

পদ্মা ব্যাংক লিমিটেড

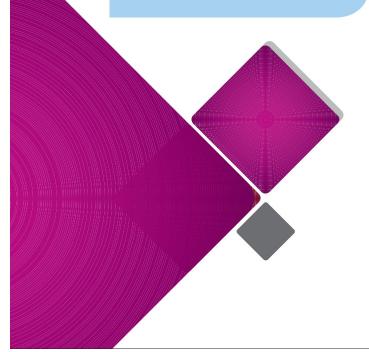


Padma Bank

A Unique ownership with Government Banks and Financial Institutions

A Unique First Time Collaboration in the Banking Industry- 68% share holding by leading Government Banks and Financial Institution:

- Sonali Bank
- Janata Bank
- Agrani Bank
- Rupali Bank
- Investment Corporation of Bangladesh (ICB)















Paid-up Capital: BDT 1, 116.61

Chairman's Message

Padma Bank aims to grow and maintain a healthy and diversified financial profile for inclusive economic growth. Since inception, the Bank has played a significant role in shaping the lives of people and developing the economies and communities in which it operates. This is done through supporting and financing strategic projects in our country in addition to pioneering its social responsibility by serving its communities' needs and priorities.

We will continue to focus on delivering the customers with better services and maintaining momentum to make Padma Bank a simpler and better Bank for our customers while promising to be transparent about our progress.

Chowdhury Nafeez Sarafat

Chairman

Padma Bank Limited









MD & CEO's Message

Padma Bank's ongoing commitment to enhance financial wellbeing, provide exceptional service and deliver iconic experiences remains at the heart of our strategy. We strive to meet our customers' need by providing solutions they value and trust. With the consistent application of simple and innovative technology and services, we are making banking fast, easy and secure, no matter how customers choose to bank with us. This will cater to the unbanked financial needs which is also a mandate of central bank.

Padma Bank is run by a diversified workforce. We believe that a workforce that mirrors the communities we serve will improve the quality of our decisions and improve our engagement with customers. We will build up our position in Retail and MSME customer segment to escalate private investment and boost our economy towards a longest running economic expansion on record.

Creating value for our customers is at the core of what we do and what we bring to you a comprehensive, uniquely designed and growing product portfolio with attractive features and new offerings.

Tarek Reaz Khan
Managing Director & CEO
Padma Bank Limited

Our Reach and Customer Base

Padma Bank has branches in strategically important locations where demographic and economic process is vibrant.

- Total No of Branches: 57
- 31 Branches in Urban Locations of which
 15 Branches in Dhaka
- 26 Branches in Rural Areas

Number of ATMs: 17

Customer Base: 1.25 Lacs

Our Strength

- A very safe financial institution with strong capital base
- Led by a dynamic management team having required experience and skill
- One stop service at branch counter
- Real time online transaction facility
- Innovative products to cater customer needs

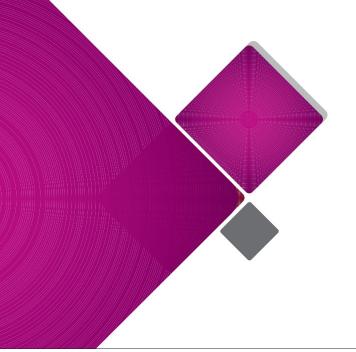


Business Divisions of Padma Bank

Corporate Banking

Corporate Banking Division offers include funded and non-funded facilities to assist Traders, Manufacturers and service industries to the following:

- Working Capital Finance
- Syndication & Structured Fnancing
- Trade Finance
- Lease Finance
- Treasury and off-shore Banking
- Industrial and Project Finance





Business Divisions of Padma Bank

MSME Banking

Padma bank competes to win in the middle market, where we would like to be proud to be one of the leading credit providers to middle market companies across the country. However credit is only part of the story. Underpinning our success at building deep and lasting relationships with middle market clients is our breadth of capabilities including extensive treasury management and international banking services many of which have been tailored specifically for the middle market audience.







