

Abridged Version of Prospectus

Fareast Finance & Investment Limited

Registered Office: Eunoos Centre (8th level), 52-53 Dilkusha Commercial Area, Dhaka-1000, Bangladesh Phone & Fax: 88-02-7162328, 9554174, 9559621, 9563253, 9572169; E-mail: ffil@bdcom.net; Website: www.ffilbd.com

Public offer of 45,000,000 ordinary shares of Tk. 10/- each at par totaling to Tk. 450,000,000/-

Subscription for general public

Opening date: July 14, 2013

Closing date: July 18, 2013

Name, address and telephone number of the Manager to the Issue

Grameen Capital Management Limited

Grameen Bank 1st Building (2nd Floor) Mirpur-2, Dhaka-1216 Phone: 9004923, 9005257-69 Ext-1293 Fax: 8057618

E-mail:gramcap@yahoo.com, Website: www.grameencapitalbd.org

Opening date: July 14, 2013

Closing date: July 27, 2013

CREDIT RATING STATUS

Rating Company: Credit Rating Information and Services Limited (CRISL) Long Term: A Short term: ST-3

DISCLAIMER

TO THE ISSUE/OFFER OF THESE SECURITIES UNDER THE SECURITIES AND EXCHANGE ORDINANCE, 1969, AND THE BANGLADESH SECURITIES AND EXCHANGE COMMISSION (PUBLIC ISSUE) RULES, 2006. IT MUST BE DISTINCTLY UNDERSTOOD THAT IN GIVING THIS CONSENT THE COMMISSION DOES NOT TAKE ANY RESPONSIBILITY FOR THE FINANCIAL SOUNDNESS OF THE ISSUER COMPANY, ANY OF ITS PROJECTS OR THE ISSUE PRICE OF ITS SECURITIES OR FOR THE CORRECTNESS OF ANY OF THE STATEMENTS MADE OR OPINION EXPRESSED WITH REGARD TO THEM. SUCH RESPONSIBILITY LIES WITH THE ISSUER, ITS DIRECTORS, CHIEF EXECUTIVE OFFICER/CHIEF FINANCIAL OFFICER, ISSUE MANAGER, UNDERWRITER AND/OR AUDITOR*.

"CONSENT OF THE BANGLADESH SECURITIES AND EXCHANGE COMMISSION HAS BEEN OBTAINED

SPECIAL NOTE

Please read the prospectus carefully which includes "Risk Factors" before taking your An applicant cannot submit more than two applications, one in his/her own name and the

other jointly with another person. In case an applicant makes more than two applications, all

applications will be treated as invalid and will not be considered for allotment purpose. In addition, 15% of the application money will be forfeited by the Commission and the balance amount will be refunded to the applicant.

The applicants shall provide with the same bank account number in the application form as it is in the BO account of the application.

The applicants who have applied for more than two applications using same bank account, their application will not be considered for lottery and the Commission may forfeit whole or part of their application too.

"শেয়ারবাজারে বিনিয়োগ ঝুঁকিপূর্ণ, জেনে ও বুঝে বিনিয়োগ করুন।"

FAREAST FINANCE & INVESTMENT LIMITED -COMPANY PROFILE

Fareast Finance & Investment Limited (FFIL) was incorporated in Bangladesh as a public limited

company on June 21, 2001 under The Companies Act, 1994. The company commenced its business on June 21 of the same year. The company obtained license from Bangladesh Bank as a Non-Banking Financial Institution under the Financial Institution Act, 1993 on July 03, 2001 to operate as a leasing and financing company as provided under the relevant law. On 01 January 2002, FFIL initiated its commercial operation. In the same year, the company signed first lease agreement and took part in a syndicated lease agreement.

Particulars

		121240000000000000000000000000000000000
Certificate of Incorporation	C-43400(2759)/2001	21 June 2001
Certificate for commencement of business	15172	21 June 2001
FI License	FID (L)/26	3 July 2001
TIN certificate	003-201-4861	10 April 2002
25 25 25 25		300

Registration/Licence/Reference No. Date of obtaining

Fareast operates its business to serve its clients with high ethical standards and accountability. Because it has a team staffed with some of the most qualified, experienced and innovative personnel in this sector. Furthermore, Fareast believes that each of its activities must provide satisfaction to its customers and will start progress for them. Fareast management also feels for what its clients feel to make their life style more comfortable, convenient and peaceful.

NATURE OF BUSINESS The company concentrates its activities for full payout leases and term finances, extended on the

basis of recovering the full capital cost of the asset/finance plus imputed interest charges. The company extends lease finance for all types of machinery, equipment, household durables including vehicles for the purpose of industrial, commercial, agricultural and personal use in Bangladesh and also term finance to its clients within the purview of the Law.

