per need of the Bank.

Training and Development

The norms and principles of Islami bank is innovative and distinctive. Hence, the importance of training & mentoring of the officials and staffs is inevitable. With a view to implementing a new system and creating skilled manpower for conducting the banking activities with expertise the training academy was formed in 1984. An Academic Council has been constituted consisting of Directors, Executives, Shariah Scholars, renowned academicians and representatives of reputed Institutions.

The academy consists of two parts:

- 1) Training
- 2) Research.

Training- IBTRA conducted training courses and workshops. The courses include Islamic Banking Law and Practice, Investment Operation & Management, Foreign Exchange, Shariah Based Audit & Inspection. Besides, orientation, induction, foundation and motivation courses are conducted round the year. Apart from this, an Executive Development Programme has been introduced since 1988 for enriching knowledge and thought of Executives of the Bank.

The Bank introduced annual award for best three students of the Department of Banking and Finance of Dhaka University with 'Islamic Banking' as special subject since 1994.

A rich library is constituted in the academy. More than 5 thousand books on different subjects including Economics and Banking are available here.

There is an opportunity to provide with Internships facility to the students of different Universities. The academy has commenced Islami Banking Diploma in 1998.

CORPORATE SOCIAL RESPONSIBILITIES

Environmental awareness: At present we are resuming 950 projects under 22 industrial sectors. In connection with this we

have collected environmental fitness certificate from concerned authority in every running projects.

Social services through Islami Bank Foundation:

Sadakah Tahbil was formed in 1983 and is performing social corporate responsibilities from its inception. Islami Bank Foundation is the modified form of Sadakh Tahbil. IBF is involved in many welfare-oriented activities like health care, relief and rehabilitations, educational program, income oriented activities, eradication of poverty for supporting our distressed people.

Income Generating Programmes:

- Rickshaw project
- Sewing Training project
- Poultry project
- Rural Health Worker Training project
- Milk Cow rearing project
- Self-employment project
- Small Business project
- Small Industry project etc

Health service:

Islami Bank Hospital
Islami Bank Hospitals served the poor and common people through providing medicine facilities, surgical & gynecological service, child care, consultation on eye and nose, ear & throat, urology, neurosurgery, skin care, cardiology etc in a very cheap rate. The hospitals are situated 2 (two) in Dhaka, 2 (two) in Rajshahi, 1 (one) in Khulna and 1 (one) in Barisal district. They are serving well with confidence from their very foundation.

Islami Bank Community Hospital

There are 6 (six) Community hospitals situated in Satkhira, Manikgonj, Rangpur, Jhenaidah, Dinajpur and Faridpur. Another 3 (three) are going to establish in Naogaon, Mymensingh and Feni within a short time.

Mobile Eye Treatment Program
We have scarcity of sufficient eye specialists for proper treatment of our poor people in the country. So Islami Bank has introduced a program of mobile eye treatment countrywide among poor people. About 300 people have been taken the service of eye treatment in 2007.

Charity Hospital

Islami Bank Foundation (IBF) directs some charitable activities of medicare in different parts of the



country. Both Allopathic & Homeopathic treatment are served there.

Islami Bank Medical College

Islami Bank Medical College, Rajshahi runs its activities satisfactorily. The college introduces its studies-session from 1st year to 5th year. The construction of the hospital building is about to finish.

Nursing Institute

We have scarcity of competent nurse in our country. And this is why standard treatment is always hampered. Considering this, IBF has established a nurse training institute in Rajshahi.

Islami Bank Health Technology Institute

We suffer from insufficiency of competent manpower in pathological sides in our hospitals, clinics, & diagnostic centers. IBF initiated an institute to overcome the shortage. Presently all sorts of pharmaceuticals, dentistry, imaging and pathological training are running well in the institute. Government has given permission for opening 4th year diploma course here.

Training Program on Midwifery
Many of our progenitors and new born babe die for our wrong treatment of midwives. Islami Bank Foundation took a vast programme for training of midwives in hospitals and community hospitals.

Educational programmes:

Technical Education:
To solve the unemployment problem in the country Islami Bank Foundation has established 5 (five) technical institutions in the country including Dhaka City. Technical Education Board has already permitted 2 (two) other institutes in Dhaka city and 1 (one) in Bogra district.

Islami Bank International School & College and Islami Bank Model School & College:

There are many English & Bengali medium schools in Dhaka city who have not fulfilled the requirements of prescribed syllabus by the board. To build up a prosperous generation in future IBBL has founded Islami Bank International School & College at Green Road and Islami Bank Model School & College at Mirpur in Dhaka.