Business Divisions of Padma Bank



Retail Banking

Whether it is buying a home or a car for family, saving for retirement, investing for the future or finding the right savings plan for female customers, Padma Bank helps customers gain the confidence they need to make important financial decisions. Customers have secure and convenient access to personal financial expertise, tools and competitive products and services.

Deposit Products:

- Double Benefit Deposit Scheme
- Triple Benefit Deposit Scheme
- Monthly Income Scheme (MIS)
- Super Benefit Deposit Scheme

Loan Products

- Personal Loan
- Car Loan
- Home Loan
- Education Financing Plan

Foreign Trade

Trade Services involves the gamut of activities concerning financing of international as well as domestic trade flows. Padma Bank Limited possesses a range of trade finance products in order to serve its customers' needs for their import, export or guarantee transactions. Following is the list of trade finance products offered by the Bank to its potential customers:

- Import Bill Settlement
- Providing of Different Import Loans
- Export LC Advising
- Negotiation/Purchase of Export Bill
- Collection of Export Documents
- Extending of Packing Credit Facility
- LC Financing under EDF
- UPAS LC Facility
- Issuance of Bank Guarantees



Remittance Business





moving money for better













Remittance Agreement with 11 Leading Remittance houses globally:

- Xpress Money (Worldwide)
- Zenj Exchange (Bahrain, GCC, Italy)
- Alawneh Exchange (Jordan, GCC)
- Transfast (Worldwide)
- SMA International (Hong Kong, UK, GCC)
- Shift Financial Services (UK, USA, Europe, GCC)
- Max Money (Malaysia)
- **UREMIT** (Worldwide)
- Western Union (Worldwide)
- Ria Money (Worldwide)
- ACE (UK)

Deposit Product for NRB's

Probashi Excel Account:

- SMS Alert Services for PEA Account Holders
 Beneficiary in Country and Abroad
- e-remittance Card for Cash Pickup Payments
- Provide Attractive Interest on Daily Balance

Alternative Delivery Channels



SMS Banking

Padma Bank is under process in initiating "push"/ "pull" SMS services to enquire account balance, last few transactions etc.



ATMs

Padma Bank has its foothold in 57 locations that have gained momentum in economic and financial activities. The Bank has ATM booths both on-site and off-site catering to the urgent cash requirement of the clients.

Internet Banking

Padma Bank's internet banking is going to be launched soon to be available as 'web-based' and 'app-based' platform

Call Center

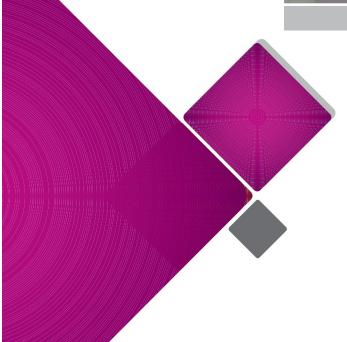
A modern call center with 24 hoursservice offer is under construction and will be launched soon.



UPCOMING DIGITAL SOLUTIONS







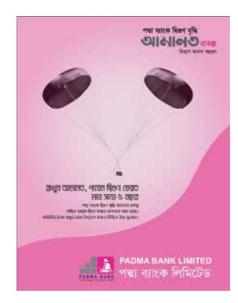


PADMA BANK'S RETAIL DEPOSIT PRODUCTS













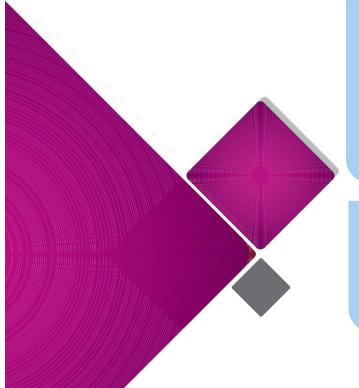


PADMA BANK'S UPCOMING PRODUCTS/CHANNELS



Upcoming New Deposit Products

- 'Padmabati'- a Unique Savings Account for Female Customers
- Senior Citizen Pension Scheme
- Current Account with both Deposit and OD Facility
- Infant Education Plan



Upcoming Loan Products

- Personal Loan
- Home Loan
- Car Loan
- Education Financing Plan



Debit and Credit Card will be launched with international payment solutions.



