

Sonali Bank Limited

Auditors' Report and Financial Statements as at and for the year ended 31 December 2018

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Independent Auditor's Report

To the Shareholders of Sonali Bank Limited

Report on the Audit of the Consolidated and Separate Financial Statements

Opinion

We have audited the consolidated financial statements of Sonali Bank Limited and its subsidiaries (the "Group") as well as the separate financial statements of Sonali Bank Limited (the "Bank"), which comprise the consolidated and separate balance sheets as at 31 December 2018 and the consolidated and separate profit and loss accounts, consolidated and separate statements of changes in equity and consolidated and separate cash flow statements for the year then ended, and notes to the consolidated and separate financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying consolidated financial statements of the Group and separate financial statements of the Bank give a true and fair view of the consolidated balance sheet of the Group and the separate balance sheet of the Bank as at 31 December 2018, and of its consolidated and separate profit and loss accounts and its consolidated and separate cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs) as explained in note 2.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the *Auditors' Responsibilities for the Audit of the Consolidated and Separate Financial Statements* section of our report. We are independent of the Group and the Bank in accordance with the International Ethics Standards Board for Accountants' *Code of Ethics for Professional Accountants* (IESBA Code), Bangladesh Securities and Exchange Commission (BSEC) and Bangladesh Bank, and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code and the Institute of Chartered Accountants of Bangladesh (ICAB) Bye Laws. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.



Key Audit Matters

Key audit matters are those matters that, in our professional judgement, were of most significance in our audit of the consolidated and separate financial statements of the current period. These matters were addressed in the context of our audit of the consolidated and separate financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. For each matter below our description of how our audit addressed the matter is provided in that context.

We have fulfilled the responsibilities described in the auditor's responsibilities for the audit of the financial statements section of our report, including in relation to these matters.



Accordingly, our audit included the performance of procedures designed to respond to our assessment of the risks of material misstatements of the financial statements. These results of our audit procedures, including the procedures performed to address the matters below, provide the basis for our audit opinion on accompanying financial statements.

Risk	Our response to the risk
Measurement of provision for loans and advances	
<p>The process for estimating the provision for loans and advances portfolio associated with credit risk is significant and complex. For the individual analysis, these provisions consider the estimates of future business performance and the market value of collateral provided for credit transactions.</p> <p>For the collective analysis, these provisions are manually processed that deals with voluminous databases, assumptions and calculations for the provision estimates of complex design and implementation.</p> <p>At year end 2018 the Group reported total gross loans and advances of BDT 466,319 million (2017: BDT 425,491million) and provision for loans and advances of BDT 49,269 million (2017: BDT 41,652 million).</p> <p>We have focused on the significant judgments and estimates which could give rise to material misstatement or management bias.</p> <p>Provision measurement is primarily dependent upon key assumptions relating to probability of default, ability to repossess collateral and recovery rates.</p>	<p>We tested the design and operating effectiveness of key controls focusing on the following:</p> <ul style="list-style-type: none"> • Tested the credit appraisal, loan disbursement procedures, monitoring and provisioning process; • Identification of loss events, including early warning and default warning indicators; • Reviewed quarterly Classification of Loans (CL); Our substantive procedures in relation to the provision for loans and advances portfolio comprised the following: • Reviewed the adequacy of the companies general and specific provisions; • Assessed the methodologies on which the provision amounts based, recalculated the provisions and tested the completeness and accuracy of the underlying information; • Finally assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.
See note # 7, 13.1 and 13.2 to the financial statements	
Valuation of treasury bill and treasury bond	
<p>The classification and measurement of T-Bill and T-Bond require judgment and complex estimates.</p> <p>In the absence of a quoted price in an active market, the fair value of T-Bills and T-Bonds is determined using complex valuation techniques which may take into consideration direct or indirect unobservable market data and complex pricing models which require an elevated level of judgment.</p> 	<p>We assessed the processes and controls put in place by the Group to identify and confirm the existence of financial instruments. We obtained an understanding, evaluated the design and tested the operating effectiveness of the key controls over the financial instrument valuation processes, including controls over market data inputs into valuation models, model governance, and valuation adjustments.</p> <p>We tested a sample of the valuation models and the inputs used in those models, using a variety of techniques, including comparing inputs to available market data.</p> 

