



Reaching to the people with the note of excellence



Platinum Communications Ltd.

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Introduction:

Platinum Communications Ltd a Bangladeshi private limited company duly incorporated under the corporate Act 1994 having its Registered Office at 82, Mohakhali, Dhaka-1212, Bangladesh and Certification of Incorporation No C-97303/11 dated 28th day of November 2011 has been issued with a license by Bangladesh Telecommunication Regulatory Commission (BTRC) vide BTRC/LL/IGW(19)platinum/2012-19 dated 12- 04-2012. Subsequently, the company has entered into agreement with Access Network Service (ANS), Internet Protocol Telephony Service Providers (IPTSP) & Public Switch Telephony Network (PSTN) operators and also with IGW Operator Switch IOS (s) operators in Bangladesh to commercially commence its operations for exchange of international incoming and outgoing voice traffic among them. The Company commenced its commercial operations on 6th December, 2012 and since is engaged in providing international voice gateway (IGW) services in Bangladesh.

Platinum Communications Ltd is an energetic, reliable international gateway service provider backed by seasoned professionals with promises to revolutionize voice technology by originating voice traffic to & from Bangladesh using Next Generation Network (NGN) Technology. Since its inception, Platinum Communications Ltd is a customer satisfaction oriented and quality service focused company that still holds its fort. With a carefully designed network topology and globally acclaimed brands building up our network and billing infrastructure, we strive to reach astounding heights by providing the best quality service.

As an IGW (International Gateway) license holder, Platinum Communications Ltd offers wholesale voice business globally and (Caller Line Identification) CLI termination into Bangladesh. Platinum has partnership with globally renowned telecom operators to put a bigger footprint in the global voice communication by carrying A to Z traffic.

Background History

During its inception, like other IGW operators of Bangladesh, it used to follow the then (International Long Distance Telecommunication Services (ILDTS) policy where it was connected to all Interconnection Exchanges (ICXs) towards downstream and through them to all ANSs i.e. to all mobile and PSTN operators of Bangladesh. On the other hand, it was directly connected to many international tier-1 carriers towards upstream such as TATA, Bharti, Telecom Malaysia, Vodafone, Singtel etc. International carriers used to terminate international incoming voice traffic through Platinum Communication and side by side Platinum Communication used to pass international outgoing traffic originated from Bangladeshi mobile and PSTN operators through them. During this regime, bulk of revenue used come from foreign companies for international incoming voice traffic and from ANSs operators for international outgoing traffic.