Agent Banking

To serve the unbanked rural population, agent banking policy is already formulated and will be launched soon.

Board of Directors



Chowdhury Nafeez Sarafat
Representative of First Janata Bank Mutual Fund
Chairman



Dr. Hasan Taher Imam Representative of EBL NRB Mutual Fund Vice Chairman



Md. Ataur Rahman Prodhan Representative of Sonali Bank Limited Director



Md. Abdus Salam Azad (F.F.) Representative of Janata Bank Limited Director



Mohammad Shams-UI-Islam Representative of Agrani Bank Limited Director



Md. Obayed Ullah Al Masud Representative of Rupali Bank Limited Director



Md. Abul Hossain
Representative of Investment Corporation of Bangladesh
Director



Md. Abu Kaiser, FCA
Representative of Trust Bank
First Mutual Fund
Director



Tamim Marzan Huda Representative of First Bangladesh Fixed Income Fund Director



Tarek Reaz Khan
Padma Bank Limited
Managing Director & CEO





Honorable Finance Minister delivering his valuable speech at Annual Business Conference



Honorable Governor of Central Bank delivering his valuable speech at Annual Business Conference



Honorable Chairman of Padma Bank delivering speech at Logo Unveiling Ceremony of Padma Bank



MD & CEO of Padma Bank delivering his speech at Logo Unveiling Ceremony of Padma Bank



Honorable guests of Annual Business Conference 2019



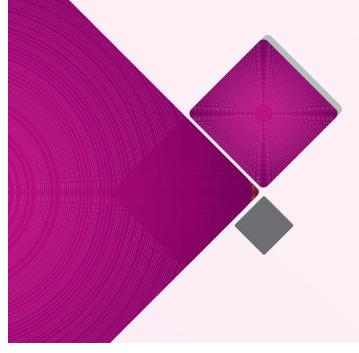


Inaugural Ceremony of Cumilla Branch in it's new location





Honorable Prime Minister greeted by Chairman of Padma Bank





Handover session of Banking License



Launching Ceremony of New Deposit Product and handover of instrument by MD & CEO

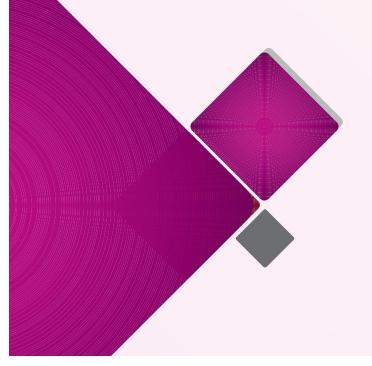


Remittance Drawing Agreement Ceremony





CSR Activities: Distribution of mosquito nets as a part of Dengue Prevention Program





Padma Bank observed International Women's Day

Branch Locations and Other Details

Padma Bank Limited Gujshan Corporate Branch

Lotus Kamal Tower -2, (Level -1 & 2) 59-61, Gulshan South Avenue, Gulshan-1, Dhaka-1212 Phone:+88 02 9858066-70

Fax: +88 02 9858052

Email: qu|shancorporate@padmabankbd.com

Padma Bank Limited Kachua Branch

Biponi Polash (3rd Floor), Hospital Road,

Kachua, Chandpur.

Phone: +88 0842556166, +88 0842556183

Fax: +88 0842556143

Email: kachua@padmabankbd.com

Padma Bank Limited Motijheel Branch

Elite House (Ground & 1st Floor) 54 Motijheel C/A, Motijheel, Dhaka-1000.