AVAILABILITY OF PROSPECTUS

The Prospectus of Fareast Finance & Investment Limited may be obtained from the

Issuer Company	Contact Person	Telephone Number	
Fareast Finance & Investment Limited Eunoos Centre (8th Level), 52-53 Dilkusha C.A., Dhaka-1000	Mr. Sheikh Khaled Zahir Company Secretary	9563253, 9572169	
Manager to the Issue	Contact Person	Telephone Number	
Grameen Capital Management Limited Grameen Bank Complex (10th Floor) Mirpur-2, Dhaka-1216	Mr. Shieadul Morsalin Head of Merchant Banking	9004923, 9005257-69 Ext-1293	
Underwriters	Contact Person	Telephone Number	
Grameen Capital Management Limited Grameen Bank 1st Building (2nd Floor), Mirpur-2, Dhaka-1216	Mr. Shieadul Morsalin Head of Merchant Banking	9004923, 9005257-69 Ext-1293	
GSP Finance Company (Bangladesh) Ltd 1, Paribagh, Mymensingh Road, Ramna, Dhaka-1000	Mr. Toaha Muhammad GM & COO (MBU)	9674306	
ICB Capital Management Limited BDBL Bhaban (16th Floor), 8, RAJUK Avenue Dhaka-1000	Mr. Md. Moshiur Rahman Chief Executive Officer	7160326-27	
Jamuna Bank Capital Management Ltd 2, Dilkusha C.A. (3rd Floor) Hadi Mansion, Dhaka	Mr. Md. Altaf Hossain Assistant Vice President	7113204	
LankaBangla Investments Limited Eunoos Centre (Level 21), 52-53 Dilkusha C.A.,Dhaka-1000	Mr. M. Shakil Islam Bhuiyan Chief Executive Officer	7113585, 9561238	
MTB Capital Limited 68 Dilkusha C.A. (6th Floor), Dhaka-1000	Mr. Khairul Bashar Abu Taher Chief Executive Officer	7170138-9	
Prime Finance Capital Management Ltd 63, Dilkusha C.A., Dhaka-1000	Mr. M. Mosharraf Hossain PhD, FCA MD & CEO	9563883	
Prime Bank Investment Limited People's Insurance Bhaban,11th Floor, 36 Dilkusha C.A., Dhaka-1000	Mr. Khandoker Raihan Ali Assistant Vice President	9555674	
PLFS Investments Limited Paramount Heights (13 Floor), 65/2/1, Box Culvert Road, Purana Paltan, Dhaka	Mr. Mustofa Kamal Chief Executive Officer	7119654	
Southeast Bank Capital Services Ltd Eunoos Centre (Level 2), 52-53 Dilkusha C.A., Dhaka-1000	Mr. Md. Alamgir Hossain Assistant Vice President	9571115	
Union Capital Limited Noor Tower (5th Floor), 73 Sonargaon Road, Dhaka-1205	Mr. Abdul Munim Khan EVP & Head of Business	9662888	
Stock Exchanges	Available at	Telephone Number	
Dhaka Stock Exchange Limited (DSE) 9/F, Motijheel C.A., Dhaka-1000	DSE Library	9564601-7	
Chittagong Stock Exchange Limited (CSE) CSE Building, 1080 Sheikh Mujib Road, Agrabad, Chittagong-4100	CSE Library	(031) 714632-3 (031) 720871-3	

www.secbd.org, www.dsebd.org, www.csebd.com and public reference room of the Securities and Exchange Commission (SEC) for reading and study.

NAME AND ADDRESS OF THE AUDITOR

AHMED ZAKER & CO. **Chartered Accountants**

Saiham Sky View Tower (2nd Floor) 45, Shaheed Nazrul Islam Sarani, Bijoy Nagar, Dhaka-1000 Phone: 8391440-3 and Fax: 8391011

USE OF IPO PROCEEDS The public issue of Fareast Finance & Investment Limited is to meet the compliance of the

statutory requirement of the company. The net proceeds will strengthen the capital base and liquidity of the company. Besides, it will augment business expansion as net proceeds of the present issue of 45,000,000 ordinary shares of Tk. 10.00 each at par, totaling Tk. 450,000,000 would be utilized in the normal business operations such as investment, industrial development, leasing, lending, refinancing etc. and refund of high cost borrowing of the Company within 1 (One) year of listing.

Santanu Saha Managing Director

remittance has been effected."

Mohammad Hafizour Rahman SVP & Chief Financial Officer

REFUND OF SUBSCRIPTION MONEY

As per Bangladesh SEC Notification dated February 9, 2010, the issuer shall refund application money to the unsuccessful applicant of the public offer by any of the following manner based on the option given by the applicant in the application form; * Through banking channel for onward deposit of the refund money into the applicant's

bank account as provided in the respective application form for subscription; or * Through issuance of refund warrant in the name and address of the applicant as

provided in the respective application form for subscription: "Provided that, in case of deposit into the applicant's bank account, the applicant will bear the applicable service charge, if any, of the applicant's banker, and the issuer shall simultaneously issue a letter of intimation to the applicant containing, among others, the

date and amount remitted with details of the bank through and to which bank such

following statements of assets and liabilities and statements of operating result for the year ended 31 December 2011, 2010, 2009, 2008 and 2007 to us. Our responsibility is to review the corresponding audited financial statements and confirm the related information that have been correctly extracted from the relevant financial statements. A. The statements of assets and liabilities (Balance Sheet) of the company as at 31 December 2011, 2010, 2009, 2008 and 2007 are as follows:

AUDITORS' REPORT UNDER SECTION 135(1) AND PARAGRAPH 24(1) OF PART-II OF THIRD SCHEDULE OF THE COMPANIES ACT, 1994

As per section 135(1) and Para 24(1) of Part-II of the Schedule-III of the Companies Act, 1994 Fareast Finance & Investment Limited has prepared and presented the

