



**M Jamal Uddin**

CEO & Managing Director  
IDLC Finance Limited



**IDLC's astounding success can be attributed to its product innovation efforts and a focus on streamlining operational efficiency. Continuous process enhancements while maintaining the same number of distribution channels, optimizing resources, and curbing operational expenses has notably contributed to IDLC's success. Overall, IDLC's outstanding performance in SME financing, dedication to delivering top-notch financial services, and commitment to empowering SMEs has solidified its position in the industry. Looking ahead, we plan to continue IDLC's impressive growth by embracing technological advancements. IDLC is already working on leveraging machine learning to make future activities faster and more efficient.**



financing happiness

**IDLC Finance Limited**

Bangladesh's  
Best Bank for  
SMEs 2023

**TOP 3 INITIATIVES**

- » Field-level SME sales force conducted targeted workshops and seminars to educate proprietors about financial products and services.
- » Partnered with Delivery Tiger to bridge the gap between rural areas and larger urban consumer bases.
- » Conducted a women entrepreneur program in Jashore district, disseminating information on domestic and global developments.

**TOP 3 ACHIEVEMENTS**

- » Achieved its highest-ever net disbursement of \$103.7 million in the first quarter, with a record-breaking \$38 million in January alone.
- » The SME department demonstrated a return on assets of 1.11% and maintained a low non-performing loan ratio of 3.5%.
- » Emerged as Bangladesh's pioneering financial institution in using artificial intelligence to enhance customer experience and optimize operations.



**Syed Mahbubur Rahman**

Managing Director & CEO  
Mutual Trust Bank Limited (MTB)



**MTB owes its remarkable success to the forward-thinking Visionary Board, customer-centric approach and the drive to ensure financial inclusion for all, women empowerment and a supportive workplace. The bank showcases social responsibility through impactful initiatives and support for underprivileged groups. Our collaborative partnerships, particularly with Bangladesh Bank, drive financial literacy and inclusion for a sustainable future. With this winning combination of a Visionary Board passionately committed to cultivating diversity, equality, fear-free innovation, and rewarding experiences, MTB envisions to revolutionize the way we serve our customers.**



**Mutual Trust Bank Limited**

Bangladesh's  
Best Bank for  
Diversity and  
Inclusion 2023

**TOP 3 INITIATIVES**

- » The MTB Women's Forum, Aparajita, helps the bank's female employees and broader community by sharing knowledge and building their capacity and skills.
- » MTB's student banking program offers special banking services to students.
- » Provided savings account facilities at schools and colleges to promote financial education.

**TOP 3 ACHIEVEMENTS**

- » By 2022, 15% of MTB's top positions were held by women.
- » Established five designated centers for the student banking unit to provide customized banking solutions for students pursuing higher education abroad.
- » MTB's 10 Taka account provides financial support to the underprivileged people.

**PRIME BANK WON  
ASIAMONEY  
BEST BANK  
2023**

**in the Environmental, Social  
& Corporate Governance  
(ESG) category**