

# DIGITAL CONQUEST

iNSIGHT

Next wave of Tech Revolt



# EDITORIAL

With the last issue of the year, we naturally try to reverberate something that tells about our dream, expectation etc -- that takes us to satisfaction and joy.

Digital Conquest, driven mainly by youths, resonates with clamour of victory and achievement. We tried to uphold this in Writings of our year-end Issue -- making us ready to welcome a new year -- shining.

Gratitude to our Writers.  
Wishes to ALL Readers.

Do enjoy reading!

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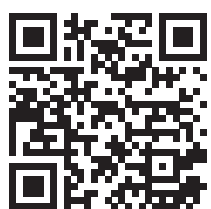
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# CONTENTS

01

Editorial

02

Contents

03

Banker Award

04-06

Digital Conquest

Next Wave of Tech Revolt

07-08

Dhaka Bank  
Events

09

Bangladesh Economy  
at a Glance

10

Banking Industry at  
a Glance

11-12

Higher Working  
Capital

13

Key Appointments  
in the Financial  
Sector

14

The Green Life

15

How to Spend Less  
Time on Email

16-17

Industry  
Analysis

18-19

Highlights  
from the  
Quarter

19

Ultimate  
Recall

20

ঠাকুরবাড়িতে  
কাটানো কিছু সময়

21-23

কর্পোরেট সৌজন্যঃ  
চলনে-বলনে-লিখনে  
[পর্ব ০৪]

24-25

Digital Bank  
Branch

26

Digital Wealth  
Management

27

Cyber Security

28

Motivation  
Corner

29

DBL Corner

30

An Interview on  
Digital Marketing



# 'THE BANKER Award 2018' OSCAR of the Banking Industry

*Dhaka Bank Limited  
has been awarded  
'Bank of the Year 2018 in Bangladesh'  
for Banking Excellence  
by THE BANKER*



*Cheerful Colleagues Celebrate Conquest; MD & CEO with the Pricey Prize*

Dhaka Bank Limited has been awarded 'Bank of the Year 2018 in Bangladesh' by THE BANKER -- a UK Magazine.

Banks with competence in developing new products, services and the application of new technology, came out on top in THE BANKER Awards. Since 1926, THE BANKER is enlightening people especially in the Financial World. The Financial Times Limited, UK owns the Magazine. For the last 92 years, THE BANKER has been the world's leading monthly international financial affairs Magazine.

We humbly asked our MD & CEO how he felt about winning such a pricey Award. His words were:

*"This is undeniably a very happy news for ALL of us, working for our beloved Bank. Let us pledge to take our Bank to a level sought-after by all -- our Management, Board, Customers, Share Holders and Well-wishers."*

The recognition of being named as 'Bank of the Year 2018 in Bangladesh' by the world's longest running international banking title is a testament to the strong management, sound business model, banking innovations and prudent risk approach of Dhaka Bank Limited.



## Digital Supply Chain Management

The best time to plant a tree is 20 years ago, the second best time is right now. In today's digital landscape, it is ideal to proactively plan and prepare by leveraging a staged approach. The Digital Supply Chain is a new media term which encompasses the process of the delivery of digital media, be it music or video, by electronic means, from the point of origin [content provider] to destination [Consumer].

In much the same manner a physical medium must go through a "Supply Chain" process in order to mature into a consumable product, digital media must pass through various stages in processing to get to a point in which the Consumer can enjoy the music or video on a computer or television set.