			Alliount in Taka		
Particulars	2011	2010	2009	2008	2007
PROPERTY AND ASSETS	05 500 770	40 500 055	40.040.400	0.074.404	
Cash	35,539,776	18,563,655	13,812,132	6,374,491	6,349,315
In hand (including foreign currencies) Balance with Bangladesh Bank and its agent banks (including foreign currencies)	12,540 35,527,236	46,000 18,517,655	2,837,705 10,974,427	2,729,850 3,644,641	538,300 5,811,015
Balance with other banks and financial institutions	216,579,703	129,091,294	24,630,896	14,797,205	10,230,809
In Bangladesh	216,579,703	129,091,294	24,630,896	14,797,205	10,230,809
Outside Bangladesh	0	0	0	0	0
Money at call and short notice	0	250,000,000	0	0	0
Investments	192,708,218	144,929,265	147,169,755	101,753,144	93,311,314
Government	0	0	0	0	0
Others	192,708,218	144,929,265	147,169,755	101,753,144	93,311,314
Loans, advances and leases	4,944,245,906	3,868,415,282	1,964,563,784	1,795,330,309	1,453,278,647
Loans, cash credits, overdrafts, leases, etc. Bills purchased and discounted	4,944,245,906 0	3,868,415,282	1,964,563,784 0	1,795,330,309	1,453,278,647 0
Fixed assets including premises, furniture and fixtures Other assets Non-business assets	24,135,641 1,101,190,798 0	11,876,707 868,547,853 0	11,541,094 269,990,710 0	7,305,370 22,227,644 0	7,064,859 41,730,593 0
Total assets LIABILITIES AND CAPITAL	6,514,400,042	5,291,424,056	2,431,708,371	1,947,788,163	1,611,965,537
Liabilities Borrowings from other banks, financial institutions and agents	1,888,107,716	2,032,427,567	970,866,827	1,013,422,901	821,923,996
Deposits and other accounts	2,322,858,796	1,171,199,591	872,004,713	437,594,755	348,542,414
Current deposits	0	0	0	0	0
Bills payable Savings deposits	0	0	0	0	0
Term deposits	2,322,858,796	1,171,199,591	872,004,713	437,594,755	348,542,414
Bearer certificate of deposit Other deposits	0	0	0	0	0
Other liabilities	570,590,497	463,551,717	214,793,794	183,404,823	178,386,415
Total liabilities	4,781,557,009	3,667,178,875	2,057,665,334	1,634,422,479	1,348,852,825
Capital/Shareholders' equity	1,732,843,033	1,624,245,181	374,043,037	313,365,684	263,112,712
Paid up capital	1,046,016,240	871,680,200	195,750,100	195,750,100	195,750,100
Statutory reserve	114,643,818	92,924,248	47,308,589	35,173,118	25,122,523
Revaluation reserve	463,643,750	463,643,750	120 004 240	00 440 466	40.040.000
Retained earnings Total liabilities and Shareholders' equity	108,539,225 6,514,400,042	195,996,983 5,291,424,056	130,984,348 2,431,708,371	82,442,466 1,947,788,163	42,240,089 1,611,965,537
OFF-BALANCE SHEET ITEMS	0,314,400,042	3,231,424,030	2,431,700,371	1,547,700,103	1,011,303,337
Contingent liabilities	750,000,000	750,850,000	79,100,000	6,650,000	0
Acceptances and endorsements	0	0	0	0	0
Letter of guarantee	750,000,000	750,850,000	70,000,000	0	0
Irrevocable letter of credit	0	0	9,100,000	6,650,000	0
Bills for collection Other contingent liabilities	0	0	0	0	0
Other commitments	0	0	0	0	0
Documentary credits and short term trade related transactions	0	0	0	0	0
Forward assets purchased and forward deposits placed	ő	ő	ŏ	ő	Ŏ
Undrawn note issuance and revolving underwriting facilities	0	0	Ö	0	0
Spot and foreign exchange rate contract Undrawn formal standby facilities, credit lines and other commitments	s 0	0	0	0	0
Total off-balance sheet items including contingent liabilities	750,000,000	750,850,000	79,100,000	6,650,000	0
Net asset value per share of Tk.10 each	16.57	18.63	19.11	16.01	13.44

	Amount in Taxa						
Particulars	2011	2010	2009	2008	2007		
Interest income on loans, advances and leases	678,445,423	435,045,891	272,443,427	254,036,000	202,506,208		
Interest expenses on borrowings, deposits, etc.	(505,662,959)	(370,047,641)	(208,253,198)	(195,527,087)	(158,692,334)		
Net interest income	172,782,464	64,998,250	64,190,229	58,508,913	43,813,874		
Investment income	(16,783,268)	234,703,102	42,041,674	30,447,627	68,048,408		
Commission, exchange and brokerage	3,827,000	4,958,257	380,371	48,555	64,602		
Other operating income	71,756,463	133,043,817	17,914,947	28,542,801	10,299,693		
Total operating income	231,582,659	437,703,426	124,527,221	117,547,896	122,226,577		
Salary and allowances	25,681,580	23,725,263	16,099,790	11,103,678	8,422,189		
Rent, taxes, insurance, electricity, etc.	7,152,912	10,648,559	2,758,921	2,092,848	2,040,988		
Legal expenses	1,801,805	2,094,628	1,527,668	1,471,700	261,512		
Postage, stamp, telecommunication, etc. Stationery, printing, advertisements, etc.	713,299 3,576,354	269,232 3,264,659	197,560 2,920,600	279,865 2,653,902	193,906 1,151,527		
Managing Director's salary and allowances	4,794,430	4,020,000	3,440,000	2,880,000	2,880,000		
Directors' fees	830,000	866,000	564,000	628,000	784,000		
Auditors' fees	130,625	230,000	130,625	130,890	102,250		
Charges on losses regarding loans, advances and leases	0	0	0	0	0		
Depreciation and repairs of company's assets	6,506,529	4,223,884	3,663,203	3,288,395	2,872,372		
Other operating expenses	7,803,753	12,756,713	5,264,554	6,211,094	5,852,432		
Total operating expenses	58,991,287	62,098,938	36,566,921	30,740,372	24,561,176		
Profit before provisions	172,591,372	375,604,488	87,960,300	86,807,524	97,665,401		
Provisions for loans, advances and leases:	24,129,861	107,868,915	24,484,228	20,583,023	41,709,094		
Provision for the diminution in the value of investments	20,702,180	4,157,279	(5,701,281)	3,971,529	1,512,334		
Other provisions	0	0	0	0	0		
Total provisions	44,832,041	112,026,194	18,782,947	24,554,552	43,221,428		
Total profit before income tax	127,759,331	263,578,294	69,177,353	62,252,972	54,443,973		
Provision for income tax	19,161,479	35,500,000	8,500,000	12,000,000	2,000,000		
Net profit after income tax	108,597,852	228,078,294	60,677,353	50,252,972	52,443,973		
Retained earnings brought forward from previous years	195,996,983	130,984,348	82,442,466	42,240,089	22,034,911		
Profit available for appropriations	304,594,835	359,062,642	143,119,819	92,493,061	74,478,884		
Appropriations							
Statutory reserve	21,719,570	45,615,659	12,135,471	10,050,595	10,488,795		
Dividend (Bonus shares)	174,336,040	117,450,000	0	0	21,750,000		
	196,055,610	163,065,659	12,135,471	10,050,595	32,238,795		
Retained earnings carried to the balance sheet	108,539,225	195,996,983	130,984,348	82,442,466	42,240,089		
Earnings per share of Tk.10 each (Basic)	1.04	6.89	3.10	2.57	2.68		
Earnings per share of Tk.10 each (Restated)	1.04	2.18	0.58	0.48	0.50		
Weighted average number of outstanding shares	104,601,624	33,108,043	19,575,010	19,575,010	19,575,010		
Restated weighted average number of outstanding shares	104,601,624	104,601,624	104,601,624	104,601,624	104,601,624		