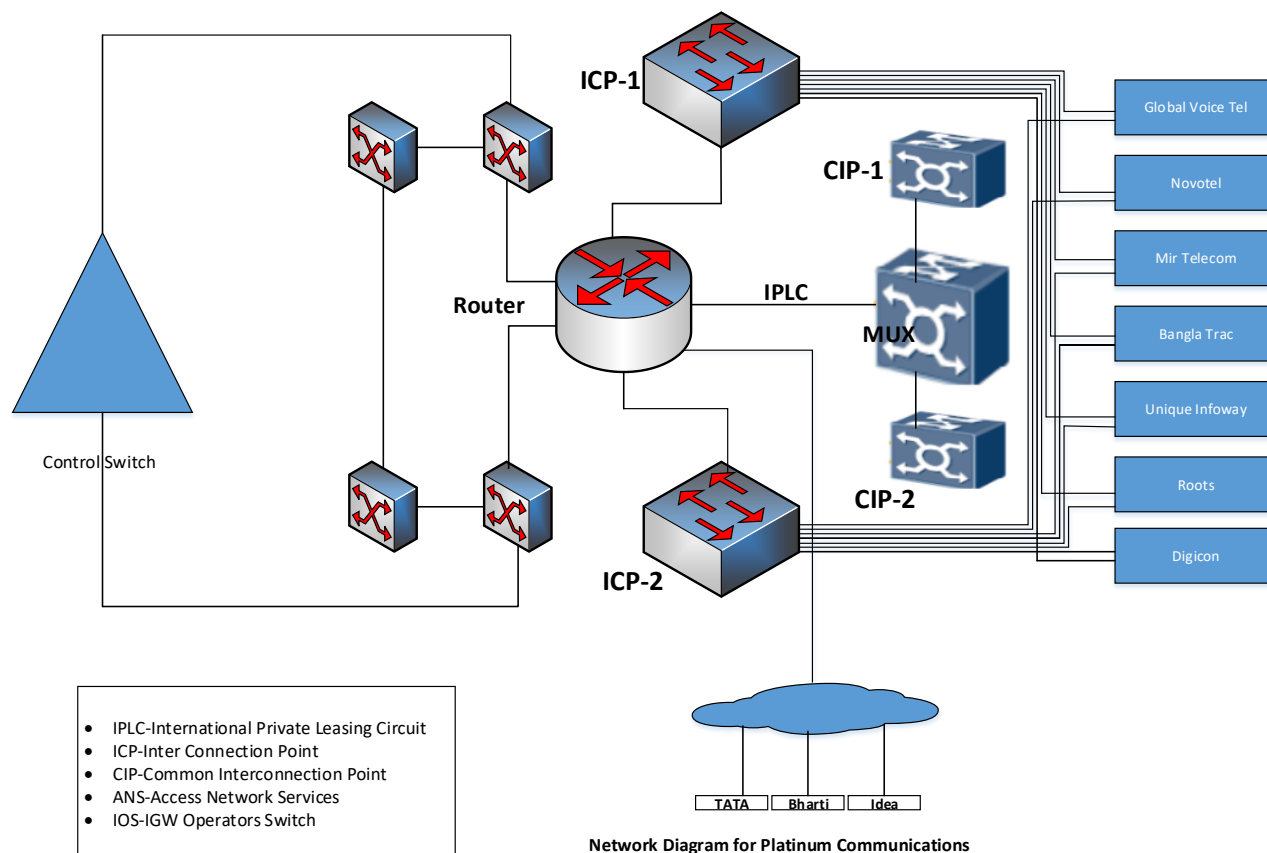
In 2015, ILDTS policy was changed by a directives from BTRC whereas all active IGWs were grouped into two tiers and created a forum consisting of all IGW operators called IGW Operators Forum (IOF) to administer them. Seven (07) IGWs composing Tier-2 IGWs were made responsible to be only connected with all ICXs than to ANS operator's thereby made those only authorities to be able to terminate all international incoming traffic inside Bangladesh. Whereas other fifteen (15) IGWs forming tier-1 IGWs were compelled

to terminate international incoming traffic through tier-2 IGWs. This proved to be a successful model by which traffic flow to and from Bangladesh were effectively and efficiently controlled and stabilized. Besides changing the network topology it had also modified the financial model where all IGWs were compelled to pay 60% of respective revenue share to IOF Operators Switches (IOSs) and 35% share of revenue directly to BTRC and rest 5% revenue to VoIP Service Providers (VSPs). This 60% of revenue share includes share of ANSs, ICXs and IGW's own profit. IOF ensures payment of respective ANSs and ICXs from that fund and accumulate all IGW's share into Revenue Sharing Pool (RSP). At the end of months, these RSPs are distributed to all IGWs at a ratio of 1.9: 1 respectively tier-2: tier-1. These created a second cash flow for all IGWs beside revenue from direct sales to upstream.

How IGW Works

As per ILDTs policy and IGW licensing guideline, any international voice call either terminated or originated to/from Bangladesh mobile or PSTN operators must pass through IGW switches. The product that an IGW sells to upstream foreign carriers is 'Call Minutes' or 'Routes'. IGWs can have any amount of 'Call Minutes' or 'Routes' basing on their Bank Guarantee (BG) placed to IOSs. IOSs will allow to terminate any amount of international incoming voice traffic so long BG amount is not exhausted. BG amount is calculated @USD 0.02/call minutes. Below network topology shows how a IGW operation takes place:

Network Topology of IGW



Revenues from IGW Operation

Bangladesh has approx. 80 million international incoming voice calls coming into Bangladesh every day. It's about USD 1.6M market per day (@USD .02/call minutes). It has also 600K minutes of International outgoing voice traffic per day which approx. BDT 25 lacs market per day. An IGW operators will have two types of revenue from these call minutes:

- From Direct Sales
- From RSP of IOF

Direct Sales

Direct sales depend on the volume of voice traffic terminated by an IGW. Platinum Comm is capable of terminating approx. 1.5 call minutes/day i.e. USD 30K/day or USD 900K/month. On the other hands, Platinum comm gets around 20K outgoing call minutes/day which is approx. BDT 1 lacs/day or BDT 30 Lacs/month.