Financial support for educational institutions.
• Lump-sum grant for poor

students etc.

Humanitarian Help Programmes:

- Establishment and operation of orphanages
- Provided fund for the marriage of poor girls
- Assist indebted people
- Help distressed wayfarers and such other activities

Relief & rehabilitation Program for Flood affected people

- IBBL distributed relief goods of 1 Crore 50 Lactaka.
- IBBL staff and officers donated their one day's salary.
- Islami Bank Foundation distributed 36 Lactaka.
- Islamic Development Bank (IDB) extended their help for the flood affected people by donating 2 lac and 80 thousand dollar which distributed by IBBL.
- Different Branches of the Bank carried out the relief distribution in different affected areas.

Relief & rehabilitation Program for the affected People of Cyclone 'Sidr'

- IBBL distributed relief goods of Taka 3 crore.
- IBBL donated Taka 50 lac to the Chief Adviser's relief fund.
- IBBL donated Taka 30 lac to the Chief of Army Staff relief fund.
- Islami Bank Foundation donated Taka 20 lac.
- IBBL staff and officers donated their one day's salary.
- Islami Development Bank extended their help for the affected people by donating Taka 2 lac dollar which distributed by IBBL.
- Different Branches of the Bank carried out the relief distribution in different affected areas.

Other Activities:

- Scholarship Program
- Ideal Forkania Madrasa
- Distressed Woman Rehabilitation Center
- Service Center
- Monoram: Islami Bank Crafts & Fashion

Success & recognition of Islami Bank Bangladesh Limited with distinguishing features:

- Countries like Uganda & Nigeria wanted technical assistance to start Islami Banking. Besides, Bank of Sylon, a leading bank in Sri Lanka has taken training on Islami bank-

ing from IBBL.

• The institute of Cost & Management Accounts of Bangladesh awarded Islami Bank Bangladesh Limited as the first corporate bank in Bangladesh for the year 2007.

• Global Finance' a economy based magazine in New York awarded IBBL as the best banks in Bangladesh for the year of 1999, 2000, 2004 & 2005.

• International Credit Rating Institution 'Bank Watch' acknowledged Islami Bank Bangladesh Limited as the market leader in Bangladesh.

• Islami Bank Bangladesh Limited has been sustaining the first position in Bangladesh for an era.

• Credit Rating Information and Services Limited, (CRISL) a leading rating company in the country rated IBBL as grade AA for long term & ST-1 for short term.

• Islami Bank Bangladesh Limited is recognized as the best bank home & abroad.

• Islamic Development Bank (IDB) recommends any bank of any country to IBBL if they ask for any counseling on Islami Banking.

• Islami Bank Bangladesh Limited is one of the directors of General Council for Islamic Banks & Financial Institutions, the international forum of Islamic Banks & Financial Institutions.

• Islami Bank Bangladesh Limited is one of the members of Trusty Board of Accounting & Auditing Organization for the Islamic Financial Institutions.

• Islami Bank Bangladesh Limited paid more than Tk. 661 crore to the National Board of Revenue for 25 years.

• Islami Bank Bangladesh Limited has emerged as the market leader in Import & Remittance business in 2007. IBBL dealt with import business of Tk 13709 crore & Tk. 8414 crore in remittance business. Besides it dealt with export business of Tk. 6669 crore for the year 2007.

• IBBL plays an important role for socio-economical development of the country for 25 years since its inception.

• IBBL continues its endeavor to serve the downtrodden people of rural areas through its scattered network of 186 branches.

• It has already commenced on-line banking service among 95

branches by self-developing software.

• Islami Bank Bangladesh Limited serve the nation through its distinguished institution 'IBF' contributing in social development projects like Medicare, Vocational Training, Daoh & Rehabilitation programs.

FUTURE PLAN

• Manpower of the country is our asset, we want to develop our human-resources.

• We like to strengthen the program of eradication of poverty.

• We like to enrich our self-estimation through solving unemployment problem.

• We like to reduce the gap between urban & rural life style.

• We want to open branches in undeveloped areas.

• We like to stretch industrial sector by expending our industrial investment.

• We like to invest in medium & small industrial sectors through which investment & asset may not be coiled in some of listed people or selected areas.