C. The Cash Flow Statement of the company for the year ended 31 December 2011, 2010, 2009, 2008 and 2007 are as follows: Amount in Taka 2011 2009 2008 2007 2010 Particulars 8 4 1 Cash flows from operating activities 558,944,887 314,990,606 233,335,092 Interest receipt in cash (404,364,249) (272,930,791) 904,242 (147,495,161) 308,276 Interest payments 122,490,111 1,272,645 410,134 955,012 Dividend receipts 77,000 4,958,257 48,555 Fees and commission received in cash 64,602 Recoveries of loan previously written-off 18,000,000 2,203,791 (653.499)Income taxes paid 9.947,084 (3,956,442)53,700,550 367,746,919 59,956,621 58,990,428 31,128,691 Receipts from other operating activities (57,468,846)(34,219,608)Payments for other operating activities (53,873,643)(28,678,375) (23,348,626)110,512,940 Cash generated from operating activities before changes in operating assets and liabilities 163,810,106 358,200,387 81,948,784 105,245,338 Increase/decrease in operating assets and liabilities Statutory deposit Trading securities 1,075,830,624) (1,903,851,499) (169,233,475) (342,051,662) (226,929,814) Loans, advances and leases (2,833,844) 113,558,720 (202,952,499) 36,450,417 (15,280,719) Other assets Deposit and other accounts 1,151,659,205 299,194,878 434,409,958 89,052,341 112,574,753 69,388,451 Other liabilities on account of customers (61,705,116) (15,368,850)9,095,858 (1,326,510)Trading liabilities (52,720,730) 43,294,538 Other liabilities 68,171,460 14,173,886 (47,888,333)(1,033,199)(87,667,752) 79,461,081 (1,407,535,564) (260,173,776) Net cash from operating activities 243,271,187 (1,049,335,177) 109,479,741 (178,224,992) 17,577,586 Cash flows from investing activities (8,441,830)2,240,490 (78,403,814)(Increase)/decrease in purchase and sale of securities (47,778,953) (45,416,611) Increase)/decrease of fixed assets 12,258,934 (335,613)(4,235,724) (6,180,801)(240,511)(Increase)/decrease regarding purchase and sale of subsidiary (184,448,919) (213,398,616) Net cash used in investing activities (8,682,341) (244,486,806) (211,493,739) (49,652,335)(84,584,615) Cash flows from financing activities Receipt of borrowings from other banks, financial institutions and agents 1,756,494,020 450,000,000 589,181,959 869,729,213 390,416,938 Repayment of borrowings from other banks, financial institutions and agents (694,933,283) (492,556,074) (397,683,054) (534,736,789) (806,396,842) Receipt against issue of share capital 558,480,100 Dividend paid in cash Net cash from financing activities (144,319,851) 1,620,040,837 (42,556,074)191,498,905 63,332,371 (145,535,470) 359,211,921 17,271,332 4,591,572 (3,674,658)Net increase/(Decrease) in cash and cash equivalents Effects of exchange rate changes on cash and equivalents 38,443,028 Cash and cash equivalents at beginning of the year 397,654,949 21,171,696 16,580,124 20,254,782 Cash and cash equivalents at the end of the year 252,119,479 397,654,949 38,443,028 21,171,696 16,580,124 Cash and cash equivalents at the end of the year 2,729,850 Cash in hand (including foreign currencies)
Balance with Bangladesh Bank and its agent banks (including foreign currencies) 12,540 46,000 2,837,705 35,527,236 18,517,655 10,974,427 3,644,641 5,811,015 Balance with other banks and financial institutions 216,579,703 129,091,294 24,630,896 14,797,205 10,230,809 Money at call and short notice 250,000,000 21,171,696 252,119,479 397,654,949 38,443,028 16,580,124 D. Dividend

Dhaka, 15 March 2012

Particulars

Cash dividend

Stock dividend

The company declared dividend for the last five years as follows:

RATIO ANALYSIS

2011

10%

2010

20%

2009

60%

2008

Ahmed Zaker & Co.

Chartered Accountants

2007

Auditors' certificate regarding calculation of ratios for the years ended 31 December 2011, 2010, 2009, 2008 and 2007 We have examined the following ratios of Fareast Finance & Investment Limited ("the company") for the years ended 31 December 2011, 2010, 2009, 2008 and 2007, as produced by the management of the company. The calculation of ratios is the responsibility of the company's management. Our responsibility is to review and certify as to whether those have been properly calculated using acceptable principles on the basis of the audited financial statements for the years ended 31 December 2011, 2010, 2009, 2008 and 2007. Based on our review, we certify that the company has properly calculated the ratios using acceptable principles on the basis of the audited financial statements for the above mentioned years as follows:

		5=500	Amounts in Taka					
Ratios		Units	2011	2010	2009	2008	200	
. Liquidity ratios								
(i) Current ratio		Times	1.71	0.81	0.81	0.78	0.9	
(ii) Quick ratio		Times	1.71	0.81	0.81	0.78	0.9	
(iii) Times interest ea	arned ratio	Times	1.34	2.02	1.42	1.44	1.6	
(iv) Debt-equity ratio		Times	2.43	1.97	4.93	4.63	4.4	
I. Operating ratios								
(i) Accounts receive	able turnover ratio	Times	Not applicable	Not applicable	Not applicable	Not applicable	Not applicab	
(ii) Inventory turnove	er ratio	Times	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	
(iii) Asset turnover ra		Times	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	
II. Profitability ratios								
(i) Gross margin rat	io	%	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	
(ii) Operating incom	e ratio	%	23.41	46.50	26.43	27.73	34.7	
(iii) Net income ratio		%	14.73	28.24	18.23	16.05	18.6	
(iv) Return on assets	ratio	%	1.84	5.91	2.77	2.82	3.6	
(v) Return on equity	ratio	%	6.47	22.83	17.65	17.43	22.1	
(vi) Earning per shar		Tk.	1.04	6.89	3.10	2.57	2.6	
Formula								

Current ratio = Current assets / Current liabilities Quick ratio = (Current assets - Inventories) / Current liabilities Times interest earned ratio = (Income from operation + Financial expenses) / Financial expenses Debt-equity ratio = Total debts / Shareholders' equity Operating income ratio = Income from operation / Operational income * 100 Net income ratio = Net profit after tax / Operational income * 100 Return on assets Ratio = Net profit after tax / Average assets * 100

Return on equity ratio = Net profit after tax / Average shareholders' equity * 100

Earning per share = Net profit after tax / Weighted average number of outstanding shares

Dhaka, 15 March 2012

Ahmed Zaker & Co. Chartered Accountants

SHORT BIO-DATA OF THE DIRECTORS

Subscription for NRB applicants

Mr. M. A. Khaleque, Chairman

Mr. M. A. Khaleque is one of the founder sponsor director of Prime Bank Limited, Chairman of Prime Property Holdings Limited and Director of Fareast Islami Life Insurance Limited, has vast experience in the realm of banking, insurance and financial institution. Mr. Md. Monir Hossain, Vice Chairman Mr. Md. Monir Hossain hails from a family with textile entrepreneurship. He started his own trading business and

also involved in the textile industry from the year 1990. He is the founder of Fahim Textile Mills Limited and Fariha Spinning Mills Limited.

