



AMÃANA BANK PLC (PB 3618 PQ)

FINANCIAL STATEMENTS

30 SEPTEMBER 2014

INCOME STATEMENT

FOR THE PERIOD ENDED 30 SEPTEMBER 2014

	RUPEES IN THOUSANDS FOR THE QUARTER ENDED 30 SEPTEMBER			RUPEES IN THOUSANDS FOR THE NINE MONTHS ENDED 30 SEPTEMBER		
	2014	2013	Change %	2014	2013	Change %
Financing Income	609,952	466,994	30.6	1,797,604	1,256,757	43.0
Financing Expenses	(297,704)	(271,406)	-9.7	(897,319)	(770,891)	-16.4
Net Financing Income	312,248	195,588	59.6	900,284	485,866	85.3
Net Fee and Commission Income	37,177	27,264	36.4	98,840	74,295	33.0
Net Gain/(Loss) from Trading	62,784	56,827	10.5	194,681	209,828	-7.2
Net Gain/(Loss) from Financial Instruments Designated at Fair Value Through Profit or Loss	-	-	0.0	-	-	0.0
Net Gain/(Loss) from Financial Investments	-	-	0.0	-	-	0.0
Net Other Operating Income	7,420	6	114,779.1	21,513	35	61,748.4
Total Operating Income	419,629	279,686	50.0	1,215,319	770,024	57.8
Impairment for Financing and Receivables to Other Customers and Other Losses						
Individual Impairment	(18,364)	(5,831)	-215.0	(43,844)	(5,720)	-666.5
Collective Impairment	(14,605)	(19,799)	26.2	(66,898)	(26,600)	-151.5
Others	-	-	0.0	-	-	0.0
Net Operating Income	386,659	254,057	52.2	1,104,577	737,704	49.7
Personnel Expenses	205,823	192,524	-6.9	665,868	541,859	-22.9
Depreciation of Property, Plant and Equipment	40,069	44,020	9.0	122,233	116,718	-4.7
Amortisation of Intangible Assets	10,035	8,633	-16.2	29,297	25,066	-16.9
Other Operating Expenses	138,577	135,985	-1.9	407,259	345,793	-17.8
Total Operating Expenses	394,504	381,161	-3.5	1,224,656	1,029,435	-19.0
Operating Profit/(Loss) Before Value Added Tax	(7,844)	(127,104)	93.8	(120,080)	(291,731)	58.8
Value Added Tax on Financial Services	(25,996)	-	0.0	(48,712)	(7,129)	-583.3
Profit/(Loss) Before Tax	(33,841)	(127,104)	73.4	(168,792)	(298,860)	43.5
Tax (Expenses)/Reversal	-	83,681	-100.0	-	83,681	-100.0
Profit/(Loss) for the Period	(33,841)	(43,423)	22.1	(168,792)	(215,179)	21.6
Earnings/(Loss) Per Share - Basic / Diluted	(0.03)	(0.05)	42.4	(0.13)	(0.23)	42.0

**STATEMENT OF COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 30 SEPTEMBER 2014**

	RUPEES IN THOUSANDS			RUPEES IN THOUSANDS		
	FOR THE QUARTER ENDED 30 SEPTEMBER		Change %	FOR THE NINE MONTHS ENDED 30 SEPTEMBER		Change %
	2014	2013		2014	2013	
Profit/(Loss) for the Period	(33,841)	(43,423)	22.1	(168,792)	(215,179)	21.6
Other Comprehensive Income/(Loss)						
Net Gain/(Loss) on Financial Investments - Available for Sale	37,338	(13,598)	374.6	83,403	(84,178)	199.1
Re-Measurement Gain /(Loss) on Defined Benefit Plans	-	-	0.0	-	-	0.0
Total Other Comprehensive Income/(Loss)	37,338	(13,598)	374.6	83,403	(84,178)	199.1
Deferred Tax Effect on Defined Benefit Plans	-	-	0.0	-	-	0.0
Other Comprehensive Income/(Loss) for the Period Net of Tax	37,338	(13,598)	374.6	83,403	(84,178)	199.1
Total Comprehensive Income/(Loss) for the Period Net of Tax	3,497	(57,022)	106.1	(85,388)	(299,357)	71.5