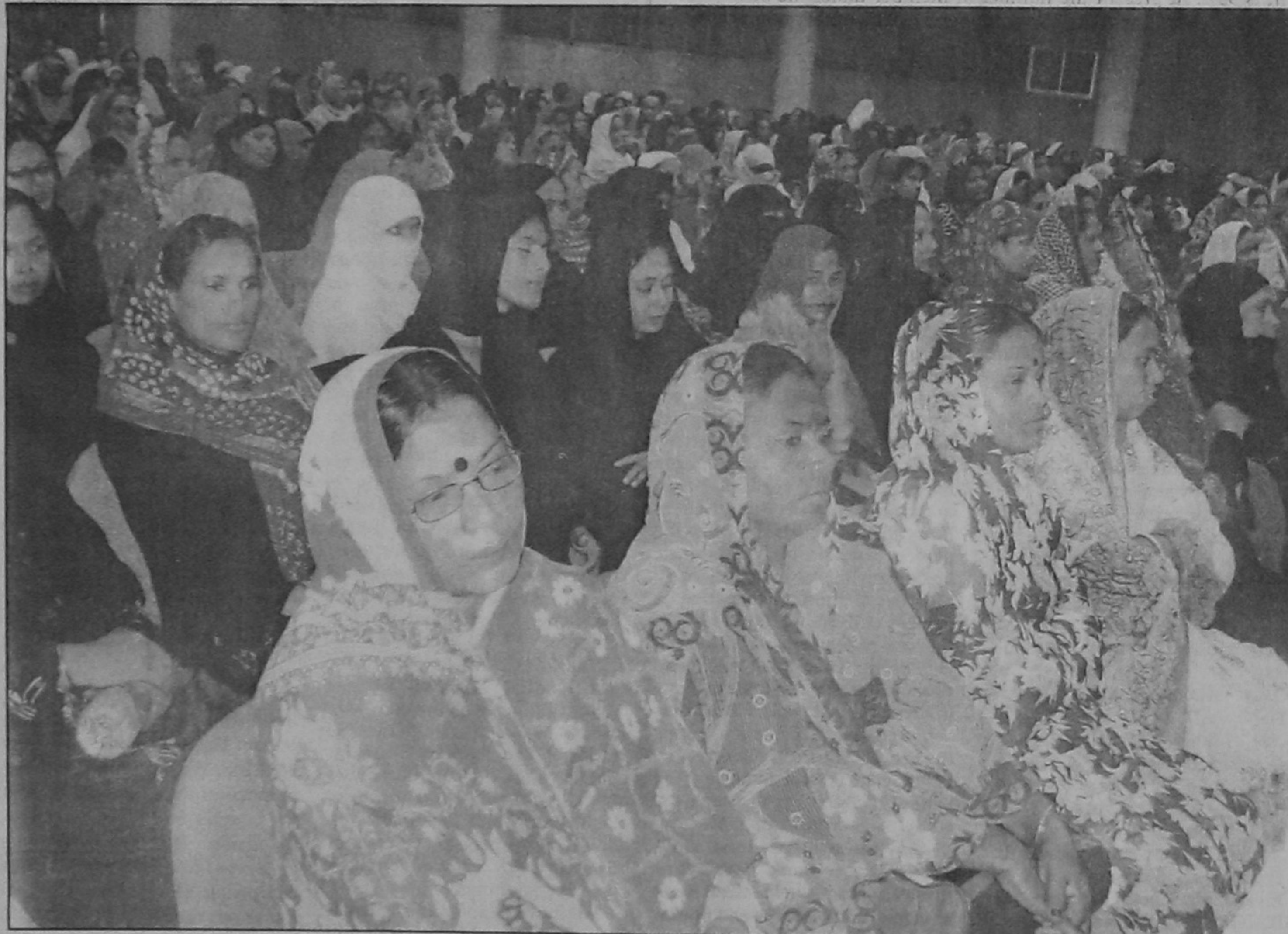
• We have a plan for developing a 'Rural Development Organization' for reaching the remote area of the country.

• We have a plan to initiate a 'Khidmah Card' contesting against conventional 'Credit Card' considering Islamic Shariah.

• Expatriate Bangladeshis contribute a lot in the national economy. We are going to initiate new products for them by which they can invest their money after coming back to the country. We think they could apply their capacity in the project financing in home as they depicted in abroad. Thus they may be rehabilitated properly. More over they could assist for building up new industrial zone through remitting continuously.

• We dream for roaming all over the world with the assistance of Islami Bank Bangladesh Limited. And as a part of the dream we are planning for opening branches & booths in different parts of the world specially in London & Dubai.

• We wish to settle ourselves in the hearts of the people of the country and their cordial utterance should be 'Islami Bank, My Bank, Our Bank'.



A section of participants at the silver jubilee celebrations.

IBBL is working for development of the country

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(D) On-line banking facilities in 95 Branches.

(E) 45% of total investment in industrial sector.