Mr. M. Mustafizur Rahman, Director Mr. M. Mustafizur Rahman a renowned former Government Official, has served in different Government's department

at different capacities. He was former Chairman of Water Development Board and as secretary of the Government of the People's Republic of Bangladesh he served different ministries, amongst Finance, Civil Aviation and Tourism, Information and Broadcasting and Education are worth mentioning. He has also served as the secretary to the Honorable President of the Government of the People's Republic of Bangladesh. He is former alternate Executive Director of World Bank and Executive Chairman, Board of Investment, Government of Bangladesh. Mr. Md. Anwer Hossian Khan, Director

Mr. Md. Anwer Hossian Khan is the former Chairman of Shahjalal Islami Bank Limited and sponsor director of Taqaful Islami Insurance Limited and Prime University. He is the founder of Modern Diagnostic Center Limited, Modern General Hospital, Anwer Khan Modern Hospital, Haji Shakhawat Anwara Eye Hospital and Modern Diabetic Center Ltd.

Mr. Delwar Hossain Rana, Director

Mr. Delwar Hossain Rana, started his career as Director of Noor Silk Mills Limited with his father Alhajj Noor Mohammad. In the year 2001 he put his interest to financing industry and involved himself with Fareast Finance &

Mrs. Umme Fatima Khaledee Jahan, Director Mrs. Umme Fatima Khaledee Jahan is the wife of Mr. Azizur Rahman Bhuiyan. She is the director of Getco Agro Vision Limited, Easy Fly Express Limited and KBZ Properties.

Mr. Md. Azmat Rahman, Director Mr. Md. Azmat Rahman joined his family business of ready- made garment in the year 1994. In 2001 his views for

diversified investment led him to Fareast Finance & Investment Limited Mr. Md. Shamsul Islam, Director

Mr. Md. Shamsul Islam joined his father's renowned tobacco business in 1987 and in 1996 he became Managing Director of his father's match factory. He is engaged in trading business of automobiles and chemicals as well. Mr. Md. Ershad Ullah, Director

Mr. Md. Ershad Ullah is from a prominent family, involved in transport business. They own "Diganta Paribahan". He started his own transport business line in the name of "Ershad Enterprise" in 1996.

Mr. M. A. Wahhab, Director Mr. M. A. Wahhab a veteran banker joined the Janata Bank (the then United Bank Limited) in 1961 and served there till 1984. Then he joined Rupali Bank in 1984 as General Manager. In 1985 he became the Deputy

Managing Director of the National Bank Limited. He ended his graceful banking career as the Managing director of the same bank. He is also a Member of the Board of Governing Council of Prime Asia University. Mr. Nazim Asadul Haque, Director Representative of Asian Gate Limited

Mr. Nazim Asadul Hague joined Goldman Sachs, Investment Banking Company, London as an Analyst in 1998. At present he is the Managing Director of Bangla Trac Limited, an indenter, importer, supplier of heavy equipment.

DIRECTORS' INVOLVEMENT IN OTHER LISTED COMPANIES INCLUDING MANAGING DIRECTOR

Name	Designation in the company	Directorship/Sponsorship/Ownership with other companies	Position	
M. A. Khaleque	Chairman & Director	Prime Bank Limited Fareast Islami Life Insurance Company Ltd.	Vice Chairman Director	
Md. Anwer Hossian Khan	Director	Shahjalal Islami Bank Limited Taqaful Islami Insurance Limited	Chairman Director	
M. A. Wahhab	Director	Prime Islami Life Insurance Co. Limited	Director	

BANKERS TO THE ISSUE Mohakhali Br., Dhaka Dutch-Bangla Bank Ltd. Agrabad Br., Chittagong Begum Rokeya Sarani Br., Dhaka Baburhat Br., Narsingdi Alankar Mour Br., Chittagong Mouchak Br., Dhaka Narayanganj Br., Narayanganj CDA Avenue Br., Chittagong Panthapath Br., Dhaka New Eskaton Br., Dhaka Narayanganj Br., Narayanganj Sonargaon Br., Narayangan B.B. Road Br., Narayangani Jubilee Road Br., Chittagong Sat Masjid Rd. Br., Dhaka Foreign Exchange Br., Dhaka Patherhat Br., Chittagong Khatungonj Br., Chittagong Dhanmondi Br., Dhaka Feni Br., Feni SBC Tower Br., Dhaka Hathazari Br., Chittagong Rajshahi Br., Rajshahi Tongi Br., Gazipur Uttara Br., Dhaka Dania Br., Dhaka Uttara Br., Dhaka Mirpur Br., Dhaka Khulna Br., Khulna Rangpur Br., Rangpur Agrabad Branch, Chittagong Banani Br., Dhaka Sylhet Br., Sylhet Bogra Br., Bogra Rampura Br., Dhaka Khatunganj Br., Chittagong Dhaka EPZ Br., Dhaka Pabna Br., Pabna Dania Rasulpur Br., Dhaka IBB O.R. Nizam Rd. Br. Ctg. Board Bazar Br., Gazipur Kushtia Br., Kushtia Jubilee Rd. Br., Chittagong Narayanganj Br., Narayanganj Netaigani Br., Narayangani Sylhet Br., Sylhet Jessore Br., Jessore Laldighi East Br., Chittagong Bogra Br., Bogra Moulvi Bazar Br., Sylhet Rangpur Br., Rangpur Probortok More Br., Chittagong Gournadi Br., Barisal Barisal Br., Barisal Barisal Br., Barisal Subid Bazar Br., Sylhet CDA Avenue Br., Chittagong Jessore Br., Jessore South Banosree Br., Dhaka Upashahar Br., Sylhet Joypara Br., Dhaka Habigoni Br., Habigoni Mohakhali Br., Dhaka Sremongal Br., Moulvibazar National Bank Ltd. Biswanath Br., Sylhet Feni Br., Feni Court Road Br., Moulvibazar Moulavi Bazar Br., M'Bazar Agrabad Br., Chittagong Shahjalal Islami Bank Ltd. Bogra Br., Bogra Muradpur Br., Chittagong Anderkillah Br., Chittagong Dhaka Main Br., Dhaka Rajshahi Br., Rajshahi Gopalgonj Br., Sylhet Asadgate Br., Dhaka Dhanmondi Br., Dhaka Rangpur Br., Rangpur Babubazar Br., Dhaka Rajshahi Br., Rajshahi Jessore Br., Jessore Gulshan Br., Dhaka Savar Bazar Br., Dhaka Banani Br., Dhaka Foreign Ex. Br., Dhaka Khulna Br., Khulna Bangshal Road Br., Dhaka Gazipur Chowrasta Br., Gazipur Kawran Bazar Br., Dhaka Feni Br., Feni Barisal Br., Barisal