RSP from IOF

An IGW need to be operational and terminate minimum 3M Call minutes/month that will entitled an RSP of USD 400 to 500K/month from IOSs. RSP is calculated basing on total volume of country voice traffic call minutes terminated per day by all IGW together. Profit sharing of all IGWs are accumulated and finally distributed to all IGWs at predefined ratio.



General Information:

- Provide reliable international gateway (IGW) Service in Bangladesh.
- History:
 - Certification of Incorporation No C-97303/11 dated 28th day of November 2011
 - License by Bangladesh Telecommunication Regulatory Commission BTRC/LL/IGW(19)platinum/2012-19 dated 12- 04-2012
- Company commenced its commercial operations on 6th December, 2012
- Current Permanent Staff: 70
- Operating in Dhaka, Bangladesh.
Address:
 - Corporate Headquarters: 82, Mohakhali (C/A) 2nd floor, Dhaka-1212.
 - Registered Office: Rupsha Tower, Suit –B2, Plot 7, Road 17, Banani C/A, Dhaka– 1212.
 - E-mail: contact@platinumgw.com
 - Web: www.platinumgw.com
- Certification of Incorporation No:C-97303/11
- Tax identification number: 144888885511

Vision:

Reaching to the people with the note of excellence.

Mission:

Our mission is to satisfy all communication needs of the developing markets which we serve. It is our belief that there is viable economic model to serve emerging markets while availing affordable quality. We are racing to serve the largest possible number of customers, covering the most Telecom operators in Bangladesh. We believe that by positioning ourselves as the primary provider of communication services, we are shaping the future of the markets that we serve.

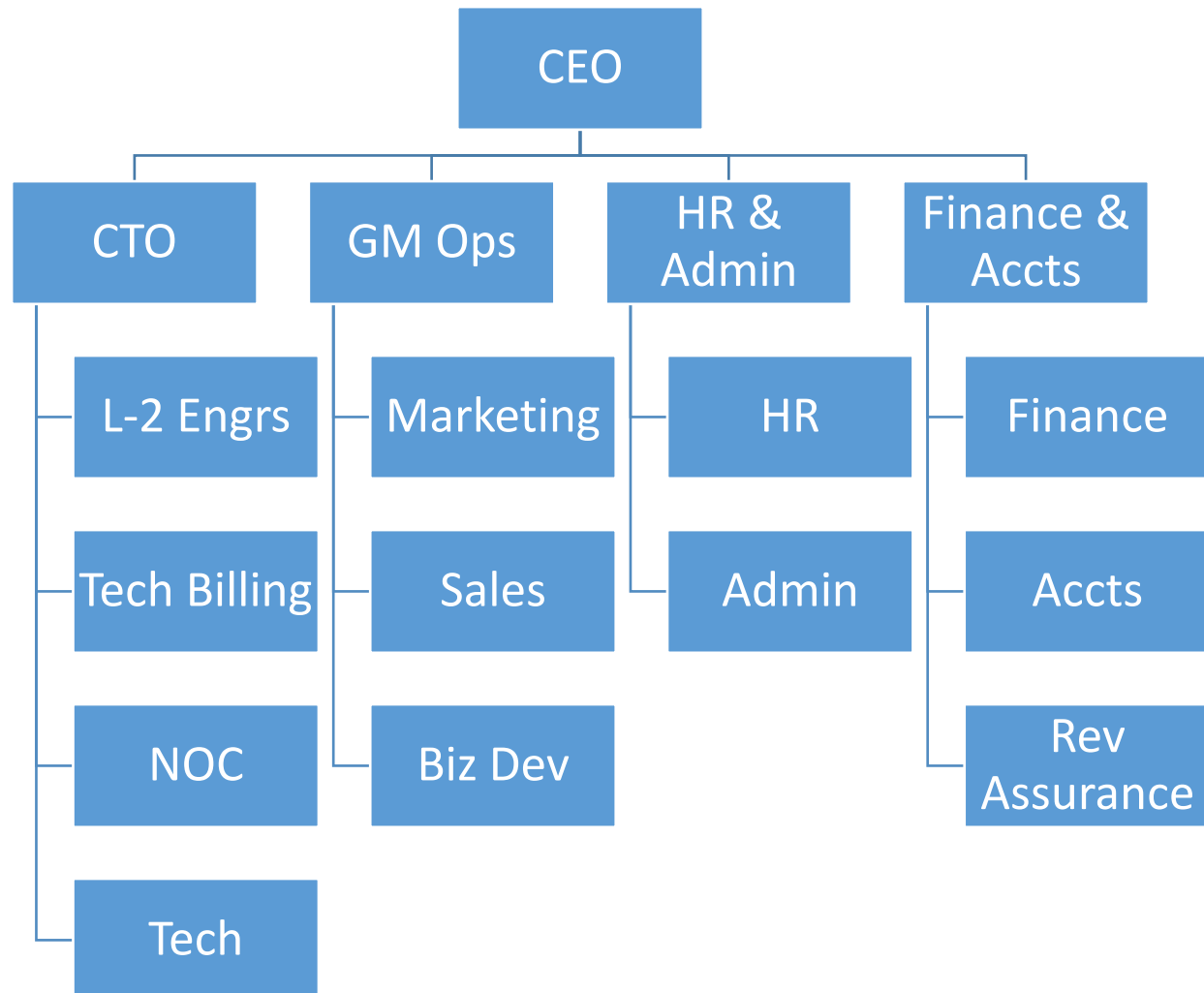
Our Values:

Fulfill requirements to warrant confidence to craft long term relationship through value addition and comprehend prospects for progression of our clientele.

Our Philosophy:

Connect, Learn, Innovate and Collaborate is our Philosophy that is followed at all level.

Organogram



Our Strength and Merits:

- Call switching capacity of our gateway is 16,000 concurrent call, both IP and TDM Call.
- We installed True **carrier grade** equipment (Dialogic Soft Switch/Media Gateway).
- Platinum is connected through both SEA-ME-We-4 and Terrestrial cable systems with multiple up streams for providing IP voice interconnections.
- Unique and creative solutions for traffic performance that meet the clients' expectations not only by realizing the clients' business objectives, but particularly by our strict adherence to the ethical principles of our regulatory.
- Creative approaches to the clients' special needs in order to find unique and tailored solution

- Team work based on the implementation of progressive communications disciplines. Professional quality of services provided by a highly motivated team.
- We are a Local company with committed full local team. We want to make Platinum Communications the pride of Bangladesh
- Customer traffic volume analysis with web based portal. Partner support with 24 x 7 NOC and skilled support personnel. Reliable & Trustworthy Partner for Bangladesh Termination.
- Ensure High Quality Enhanced services with 100% CLI Confirmation
- Owned last mile physical Network Infrastructure.
- Flexible POP for TDM & IP Interconnection
- Class 4 NGN Switches for High QoS
- SIP, H.323 and TDM based interconnects with protocol & codec conversion facility.
- In house developed robust Billing system with multiple analytical and customized tools
- 24 x 7 NOC with skilled and experienced support personnel.
- Network security ensured against network anomalies and DoS attacks.
- All mission critical network elements including core, transmission & billing platform have been designed in 1+1 redundancy architecture.
- In house developed Carrier Management System (CMS).



HR Philosophy

Today, the Human Resources function has made a paradigm shift from being a support function to a core and strategic business partner. In this new role, it works with the executives and the leadership to clarify the business direction and performance expectations, and actively contributes to deciding the tactics required for managing talent to achieve business goals.

In Platinum Communications Limited, the Human Resources function shoulders this responsibility perfectly and plays a critical role in realizing business objectives by leading organizational change, fostering innovation and effectively mobilizing talent to sustain the firm's competitive edge.

Platinum Communications will continually strive to:

- Develop relationships that celebrate diverse ideas, perspectives and cultures.
- Help people realize their potential.
- Recognize and reward individual and team achievement.
- Provide appropriate working conditions and resources to enable people to do their work.
- Respect and be sensitive to the needs of individuals when the employment relationship ends.
- Building a high performance culture.

Work Environment:

To enable the smooth functioning of all employees' utmost care is taken to provide and maintain the physical working conditions for employees.

This involves providing ergonomically designed work-stations with:

- Transport Services.
- Safety & Security Measures.
- Smoke detectors.
- Fire Extinguishers and Emergency Exit.
- Emergency First Aid.

Learning and Development:

The only thing worse than training your employees and losing them is not training them and keeping them. We commit to build up a learning organization, which continuously improves skills and performance of employees by running a professional training system, because a company's human capital is a critical asset and a success factor.

