 <p>Modhumoti Bank Limited <i>Your Access To Success</i></p>	<p>Policy Title: Code of Conduct (Draft)</p>	<p>Responsible Office Human Resources Division</p>
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1. Overview / Policy Statement:

The code of conduct sets the principles for the stakeholders- Members of the Board of Directors and its committees, all employees of Modhumoti Bank Limited (MMBL), business partners and service providers and receivers to and from MMBL to keep uphold and promote the interests of MMBL.

2. Objectives

- To protect the interests of customers, owners and employees, stakeholders as well as the counterparties, in addition to the wider interests of the society as a whole;
- To ensure integrity, high ethical standards, due skill, care and diligence in all business and allied activities of MMBL, including the stakeholders;
- To promote rationale behavior among all of the employees and their stakeholders.

3. Scope

This policy shall be applicable to Board of Directors and all employees of MMBL who is working in MMBL or responsible for the activities of MMBL.


4. Stakeholders of MMBL

4.1 Government and Regulators:

- i. Bangladesh Bank;
- ii. National Board of Revenue;
- iii. Bangladesh Securities and Exchange Commission;
- iv. Controller and Auditor General of Bangladesh.

4.2 Investors, Beneficiaries, Analysts/Researchers and External Auditors:

- i. Shareholders and market investors;
- ii. Business community, including chambers, associations and business clubs;
- iii. Rating Agencies and the users of ratings;
- iv. Financial analysts/financial professionals;
- v. External auditors;
- vi. Brokers and dealers in shares, securities, debentures etc.

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4.3 Customers and Clients

- i. Customers and users of products and services;
- ii. Suppliers-both backward and forward linkages;
- iii. Service providers and receivers of all categories.

4.4 Employee and Employee associations/clubs

- i. Employees of all levels;
- ii. Welfare associations;
- iii. Consumer welfare associations;
- iv. Other interest group such as ethicists, environmentalists, gender welfare groups etc.

4.5 Others


- i. Civil Society-elite groups;
- ii. Social media-print and electronic;
- iii. Authorities of related books and journals and advertising agencies;
- iv. Whole sellers and retailers;
- v. Agents and facilitators;
- vi. Transport and courier companies.

5. Basic Obligations

For attaining and upholding public attention and customer/users and stakeholders' confidence, all employees of MMBL should perform their assigned job with utmost honesty and integrity, along with highest professional attitude and aptitude. Every employee in MMBL must be firm in his/her performance for the benefits of MMBL and must avoid conflict of interest.

5.1 Code of Conduct for Employers

- i. The employer will have to maintain a pleasant working environment in their organization in terms of presence of well set and well defined compensation package, clearly set goal orientation, as well as performance-led job description for employees of all levels;
- ii. The employer must ensure the scope for both professional and career development of the employees;
- iii. Working environment as well as procedures in the Banks must be well designed and well maintained so as to make it reasonably and promptly responsive to the customer needs, along with compliance of legal and regulatory requirements;

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- iv. The employer should train the employees in order for discharging their jobs efficiently, which will eventually enhance the goodwill of the institution and thereby, expand the customer base and market share;
- v. The employer must motivate the employees towards the goals of the organization and enable them to perform to the best of their levels;
- vi. The employer must clearly define the responsibilities of the employees and then carefully allocate along with requirements and procedures for accountability and performance reporting and evaluation.

5.2 Specific Compliance Guidelines of MMBL

- i. At all times the stakeholders of MMBL shall act in a professional and ethical way, and uphold the highest standards of honesty, trust, fairness, integrity and diligence;
- ii. Every stakeholder of MMBL shall consider the risks and implications of their actions and in principle, should feel accountable for them, and for the potential adverse impacts;
- iii. All employees of MMBL shall take firm promise to comply with all current regulatory and legal requirements, and adopt endeavor to follow best industry practices;
- iv. Employee must use and handle all information with best care and due diligence to ensure highest confidentiality and preserving sensitivity;
- v. Employees must prevent and avoid potential conflict of interest that may arise and influence one while performing responsibilities;
- vi. Employees must serve customers, colleagues and counterparties with due care. Respect their desires and serve them with responsibility if they asked for, or help them voluntarily;
- vii. Employer must set the service standard for the organization that reflects professionalism that also expresses values and attitudes, as well as positive behaviors;
- viii. Employer must equip employees to carry out their duties with due regards to the technical and professional standards expected by qualified customers. Encourage the staffs continuously to develop and maintain their technical and professional knowledge and level of competence; and
- ix. Employer must train and encourage the staff/officials to act with complete integrity towards customers, colleagues, counterparties and others with whom they may come into contact.

5.3 Serving Customers and the Stakeholders

For ensuring standardized services and ethical business development, MMBL should identify their existing and potential users, side by side with the selection of service providers at various levels. Efficient and effective selection and categorization would enable the Bank to make proper business plan.



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5.4 Service Provider

To satisfy service provider, MMBL requires to:

- i. Analyze and determine customer base and review and understanding their needs effectively;
- ii. Add in and provide product and service excellence with integrity and sincerity;
- iii. Provide with secured and advanced banking facilities-products and services;
- iv. Be fair and well-committed in serving the customers and stakeholders;
- v. All services sold or served be passed - through the legal and regulatory processes; and
- vi. Each type of stakeholders' involvement and concern be clearly defined and clearly understood.

5.5 Encouraging employees for knowledge and skill enhancement

To encourage employees for acquiring knowledge and enhancing skill, MMBL requires to:

- i. Provide opportunities to employees for professional development;
- ii. Evaluate performance of the employees objectively; and
- iii. Apply values & principles consistently.

5.6 Delivering to Partners

For better delivery to partners, MMBL requires to:

- i. Adhere to good corporate governance practices;
- ii. Protect intellectual property;
- iii. Protect reputation of the organization; and
- iv. Strengthen competitive behavior.

5.7 Being Proactive

For any proactive measures, MMBL requires to:

- i. Anticipate and embrace changes;
- ii. Encourage and reward innovation responsibly; and
- iii. Maintain and share accurate and useful information.