## DIGITAL CONQUEST

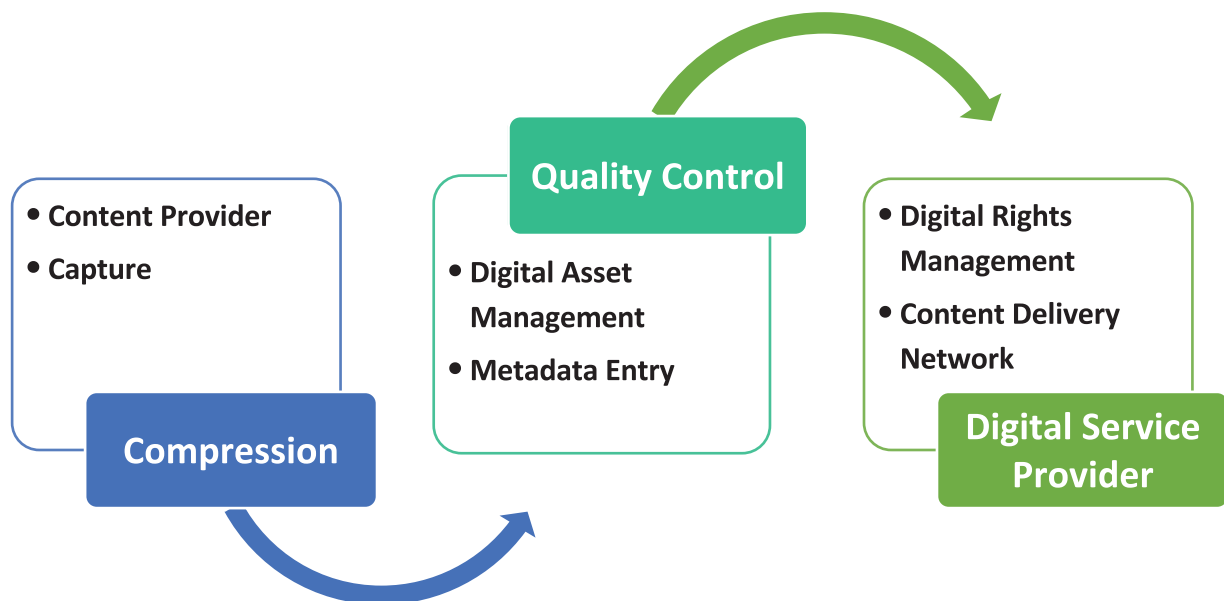
### Next Wave of Tech Revolt

Farzana Afroz, MTO, R&D Unit



## Components

Below are some of the components and processes involved in the Digital Supply Chain.



### City Bank introduces Digital Supply Chain

City Bank announced the launch of its fully Digital Supply Chain finance and distributor finance facility, a client-centric, secure, end-to-end solution that will help Companies in Bangladesh in doing business with efficiency and transparency. This platform will enable thousands of SME businesses to access easy finance particularly short-term Working Capital requirement along with many other Banking facilities under one umbrella across the country.

### IPDC to introduce Digital Supply Chain Financing by end of the year

IPDC Finance Limited is in a process to introduce a Digital Supply Chain Financing titled 'Orjon' by end of the year using the blockchain technology for the first time in Bangladesh. It is expected to bring the Corporate, Micro and Small Enterprises [MSEs] and financial Companies in one single chain, moving away from the traditional and manual process of financing.

## Fintech

The modern financial services industry is more than 400 years old. Cheques were introduced in the seventeenth century for settling payments and insurance contracts were used a few centuries before that. Over the years, financial services institutions have enabled more people to subscribe to their services. The pantelegraph, invented by Giovanni Caselli, started operation between Paris and Lyon, France. It was most commonly used to verify signatures in Banking transactions in the year 1865. The telegraph was introduced in 1838, followed in 1866 by the laying of the first successful trans-Atlantic cable, which provides the infrastructure for financial globalization. In 1950 Modern-day Credit Cards were introduced starting with Diners Club, founded by Frank X. McNamara. In the year 1967 Barclays Bank introduced the first Automated Teller Machine [ATM]. Online Banking was first introduced in Britain by the Nottingham Building Society in 1983.

### Global Perspective

Global Fintech funding has a Compound Annual Growth Rate [CAGR] of 44% from 2013 to 2017. Fintech investment increased in 2017 with US\$ 12.2b via 818 deals made in the first three quarters as compared with US\$ 11.7 b via 762 deals made in the first three quarters of 2016. The average deal size so far in 2017 is US\$ 14.8m as compared with US\$14.1m in 2016. Artificial Intelligence [AI] is the hot new investment sector in Fintech, with expected direct investment growth CAGR [2016–22] of 63%. Investments in cryptocurrency and blockchain market are expected to grow at a CAGR [2016–22] of 33.5%.

**80%** believe that their traditional businesses are at risk to technology-led innovators

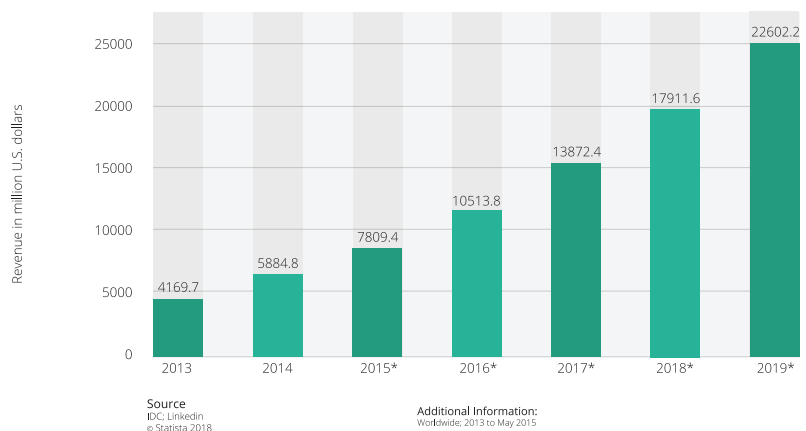
**56%** have put disruption at the heart of their strategy

**82%** expect to increase Fintech partnerships in the next 3-5 years

**77%** expect to adopt block chain as part of their production systems or process by 2020

Source: PWC's Global FinTech Survey 2017

Competitive public cloud Platform as a Service [PaaS] revenue forecast worldwide, from 2013 to 2019 [in million U.S. dollars]



### Bangladesh Perspective

Today, more than 35 million people in Bangladesh don't have a Bank Account and their economic activities are not part of the formal economy of the Country.