The Learning & Development initiatives at Platinum Communications Limited are committed to deliver benefits to the employees by ensuring complete satisfaction with need based, timely and high quality training solutions that contribute to continuous development and growth of human potential.

The training programmes include management development, behavioral, functional and technology training.

Induction Program

For new employees, Platinum Communications Limited has a comprehensive induction program and in-service training program, to ensure that every new employee could meet the skill requirements before going to the post, the training programs vary from 2 to 4 weeks based on working positions.

The new employee orientation program includes a series of training courses, which are corporate culture, products knowledge, marketing and sales skills, product developing standards, etc.

The in-service training program includes management skill training and technical skill training. We set training plans for all the employees at different level and of different categories, providing career development of every employee.

The aim of the whole process is a long-term involvement and emphasis on growth and improving the intrinsic level of competence of employees.

Corporate Social Responsibility at Platinum Communications: Making a better Life.

Corporate Social Responsibility at Platinum Communications has been institutionalized as a way of life for many Platinum Communications. We believe that CSR means much more, than extending commitment to all the stakeholders including the society. We believe that it is an integrated approach towards operating in an economically, socially and environmentally sustainable manner. The focus is more of an inclusive approach taking care of the interests of investors, employees, business partners, customers, local communities, the environment and society at large.

Platinum Communications in accordance with its founding principles will continue to improve the quality of life of its employees and the communities it serves.



Key Clients & Partners

1. **International Gateway Operators Switch (7 IOS)**
2. **Upstream Partners**

International Gateway Operators Switch (IOS)

According to the BTRC, the IGW Operator's Forum (IoF) was formed on September 28, 2014, as an initiative to create a balanced, business-friendly environment in the face of unfair competition. Seven IGW operators selected by the BTRC will run the IoS. The operators are: Mir Telecom, Bangla Trac, Novotel, Digicon, Global Voice, Unique Infoway and Roots Telecommunications.

MIR Telecom Limited

Mir Telecom Limited is the flagship telecom operation of Mir Group of Companies, one of the leading conglomerates of Bangladesh. It is the first International Gateway operator of Bangladesh and came into operation on 21st August 2008. Mir Telecom provide premium 100% CLI termination to and from Bangladesh as regulated by Bangladesh Telecom Regulatory Commission.



Mir Telecom believes in service. To provide the best quality, it's infrastructure made by Huawei Technologies, Veraz Networks, RAD Data Communications, Intel, Dell, CBOSS, Oracle Emerson.

Bangla Trac Communications limited

Bangla Trac Communications limited is a premium telecom service provider driven by innovation and commitment to quality. As one of the pioneer International Gateway (IGW) Service Providers, Bangla trac have diversified our portfolio well beyond our core business of premium Quality voice termination to Bangladesh. It's wide range of innovative products and services are designed to enable our local and international partners to realize their full potential in target markets.



NovoTel Limited

NovoTel Limited is a leading International Voice Gateway (IGW) operator in Bangladesh. NovoTel started its operation in 2008 and since then it has been working with the international telecom carriers including Tier-1 operators from across the Globe. NovoTel has successfully been handling international incoming and outgoing voice traffic for Bangladesh over its international telecom network. NovoTel has a state of the art 24/7 NOC which is maintaining excellent service quality and uptime for its local and international interconnected telecom partners. NovoTel has developed expertise in three core areas of telecommunication such as IP Network, Transmission Network and Core Voice Switching network.



Digicon Telecommunication Ltd

Digicon is an emerging International Gateway operator (IGW), headquartered in Bangladesh providing Premium CLI voice termination for Bangladesh and global A-Z destinations using VOIP as well as TDM technology. DigiCon provides quality based routing to ensure the highest call quality. Its Premium Voice is a high end service and natural choice for



Quality-conscious carriers, mobile operators, calling-card providers, who want the best possible service to their customers at stable competitive prices.

Roots Communication Ltd

With a commitment of 'Quality first', Roots Communication Ltd. has started its journey since 2011. As a leading IGW (International Gateway) provider of Bangladesh, Roots Communication Ltd. has got the recognition from the Bangladesh Telecommunication Regulatory Commission (BTRC) on April 2012. Since then, Roots is scaling up our services by making Partnership with world's finest telecom operators to provide quality services to our customers.