Phone: +88 02 9587770-2 (PABX), 9587773 (Direct Manager)

Fax: +88 02 9587774

Email: motiiheel@padmabankbd.com

Padma Bank Limited Bakshigoni Branch

Chand Plaza (1st Floor) Upazila Road, Bakshigoni, Jamalpur,

Phone: +88 0982256145 Fax: +88 0982256146

Email: bakshiqonj@padmabankbd.com

Padma Bank Limited Bhulta Branch

Rabet Al-Hasam Textile Pvt Ltd. Bhulta Bus Stand,

Rupgonj, Narayangonj Phone:01987700132

Email: bhulta@padmabankbd.com

Padma Bank Limited Hajuaghat Branch:

A. Rahman Plaza (1st Floor),

Old Bus Stand, Haluaghat, Mymensingh.

Phone: +88 0902656326 Fax: +88 0902656368

Email: haluaghat@padmabankbd.com

Padma Bank Limited

Chinishpur Branch

GM Bhuiyan Tower (1st & 2nd Floor) Nandipara, Chinishpur, Narsingdi.

Phone: +88 029452514 Fax: +88 029452515

Email: chinishpur@padmabankbd.com

Padma Bank Limited Shyampur Branch

Salman Plaza Super Market (2nd Floor) Shvampur, Dhaka,

Phone: +88 027440581

Email: shyampur@padmabankbd.com

Padma Bank Limited Chandpur Branch

Ruposhi Market (1st Floor) J. M. Sengupta Road, Sadar,

Chandpur.

Phone: +88 084166672-3

Fax: +88 084166674

Email: chandour@padmabankbd.com

Padma Bank Limited Polashbari Branch

Graph Tower (1st Floor), Polashbari, Baipail, Ashulia, Savar EPZ, Dhaka.

Phone:01777761336

Email: polashbari@padmabankbd.com

Padma Bank Limited Sreebardi Bazar

Arif Plaza (Ground Floor) Sreebardi Bazar, Sreebardi,

Sherpur.

Phone: +88 0932556018

Email: sreebardi@padmabankbd.com

Padma Bank Limited Tarakanda Branch

Khan Complex (1st Floor), Tarakanda.

Mymensingh.

Phone: +88 0932556018-9

Email: tarakanda@padmabankbd.com

Padma Bank Limited Sherpur Branch

Haji Chand Market (1st & 2nd Floor) 67, Tinani Bazar (College Road Sadar),

Sherpur.

Phone: +88 093161056

Email: sherpur@padmabankbd.com

Padma Bank Limited Joypara Branch

Mahin Plaza (1st Floor)

328, Joypara Bazar, Dohar,

Dhaka.

Phone: +88 027768225-6

Email: joypara@padmabankbd.com

Padma Bank Limited Patuakhali Branch

S. M. Tower (1st Floor)

63, Old Steamer Ghat Road, Sadar,

Patuakhali.

Phone: +88 044165294 Fax: +88 044165295

Email: patuakhali@padmabankbd.com

Padma Bank Limited Imamooni Branch

Sarder Tower (1st & 2nd Floor)

157, Biren Bose Road (Mitfort Road), Chawkbazar, Dhaka,

Phone: +88 027341320

Email: imamgonj@padmabankbd.com

Padma Bank Limited Aganagar Branch

Hazi Alimullah Complex (2nd Floor), East Aganagar, South Keranigoni,

Dhaka.

Phone: +88 0277645723

Email: aganagar@padmabankbd.com

Padma Bank Limited Dumki Branch

Sikder Market (1st Floor), Janata College Road,

PO: Dumki, PS: Dumki, Dist: Patuakhali, Phone: +88 0442756150, +88 0442756160

Email: dumki@padmabankbd.com

Padma Bank Limited Jama|pur Branch

Hotel Setuli (1st Floor),

8568, Station Road, Sadar, Jamalpur . Phone:+88 098162277. +88098164880

Email: jamalpur@padmabankbd.com

Padma Bank Limited

Nalitabari Branch

Habib Complex (1st Floor), Shahid Minar Moor, Targanj Uttar Bazar, Nalitabari,

Sherpur.