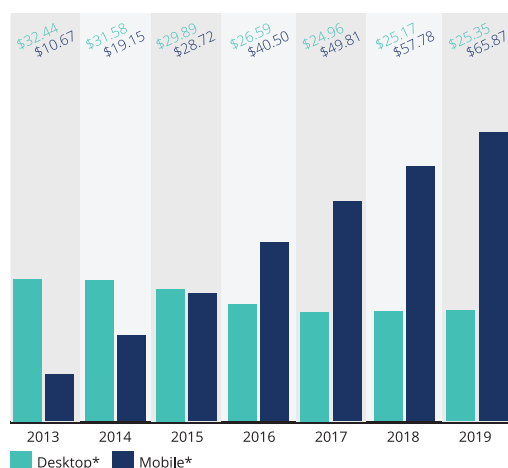
Fintech can change this scenario, if adopted with the right regulatory framework and technological support. Bangladesh is at an advantageous position and can benefit greatly from Fintech. The country has a large younger population who can adopt technology faster and potentially become avid users of Fintech. The mobile subscription density of the country is at an all-time high, thereby reducing the last mile connectivity challenge. Macroeconomic growth factors are also favourable to catalyse the joining of more people into the formal financial services network.

## Digital Marketing

Digital advertising, also called Internet advertising [“Internet Marketing”] is when businesses leverage Internet technologies to deliver promotional advertisements to Consumers. The first online ad was sold in 1993, which was a clickable web ad sold by Global Network Navigator [GNN] to a Silicon Valley law firm. In October 1994, the first commercial web magazine called Hotwired sold large quantities of ad spaces to AT&T and other Companies, coining the term ‘banner advertising’. A year later in 1995, Yahoo ventured from being a web directory to a commercial business and carried out the Internet’s first keyword-based advertisement. The appeal of online advertising started to spread and in the following years, the Internet saw major milestones of Internet Marketing. Banner ads became standardised in sizes, and there were finally ways to track the ads and their Return on Investment [ROI], producing revenue for a number of websites.

### Global Perspective [Market Size]

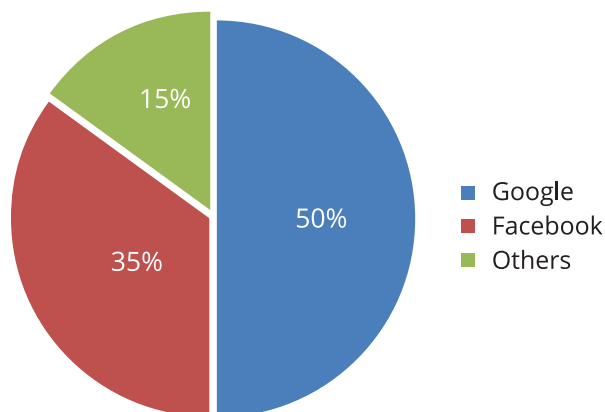
Spending on Digital Ad worldwide is on the rise. It is observed by Statista, one of the leading statistics Companies on the internet; global Digital Ad spending will increase substantially.



Source: eMarketer, March 2015

Programmatic technology, which automates online ad placement, is forecast to be worth \$42 billion globally in 2020. It will be a key driver of media buying and innovation primarily in USA followed by China, Japan and the UK. About 50 per cent of total global ad sales will be digital by 2020. Australia is likely to be a big spender here, with 65 per cent of its ad budgets going on digital by 2020, while China is likely to spend 59 per cent and the US 56 per cent. Ad sales targeted to Mobile users will contribute heavily to this with an estimation to increase by 120 per cent in 2020 from 2015. Zenith Optimedia identifies Bangladesh as one of the 30 rising media markets with long-term potential for rapid growth. It forecast advertising expenditure in these 30 markets to grow at an average rate of 15 per cent a year between 2015 and 2018 -- more than three times faster than global average -- and to increase by \$3.9 billion to \$11.6 billion.

### Ad Networks Market Share in Bangladesh



### Bangladesh Perspective [Market Size]

The digital advertising market in Bangladesh is expanding thanks to rapid growth in Internet penetration which is Approx. 68 million at present. We have 120 million mobile phone subscribers out of which 80 million is active, approx. 50 per cent uses smart phone to access internet. About 61 million people access internet through mobile phone while 70 per cent of that through smart phones. According to sources digital advertising market is half a billion BDT yearly in Bangladesh and growing at 5–7 per cent YOY.

Corporate and local businesses predominantly find Google and Facebook reliable for placing advertisement to reach their targeted audience. Others include local ad networks like G&R, Rits Ads and AdPlay.

Telco’s and FMCG are the main spender in Digital advertising in Bangladesh right now with yearly 5–10 per cent of total advertising budget across Companies at present but this percentage is increasing rapidly across Industries as more Customers are becoming aware of its benefits.

# EVENTS

## IFC Award of Best Issuing Bank Partner for Climate Smart Trade



Dhaka Bank Limited has been awarded by International Finance Corporation [IFC] as the Best Issuing Bank Partner for Climate Smart Trade in recognition to its contribution to climate friendly trade transactions. The 8th IFC Trade Awards for the year 2017 recognized the leadership of IFC's Partners in providing trade finance in emerging markets.

Ms. Wendy Werner, IFC Country Manager for Bangladesh, Bhutan and Nepal handed over a Crest to Mr. Syed Mahbubur Rahman, Managing Director & CEO, Dhaka Bank recently at the Corporate Office of the Bank.

Mr. Ehsanul Azim, Senior Investment Officer and Ms. Tahsina Mohsin, Investment Officer from IFC; and Mr. Emranul Huq, Additional Managing Director, Mr. Mohammad Abu Jafar, Deputy Managing Director, Mr. S.M. Mahbubul Alam, In-Charge, International Division from the Bank witnessed the Award Giving Ceremony.