	Finally assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.
See note # 6 and 17.01 to the financial statements	
Measurement of deferred tax assets	
<p>The Bank reports net deferred tax assets to totaling BDT 30,695 million as at 31 December 2018.</p> <p>Significant judgment is required in relation to deferred tax assets as their recoverability is dependent on forecasts of future profitability over a number of years.</p>	<p>We obtained an understanding, evaluated the design and tested the operational effectiveness of the Group's key controls over the recognition and measurement of DTAs and the assumptions used in estimating the Group's future taxable income.</p> <p>We also assessed the completeness and accuracy of the data used for the estimations of future taxable income.</p> <p>We involved tax specialists to assess key assumptions, controls, recognition and measurement of DTA's.</p> <p>Finally we assessed the appropriateness and presentation of disclosures against IAS 12 Income Tax.</p>
See note # 9.08.01 to the financial statements	
Legal and regulatory matters	
<p>We focused on this area because the Bank and its subsidiaries (the "Group") operate in a legal and regulatory environment that is exposed to significant litigation and similar risks arising from disputes and regulatory proceedings. Such matters are subject to many uncertainties and the outcome may be difficult to predict.</p> <p>These uncertainties inherently affect the amount and timing of potential outflows with respect to the provisions which have been established and other contingent liabilities.</p> <p>Overall, the legal provision represents the Group's best estimate for existing legal matters that have a probable and estimable impact on the Group's financial position.</p>	<p>We obtained an understanding, evaluated the design and tested the operational effectiveness of the Group's key controls over the legal provision and contingencies process.</p> <p>We enquired to those charged with governance to obtain their view on the status of all significant litigation and regulatory matters. We enquired of the Group's internal legal counsel for all significant litigation and regulatory matters and inspected internal notes and reports. We also received formal confirmations from external counsel.</p> <p>We assessed the methodologies on which the provision amounts are based, recalculated the provisions, and tested the completeness and accuracy of the underlying information.</p> <p>We also assessed the Group's provisions and contingent liabilities disclosure.</p>
IT systems and controls	
<p>Our audit procedures have a focus on IT systems and controls due to the pervasive nature and complexity of the IT environment, the large volume of transactions processed in numerous locations daily and the reliance on automated and IT dependent manual controls.</p>	<p>We tested the design and operating effectiveness of the Group's IT access controls over the information systems that are critical to financial reporting. We tested IT general controls (logical access, changes management and aspects of IT operational controls)</p>



<p>Our areas of audit focus included user accessmanagement, developer access to the production environment and changes to the IT environment. These are key to ensuring IT dependent and application-based controls are operating effectively.</p>	<p>This included testing that requests for access to systems were appropriately reviewed and authorized. We tested the Group’s periodic review of access rights. We inspected requests of changes to systems for appropriate approval and authorization. We considered the control environment relating to various interfaces, configuration and other application layer controls identified as key to our audit.</p> <p>Where deficiencies were identified, we tested compensating controls or performed alternate procedures. In addition, we understood where relevant, changes were made to the IT landscape during the audit period and tested those changes that had a significant impact on financial reporting.</p>
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Other Information

Management is responsible for the other information. The other information comprises all of the information in the Annual Report other than the consolidated and separate financial statements and our auditors’ report thereon. The Annual Report is expected to be made available to us after the date of this auditor’s report.

Our opinion on the consolidated and separate financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

Responsibilities of Management and Those Charged with Governance for the Consolidated and Separate Financial Statements and Internal Controls

Management is responsible for the preparation and fair presentation of the consolidated financial statements of the Group and also separate financial statements of the Bank in accordance with IFRSs as explained in note 2, and for such internal control as management determines is necessary to enable the preparation of consolidated and separate financial statements that are free from material misstatement, whether due to fraud or error. The Bank Company Act, 1991 and the Bangladesh Bank Regulations require the Management to ensure effective internal audit, internal control and risk management functions of the Bank. The Management is also required to make a self-assessment on the effectiveness of anti-fraud internal controls and report to Bangladesh Bank on instances of fraud and forgeries.

In preparing the consolidated and separate financial statements, management is responsible for assessing the Group’s and the Bank’s ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Group and the Bank or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Group’s and the Bank’s financial reporting process.



Auditor's Responsibilities for the Audit of the Consolidated and Separate financial statements

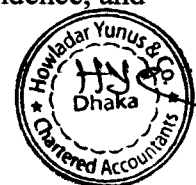
Our objectives are to obtain reasonable assurance about whether the consolidated and separate financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated and separate financial statements

As part of an audit in accordance with ISAs, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the consolidated and separate financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's and the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated and separate financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group and the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated and separate financial statements, including the disclosures, and whether the consolidated and separate financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Group to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision and performance of the group audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.