> Sunamgonj Br., Sunamgonj CDA Avenue Br., Chittagong Mymensingh Br., Mymensingh Chaktai Br., Chittagong Feni Br., Feni Chandpur Notun Bazar Br., Chandpur Basundhara Br., Dhaka Chawkbazar Br., Chittatong Pubali Bank Ltd. Chowmuhani Br., Noakhali Principal Br., Dhaka Dhanmondi Br., Dhaka Elephant Road Br., Dhaka Sadarghat Br., Dhaka Foreign Ex. Br., Dhaka Johnson Rd. Br., Dhaka Godagari Br., Rajshahi

Kawran Bazar Br., Dhaka Malibagh Br. Dhaka Halishahar Br., Chittagong Nayapaltan Br., Dhaka Shahbagh Br., Dhaka Savar Br., Dhaka Jubilee Road Br., Chittagong Kawran Bazar Br., Dhaka Cox's Bazar Br., Cox'sBazar Khatunganj Br., Chittagong

Khulna Br., Khulna Lake Circus Br., Dhaka Madhupur Br., Tangail Malibagh Br., Dhaka Mirassari Br., Chittagong Mirpur Br., Dhaka Mohakhali Br., Dhaka Mohammadpur Br., Dhaka Motijheel Br., Dhaka Muradpur Br., Chittagong Mymensingh Br., Mymensingh Narayangani Br., Narayangan Feni Br., Feni Narsingdi Br., Narsingdi Netaigonj Br., Narayanganj

Shahajalal Uposhohor Br., Sylhet New Eskaton Br., Dhaka North Brook Hall Br., Dhaka Keranigani Br., Keranigani Pabna Br., Pabna Uttara Sonargaon Janopad Br., Uttara Pagla Bazar Br. Narayangan Pahartali Br., Chittagong Amberkhana Br., Sylhet Patiya Br., Chittagong Pragati Sarani Br., Dhaka Borolekha Br., Moulvibazar Rajshahi Br., Rajshahi Sunamganj Br., Sunamganj Rifles Square Br., Dhaka Rokeva Sarani Br., Dhaka Pagla Br., Narayanganj Sk Mujib Rd. Br., Chittagong Naogaon Br., Naogaon Savar Bazar Br., Dhaka Sunamgonj Br., Sunamgonj Vatara Br. Gulshan, Dhaka Laxmipur Br., Laxmipur Sylhet Br., Sylhet Tangail Br., Tangail

Tongi Br., Gazipur

Nawabgonj Br., Dhaka

Bangshal Br., Dhaka

Imamganj Br., Dhaka

Agrabad Br., Chittagong

Khatunganj Br., Chittagong

CDA Avenue Br., Chittagong

Cox's Bazar Br., Cox's Bazar

Jubilee road Br., Chittagong

Chowmuhuni Br., Noakhali

Feni Br., Feni

Raipur Br., Laxmipur

slampur Br., Sylhet

Rangpur Br., Rangpur

Sylhet Br., Sylhet

Bogra Br., Bogra

Dagon Bhuiyan Br., Feni

Sherpur Br., MoulviBazar

Joypara Br., Dohar

Bogra Br., Bogra

Comilla Br., Comilla

Dilkusha Br., Dhaka

Faridpur Br. ,Faridpur

Gazipur Br., Gazipur

Imamganj Br., Dhaka

Islampur Br., Dhaka

Jatrabari Br., Dhaka

Jessore Br., Jessore

Kadomtoli Br., Sylhet

KDA Br., Khulna

Feni Br., Feni

Brahmanbaria Br., Brahmanbaria Uttara Br., Dhaka Mawna Br., Gazipur Z.H. Sikdar College Br., Dhaka Dhaka Bank Ltd. Zindabazar Br., Sylhet One Bank Ltd. Local office, Dhaka Gulshan Br., Dhaka Principal Br., Dhaka Uttara Br., Dhaka Motijheel Br., Dhaka Khilgaon Br., Dhaka Kawran Bazar Br., Dhaka Dhanmondi Model Br., Dhaka Gulshan Br., Dhaka Mirpur Br., Dhaka Foreign Exchang Br., Dhaka Moghbazar Br., Dhaka Uttara Br., Dhaka Mohakhali Br., Dhaka Dhanmondi Br., Dhaka Kawranbazar Br., Dhaka Banani Br., Dhaka Mirpur Br., Dhaka Kakrail Br., Dhaka Halishahar Br., Chittagong Progati Sharani Br., Dhaka Elephant Road Br., Dhaka Agrabad Br., Chittagong CDA Avenue Br., Chittagong Jatrabari Br., Dhaka Uposhahar Br., Sylhet