STATEMENT OF FINANCIAL POSITION
AS AT 30 SEPTEMBER 2014

	RUPEES IN THOUSANDS		Change %
	AS AT 30.09.2014	AS AT 31.12.2013 (AUDITED)	
Assets			
Cash and Cash Equivalents	1,656,773	2,444,552	-32.2
Balances with Central Bank of Sri Lanka	1,660,705	685,320	142.3
Derivative Financial Assets	36,337	21,471	69.2
Placements with Banks	4,201,151	1,737,896	141.7
Placements with Licensed Finance Companies	2,018,930	661,958	205.0
Financial Investments - Held for Trading	102,765	175,335	-41.4
Financial Assets Designated at Fair Value through Profit or Loss	-	-	0.0
Financing and Receivables to Banks	-	-	0.0
Financing and Receivables to Other Customers	19,668,421	15,015,318	31.0
Financial Investments - Available for Sale	487,066	600,338	-18.9
Financial Investments - Held to Maturity	-	-	0.0
Other Financial Assets	356,124	519,546	-31.5
Other Non Financial Assets	332,185	240,778	38.0
Property, Plant and Equipment	805,106	852,961	-5.6
Intangible Assets	280,309	283,028	-1.0
Deferred Tax Assets	159,355	159,355	0.0
Total Assets	31,765,228	23,397,856	35.8
Liabilities			
Due to Banks	-	-	0.0
Derivative Financial Liabilities	13,409	3,131	328.3
Other Financial Liabilities - Held for Trading	-	-	0.0
Financial Liabilities Designated at Fair Value through Profit or Loss	-	-	0.0
Due to Other Customers	26,301,796	17,983,112	46.3
Other Financing	-	-	0.0
Securities issued	-	-	0.0
Other Financial Liabilities	361,203	290,820	24.2
Other Non Financial Liabilities	62,110	13,689	353.7
Subordinated Term Financing	-	-	0.0
Retirement Benefit Liability	50,064	45,071	11.1
Total Liabilities	26,788,583	18,335,823	46.1
Shareholders' Funds			
Stated Capital	5,866,808	5,866,808	0.0
Statutory Reserve Fund	7,300	7,300	0.0
Other Reserves	(198,687)	(282,090)	29.6
Retained Earnings	(698,777)	(529,985)	-31.8
Total Equity	4,976,644	5,062,033	-1.7
Total Liabilities and Shareholders' Funds	31,765,228	23,397,856	35.8
Net Asset Value per Ordinary Share	3.98	4.99	
Commitments and Contingencies	16,096,037	7,641,018	
Memorandum Information			
Number of Employees	601	558	
Number of Branches	24	24	

CERTIFICATION:

I certify that these Financial Statements comply with the requirements of the Companies Act No.07 of 2007.

(Sgd.) M. Ali Wahid
Chief Financial Officer
5 November 2014

We, the undersigned, being the Chief Executive Officer, Deputy Chairman and Director of Amana Bank certify jointly that:-

(a) the above statements have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lanka and Rule 7.4 of Colombo Stock Exchange.

(b) the information contained in these statements have been extracted from the unaudited Financial Statements of the Bank unless indicated as audited.