From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the consolidated and separate financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditors' report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on other Legal and Regulatory Requirements

In accordance with the Companies Act, 1994, the Securities and Exchange Rules 1987, the Bank Company Act, 1991 and the rules and regulations issued by Bangladesh Bank, we also report that:

- (i) we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- (ii) to the extent noted during the course of our audit work performed on the basis stated under the Auditor's Responsibility section in forming the above opinion on the consolidated financial statements of the Group and the separate financial statements of the Bank and considering the reports of the Management to Bangladesh Bank on anti-fraud internal controls and instances of fraud and forgeries as stated under the Management's Responsibility for the financial statements and internal control:
 - (a) internal audit, internal control and risk management arrangements of the Group as disclosed in the financial statements appeared to be materially adequate;
 - (b) nothing has come to our attention regarding material instances of forgery or irregularity or administrative error and exception or anything detrimental committed by employees of the Group and its related entities;
- (iii) financial statements of two subsidiaries namely, Sonali Exchange Co. Inc. USA, have been audited by United Financial CPA P.C, Certified Public Accountants and Sonali Investment Limited have been audited by Aziz Halim Khair Choudhury, Chartered Accountants and have been properly reflected in the consolidated financial statements;
- (iv) in our opinion, proper books of accounts as required by law have been kept by the Group and the Bank so far as it appeared from our examination of those books;
- (v) the records and statements submitted by the branches have been properly maintained and consolidated in the financial statements;
- (vi) the consolidated balance sheet and consolidated profit and loss account together with the annexed notes dealt with by the report are in agreement with the books of account and returns;
- (vii) the expenditures incurred were for the purpose of the Bank's business for the year;
- (viii) the consolidated financial statements of the Group and the separate financial statements of the Bank have been drawn up in conformity with prevailing rules, regulations and accounting standards as well as related guidance issued by Bangladesh Bank;
- (ix) adequate provisions have been made for advance and other assets which are in our opinion, doubtful of recovery;



- (x) the information and explanations required by us have been received and found satisfactory;
- (xi) we have reviewed over 80% of the risk weighted assets of the Bank and spent over 2170 person hours; and
- (xii) Capital to Risk-weighted Asset Ratio (CRAR) as required by Bangladesh Bank has been maintained adequately during the year.

S. F. Ahmed & Co.
S. F Ahmed & Co
Chartered Accountants

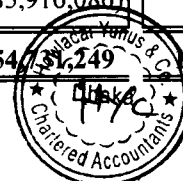
Howladar Yunus & Co.
Howladar Yunus & Co.
Chartered Accountants

Dhaka, 29 April, 2019

Sonali Bank Limited and its Subsidiaries

Consolidated Balance Sheet
as at 31 December 2018

Particulars	Note	2018 Taka	2017 Taka
PROPERTY AND ASSETS			
Cash	3.00	98,128,039,198	87,995,987,763
Cash in Hand (Including Foreign Currencies)		5,016,917,890	5,112,714,589
Balance with Bangladesh Bank and its agent Bank(s) (Including Foreign Currencies)		93,111,121,308	82,883,273,174
Balance with other Banks & Financial Institutions	4.00	107,792,446,613	68,872,230,477
In Bangladesh		84,915,155,405	62,556,320,682
Outside Bangladesh		22,877,291,208	6,315,909,795
Money at Call on Short Notice	5.00	19,723,200,000	22,564,800,000
Investments	6.00	444,464,275,340	462,939,311,828
Government		377,242,876,572	420,729,885,067
Others		67,221,398,768	42,209,426,761
Loans and Advances	7.00	466,319,944,186	425,491,805,397
Loans, Cash Credit, Overdrafts etc.		454,162,344,072	413,854,566,578
Bills Purchased and Discounted		12,157,600,114	11,637,238,819
Fixed Asset including Premises, Furniture and Fixture	8.00	33,380,013,461	33,310,453,736
Other Assets	9.00	137,946,812,451	156,390,797,250
Non-Banking Assets	10.00	-	-
Total Assets		1,307,754,731,249	1,257,565,386,451
LIABILITIES AND CAPITAL			
Liabilities			
Borrowing from other Banks, Financial Institutions & Agents	11.00	659,172,428	714,241,872
Deposits and Other Accounts	12.00	1,093,768,673,168	1,064,225,960,435
Current Accounts & Other Accounts etc		241,660,265,805	238,868,974,602
Bills Payable		13,059,176,136	12,363,905,107
Savings Bank Deposits		348,404,153,498	319,578,769,175
Fixed Deposits		490,645,077,729	493,414,311,551
Other Deposits		-	-
Other Liabilities	13.00	143,318,006,666	126,722,921,087
Total Liabilities		1,237,745,852,262	1,191,663,123,394
Shareholders Equity		70,008,878,987	65,902,263,057
Paid up Capital	14.00	45,300,000,000	41,300,000,000
Statutory Reserve	15.00	11,449,953,229	10,199,682,013
Other Reserve	16.00	117,000,000	117,000,000
Revaluation Reserve	17.00	26,727,841,844	28,920,784,692
Surplus in Profit and Loss Account/Retained Earnings	18.00	(13,585,916,086)	(14,635,203,648)
Total Liabilities and Shareholders' Equity		1,307,754,731,249	1,257,565,386,451