Phone: +88 0932473133

Email: nalitabari@padmabankbd.com

Padma Bank Limited Bogura Branch

Jamil Building (1st & 2nd Floor), 51, 52 Borogola. (Rangpur Road) Sadar,

Bogura.

Phone: 05164154

Email: bogura@padmabankbd.com

Padma Bank Limited

Khatungonj Branch

Alam Bhaban (1st & 2nd Floor). 35, Boksir Hat, Ramjoy Mohan Lane,

Asadgonj Post Office Goli, Khatungonj, Chattogram.

Phone: +88 031636298

Email: khatungonj@padmabankbd.com

Padma Bank Limited Lohagara Branch

Lohagara Shopping Center (1st Floor).

Motor Station Road, Lohagara, Chattogram.

Phone: +88 0303456125-27

Email: logahara@padmabankbd.com

Padma Bank Limited Mawna Branch

Al-Hai Ousen Ali Mir Mansion (1st Floor).

Mawna Chourasta, Mymensingh Road,

Sreepur, Gazipur.

Phone:01766098909

Email: mawna@padmabankbd.com

Padma Bank Limited

Kamrangirchar Branch

Rony Apartment (1st Floor). Holding # 649, Kamrangirchor, Dhaka.

Phone: +88 02963459293

Email: kamrangirchar@padmabankbd.com

Padma Bank Limited

Rahimanagar Bazar Branch

Rahimanagar Bazar Branch. Rahimanagar Bazar, Kachua, Chandpur.

Email:rahimanagar@padmabankbd.com

Padma Bank Limited

Siddhirgoni Branch MS Tower (1st Floor),

B/11, Adamzi EPZ Road, Siddhirgoni, Narayangani

Phone: +88 027691036

Email: siddhirgonj@padmabankbd.com

Padma Bank Limited Gridkalindia Branch

Soudia Gazi Plaza (1st Floor), Gridkalindia Bazar, Chandpur- Raipur Highway, Gridkalindia,

Faridgani, Chandpur,

Email: gridkalindia@padmabankbd.com

Padma Bank Limited

Mymensingh Branch Right Point (1st Floor).

28, Durgabari Road, Sadar, Mymensingh.

Phone: +88 09166206

Email: mymensingh@padmabankbd.com

Branch Locations and Other Details

Padma Bank Limited Netrokona Branch

Aleya Plaza (Ground & 1st Floor), 8122, College Road, Satpai, Sadar, Netrokona. Phone: +88 095162353, +88 095162359 Email: netrokona@padmabankbd.com

Padma Bank Limited Keranihat Branch

Haji Ula Meah Shopping Center (1st floor), Keranihat Bazar, Satkania, Chattogram. Phone: +88 0303656143 Email: keranihat@padmabankbd.com

Padma Bank Limited Hajigonj Branch

Padma Bank Limited

Rafa Tower (1st Floor), 6/3, & 6/4, Cumilla-Chandpur Main Road, Hajigonj, Chandpur. Phone: 01681684558 Email: hajigonj@padmabankbd.com

Email: najigonj@padmabankbd

Kalashkathi Branch Mallik Plaza (1st Floor), 62, Bank Para Road, Kalashkathi, Bakerganj, Barishal. Phone:01733471434 Email: kalashkathi@oadmabankbd.com

Padma Bank Limited Khulna Branch

BMA Vaban (1st Floor, Shahid Dr. Milon Chattar), 34, KDA Avenue, Khulna.

