

# CUSTOMERCONFIDENCE Drives Our Growth



**ABUL KASHEM MD SHIRIN**  
MANAGING DIRECTOR & CEO, DUTCH-BANGLA BANK

**The Daily Star (TDS):** Your bank has recently achieved an annual operating profit surpassing Tk 2,000 crore. What does this milestone signify for your organization?

**Abul Kashem Md Shirin (AKMS):** Customer confidence is the key to our success. Keeping customer needs in mind, we have consistently launched segmented products such as Mobile Banking (Rocket), Agent Banking, VIP Banking, and Offshore Banking. These products have been widely accepted by the masses.

Our Core Banking, Retail, SME, Corporate, Treasury, and Digital products are developed based on customer needs. Through Branch Banking, Agent Banking, Mobile Banking (Rocket), CRM, and ATMs, we have established the largest banking network in the country.

The bank's card, IT systems, and data center are PCI DSS, ISO/IEC 27001:2013, and Tier-4 certified. Moreover, the bank has two Active-Active data centers.

All these initiatives make Dutch-Bangla Bank a trusted and reliable brand in the banking sector of Bangladesh.

**TDS:** What key factors contributed

to reaching this milestone despite the current challenges in the banking sector?

**AKMS:** We are now a happy family of over 6.30 crore customers, who have contributed to a substantial amount of low-cost deposits for the bank.

The bank maintains a strong liquidity base and has sufficient capital to finance large corporates. We have kept NPLs at 3.71%,

which is in the lower bracket of the industry.

Dutch-Bangla Bank is a tech-savvy bank, with 8,250 units of ATMs/CRMs, which make up more than half of the country's total ATMs/CRMs. These ATMs/CRMs are set up across Bangladesh, including in remote areas.

We also have a widely used app, NexusPay, which can be used both locally and internationally. NexusPay is the first fully cardless solution in Bangladesh.

**TDS:** Looking ahead, what strategies do you have in place to ensure continued growth and adaptability?

**AKMS:** In line with the current generation's needs, Dutch-Bangla Bank is preparing to launch several new digital banking services, with some already ready for launch. Furthermore, arrangements have been made for further financial inclusion through more innovative services.

The bank has established sub-branches in each Upazila of the country and agent outlets in each union/hat bazar so that rural people can access banking services at their doorstep.

**TDS:** What are the most critical

areas for reform in the banking sector, and how should they be addressed to ensure long-term stability and development?

**AKMS:** The world is moving towards cashless transactions. Cash transactions should be made costly, while electronic transactions should be kept free, to discourage cash use and encourage digital payments.

To popularize QR payments, banks need to install QR codes in rural retail shops, allowing customers to make cashless transactions easily and freely.

Banking will be significantly impacted by technology, and new digital products will alter the landscape. Therefore, more investment needs to be made in technology, with a focus on cybersecurity.

Initiatives must be taken to bring banking services to the doorsteps of expatriates, allowing them to easily send foreign currency back home from abroad.

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# PEOPLE TRUST Our Brand



**MASHRUR AREFIN**  
MANAGING DIRECTOR & CEO, CITY BANK

**The Daily Star (TDS):** Your bank has recently achieved an annual operating profit surpassing Tk 2,000 crore. What does this milestone signify for your organization?

**Mashrur Arefin (MA):** This milestone is much more than a financial number for City Bank. It's a deeply personal and collective achievement—a testament to the dedication and resilience of our team, who dreamed of reaching Tk 2,000 crore in operating profit within a year from Tk 1,350 crore. And, in the end, we reached nearly Tk 2,400 crore.

It feels especially significant because the banking landscape here is generally in tatters; it's highly earthquake-prone and uncertain. Customers are struggling to get their deposits back from many banks; many banks face basic capital shortfalls if proper audits on their loan books are conducted. In a country like this, City Bank's deposits grew by Tk 13,000 crore in just one year.

