

A BANK for Financial Inclusion



AHSAN ZAMAN CHOWDHURY
Managing Director, Trust Bank

Banking in Bangladesh has evolved significantly over the decades. When I began my career in 1986 at Arab Bangladesh Bank Limited (now AB Bank), services were basic, with long queues and a transaction-focused approach. Banks provided essential services but lacked personalisation or advisory roles. Today, the industry has shifted to a customer-centric model, with banks acting as financial partners, offering comprehensive guidance, tools, and products to support customers' financial well-being at every stage of life.

At Trust Bank, we are deeply committed to supporting our customers' financial journeys with a comprehensive range of products and services tailored to every stage of life. Our deposit products cater to all ages—from student savings accounts to retirement benefit plans—ensuring personalised financial solutions. We also offer specialised accounts for women, fostering financial inclusion and addressing their unique needs and goals. Additionally, Trust Bank offers Offshore Banking facilities, supporting businesses and individuals with international financial needs.

To extend our reach, our mobile financial service, TAP, facilitates daily transactions for a wider community, particularly in areas where traditional banking services are less accessible. Beyond individual banking, we excel in corporate payroll management, offering efficient salary account services for businesses, while

supporting trade services and facilitating inward remittances for Non-Resident Bangladeshis (NRBs).

At Trust Bank, the customer experience is paramount, with technology playing a vital role in delivering convenience, security, and speed. Our Trust Money app and internet banking platform empower customers to manage their finances anytime, anywhere. These platforms enable customers to open Fixed Deposits and

in the process of implementing our own Card Management Software (CMS). Protecting customer data remains a cornerstone of our operations.

I believe true financial well-being arises from a combination of personalised support and accessible tools. As Managing Director of Trust Bank PLC, it is my privilege to witness the positive impact financial empowerment has on people's lives. Guided by our motto, "A

Our Trust Money app and internet banking platform empower customers to manage their finances anytime, anywhere. These platforms enable customers to open Fixed Deposits and Monthly Deposit Schemes from the comfort of their homes, view real-time account statements, pay utility and mobile bills, and transfer funds to mobile financial service (MFS) wallets and accounts at other banks in Bangladesh.

Monthly Deposit Schemes from the comfort of their homes, view real-time account statements, pay utility and mobile bills, and transfer funds to mobile financial service (MFS) wallets and accounts at other banks in Bangladesh.

We have introduced full digital onboarding, allowing customers to open accounts instantly while adhering to Bangladesh Bank's regulations. To enhance security and improve the experience for Debit and Credit Card users, we are

dedicated to serving diverse customer needs with tailored products and innovative services. Every interaction is an opportunity to help individuals build a secure and prosperous future. Through a combination of bespoke services and cutting-edge technology, we strive to be more than just a bank—we aim to be a trusted partner in our customers' success, every step of the way.

BANKING anywhere, anytime



MOHAMMAD ALI
Managing Director & CEO, Pubali Bank

The world is evolving at a rapid pace. Over the years, we have witnessed remarkable transformations, from the days of Windows 95 to today's realities of AI, data mining, robotisation, and digital banking. The future of the financial sector belongs to those who embrace these advancements. Additionally, VIP customers from Bangladesh, who are well-travelled, add a unique dimension to the industry. A financial world that is paperless and branchless is no longer a distant dream. Our motto is simple: Banking anywhere, anytime. Corporate and retail banking, along with international trade, are poised to evolve with these technological advancements.

Recent discussions in the Bangladeshi media have emphasised that good corporate governance is essential for trust-building, a factor that has significantly impacted certain institutions. At Pubali Bank, we are committed to conducting business while maintaining the trust of our customers. Upholding good governance is not optional—it is integral to our operations. Over the decades, our board, management, and workforce have consistently prioritised this principle.

Our Triple A rating underscores the positive impact we have made on communities nationwide. Mastercard has also officially recognised our achievements. Good governance, coupled with strong media presence, has bolstered our reputation over

time. Customers view us as one of the nation's leading institutions, and our dedication to community-building continues to earn their trust.

In 2009, as we marked our 50th anniversary, we faced significant financial challenges. However, in the past three years, our performance has been exceptional, with the 2020s proving to be our most financially rewarding decade yet.

Looking ahead, we must

prepare to offer loans to customers who apply via telephone, eliminating the need to visit branches. Each applicant will be assessed on a case-by-case basis, made possible through robust information databases. We are optimistic about serving customers across Bangladesh, demonstrating that branch-based interactions are no longer the only option. Additionally, proposals from bank officials offer customers an opportunity

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adapt to further enhance our accumulated assets. We envision a future where digital media will play a pivotal role in attracting new customers. Currently, many in the country have yet to adopt credit and debit cards. To address this, one of our upcoming projects will enable individuals to apply for credit cards from the comfort of their homes—a service we aim to launch by the end of this year.

Our institution is also

to explore financing solutions, and a dynamic role reversal in this process will further benefit the growing middle class.

Transformations in corporate banking, retail banking, international trade, correspondent banking, and offshore operations are now undeniable realities. We are committed to embracing these changes and ensuring that our institution remains a trusted leader in the financial sector.

আপডেট থাকতে UPDATE করুন!

নতুন রূপে আরও সহজ, এমটিবি স্মার্ট ব্যাংকিং অ্যাপ!
এখনই আপডেট করুন ও নতুন অভিজ্ঞতা উপভোগ করুন।

DPS

FDR

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16219

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mutualtrustbank.com

Your hard-earned money is Safe with us

Highest **AAA** credit rating

Our sound governance culture has won us both **ICSB** and **ICMAB** gold awards

We are the only Bangladeshi bank to win prestigious Bank of the Year from The Banker **3 times** and Euromoney Award **5 times**

EBL has been awarded as one of the top ten banks in **Sustainability Rating Recognition 2023** by Bangladesh Bank

We are the most awarded bank in Bangladesh

To open online account/ DPS/Fixed Deposit visit:
<https://selfservicehub.ebl-bd.com/>