Sonali Bank Limited and its Subsidiaries

Consolidated Balance Sheet

as at 31 December 2018

Particulars	Note	2018 Taka	2017 Taka
Contingent Liabilities			
Acceptances and Endorsements	19.00	1,097,371,824,981	1,148,178,041,205
Letters of Guarantee		5,883,424,909	3,329,652,912
Irrevocable Letters of Credit		1,084,431,849,024	1,139,460,108,558
Bills for Collection		7,056,551,048	5,388,279,735
Other Contingent Liabilities		-	-
Other Commitments			
Documentary credits and short term trade related transactions		-	-
Forward asset purchased and forward deposit placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Claim against the bank not acknowledged as debt		-	-
Litigation pending against Bank		-	-
Total Off Balance Sheet Items including Contingent Liabilities		1,097,371,824,981	1,148,178,041,205
Net Asset Value per Share (NAVPS)		154.54	159.57

These financial statements should be read in conjunction with the annexed notes 1 to 48.



Subhash Chandra Das FCMA, FCA
Chief Financial Officer



Md. Obayed Ullah Al Masud
CEO & Managing Director



A.K.M Kamrul Islam FCA, FCS
Director



Md. Ashraful Moqbul
Chairman



Muhammed Asadullah
Director

Signed as per our annexed report of even date.



S. F. Ahmed & Co.
Chartered Accountants



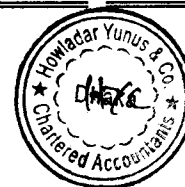
Howladar Yunus & Co.
Chartered Accountants

Date: 29 April 2019
Place: Dhaka

Sonali Bank Limited and its Subsidiaries

Consolidated Profit and Loss Account
for the year ended 31 December 2018

Particulars	Notes	2018 Taka	2017 Taka
Operating Income			
Interest income	21.00	32,792,018,631	27,762,561,787
Interest paid on deposit and borrowing etc.	22.00	(39,001,563,343)	(42,903,178,754)
Net Interest Income		(6,209,544,712)	(15,140,616,967)
Investment income	23.00	34,359,121,291	34,006,012,795
Commission, exchange and brokerage	24.00	11,179,027,900	12,587,410,820
Other operating income	25.00	257,654,178	313,418,188
		45,795,803,369	46,906,841,803
Total Operating Income (A)		39,586,258,657	31,766,224,836
Operating Expenses			
Salary and allowances	26.00	13,735,391,168	14,380,692,364
Rent, tax, insurance, electricity etc.	27.00	1,110,156,517	1,030,982,468
Legal expenses	28.00	56,205,246	52,296,007
Postage, stamps and telecommunication etc.	29.00	57,884,886	72,475,437
Printings, stationery, advertisements etc.	30.00	177,294,322	168,067,491
Chief Executive's salary and fees	31.00	7,574,562	9,059,719
Directors' fees	32.00	6,800,500	7,901,489
Auditors' fees	33.00	3,941,292	3,334,834
Depreciation & repair to bank's assets	34.00	556,382,163	507,553,682
Other expenses	35.00	3,529,276,756	3,472,746,623
Total Operating Expenses (B)		19,240,907,412	19,705,110,114
Profit Before Provision, Amortization and Taxes C=(A-B)		20,345,351,245	12,061,114,722
Provision for loans & advances	36.00	7,830,300,000	(468,800,000)
Provision for diminution in value of investment	37.00	957,131,234	471,449,325
Other Provision	38.00	5,221,589,213	2,382,224,121
Total Provision (D)		14,009,020,447	2,384,873,446
Total Profit/(Loss) before taxes E=(C-D)		6,336,330,798	9,676,241,277
Provision for taxation (F)		4,014,992,021	2,515,083,244
Current tax	13.06	480,323,361	472,843,343
Deferred tax	9.08.01	3,534,668,660	2,042,239,901
Net Profit/(Loss) after taxation G=(E-F)		2,321,338,777	7,161,158,033