(Sgd.) Mohamed Azmeer
Chief Executive Officer
5 November 2014

(Sgd.) Tyeab Akbarally
Deputy Chairman
5 November 2014

(Sgd.) Jazri Magdon Ismail
Director
5 November 2014

**STATEMENT OF CHANGES IN EQUITY
FOR THE PERIOD ENDED 30 SEPTEMBER 2014**

							RUPEES IN THOUSANDS	
	Stated Capital		Statutory Reserve Fund	Other Reserves			Retained Earnings	Total
	Stated Capital	Capital Funds Raised Pending Allotment of Shares		Investment Fund	Revenue Reserve	Available for Sale Reserve		
As at 1 January 2013 (Audited)	3,431,612	-	7,300	28,461	(161,472)	(37,544)	(197,142)	3,071,215
Profit/(Loss) for the Nine Months Ended 30.09.2013	-	-	-	-	-	-	(215,179)	(215,179)
Total Comprehensive Income for the Nine Months Ended 30.09.2013	-	-	-	-	-	(84,178)	-	(84,178)
Rights Issue - Pending Allotment	-	55,518	-	-	-	-	-	55,518
Rights Issue - Allotment	785,210	(55,518)	-	-	-	-	-	729,692
Share Issue Expenses	-	-	-	-	(3,927)	-	-	(3,927)
As at 30 September 2013	4,216,821	-	7,300	28,461	(165,399)	(121,722)	(412,321)	3,553,140
Profit/(Loss) for the Three Months Ended 31.12.2013	-	-	-	-	-	-	(101,854)	(101,854)
Total Comprehensive Income for the Three Months Ended 31.12.2013	-	-	-	-	-	17,141	(4,854)	12,288
IPO Share Issue - Pending Allotment	-	1,649,987	-	-	-	-	-	1,649,987
Share Issue Expenses	-	-	-	-	(51,527)	-	-	(51,527)
Transfers to Investment Fund	-	-	-	10,956	-	-	(10,956)	-
As at 31 December 2013 (Audited)	4,216,821	1,649,987	7,300	39,417	(216,926)	(104,580)	(529,985)	5,062,033
IPO Share Issue - Allotment	1,649,987	(1,649,987)	-	-	-	-	-	-
Profit/(Loss) for the Nine Months Ended 30.09.2014	-	-	-	-	-	-	(168,792)	(168,792)
Total Comprehensive Income for the Nine Months Ended 30.09.2014	-	-	-	-	-	83,403	-	83,403
Transfers to Investment Fund	-	-	-	-	-	-	-	-
As at 30 September 2014	5,866,808	-	7,300	39,417	(216,926)	(21,177)	(698,777)	4,976,644

	RUPEES IN THOUSANDS	
	FOR THE PERIOD ENDED 30.09.2014	YEAR ENDED 31.12.2013 (AUDITED)
Cash Flow from Operating Activities		
Financing Income Received	1,733,647	1,711,325
Fees and Commission Received	136,650	126,226
Financing Expenses Paid	(916,645)	(1,002,545)
Foreign Exchange Income Received	174,893	243,379
Gratuity Payments	(11,485)	(891)
Payments to Employees and Suppliers	(1,095,716)	(1,191,351)
Operating Profit/(Loss) before Changes in Operating Assets and Liabilities	21,344	(113,857)
Increase / (Decrease) in Due to Other Customers	8,338,009	4,633,147
(Increase) / Decrease in Financing and Receivables to Other Customers	(4,736,118)	(7,907,275)
(Increase) / Decrease in Other Financial Assets	168,186	97,876
(Increase) / Decrease in Other Non Financial Assets	(91,407)	(10,406)
(Increase) / Decrease in Statutory Deposit	(975,384)	179,974
Increase / (Decrease) in Other Liabilities	128,817	(15,419)
Net Cash Flow from Operating Activities before Income Tax	2,853,446	(3,135,960)
Income Tax Paid	-	-
Net Cash Flow from Operating Activities	2,853,446	(3,135,960)
Cash Flows From/(Used In) Investing Activities		
Acquisition of Property, Plant and Equipment	(75,754)	(337,538)
Proceeds from Sale of Property, Plant and Equipment	4,285	-
Acquisition of Intangible Assets	(26,578)	(95,641)
Withdrawal/ (Investments) in Placements with Licensed Finance Companies	(1,350,557)	999,827
Withdrawal/ (Investments) in Inter Bank Placements	(2,461,866)	(907,770)
Sale / (Acquisition) of Financial Investments - Available for Sale	196,675	(175,374)
Sale / (Acquisition) of Financial Assets Held for Trading	72,569	(149,526)
Net Cash Flows Used in Investing Activities	(3,641,226)	(666,022)
Cash Flows From/(Used In) Financing Activities		
Proceeds from Rights Issue of Shares	-	785,210
Proceeds from IPO Share Issues	-	1,649,987
Share Issue Expenses	-	(55,454)
Net Cash Flows From Financing Activities	-	2,379,742
Net Increase / (Decrease) in Cash and Cash Equivalents	(787,780)	(1,422,240)
Cash and Cash Equivalents at the Beginning of the Year	2,444,552	3,866,793
Cash and Cash Equivalents at the End of the Period	1,656,773	2,444,552

01. ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS

FINANCIAL ASSETS	HELD FOR TRADING	AMORTIZED COST	HELD TO MATURITY	RUPEES IN THOUSANDS	
				AVAILABLE FOR SALE	TOTAL AS AT 30.09.2014
Cash and Cash Equivalent	-	1,656,773	-	-	1,656,773
Balances with Central Bank of Sri Lanka	-	1,660,705	-	-	1,660,705
Derivative Financial Assets	36,337	-	-	-	36,337
Placements with Banks	-	4,201,151	-	-	4,201,151
Placements with Licensed Finance Companies	-	2,018,930	-	-	2,018,930
Financial Investments - Held for Trading	102,765	-	-	-	102,765
Financing and Receivables to Other Customers	-	19,668,421	-	-	19,668,421
Financial Investments - Available for Sale	-	-	-	487,066	487,066
Other Financial Assets	-	356,124	-	-	356,124
Total Financial Assets	139,103	29,562,104	-	487,066	30,188,272
Financial Liabilities					
Derivative Financial Liabilities	13,409	-	-	-	13,409
Due to Other Customers	-	26,301,796	-	-	26,301,796
Other Financial Liabilities	-	361,203	-	-	361,203
Total Financial Liabilities	13,409	26,662,998	-	-	26,676,408

FINANCIAL ASSETS	HELD FOR TRADING	AMORTIZED COST	HELD TO MATURITY	RUPEES IN THOUSANDS	
				AVAILABLE FOR SALE	Total As at 31.12.2013 (Audited)
Cash and Cash Equivalent	-	2,444,552	-	-	2,444,552
Balances with Central Bank of Sri Lanka	-	685,320	-	-	685,320
Derivative Financial Assets	21,471	-	-	-	21,471
Placements with Banks	-	1,737,896	-	-	1,737,896
Placements with Licensed Finance Companies	-	661,958	-	-	661,958
Financial Investments - Held for Trading	175,335	-	-	-	175,335
Financing and Receivables to Other Customers	-	15,015,318	-	-	15,015,318
Financial Investments - Available for Sale	-	-	-	600,338	600,338
Other Financial Assets	-	519,546	-	-	519,546
Total Financial Assets	196,805	21,064,591	-	600,338	21,861,735
Financial Liabilities					
Derivative Financial Liabilities	3,131	-	-	-	3,131
Due to Other Customers	-	17,983,112	-	-	17,983,112
Other Financial Liabilities	-	290,820	-	-	290,820
Total Financial Liabilities	3,131	18,273,931	-	-	18,277,062

02. FINANCING AND RECEIVABLES TO OTHER CUSTOMERS

	30.09.2014 Rs. '000	31.12.2013 Rs. '000 (AUDITED)
Gross Financing and Receivables to Other Customers	19,902,145	15,139,029
Less: Individual Impairment	(55,778)	(12,664)
Less: Collective Impairment	(177,946)	(111,047)
Net Financing and Receivables	19,668,421	15,015,318

03. FINANCING AND RECEIVABLES TO OTHER CUSTOMERS - BY PRODUCT

	30.09.2014 Rs. '000	31.12.2013 Rs. '000 (AUDITED)
By Product - Domestic Currency		
Overdrawn Current Accounts	6,334	16,544
Trade Finance	1,861,132	1,308,647
Lease Receivables	1,737,009	1,282,418
Staff Facilities	191,471	138,078
Term Financing	11,202,249	7,908,470
Pawning	22,332	-
Others	3,360,148	3,647,210
Sub Total	18,380,675	14,301,366
By Product - Foreign Currency		
Term Financing	1,129,783	837,663
Trade Finance	6,743	-
Others	384,943	-
Sub Total	1,521,469	837,663
Total	19,902,145	15,139,029

04. MOVEMENTS IN INDIVIDUAL AND COLLECTIVE IMPAIRMENT DURING THE PERIOD FOR FINANCING AND RECEIVABLES TO OTHER CUSTOMERS

	Individual Impairment Rs. '000	Collective Impairment Rs. '000	Total Impairment Rs. '000
As at 1 January 2013	327	42,829	43,157
Charge/(Write Back) for the Year	10,852	68,218	79,071
Recoveries	-	-	-
Amounts Written Off	1,484	-	1,484
Profit Accrued on Impaired Financing and Receivables	-	-	-
As At 31 December 2013 (Audited)	12,664	111,047	123,711
Charge/(Write Back) for the Year	43,844	66,898	110,742
Recoveries	-	-	-
Amounts Written Off	(729)	-	(729)
Profit Accrued on Impaired Financing and Receivables	-	-	-
As At 30 September 2014	55,778	177,946	233,724