Comilla Br., Comilla

Mirzapur Br., Tangail

Jubilee Rd Br., Chittagong

Kadamtali Br., Chittagong

Lohagara Br., Chittagong

Manikgoni Br., Manikgoni

Fatikchari Br., Chittagong

Choumuhani Br., Noakhali

Khatunganj Br., Chittagong

Mymensing Br., Mymensing

Shahzadpur Br., Sirajganj

Beani Bazar Br., Sylhet

Chhatak Br., Sunamgani

Saidpur Br., Nilphamary

Halishhar Br., Chittagono

Sremangal Br., M'Bazar

Narsingdi Br., Narsingdi

Dinajpur Br., Dinajpur

Bhairab Br., Bhairab

Dagonbhuiyan Br., Feni

Bhulta Br., Narayangan

Tongi Br., Gazipur

Satkhira Br., Satkhira

Madaripur Br., Madaripur

Habiganj Br., Habiganj

Tangail Br., Tangail

Matuail Br., Matuail

Digpait Br., Jamalpur

Ashkona Br., Dhaka

Laksham Br., Comilla

Pallabi Br., Dhaka

Munshiganj Br., Munshiganj

Chittagong EPZ Br., Chittagong

Satmosjid Road Br., Dhaka

Gobindaganj Br., Gaibandha

Narayangani BSCIC Br., N.gani

Kushtia Br., Kushtia

Pabna Br., Pabna

Basurhat Br., (Rural) Noakhali

Rangpur Br., Rangpur

Jessore Br., Jessore

Konabary Br., Gazipur

Goala Bazar Br., Sylhet

Sonagazi Br., Feni

Cox's Bazar Br., Cox's Bazar

Barishal Br., Barisal Rajshahi Br., Rajshahi KDA Avenue Br., Khulna Narayanganj Br., Narayanganj Rangpur Br., Rangpur Eastern Bank Ltd. Motifheel Br., Dhaka Shamoly Br., Dhaka Uttara Br., Dhaka Basundhara Br., Dhaka Moghbazar Br., Dhaka Narayanganj Br., Dhaka

Comilla Br., Comilla

Banasree Br., Dhaka

Savar Br., Savar

Uttar Garib-E-Newaz Br., Dhaka Khuina Br., Khuina Jessore Br., Jessore Jubilee Rd. Br., Chittagong O.R. Nizam Rd. Br., Chittagong Chandgaon Br., Chittagong Panchlaish Br., Chittagong Halishahar Br., Chittagong Rajshahi Br., Rajshahi Bogra Br., Bogra Moulvibazar Br., Moulvibazar Uposhahar Br., Sylhet

Mirpur Dar-us-salam Rd. Br., Dhaka

Chouhatta Br., Sylhet Mymensingh SME Br., Mymensingh Mutual Trust Bank Ltd. Babu Bazar Br., Dhaka Banani Br., Dhaka Dhanmondi Br., Dhaka Dholaikhal Br., Dhaka Dilkusha Br., Dhaka Elephant Road Br., Dhaka Fulbaria Br., Dhaka Gulshan Br., Dhaka

Mohammadpur Br., Dhaka MTB Corporate Center Br., Dhaka Pallabi Br., Dhaka Panthapath Br., Dhaka Principal Br., Dhaka Progati Sarani Br., Dhaka Savar Br., Dhaka Shanir Akhra Br., Dhaka Tongi Br., Dhaka Uttara Model Town Br., Dhaka Narayanganj Br., Narayanganj Sonargaon Br., Narayangani

Beani Bazar Br., Sylhet Bhatiary Br., Chittagong

Faridpur Br., Faridpur Dinajpur Br., Dinajpur Natore Br., Natore Comilla Br., Comilla

Sylhet Main Br., Sylhet Dargahgate Br., Sylhet Khulna Br., Khulna Rajshahi Br., Rajshahi Barisal Br., Barisal Comilla Br., Comilla Tangail Main Br., Tangail

Faridpur Br., Faridpur Habigani Br., Habigani Kishorganj Br., Kishorganj Sirajganj Br., Sirajganj Principal Br., Dhaka Corporate Br., Dhaka lmamganj Br., Dhaka Dhanmondi Br., Dhaka

Uttara Br., Dhaka Gulshan Br., Dhaka Kakrail Br., Dhaka Banani Br., Dhaka Bangshal Br., Dhaka New Eskaton Br., Dhaka Pragati Sarani Br., Dhaka Agargaon Br., Dhaka Sat Masjid Road Br., Dhaka Shyamoli Br., Dhaka Aganagor Br., Dhaka Kawran Bazar Br., Dhaka Madabdhi Br., Narshingdi

Ashulia Br., Dhaka Savar Br., Dhaka Mouchack Br., Dhaka Konabari Br., Gazipur Tongi Br., Gazipur Bashundhara Br., Dhaka Mohammadpur Br., Dhaka Madambibir Hat Br., Chittagong Ganakbari (EPZ) Br., Savar Comilla Br., Comilla Munshigoni Br. Munshigoni Narayangani Br., Narayangan Chouhatta Br., Sylhet Laldighirpar Br., Sylhet

Shahajal Uposhahar Br., Sylhet Khulna Br., Khulna Pathantula Br., Sylhet Nanupur Bazar Br., Chittagon Agrabad Br., Chittagong Khatunganj Br., Chittagong Jubilee Road Br., Chittagong Halishahar Br., Chittagong Motijheel Br., Dhaka Chandragonj Br., Lakshmipur Chowmuhani Br., Noakhali CDA Avenue Br., Chittagong Cox's Bazar Br., Cox'sBazar Chagalnaiya Br., Feni Feni Br., Feni Pahartali Br., Chittagong Bashurhat Br., Noakhali Momin Road Br., Chittagong Rangpur Br., Rangpur

Jessore Br., Jessore Sirajgonj Br., Sirajgonj Bogra Br., Bogra Laksham Br., Comilla Ramganj Br., Laxmipur Barisal Br., Barisal Maijdee Court Br., Noakhali Dhania Br., Dhaka Banasree Br., Dhaka Naogaon Br., Naogaon Rajshahi Br., Rajshahi Bandar Bazar Br., Sylhet Shahjadpur Br., Sirajgonj Jagannathpur Br., Dhaka Tongi Br., Gazipur Comilla Br., Comilla Basabo Br., Dhaka Kotwali Br., Dhaka Sathkhira Br., Sathkhira Madhabdi Br., Narsingdi Rangamati Br., Rangamati Sitakunda Br., Chittagong Moghbazar Br., Dhaka Laldighirpar Br., Sylhet

Islampur Br., Dhaka Rajshahi Br., Rajshahi Tangail SME Br., Tangail Dinajpur Br., Dinajpur Principal Br., Dhaka Khulna Br., Khulna Sylhet Br., Sylhet Gulshan Br., Dhaka Comilla Br., Comilla

Nawabpur Rd., Br. Dhaka

Rajshahi Br., Rajshahi Khulna Br., Khulna Jessore Br., Jessore Kushtia Br., Kushtia Barisal Br., Barisal Faridpur Br., Faridpur

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Myemensingh Br., Mymensingh Southeast Bank Ltd. New Elephant Road Br., Dhaka Narayanganj Br., Narayanganj Rokeya Sarani Br., Dhaka

Savar Br., Savar KDA Br., Khulna

Moulvibazar Br., Moulvibazar Satkhira SME Br. Satkhira

Narsingdi SME Br., Narsingdi Chapainawabganj Br. Chapainawabganj Hemayetpur Br. (Rural), Savar Joydebpur Br. (Rural), Gazipur Social Islami Bank Ltd.