Phone: +88 041 733848, 041 725303 Email: khulna@padmabankbd.com

Padma Bank Limited Chandnighat Branch

Jannat Market (1st Floor), Chandnighat, Sadar, Moulvibazar. Phone: 086164132 Email: chadnighat@padmabankbd.com

Padma Bank Limited Goalabazar Branch

Anowara Mansion (1st Floor), Uttar Goalabazar, Osmani Nagar, Sylhet.

Phone:08242056131

Email: goalabazar@padmabankbd.com

Padma Bank Limited Gopalgani Branch

Sarafat House (1st , 2nd & 3rd Floor), 201, Grave Yard Road, Mia-para, Sadar, Gopalganj. Phone:026681072 Email: gopalganj@padmabankbd.com

Padma Bank Limited Mirpur Branch

Ope Plaza (Level 01 & 02), Holding- 7 & 8, Mirpur- 10, Dhaka. Phone: +88 02 9033051-52 Fax: +88 029033053 Email: mirpur@padmabankbd.com

Padma Bank Limited Subidkha|i Branch

Abir Mansion (1st Floor), College Road (Bondor Bazar), East Subidkhali, Mirjaganj, Patuakhali. Phone:0442675493 Emall; subidkhali@padmabankbd.com

Padma Bank Limited Brahmanbaria Branch

Sufia – Waļi Tower (Ground & 1st Floor), Paik Para, Sylhet Road, Sadar, Brahmanbaria. Phone:085157206 Email: brahmanbaria@padmabankbd.com

Padma Bank Limited Naogaon Branch

Rafiq Tower (2nd Floor), Chakdeb, Kancha Bazar Road, Sadar, Naogaon. Phone: 074181434 Email: naogaon@padmabankbd.com

Padma Bank Limited Naravanpur Branch

Saeed Plaza (1st & 2nd Floor), Narayanpur Saheb Bazar, Matlab South, Chandpur. Phone: 01987700242 Email: narayanpur@padmabankbd.com

Padma Bank Limited Cumilla Branch

Samsunnahar Tower (1st & 2nd Floor), 294, Chalk Bazar, (Bus Stand), Trauk Road, Kotoali, Cumilla. Phone: 8808174056 Email: comilla@padmabankbd.com

Padma Bank Limited Jhenaigati Branch

125,126, Jhenaigati Bazar, Jhenaigati, Sherpur. Phone: 01712735599

Email: ihenaigati@padmabankbd.com

Padma Bank Limited Kalmakanda Branch Sharif Plaza (1st Floor),

Madhya Bazar Road, Kalmakanda, Netrokona. Phone: 01304256715

Email: kalmandia@padmabankbd.com

Padma Bank Limited Gu|shan South Avenue Branch

Crystal Palace (2nd Floor), Holding- 22 (D) , Bir Uttam Mir Shawakat Sarak, Gulshan-1, Dhaka. Phone: 029888976 Email: gulshansouth@padmabankbd.com

Padma Bank Limited Nilphamari Branch

District Freedom Fighter Complex Bulding, Mathar Mor, 06, Shaheed Ahmedul Haq Road, Sadar, Nilphamari. Phone: 01987700247 Email: nilphamari@padmabankbd.com

Padma Bank Limited Suiatour Bazar Branch

Abul Hossain Super Market (1st Floor), Sujatpur Bazar, P.S- Matlab Uttar, Chandpur. Phone: 01823111130 Email: sujatpur@padmabankbd.com

Padma Bank Limited Bibir Bazar Branch

lqbal Nasima Plaza (1st Floor), Bibir Bazar, Jagannathpur, Sadar, Cumilla. Phone:01987700249 Email: bibirbazar@padmabankbd.com

Padma Bank Limited Dhanmondi Branch

Abod@Point- 2 (1st Floor), Holding- 8, Road-2, Ward-15, Dhanmondi Dhaka. Phone:029614928 Email: dhanmondi@padmabankbd.com