(F) Employment generation for more than 1 million people.

(G) Poverty alleviation through investment with more than 5 hundred thousand people.

(H) Highest Taxpayer in banking sector of Bangladesh.

What pioneering ideas Islami Bank has brought into the Banking System of Bangladesh?

Household Durables Scheme: Islami Bank is the pioneer bank in Bangladesh to taken Household Durables Scheme to increase standard of living and quality of life of fixed income group by providing them investment facilities to purchase different household durable items such as furniture, electric and electronic appliances like television, refrigerator, microwave etc. As of 31 December 2007, investment under Household Durable Scheme was Tk.1371.31 million among 27,010 investment clients as against Tk. 699.95 million among 27,349 investment clients

in 2006.

Rural Development Scheme (RDS): Islami Bank Bangladesh Limited launched its Rural Development Scheme in 1995, to cater to the investment needs of the agriculture and rural sector of the country to create opportunity for employment and raising income of the rural people with a view to alleviating poverty. The Scheme has been aimed at achieving an integrated growth in rural areas and gradually developing model villages within 16 kilometer radius of the selected Branches.

By this time, the Scheme expanded its operations through 129 Branches of the Bank in 10,023 villages of the country under 220 Thanas of 61 Districts. The rural poor are provided investment facilities in agriculture and 343 selected off-farm economic activities in the rural areas starting from Tk.10,000/- to a maximum limit of Tk.2,00,000/-. The amount of cumulative disbursement through Scheme stood at Tk.13,969.01 million up to December, 2007. Rate of recovery against the running investment is 99%. At present the

number of members under the Scheme is 5,16,725 out of which 4,59,885 are women i.e. 89% of the members are female. Besides the investment activities, successful members, so far, have been provided with 6,242 tube-wells amounting to Tk.12.12 million and 3,551 sanitary latrines amounting to Tk.3.51 million on Quard-e-Hasana (profit-free investment) as a part of health and sanitation programme of the Scheme. Moreover the Scheme is working in the area of consciousness raising of its members in order to establish moral and social standards.

Transport Investment Scheme: IBBL first started investment with experienced businessmen and experienced entrepreneurs in road and river transportation sector and helped to ensure speedy economic growth related to trade, commerce & industry.

Investment Scheme for Doctors: The Bank has taken up this scheme to help unemployed qualified doctors to go for self-employment and to provide latest medical equipment to specialist

doctors to extend modern medicare facilities throughout the country.

Investment in Industrial Sector: As per Investment Policy of the Bank top priority has been given towards the industrial development of the country. The Bank's Investment portfolio is gradually being expanded towards industrial finance along side commercial investment.

Bank's investment in industrial sector is substantially higher compared with that of other commercial banks. Total Investment for projects finance and working capital stood at Tk.78,788.5 million as of 31st December 2007 as against Tk.62,642.10 million.

Role of IBBL in Development of SMEs: Small and Medium Enterprises (SMEs) play an important role in the economic and social life and can generate a large number of employments in the traditional and non-traditional sectors. Keeping this view, IBBL has set up a separate Division named Small Enterprise & Consumer Investment Division (SECID)

with effect from January 01, 2006 for Small Enterprises financing in compliance with the Bangladesh Bank guidelines. Moreover, IBBL is financing Medium Enterprises through two other divisions named Project Investment Division (PID) and General Investment Division (GID).

The investment of IBBL in the SMEs was Tk.17163.20 million as of 31 December 2007, which was about 9.86% of total investment of the bank. The quantum of investment signifies the commitment of the Bank towards rapid growth of the economy and contribution to increase the per capita income of the people by creating employment opportunities.

Mudaraba Perpetual Bond: Islami Bank Bangladesh Limited issued Mudaraba Perpetual Bond (a new product) of Tk. 300 crore according to the suggestion of Bangladesh Bank and Securities & Exchange Commission under Tier-II. Among these, Tk.150 crore is distributed under the basis of private placement and the rest under Repeat Public Offer (RPO).

We have distributed Tk.150 crore among the applicants against the number of 5,24,196 applications through lottery as RPO. This is a new product in capital market and in banking sector as well as an outstanding phenomenon.

What are CSR activities of Islami bank?

Islami Bank Bangladesh Limited is working for socio-economic development of this country. So this bank plays a conscious role for the real owner of the capital by engaging him in the socio-economic activities of the country. A brief picture of Corporate Social Responsibilities of IBBL is-

1. Environmental awareness.
2. Social services through Islami Bank Foundation:
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 - b) Islami Bank Community Hospital: There are six Community hospitals situated in Satkhira,

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