## Cash Management Agreement of Saif Powertec Limited



An Agreement on Automated Cash Management Solutions to be offered by the Bank was signed at Dhaka Bank Gulshan Branch.

MD & CEO of Dhaka Bank and Mr. Tarafder Md. Ruhul Amin, Managing Director of Saif Powertec Limited exchanged Agreement of Cash Management Services.

Prior to that, AMD, Dhaka Bank & MD of Saif Powertec had signed it.

Mr. Md. Ziaur Rahman, SEVP & Head of Corporate Banking Division, Mr. Md. Mostaque Ahmed, SEVP & Manager of Gulshan Branch along with other high Officials of both the Organizations were present.

## Agreement with Sarah Resort Limited



Sarah Resort Limited, enjoying well repute in the country, signed an Agreement with the Bank.

Under this Agreement, Dhaka Bank Signature & Platinum Card Holders will get 25% Discount on all types of Rack Room Rates; and other Card Holders, both Debit & Credit, will get 20% Discount on all types of Rack Room Rates every day except Friday.

Mr. H. M. Mostafizur Rahaman, Head of Cards of the Bank and Mr. Raquib Ahmad, Deputy General Manager - Branding of Fortis Group signed it. SEVP & HoCB and Manager of Local Office Branch of the Bank; and Mr. Shabbir Ahmed Osmani, Consultant Banking in Fortis Group, along with other Officials from both the sides witnessed.

## MoU with Uttara Club Limited

Uttara Club Limited, a well reputed Club in the country, inked an Agreement under which Dhaka Bank will approve Personal Loans favouring Members of the Club at preferential covenants with attractive interest rates.

MD & CEO of the Bank and Mr. Imrul Anwar Liton, President of the Club signed it. The Ceremony was attended by the EC Members of the Club and Senior Executives from the Bank.



## Agreement with Global Explore Limited

Dhaka Bank has signed an Agreement with Global Explore Limited, a well reputed Travel Agency in the country. The Ceremony took place at Mirpur Branch of the Bank.

Dhaka Bank Card Holders will now get up to 15% Discount on all sorts of Travel packages and International Air Tickets along with EMI facilities round the year.

Head of Cards and Mr. Asifur Rahman, FVP & Manager, Mirpur Branch from the Bank were present while the former signed the MOU; and Mr. H. M. Saif Ali Khan, Managing Director of Global Explore Limited flanked by Mr. M. A. Barkat, Chairman. Other Officials from both the Organizations were also present.



## The 49th Meeting of Dhaka Bank Limited Shari'ah Supervisory Committee

The 49th Meeting of Dhaka Bank Limited Shari'ah Supervisory Committee was held in the Board Room at the Head Office of the Bank.

Mr. M. Azizul Huq, Chairman of the Shari'ah Supervisory Committee presided over the Meeting.

Members Md. Fariduddin Ahmed, Hafez Mawlana Abdul Gaffar, Dr. Mohd. Haroon Rashid; MD & CEO of the Bank and Member ex-officio, Mr. Tipu Sultan, EVP & Manager, IBB Motijheel, Dhaka & Md. Kamaruzzaman, VP & Muraquib were present.



## Cash Management Agreement with Partex Star Group

Dhaka Bank has signed an agreement on providing Cash Management Services to Partex Star Group at Dhaka Bank Corporate Office recently. Head of Corporate Banking Division and Manager of Dhaka Bank Local Office and Mr. Peyar Ahamed [FCA], Chief Financial Officer of Partex Star Group exchanged the Agreement on behalf of their respective Organizations. Managing Director & CEO and Additional Managing Director of Dhaka Bank were also present at the Signing Ceremony. Under the Agreement, Dhaka Bank will provide Automated Cash Management Solution to the Client for its all kind of payments and collections.



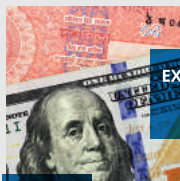


## BANGLADESH ECONOMY AT A GLANCE



### GDP GROWTH

7.91%  
0.05%



### EXCHANGE RATE [USD-BDT]

83.9000 [DEC-27,2018]  
+0.18%



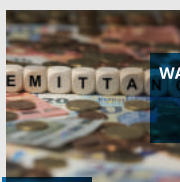
### IMPORT- C&F [IN USD MILLION]

23,748.80 [JULY-NOV,2018]  
27.57%\*



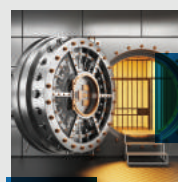
### EXPORT [IN USD MILLION]

17,916.02 [JULY-DEC, 2018]  
7.15%\*



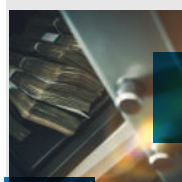
### WAGE EARNERS REMITTANCE [IN USD MILLION]

6,932.36 [JULY-DEC, 2018]  
12.41%\*



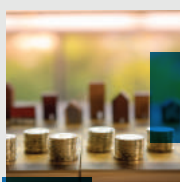
### FX RESERVE [IN USD MILLION]