Global voice telecom limited

Founded by veteran entrepreneurs with proven track record in telecommunication sector in Bangladesh, Global Voice Telecom Limited is an IGW licensee in Bangladesh. Global Voice Telecom Limited is one of few IGW licensees allowed to route incoming and outgoing calls to and from Bangladesh. The vision of Global Voice Telecom Limited is to provide quality International Gateway Connectivity service at competitive price between Bangladesh and the rest of the world.



Global Voice Telecom Limited is a business built on integrity and hard-working values. While our company is new, our values are old fashioned. Global voice believe the customer is always right and that hard work pays off. Service is its business and to ensure highest quality of service, Global voice maintain a state of the art network and portfolio of highly qualified professionals in management and technical competencies. Global voice is committed to be the premier business partner in Bangladesh for international carriers.

Unique Infoway Limited (UIL)

UIL offers premium 100% CLI termination to Bangladesh and also send outbound traffic from Bangladesh to the rest of world as regulated by the Bangladesh Telecom Regulatory Commission (BTRC). UIL provide voice interconnection service to all the mobile operators, fixed line



operators, wholesale and retail carriers of the world. Currently the company has direct bilateral interconnects with major Tier1 and Tier2 operators and calling card companies in North America Europe & Asia.

Geographically diverse & strategic POP locations with IPLC connectivity over SMW4 allow UIL to offer minimum latency to carriers originating calls from any corner of the globe. Direct connections to major carriers and countries assure a great degree of reliability with a very high ASR and ACD and equally high network efficiency.

In co-operation with our bilateral & transit partners, UIL support A-Z voice termination to almost all destinations of the world on both TDM & IP. The high quality and fail-safe concept as well as competitive prices are the strongest arguments for UIL. With our marked intercultural understanding, UIL support international companies in their expansion to the new emerging marke

Upstream Partners

1. Tata Communications Ltd.
2. Vodafone South Ltd.
3. Bharti Airtel Ltd.
4. Idea Cellular Ltd.
5. IDT Telecom Asia Pacific Ltd.
6. Yes Link Asia Pacific Ltd.
7. Telecom Malaysia
8. Digital World Telecom Ltd.
9. Singtel Communication
10. Voice Trader Ltd.
11. Telecom Services Network
12. INS Telecom
13. Mainberg
14. First Technology Development Pte Ltd (FTDL)
15. LankaBell
16. Global _A2Z
17. Maestro Communication
18. PMB Communication Ltd
19. Virtual America
20. Global Voice
21. Pacific Telecom
22. GM Travels



Dialogic Networks

Dialogic is a leading provider of end-to-end optical transport solutions to telecom service providers. Dialogic customers include telecom carriers (telcos) offering fixed telephony, mobile services, enterprise connectivity and ISP services. These carriers are spread across verticals like telecom, utilities, media and defense. Dialogic helps customers get *Future Ready. Today, TM* by enabling a smooth migration from legacy TDM to new-age packet based transport with minimal capex and opex spend. Dialogic is a market leader in the highly competitive Indian telecom market and is ranked amongst top-ten companies in the global Optical aggregation market, with products deployed in over 60 countries.



Huawei Technologies Bangladesh Limited

Huawei Technologies is a leader in providing next generation telecommunications networks equipment and services, and now serves 35 of the world's top 50 operators, along with over one billion users worldwide. The company is committed to providing innovative and customized products, services and solutions to create long-term value and growth potential for its customers.



Tejas Networks Limited

Tejas Networks is a leading provider of end-to-end optical transport solutions to telecom service providers. Tejas customers include telecom carriers (telcos) offering fixed telephony, mobile services, enterprise connectivity and ISP services. These carriers are spread across verticals like telecom, utilities, media and defense. Tejas helps customers get Future Ready. Today. TM by enabling a smooth migration from legacy TDM to new-age packet based transport with minimal capex and opex spend. Tejas is a market leader in the highly competitive Indian telecom market and is ranked amongst top-ten companies in the global Optical aggregation market, with products deployed in over 60 countries.



Oracle acquired Sun Microsystems

Oracle acquired Sun Microsystems in 2010, and since that time Oracle's hardware and software engineers have worked side-by-side to build fully integrated systems and optimized solutions designed to achieve performance levels that are unmatched in the industry. Early examples include the Oracle Exa-data



Database Machine X2-8, and the first Oracle Exa_logic Elastic Cloud, both introduced in late 2010. During 2011, Oracle introduced the SPARC Super Cluster T4-4, a general-purpose, engineered system with Oracle Solaris that delivered record-breaking performance on a series of enterprise benchmarks. Oracle's SPARC-based systems are some of the most scalable, reliable, and secure products available today. Sun's prized software portfolio has continued to develop as well, with new releases of Oracle Solaris, MySQL, and the recent introduction of Java 7. Oracle invests in innovation by designing hardware and software systems that are engineered to work together.