Agrabad Br., Chittagong Khatunganj Br., Chittagong Jubilee Road Br., Chittagong Sylhet Br., Sylhet Satmasjid Road Br., Dhaka Motijheel Corporate Br., Dhaka Uttara Br., Uttara Foreign Exchange Br., Dhaka Mirpur Br., Dhaka Dhaka Stadium Corp Br., Dhaka Gulsan South Ave. Br., Dhaka Mohakhali Corporate Br., Dhaka Joydevpur Chowrasta Br., Gazipur Gulshan Model Town Br., Dhaka Narayangani Br., Narayangani Standard Bank Ltd. International Airport Br., Dhaka Foreign Exchange Br., Dhaka Topkhana Road Br., Dhaka mamgoni Br., Dhaka Gulshan Br., Dhaka Dhanmondi Br., Dhaka Mirpur Br., Dhaka Agriculture Complex Br., Dhaka Uttara Br., Dhaka C.D.A Corporate Br., Chittagong Panthapath Br., Dhaka Agrabad Corp. Br., Chittagong Banani Br., Dhaka Laldighi East Br., Chittagong Pragoti Sarani Br., Dhaka Khatunganj Br., Chittagong

Motijheel Br., Dhaka

Banani Br., Dhaka

Eskaton Br., Dhaka

Bijoy Nagar Br., Dhaka

Panthapath Br., Dhaka

Green Road Br., Dhaka Narayanganj Br., Narayanganj Narayangani Br., Narayangani Kalir Bazar Br., Narayangani Jubilee Road Br., Chittagong Agrabad Br., Chittagong Khatungoni Br., Chittagono CDA Avenue Br., Chittagong Sadarghat Br., Chittagong Comilla Br., Comilla Sylhet Br., Sylhet Uttara Model Town Br., Dhaka Beani Bazar Br., Sylhet Moulvi Bazar Br., Moulvi Bazar Jessore Br., Jessore Mymensingh Br., Mymensingh Gopalganj Br., Gopalgonj Rajshahi Br., Rajshahi Sreemangal Br., Moulvibazar Sunamgonj Br., Sunamgonj

Rangpur Br., Rangpur Dinajpur Br., Dinajpur Jessore Br., Jessore Khulna Br., Khulna Kushtia Br., Kushtia Faridpur Br., Faridpur Barisal Br., Barisal Uttara Bank Ltd. Corporate Br., Dhaka Local Office Br., Dhaka B.B. Avenue Br., Dhaka Gulshan Br., Dhaka Shantinagar Br., Dhaka Kawran Bazar Br., Dhaka Moghbazar Br., Dhaka Shyamoli Br., Dhaka

Pallabi Br., Dhaka Satmasjid Rd. Br., Dhaka New Market Br., Dhaka Azimpur Br., Dhaka Banijya Shaka, Dhaka Ramna Br., Dhaka Fakirapool Br., Dhaka Siddeshwari Br., Dhaka Malibagh Br., Dhaka Green Road Br., Dhaka Rokeya Sarani Br., Dhaka Darus Salam Rd. Br., Dhaka Mirpur Br., Dhaka Manikgoni Br., Manikgoni Rangpur Br., Rangpur Jatrabari Br., Dhaka Postagola Br., Dhaka Narayanganj Br., Narayanganj DIT Br.. Narayanganj Narsinghdi Br., Narsinghdi Agrabad Br., Chittagong Khatungonj Br., Chittagong Jubilee Rd. Br., Chittagong Nasirabad Br., Chittagong Reazuddin Bazar Br., Ctg Laldighi Br., Chittagong

Sadarghat Br., Chittagong Cox's Bazar Br., Cox's Bazar Rangamati Br., Rangamati Jessore Br., Jessore Sir Igbal Rd. Br., Khulna Mymensingh Br., Mymensingh Dinajpur Br., Dinajpur Shaheb Bazar Br. Raishahi Sylhet Br., Sylhet Faridpur Br., Faridpur Barisal Br., Barisal Bogra Br., Bogra United Commercial Bank Ltd. Principal Br., Dhaka Dhanmondi Br., Dhaka Narayanganj Br., Narayanganj Mirpur Br., Dhaka Uttara Br., Dhaka

Corporate Br., Dhaka Gulshan Br., Dhaka Mohakhali Br., Dhaka Banani Br., Dhaka Tejgaon Br., Dhaka Bijoynagar Br., Dhaka Mymensingh Br., Mymensingh Khatungani Br., Chittagong Agrabad Br. , Chittagong Cox's Bazar Br., Cox's Bazar Jubilee Road Br., Chittagong Comilla Br., Comilla Maijdee Court Br., Noakhali Sylhet Br., Sylhet Pabna Br., Pabna Rangpur Br., Rangpur Dinajpur Br., Dinajpur Bogra Br., Bogra

Khulna Br., Khulna Ring Road Br., Dhaka Agrabad Br., Chittagong Prime Bank Ltd. Asad Gate Br., Dhaka Bangshal Br., Dhaka Rajshahi Br., Rajshahi Banani Br., Dhaka Dhanmondi Br., Dhaka South Surma Br., Sylhet Elephant Road Br., Dhaka IBB Dilkusha Br., Dhaka Islampur Br., Dhaka IBB Mirpur Br., Dhaka New Eskaton Br., Dhaka Kawran Bazar Br., Dhaka Chandpur Br., Chandpur F. Ex. Br., Dhaka Chawk Bazar Br., Chittagong