05. DUE TO OTHER CUSTOMERS - BY PRODUCT

	30.09.2014 Rs. '000	31.12.2013 Rs. '000 (AUDITED)
By Product - Domestic Currency		
Demand Deposits	2,129,710	1,510,337
Savings Deposits	12,011,229	7,897,275
Time Deposits	10,933,913	7,825,152
Sub Total	25,074,852	17,232,765
By Product - Foreign Currency		
Demand Deposits	102,523	71,470
Savings Deposits	701,645	322,690
Time Deposits	422,775	356,187
Sub Total	1,226,944	750,347
Total	26,301,796	17,983,112

06. SELECTED PERFORMANCE INDICATORS

	AS AT 30.09.2014	AS AT 31.12.2013 (AUDITED)
Regulatory Capital Adequacy		
Core Capital (Tier 1 Capital), Rs. Mn.	4,640	4,683
Total Capital Base, Rs. Mn.	4,737	4,757
Core Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum Requirement, 5%)	15.44%	21.2%
Total Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum Requirement, 10%)	15.77%	21.5%
Assets Quality (Quality of Financing and Advance Portfolio)		
Gross Non-Performing Financing and Advances Ratio, % (Net of Profit in Suspense)	2.31%	1.84%
Net Non-Performing Financing and Advances Ratio, % (Net of Profit in Suspense and Provisions)	1.42%	1.11%
Profitability		
Financing Margin (%)	4.2%	3.6%
Return on Assets (before Tax)	(0.8%)	(2.2%)
Return on Equity	(4.5%)	(10.8%)
Regulatory Liquidity		
Statutory Liquid Assets, Rs. Mn.	5,963	4,239
Statutory Liquid Assets Ratio, % (Minimum Requirement, 20%)		
- Domestic Banking Unit	26.3%	22.6%
- Off-Shore Banking Unit	22.4%	22.8%

NOTES TO THE FINANCIAL STATEMENTS

7 SEGMENT INFORMATION

The following table presents income and profit and certain asset and liability information regarding the Bank's operating segments.

FOR THE PERIOD ENDED 30 SEPTEMBER 2014	CONSUMER BANKING	BUSINESS BANKING	TOTAL BANKING	TREASURY	RUPEES IN THOUSANDS	
					UNALLOCATED / ELIMINATION	TOTAL
Income						
Financing Income	363,985	1,242,323	1,606,308	189,243	2,053	1,797,604
Net Fee and Commission Income	44,946	54,724	99,670	-	(830)	98,840
Net Trading Gain	-	-	-	194,681	-	194,681
Net Other Operating Income/(Expense)	-	-	-	18,870	2,643	21,513
Total	408,931	1,297,047	1,705,978	402,795	3,865	2,112,638
Profit After Tax			283,440	290,330	(742,561)	(168,792)
Total Assets	4,141,540	15,526,880	19,668,421	10,349,265	1,747,542	31,765,228
Total Liabilities	24,320,286	1,981,509	26,301,796	7,234	479,554	26,788,583
FOR THE YEAR ENDED 31 DECEMBER 2013	CONSUMER BANKING	BUSINESS BANKING	TOTAL BANKING	TREASURY	RUPEES IN THOUSANDS	
					UNALLOCATED / ELIMINATION	TOTAL (AUDITED)
Income						
Financing Income	248,958	1,218,796	1,467,754	272,156	28,151	1,768,062
Net Fee and Commission Income	35,440	64,777	100,217	-	-	100,217
Net Trading Gain	-	-	-	219,719	-	219,719
Net Other Operating Income/(Expense)	-	-	-	21,580	-	21,580
Total Income	284,399	1,283,573	1,567,972	513,455	28,151	2,109,578
Profit/(Loss) After Tax			60,546	476,630	(854,210)	(317,035)
Total Assets	2,470,391	12,544,927	15,015,318	6,072,297	2,310,241	23,397,856
Total Liabilities	16,076,318	1,906,794	17,983,112	4,731,339	(4,378,628)	18,335,823