Cisco Systems, Inc

American multinational technology conglomerate headquartered in San José, California, that develops, manufactures, and sells networking hardware, telecommunications equipment, and other high-technology services and products. Through its numerous acquired subsidiaries, such as Open DNS, WebEx, and Jasper, Cisco specializes into specific tech markets, such as Internet of Things (IoT), domain security, and energy management. Cisco design and sells board lines of products, provides services, delivers integrated solutions to develop and connect networks around the world. For over 30 years Cisco have helped customers network build and automate. Orchestrate, intergrade and digitize IT based products and services. In an increasingly connected world cisco has helping to transform the business, governments and cities of world.



Dell Technologies

Dell Technologies is an American multinational information technology corporation founded on 7 September 2016 by Michael Dell and based in Round Rock, Texas. It was incorporated after the merger of the original Dell and the former EMC Corporation, restructuring both companies as re-branded subsidiaries of Dell Technologies, along with several other companies previously owned by them.



Dell Technologies portfolio encompasses different technology industries, including personal computer, servers, smartphones and television manufacturing, computer software, computer and network security, as well as information security services. Some of its subsidiaries and acquisitions include Dell, Dell EMC, Pivotal Software, SecureWorks and VMware.

Mango Teleservices Limited

MANGO ITC is the most promising International Terrestrial Cable (ITC) operator in Bangladesh. Mango was awarded the ITC license from Bangladesh Telecommunication & Regulatory Commission (BTRC) in January 05, 2012 and commenced



its commercial operation on 27 Dec 2012. It provides International Private Leased Line Circuit (IPLC) Services, Multi-Protocol Level Switching (MPLS) Services, ETHERNET Services and carrier grade IP Transit. Being the largest ITC operator in the country with highest number of upstream connectivity, state of art network equipment, experienced team and unparalleled QoS, MANGO ITC is pursuing to develop the best connectivity platform to ensure smooth and secure service for its premium business partners.

Fiber@Home Limited

Fiber@Home Limited, a Nationwide Telecommunication Transmission Network (NTTN) Operator, who has been awarded the license by Bangladesh Telecommunication Regulatory Commission (BTRC) on 9 January 2009 and has completed its fourth year roll-out obligation by extending its underground optical fiber network across the country. They provide Transmission Services to ANS Operators (ISP, Cable TV, Telco, etc.), ICX, IGW, IIG and Government Organizations. To support our clients we provide different type of services and solutions through our robust and secured network to ensure best quality. We also are carrying the International Terrestrial Cable to provide a backup and safe path for international internet communication.



Summit Communications Limited

Summit Communications Limited (SCL) is a leading end-to-end infrastructure providing company having Nationwide Telecommunication Transmission Network (NTTN) and Gateway licenses. SCL provides high capacity transmission services, internet services and international bandwidth services, through its state-of-the-art fiber optic network with latest available technologies (DWDM, IPMPLS, Metro Ethernet etc.). Aggregating a nationwide network, SCL has built access to over 33,000 KM network reaching the remotest corners of the country by connecting all the 64 districts, 340 upazillas and more than 3,650 government offices. SCL has an ambitious plan of being the largest fiber optic infrastructure operator in the country with 100% nationwide coverage by 2017. SCL is the only NTTN operator with network availability in Chittagong Hill Tracts namely Khagrachori, Rangamati and Bandarban.



Colocity

Colocity – a Data Centre project of ICOM Bangladesh Limited is proud to announce that it will be opening its doors by 30th March 2009. Colocity aims to be a catalyst that supports Bangladesh's Telecom liberalization efforts by providing cost effective facility for organizations that require the highest uptime for their mission critical services. Colocity is strategically and centrally located for businesses to manage their equipment convene and hook up as well as offering in addition to reduced last mile costs.