32,016.25 [DEC- 27,2019]  
+0.11%



### RESERVE MONEY [IN BDT CRORE]

234,657.90 [DEC-2018]  
+0.12%



### BROAD MONEY [IN BDT CRORE]

11,55,333.40 [DEC-2018]  
+2.80



### 12-MONTHS AVERAGE INFLATION [IN%]

5.54 [DEC-2018]  
+0.20



### PER CAPITA INCOME [IN USD]

1,752 [DEC-2018]  
+19.51



### CREDIT TO GOVT. SECTOR [IN BDT CRORE]

98,179.80 [DEC-2018]  
-3.45%



### CREDIT TO PRIVATE SECTOR [IN BDT CRORE]

9,58,841.00 [DEC-2018]  
+5.35%



### NSC OUTSTANDING [IN BDT CRORE]

2,59,428.45 [NOV-2018]  
+9.11%

\*Annual percentage change

## BANGLADESH BANKING INDUSTRY AT A GLANCE



### W.A. CALL MONEY RATE

4.61 % [DEC-27,2018]  
+14.68%



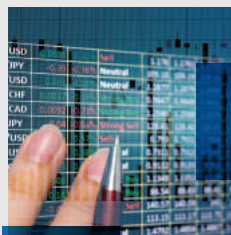
### W.A. DEPOSIT RATE

5.30% [NOV-2018]  
+0.03%



### W.A. LENDING RATE

9.50% [NOV-2018]  
-0.04%



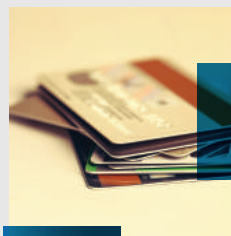
### SPREAD

4.20% [NOV-2018]  
-0.07%



### NUMBER OF ACTIVE CREDIT CARD

10,75,250 [NOV-2018]  
+28,776



### NUMBER OF ACTIVE DEBIT CARD

1,40,44,338 [NOV-2018]  
+7,63,339



### NUMBER OF BANK BRANCH

10,208 [NOV-2018]  
+49



### NUMBER OF ATM

10,180 [NOV-2108]  
+226



### NUMBER OF POS

44,654 [NOV-2018]  
+1492

# Higher Working Capital: Boon or Bane?

*Sanjit Kumar Sarker, AVP, Narayanganj Branch*

Working Capital has gained momentum in the recent past for the twin objects of profitability and liquidity. In a period of rising capital costs and scarce funds, the Working Capital is one of the most important areas requiring management review. It is rightly observed that, "Constant management review is required to maintain appropriate levels in the various Working Capital accounts." Mainly the success of a concern depends upon proper management of Working Capital so "Working Capital Management has been looked upon as the driving seat of Financial Manager." It consumes a great deal of time to increase profitability as well as to maintain proper liquidity at minimum risk. There are many aspects of Working Capital Management which make it an important function. In fact we need to know when to look for Working Capital funds, how to use them and how to measure, plan and control them.

A study of Working Capital Management is imperative for internal and external Experts. Sales expansion, dividend declaration, plants expansion, new product line, increase in salaries and wages, rising price level, etc., put added strain on Working Capital maintenance. Importance of Working Capital Management stems from two reasons, viz., [i] A substantial portion of total investment is invested in Current Assets, and [ii] level of Current Assets and Current Liabilities will change quickly with the variation in sales. Though Fixed Assets investment and long-term borrowing will also respond to the changes in sales, its response will be weak.

The boom years made businesses clumsy with Working Capital. So much cash was there around the system that Managers saw little point in worrying about how to squeeze more of it out, especially if doing so might dent reported profits and sales growth. But today capital and credit have dried up, Customers are tightening belts, and Suppliers aren't tolerating late payments. Cash is king again.

It's time, therefore, to take a cold, hard look at the way Working Capital is managed. It's very likely that a lot of capital have been tied up in receivables and inventory that can be turned into cash by challenging conventional Working Capital practices and policies.

The simple act of correcting them could free up enough cash to make the difference between failure and survival in the current downturn.

When lenders assess their Customers' creditworthiness, they often think in terms of Current or Quick Ratios -- indicators of how much cash or cash-equivalent a company can count on to meet its obligations. The Current Ratio is simply a Company's short-term assets [cash, inventory, debtors] divided by its short-term liabilities [creditors, taxes, and deferred dividends]. The Quick Ratio subtracts inventory from short-term assets and divides the result by short-term liabilities.

Although Current and Quick Ratios are common with many Lenders and some Managers, they can be deceptive. Worse, their use encourages Companies to manage according to a "death scenario." Lenders want to ensure that Companies have enough liquid assets to repay their loans in the event of distress. The irony is that the more closely a Company follows its Lenders' Guidelines, the greater the likelihood that it will face a liquidity crisis and possible bankruptcy. That's because a higher [which to lenders means "better"] Current Ratio value is achieved by having higher levels of receivables and inventories and a lower level of payables -- all quite at odds with sound Working Capital practices.

Managing to the Lenders' Ratios has gotten many Company Executives into trouble. Perhaps the best example comes from a French consumer goods Company whose CEO announced with considerable pride, "Our Working Capital has increased from €1 million to over €4 million with our Current Ratio rising from 110% to 200% and the Quick Ratio rising from 35% to 100%." The Company declared insolvency six months later.