But this has two sides. First, it means that people trust our brand. Second, when a larger section of the industry is in

trouble, how long can I remain unaffected since I carry systemic risk on my shoulders?

So, there is joy, and there is trepidation.

**TDS:** What key factors contributed to this achievement despite challenges in the banking sector?

**MA:** It's a combination of courageous decision-making, employee happiness, our overall customer-centric innovation, resilience in risk management, our ability to use technology as a game-changer, and our shared vision—between the bank's Chairman, board, and management.

**TDS:** Looking ahead, what strategies do you have in place to ensure continued growth and adaptability?

**MA:** Looking ahead, we will continue to focus on acquiring deposits at a cheaper cost. We will keep expanding throughout the country, with a special focus on rural areas. We will concentrate lending more on the Small & Micro segments, as well as Retail and Cards, rather than corporate, commercial, and medium segments. We will also reduce our dependency on earnings from treasury bills or bonds (last year, 19% of our total income, roughly Tk 4,000 crore, came from investment in government securities), and aim to generate more income from core banking business, such as interest income, fee and commission income, etc. Our goal is for our earnings from

core banking business to exceed 81%.

A major investment will take place in the digital space in 2025. We have already started to launch across the organisation our new core institutional philosophy, which is: happy employees generate happy customers, which generate happy shareholders. This philosophy works well if there is a suitable business and operational model for it. We are currently implementing that model at City Bank.

**TDS:** What are the most critical areas for reform in the banking sector, and how should they be addressed to ensure long-term stability and development?

**MA:** The banking sector is at a crossroads. To secure a stable and inclusive future, reforms are essential. For me, the most critical areas are: 1) restoring public confidence; 2) inclusive growth, meaning financial inclusion isn't just a buzzword—it's a responsibility; 3) adapting to technology, which includes ensuring data privacy and cybersecurity; 4) sustainability in action, meaning that banking must look beyond profits; and 5) governance, which requires a cultural shift in the sector right now.

Lastly, I would say that reforms must be collaborative. Together—regulators, banks, and customers—we can create a banking sector that not only grows but uplifts society as a whole.

## COUNTRY'S MOST SUSTAINABLE BANK



We aim to nurture a values-based banking ecosystem that achieves financial success, elevates society, and safeguards the environment. Our mission is to create a brighter and more sustainable future for everyone.



**Sir Fazle Hasan Abed**  
Founder Chairperson



**VALUES**

Integrity • Innovation • Inclusiveness  
Customer-centricity • Effectiveness

**GOVERNANCE**

- Independent Directors constitute 67% of the Board, the highest in the banking sector
- The highest market capitalization and international investor shareholding in banking sector
- Top bank in Bangladesh Bank's Sustainability Rating for 4 years

**RESPONSIBLE FINANCING**

- Financing of **BDT 10,888 crore** among **6.31 lac** women customers
- Green and Climate Financing of **BDT 8,369 crore**
- Disbursement of **BDT 1 lac 70 thousand crore** CMSME loans to **14 lac** grassroots customers for 2 decades

**PORTFOLIO DIVERSIFICATION**

	Customer Deposits	Customer Loans
Retail	48%	16%
Corporate	32%	43%
SME	20%	41%

**CONSISTENT FINANCIAL SUCCESS**

- Consistent growth in deposits, loans, and profits
- Bank with the lowest non-performing loans
- Adequate liquidity in local and foreign currencies

**CREDIT RATING**

Country's best in domestic and international credit rating



দ্রুত ও নিরাপদে  
**রেমিট্যান্স**  
পাঠান প্রিয়জনের প্রয়োজনে...

পূবালী ব্যাংকের যেকোনো শাখা থেকে  
রেমিট্যান্স গ্রহণ করলেই পাবেন সরকার  
নির্ধারিত ২.৫% প্রসাদনা

সাথে আরও আছে নিশ্চিত  
আকর্ষণীয় পুরস্কার