NRB Telecom

NRB Telecom provides POI and Data Centre facility Bangladesh. It is a primary Point of Interconnection (PoI) for the Facility Based Operators (FBO). As per BTRC regulation, FBO such as ICX, IGW and ANS operators will be connected to this PoI for the interconnectivity. To meet the versatile interconnectivity and the optimal utilization of resources, NRB Telecom has developed sharing of passive infrastructure, transmission facility and connectivity modality with the concerned operators.



ColoAsia Limited

ColoAsia has recently emerged as 1st class Data centers and BTRC approved point of interconnections (PoI) in the most prime location of Dhaka, the capital of Bangladesh and Jessore which is different seismic zone of the country. Both data centers are built on proven world IT and facility platforms. Equipped with most modern equipment, uninterrupted robust power arrangement and round the clock attendance makes ColoAsia an ideal venue for telecom operators, Banks and other financial institutions, technology companies for the connectivity, Colocation and data storage. Beyond moderating your operating, capital expenses and high stress risks, ColoAsia is built to meet the highest standard for data center infrastructure and places a great emphasis on service delivery and assurance with a support team. Our mission is to deliver outstanding hosting and data center services to our esteemed clients and Helps enterprises transform and thrive in a changing world through our explicit solutions.



Shark Limited

SHARK is a data center consulting firm and turnkey solutions provider, having local and foreign expert and experienced personnel offering a board range of project experience, specializing in designing data centers, computer rooms and technical spaces that integrate, best-of-breed, critical infrastructure technologies and result in continuously available, scalable, redundant, fault tolerant, manageable and maintainable mission circuit environments.



Energypac Electronics Limited

Energypac Electronics Limited was established in 2005, a concern of the Energypac family, aiming to provide complete electronic solution. It holds one of the most modern and pioneering electronics industry in Bangladesh. It includes sophisticated manufacturing equipment's along with the research and development facilities to ensure the quality of the products in every stage of manufacturing, trading with some world renowned Electronic brands like Legrand (Wiring accessories & protection device) SASSIN (protection device), Lighting Solutions, Water Pump etc.



Banking and Finance Part

The Prime Bank Limited

In the backdrop of economic liberalization and financial sector reforms, a group of highly successful local entrepreneurs conceived an idea of floating a commercial bank with different outlook. For them, it was competence, excellence and consistent delivery of reliable service with superior value products. Accordingly, Prime Bank was created and commencement of business started on 17th April 1995. The sponsors are reputed personalities in the field of trade and commerce and their stake ranges from shipping to textile and finance to energy etc.



The Trust Bank Limited

Trust Bank Limited is one of the leading private commercial banks having a spread network of 108 branches & SME centers, 175 ATM Booths, over 20,000 Pay points and 65 POS in 55 Branches across Bangladesh and plans to open more branches to cover the important commercial areas in Dhaka, Chittagong, Sylhet and other areas in 2016. The bank, sponsored by the Army Welfare Trust (AWT), is first of its kind in the country. With a wide range of modern corporate and consumer financial products Trust Bank has been operating in Bangladesh since 1999 and has achieved public confidence as a sound and stable bank. In 2001, the bank introduced automated branch banking system to increase efficiency and improve customer service. In the year 2005, the bank moved one step further and introduced ATM services for its customers.



BRAC Bank Limited

With the vision of "Building profitable and socially responsible financial institution focused on Market and Business with Growth potential, thereby assisting BRAC and stakeholders to build a just, enlightened, healthy democratic and poverty free Bangladesh", BRAC Bank Limited has started its journey in the Banking Sector of Bangladesh. Now, BRAC Bank Limited is one of the leading private bank in Bangladesh. BRAC Bank has received the commercial banking license from Bangladesh Bank in 2001. Since then it has established its name and branding with its quality of service and products. In a very short time BRAC Bank became one of the successful and fastest growing private bank in Bangladesh. BRAC Bank is owned partially by BRAC, the largest non-government organization in the world, International Finance Corporation (IFC), the private sector arm of The World Bank Group, and Shore Cap International. The head office of the bank is situated at Gulshan, Dhaka. BRAC Bank operating its business in whole Bangladesh. BRAC Bank is expanding its branch network rapidly throughout the country. Currently, BRAC Bank has 100 Branches, 60 SME Service Centers, 3 SME/Krishi Branches, more than 300 ATMs and 424 SME Unit offices across the country. It has disbursed over BDT. 10,000 crores of SME loan and has over 500,000 individual customers who access online banking facilities. Its services cuts across all strata of clientele, be it corporate, retail or SME