Alternatively, suppose that the Quick Ratio is the main yardstick for determining Working Capital levels, and operations are carefully managed to maximize that measure. To the extent that it discourages high inventory levels, this approach has some merit.

Unfortunately, it also encourages building up levels of receivables indiscriminately -- which, as we have already seen, is usually not a good idea. As long as credit is easy, this approach, though value destructive, will not cause a liquidity headache. But when a credit crunch takes hold, the Company will quickly run out of cash. Experts in structured and leveraged finance therefore tend to ignore Current and Quick Ratios, focusing instead on cash flow generation as a sound measure of short-term liquidity.

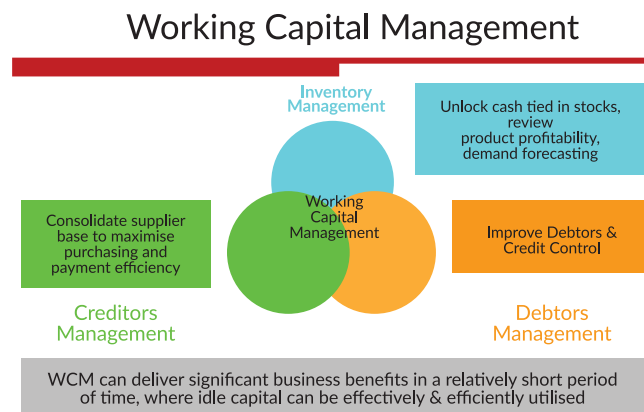
If the Current Ratio falls below 1, this may indicate problems in meeting obligations as they fall due. Even if the Current Ratio is above 1, this does not guarantee liquidity, particularly if inventory is slow moving. On the other hand a very high Current Ratio is not to be encouraged as it may indicate inefficient use of resources [for example, excessive cash balances]. The level of a firm's Current Ratio is heavily influenced by the nature of its Business. For example: traditional manufacturing industries require significant Working Capital investment in inventory [comprising raw materials, work in progress and finished goods] and trade receivables [as their business Customers expect to be offered generous credit terms]. Therefore Companies operating in such industries may reasonably be expected to have Current Ratios of 2 or more. Modern manufacturing Companies may use just-in-time management techniques to reduce the level of buffer inventory and hence reduce their Current Ratios to some extent. In some industries, a Current Ratio of less than 1 might be considered acceptable. This is especially true of the retail sector which is often dominated by 'giants' such as Walmart [in the US] and Tesco [in the UK]. Such retailers are able to negotiate long credit periods with Suppliers while offering little credit to Customers leading to higher trade payables as compared with trade receivables. These retailers are also able to keep their inventory levels to a minimum through efficient Supply Chain Management.

Generally speaking, there are three sources of cash for a growing Company. The most commonly discussed are equity and debt funding. Both come at a price. Debt comes with interest. Equity always comes with some sort of dilution of your own equity value in the Company. The third source of cash is a more efficient use of the cash already in the business. Understanding where that cash is locked away and how to better access it will be how you'll get at this, the cheapest source of growth capital.

There are many ways to understand the efficiency of cash flow management in the business. One way is to measure how quickly a Company can convert cash on hand into even more cash on hand. The Cash Conversion Cycle metric is an attempt to get at this answer by measuring how cash moves through the typical 'pools' of cash in a Company. Those pools typically fall into one of three categories. Cash invested in Inventory, Customers and from Vendors. More specifically, the calculation

measures how fast a Company can convert cash on hand into inventory and accounts payable, through sales and accounts receivable, and then back into cash. The lower the CCC, the more efficient a Company is at turning cash into more cash.

If a company is able to keep its levels of Working Capital low -- generally measured as Net Working Capital [NWC] days -- and still satisfy the everyday requirements of its business, the result can be higher Returns On Capital Employed [ROCE] and more cash to fund investment and growth. Looking across all industries, manufacturing is a sector where the link between Working Capital, returns and investment is particularly strong. To compete effectively and generate higher returns on a sustainable basis, manufacturing Companies need to keep investing in their business. Good Working Capital Management frees up cash to fund this investment. So there is often a direct correlation between better Working Capital Management and higher returns and investment.



# Key Appointments



**Aziz Al Kaisar**

Chairman  
City Bank Limited



**Ashraful Haq Chowdhury**

Independent Director  
Bank Asia Limited



**Lt. Gen. (Retd) M Noor Uddin Khan**

Chairman  
Delta Life Insurance Company Limited



**Syed Mahbubur Rahman**

Managing Director & CEO  
Dhaka Bank Limited



**NRM Borhan Uddin**

Chairman  
Padma Islami Life Insurance



**Mohammed Shawkat Jamil**

Managing Director  
United Commercial Bank Limited



**Hossain Khaled**

Vice Chairman  
City Bank Limited



**Farman R. Chowdhury**

Managing Director & CEO  
Al-Arafah Islami Bank Limited



**Dewan Nurul Islam**

Vice Chairman  
Padma Islami Life Insurance



**M. Shahidul Islam**

Managing Director & CEO  
Shahjalal Islami Bank Limited



**Dilwar H. Choudhury**

Independent Director  
Bank Asia Limited



**Kazi Towhidul Alam**

Additional Managing Director  
Social Islami Bank Limited



*"What you do has far greater impact than what you say." - Stephen Covey*

*"Develop success from failures. Discouragement and failure are two of the surest stepping stones to success." - Dale Carnegie*