EXPLANATORY NOTES

- These Interim Financial Statements have been prepared in accordance with LKAS 34 - Interim Financial Reporting and present information required by Listing Rules of Colombo Stock Exchange.
- The interim condensed Financial Statements do not include all the information and disclosure required in the annual Financial Statements, and should be read in conjunction with annual Financial Statements as at 31 December 2013.
- The accounting policies adopted in the presentation of the interim condensed Financial Statements are consistent with those followed in the preparation of the Bank's annual Financial Statements for the year ended 31 December 2013.
- There are no material events that took place after the Statement of Financial Position date which require adjustment to or disclosures in the Financial Statements.
- Comparative figures have been restated wherever necessary to conform to the current period's presentation.
- There has not been a significant change in the nature of the contingent liabilities as disclosed in the Annual Report of 2013.

7. Market Price of Ordinary Shares (the Bank listed its ordinary shares on the Colombo Stock Exchange on 29 January 2014)

	2014 Rs.	2013 Rs.
Market Price as at 30 September	5.60	-
Highest Market Price during the quarter ended 30 September	5.80	-
Lowest Market Price during the quarter ended 30 September	5.50	-

8. Twenty Largest Shareholders as at 30 September 2014

No	Name of Shareholder	No. of Shares	%
1	Bank Islam Malaysia Berhad	180,562,011	14.44
2	AB Bank Limited	180,562,010	14.44
3	Akbar Brothers (Pvt) Ltd	120,374,674	9.62
4	Islamic Development Bank	120,374,673	9.62
5	Expolanka Holdings PLC	90,281,006	7.22
6	Amana Holdings Limited	73,973,459	5.91
7	Millenium Capital Investment Pte. Limited	43,056,201	3.44
8	Mr. Nagi Saleh Mohammed Al Faqih	37,384,600	2.99
9	Trans Asia Trading Company	33,756,280	2.70
10	Mr. Sathiyamurthy Chandramohan	30,000,000	2.40
11	Mr. Kevin Mark Pocock	27,084,302	2.17
12	Mr. Khaldoon Al Asmar	14,722,200	1.18
13	Mr. Ahamed Mihilar Mohamed Fazul Jiffry	14,284,200	1.14
14	ABC International Limited	11,920,000	0.95
15	Amana Takaful (Maldives) Pvt Ltd	9,398,344	0.75
16	Mrs. Nabila Qureshi	6,534,733	0.52
17	Pan Asia Banking Corporation PLC / Lanka Commodity Brokers Ltd	6,142,800	0.49
18	Mr. Muhammad Muslim Salahudeen	5,666,667	0.45
19	Mr. Abdul Majeed Mohamedu Risvi	5,352,742	0.43
20	Al Bogari Islamic Gold DMCC	5,300,000	0.42
	Sub total	1,016,730,902	81.29
	Other Shareholders	233,964,365	18.71
	Total	1,250,695,267	100.00

Percentage of Public Holding as at 30 September 2014

36.95%

Number of Shareholders

6,782

9. Directors' Holding in Shares as at 30 September 2014

Name of Director	No. of Shares
Mr. Osman Kassim	233,354
Mr. Tyeab Akbarally	26
Dato' A Tajudin B.H Abdul Rahman	-
Dr. A. A. M Haroon	8
Mr. Mohamed Jazri Magdon Ismail	13,500
Mr. Ruzly Hussain	-
Mr. Haseeb Ullah Siddiqui	-
Mr. Wahid Ali Mohd Khalil	-
Mr. Harsha Amarasekera PC	-
Mr. Mohammed Wahidul Haque	-
Dato' Wan Ismail Wan Yusoh (Alternate Director to Mr. Wahid Ali Mohd Khalil)	-
Mr. Huzefa Inayetally Akbarally (Alternate Director to Mr. Tyeab Akbarally)	1
Mr. Mohamed Faizel Mohamed Haddad (Alternate Director to Mr. Osman Kassim)	-
Mr. Kevin Mark Pocock (Alternate Director to Mr. Harsha Amarasekera, PC)	27,084,302
Mr. Faheemul Huq (Alternate Director to Mr. Mohammed Wahidul Haque)	-