Sonali Bank Limited and its Subsidiaries

Consolidated Profit and Loss Account
for the year ended 31 December 2018

Particulars	Notes	2018 Taka	2017 Taka
Appropriation:			
General Reserve		-	-
Reserve for CSR		19,010,101	3,126,795
Statutory Reserve	15.00	1,250,271,216	1,914,805,729
		1,269,281,317	1,917,932,524
Retained Surplus Carried Forward		1,052,057,460	5,243,225,509
Earnings per Share (EPS)	44.00	5.61	18.68

These financial statements should be read in conjunction with the annexed notes 1 to 48.



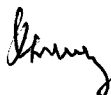
Subhash Chandra Das FCMA, FCA
Chief Financial Officer



Md. Obayed Ullah Al Masud
CEO & Managing Director



A.K.M Kamrul Islam FCA, FCS
Director



Md. Ashraful Moqbul
Chairman



Muhammed Asadullah
Director

Signed as per our annexed report of even date.



S. F. Ahmed & Co.
Chartered Accountants



Howladar Yunus & Co.
Chartered Accountants

Date: 29 April 2019

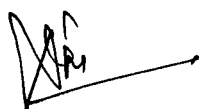
Place: Dhaka

Sonali Bank Limited and its Subsidiaries

Consolidated Cash Flow Statement for the year ended 31 December 2018

Particulars	Note	2018 Taka	2017 Taka
A. Cash flows from operating activities			
Interest received		62,905,557,411	59,957,792,995
Interest paid		(39,746,645,145)	(45,396,160,353)
Dividend Received		617,591,645	1,141,607,504
Fee and commission and exchange received		11,204,225,905	11,818,382,626
Recoveries of previously written-off loan & advances		778,400,000	387,062,129
Cash paid to employees		(14,578,712,514)	(14,419,031,039)
Cash paid to Suppliers		(207,849,346)	(309,593,791)
Income taxes paid		(2,423,498,706)	(2,724,637,595)
Cash received from other operating activities	39	257,654,178	313,418,188
Cash paid for other operating activities	40	(3,886,811,510)	(4,555,616,956)
Cash generated from operating activities		14,919,911,918	6,213,223,709
Increase/(decrease) in operating assets and liabilities			
Loans & advances to customers		(40,828,138,789)	(38,839,105,180)
Other assets	41	20,074,293,497	53,608,395,629
Deposits from other banks		(9,757,557,442)	14,299,021,931
Deposits from customers		39,300,270,175	18,333,350,218
Other liabilities	42	2,853,765,689	(812,031,173)
		11,642,633,131	46,589,631,425
Net cash flow from operating activities		26,562,545,048	52,802,855,134
B. Cash flows from investing activities			
(Purchase)/Sale of securities & bond		16,285,408,089	1,605,789,606
(Purchase)/sale of property, plant & equipment		(578,901,673)	(636,542,582)
Net cash flow from investing activities		15,706,506,416	969,247,024
C. Cash flows from financing activities			
Proceed from share issue		4,000,000,000	3,000,000,000
Payments for redemption of loan capital & debt security		(55,069,444)	(55,383,757)
Dividends paid		-	-
Net cash flow from financing activities		3,944,930,556	2,944,616,243
D. Net increase/decrease in cash and cash equivalents (A+B+C)		46,213,982,021	56,716,718,401
E. Cash and cash-equivalents at beginning of the year		179,494,293,990	122,777,575,589
F. Cash and cash-equivalents at end of the year	43	225,708,276,011	179,494,293,990

These financial statements should be read in conjunction with the annexed notes 1 to 48.



Subhash Chandra Das FCMA, FCA
Chief Financial Officer



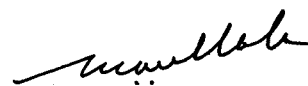
A.K.M Kamrul Islam FCA, FCS
Director



Md. Ashraful Moqbul
Chairman



Md. Obayed Ullah Al Masud
CEO & Managing Director



Muhammed Asadullah
Director

Date: 29 April 2019

Place: Dhaka