Padma Bank Limited |s|ampur Branch

College Road (1st Floor), P.S # Islampur, Jamalpur. Phone: 01876399759

Email: islampur@padmabankbd.com

Padma Bank Limited Shamgonj Ka|ibari Bazar Branch

Shamgonj Kalibari Bazar Branch
Arki's Point (Ground Floor),
ShamgonjKalibari Bazar,
Madargonj, Jamalpur.
Phone: 01748735363
Email: shamgonjkalibari@padmabankbd.com

Padma Bank Limited Bashundhra Branch

Bashundhra Branch
ABC Reza Tower (1st Floor),
Holding # 20 & 21, Block # A,
Bashundhara Residential Area,
P.S # Vatara, Dhaka.
Phone: 01973065050

Email: bashundhara@padmabankbd.com

Padma Bank Limited Uttara Branch

Manor Maglia (1st & 2nd Floor), Plot # 13, Road #7/D, Sector # 9, P.S # Uttara West, Dhaka. Phone: 01987700254

Email: uttara@padmabankbd.com

Padma Bank Limited Tangai| Branch

Holding # 148, Biswas Betka, Dhaka Road, P.S # Tangail Sadar, Tangail.
Phone: 092162548
Email: tangail@padmabankbd.com

Padma Bank Limited Kakrail Branch

Parkrail Branch
Priyangon Faizunnessa Business Center
(1st & 2nd Floor), Holding- 122, Kakrail,
Bir Uttam Shamsul Alam Sharak,
Dhaka South City Corporation,
P.S- Ramna, Dhaka.
Phone: 0258315937
Email: kakrail@padmabankbd.com

Padma Bank Limited Kazi Nazrul Avenue Branch

Unique Heights Building (Ground& 1st Floor), Boark Tower # 117, Kazi Nazrul Islam Avenue, Dhaka.

Phone: 02551380047

Email: kazinazru@padmabankbd.com

ATM Locations

Gulshan Corporate Branch:

Lotus Kamal Tower -2, (Level -1 & 2) 59-61, Gulshan South Avenue, Gulshan-1, Dhaka-1212

Kachua Branch:

Biponi Polash, Hospital Road, Kachua, Chandpur.

Motijhee| Branch:

Elite House, 54 Motijheel C/A, Motijheel, Dhaka-1000.

Mirpur Branch:

Ope Plaza, Holding- 7 & 8, Mirpur- 10, Dhaka North City Corporation, Dhaka.

Bhulta Branch:

Bhulta Bus Stand, Rupgonj, Narayangonj.

Bogura Branch:

Jamil Building 51, 52 Borogola (Rangpur Road) Sadar, Bogura.

Mymensingh Branch:

Right Point^{*}, 28, Durgabari Road, Ward # 08 Mymensingh Pourashova , P.S # Mymensingh Sadar, Mymensingh.

Haluaghat Branch:

Old Bus Stand, Haluaghat, Mymensingh.

Siddhirganj Branch:

MS Tower, Adamzi EPZ Road Siddhirganj Paurashova, Narayanganj.

Hajigonj Branch:

RafaTower, 6/3, & 6/4, Cumilla-Chandpur Main Road Hajigonj, Chandpur.

Dhanmondi Branch:

Abod@Point- 2, Holding- 8, Road-2, Ward-15, Dhanmondi, Dhaka.

Brahmanbaria Branch:

Sufia – WaliTower , Paik Para, Sylhet Road Sadar, Brahmanbaria.

Jama|pur Branch:

Hotel Setuli, 8568, Station Road, Sadar, Jamalpur.

Sherpur Branch:

Haji Chand Market, 67, Tinani Bazar (College Road Sadar), Sherpur.

Subidkhali Branch:

Abir Mansion, College Road (Bondor Bazar) East Subidkhali, Mirjagani, Patuakhali.

Naogaon Branch:

Rafiq Tower, Chakeb Kancha Bazar Road, Naogaon.

Khu|na Branch:

BMA Vaban (1st Floor, Shahid Dr. MilonChattar), 34, KDA Avenue, Khulna.