*"An organization's ability to learn, and translate that learning into action rapidly, is the ultimate competitive advantage." - Jack Welch*

*"It's fine to celebrate success but it is more important to heed the lessons of failure." - Bill Gates*

*"Ninety percent of leadership is the ability to communicate something people want." - D. Feinstein*



# THE GREEN LIFE

## ■ Transport that helps save the planet and makes you look cool

Going green might sound tedious for most automotive enthusiasts. Keeping track of charge, remembering to plug in, planning routes so your EV doesn't leave you stranded in the middle of nowhere -- the list of worries go on. However, going green has its benefits -- you'll be on the cutting edge of automotive tech and most green vehicles have the cool factor that sets you apart from the crowd. So here's a list of the greenest, coolest stuff available globally.

## ■ For ripping up the desert -- in an environmentally friendly way -- Nikola NZT 440

590 HP, 722 lb-ft of torque available at an instant through an electronic torque vectoring AWD system. Grippy off-road tyres and soft rally suspension underneath a non-existent body. Sport seats, roll-cage, rally lights. 200 miles of range from a plug-in electric powertrain. The Nikola NZT is off-road ready, and wants to tear up the desert as much as it wants to save polar bears. It's conflicted, but cool since it'll put a smile on your face.

## ■ For being the ultimate urban hipster -- Lime S1 Electric Scooter

The Lime S1 is not just an electric scooter you can accelerate with the help of regenerated electric charge -- it's part of a whole startup system that lets you share scooters via an app. Pull up the app on your smartphone, find your nearest Lime, unlock it using your phone, step on and ride away. When you're done, prop it up on its stand and leave it anywhere -- if you remember to end your ride via the app, the scooter locks itself so it can't be driven away by free-riders. It's a good idea for students commuting to and from their hipster coffee shops -- till you realize it can just be carried away and stolen.

## ■ For carving canyons but not literally -- Lito SORA Motorbike

It claims to be the world's first luxury electric superbike and it has a price to match -- \$77,000 is a pretty steep price to pay for a bike, but look at it. Prices can reach six figures pretty easily, but this aircraft grade aluminium chassis bike features regenerative braking, adjustable seating, key card ignition, touch screen GPS and a top speed of 118 MPH. Recharge time might be a bit high at 9 hours for a full charge, but the SORA isn't something you'd ride to the grocery store, although it is perfect for a weekend run for the hills. Ah, the thrills and spills of the rich and famous.

## ■ Saving the earth while burning the fat -- RadRover Electric Fat Bike

One might argue that electrified bicycles are just a lazy man's ride, but it makes sense -- traditional pedals allow you to burn the fat and ride away when you're out of charge, regenerative braking supplies charging power to the electric motor for long distance rides. An electric motor effectively doubles the range of a bicycle, allowing you to go further distances than your body will allow.



## ■ For tight parking in crowded cities -- Microlino

A pair of Swiss brothers have brought back the iconic Isetta bubble/microcar from the 1950s, with an electrified powertrain, brand new retro-styled bodywork and a cool but basic interior. It's the perfect EV for the city -- pull up the curb, park facing the sidewalk, open the front hinged refrigerator door and walk out. It's tiny, it's zippy and it's cute as a button, and loud colours make you stand out like nothing else can. Time to play out your summer in Italy fantasies? We love the Microlino and its actually cheap(ish) enough for us to want one in Dhaka. Just make sure you stay clear of murderous buses.

## ■ No emissions -- enthusiastically -- Voitures Extravert Porsche 911

Porsche fans might call this deviation, but Ferdinand Porsche created the world's first hybrid, so we think he might approve of the multitude of conversion kits that'll turn your burbly, engaging classic 911 into a noiseless electric cruiser. You still have all of the style and it looks beautiful parked in the driveway, minus the harmful hydro-carbon emissions. You'll lose some of the drama, but sacrifices are needed to save the planet. Right?

\*This article is based sourced from The Daily Star

*Email is a must-matter we cannot avoid at office. The average professional spends 28% of the work day reading and answering email, according to a McKinsey Analysis. For the average full-time worker in America, that amounts to a staggering 2.6 hours spent and 120 messages received per day. Most professionals have resorted to one of two extreme coping mechanisms as a last-ditch attempt to survive the unending onslaught: at one end, there are the inbox-zero devotees who compulsively keep their inboxes clear, and, at the other, there are those who have essentially given up. Emails enter their inbox and remain. In the face of these two extremes, some have advocated for a more moderate approach: simply, check email less often.*

Here are some ways we unnecessarily lose this time and how to get it back:

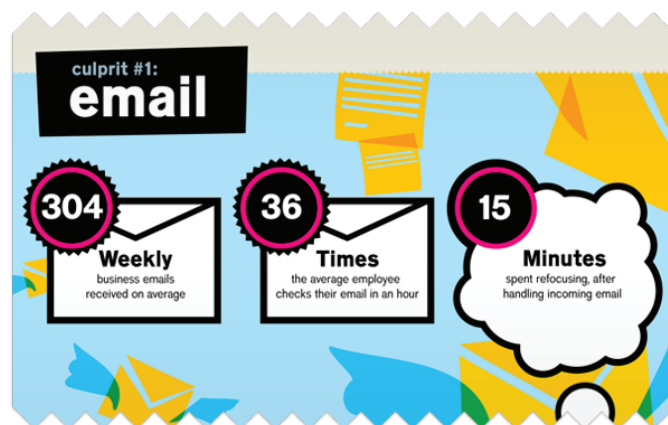
- ✓ Over-checking email wastes 21 minutes per day.
- ✓ On average, professionals check their email 15 times per day, or every 37 minutes.
- ✓ About 40% of people expect a response in about an hour. If people checked their email hourly rather than every 37 minutes, they could cut six email checks from their day.
- ✓ What impact would that have? Some research suggests that it can take people up to 23 minutes and 15 seconds to fully recover after an interruption, such as a break to check email.
- ✓ Trips to the inbox aren't the only way people "check" email either. Many also read the notifications that emerge in the corner of their computer screens each time an email comes in, losing several seconds each time.
- ✓ Between checking email six times more than needed, letting notifications interrupt us, and taking time to get back on track, we lose 21 minutes per day.

The solution is simple, however. Turn off notifications and schedule time [about 5 to 8 minutes] every hour to check email. For some roles in some professions, this is not viable. And it may feel very uncomfortable to those who are accustomed to being on top of everything that comes in and responding within minutes. But most who try it find that their rapid response times have been unnecessary.

When we check a crowded inbox, we end up re-reading emails over and over again. We can't help it; if they're there, we read them. On average, professionals have more than 200 emails in their inbox and receive 120 new ones each day but respond to only 25% of them. Without a conscious clear-out plan, the backlog keeps building. And, if people go to their inboxes 15 times per day and spend just four seconds looking at each email and re-reading only 10% of them, they'll lose 27 minutes each day. For the small portion of people who do no archiving, these savings will be a bit more like 22 minutes because they will need to start spending five minutes each day archiving emails in order to clear out their inbox. Most people deal with this by creating folders for various subjects or people or types of messages and archiving accordingly.

\*This Article is based on a research of Matt Plummer and the team Zarvana, HBS

# HOW TO SPEND LESS TIME ON EMAIL



On average, people create a new email folder every five days and have 37 on hand.

Email has become the bane of the 21st century workers' existence, but by implementing just these five practices, email can once again become a tool for effective work:

- ✓ Turn off notifications and instead check your email hourly
- ✓ Move every email out of your inbox the first time you read it
- ✓ Use the search functionality with search operators to re-find emails
- ✓ Set up just two email folders and use shortcuts to archive emails there
- ✓ Avoid processing irrelevant or less important emails individually

It's time to leave our habits and intuition behind and fall in line with what the research shows, so that we can put hours back in our week and finally get our email under control.

*"Email is a system that delivers other people's priorities to your attention. It's up to you to decide when that priority should be managed into your world. It's not the other way around."*  
- Chris Brogan

*"The from line is what recipients use to determine whether to delete an email. The subject line is what motivates people to actually open the email."* - Loren McDonald

*"Email is much like an ADD diagnosis. Guaranteed extra time on the test."* - Julie Buxbaum

# INDUSTRY ANALYSIS

## Agriculture

The broad agricultural sector contributes 14.23 per cent to GDP, provides employment to about 40.62 per cent of the labour force according to Quarterly Labour Force Survey 2016-17. In FY2017-18 food grains production stood at 41.32 million MT. In FY2017-18 internal food grain procurement was 1.67 million MT. In the FY2017-18, 12 irrigation projects and 15 irrigation programmes were implemented by BADC. By those irrigation projects and programmes BADC expanded 20,600 hectare irrigation area, re-excavation of 343.37 km canal, construction of 392 irrigation structures, 187 km irrigation channel, construction of 2 rubber dams, construction of 2 hydraulic elevator dams were completed by June 2018. Bangladesh Govt imposed Rules for Compulsory Use of Jute Fibre Packaging in 2013. The production of Jute was about 8.89 million bale from an area of 0.75 million hectare in FY2017-18. In FY2017-18, Tk. 213.93 billion [104.87 per cent of target] has been disbursed as agriculture and rural credit against target of Tk. 204 billion through Schedule Banks. Bangladesh is one of the world's leading fish producing countries with a total production of 4.13 million MT, where aquaculture contributes 56.4 per cent for last 10 years. According to FAO statistics 2018, Bangladesh ranked 3rd in inland open water capture production and 5th in world aquaculture production. In FY2017-18, Bangladesh earned Tk. 43.09 billion by exporting 0.06 million MT of fish and fish products.

## Ceramics

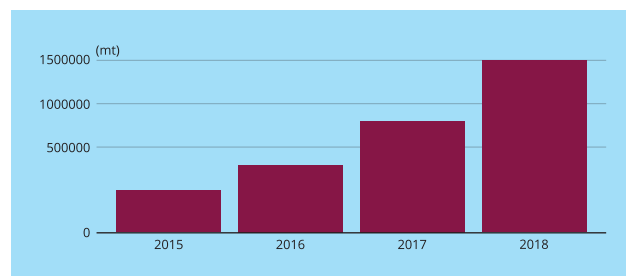
The ceramics industry in Bangladesh began its journey in 1958 and at present there are more than 80 ceramic manufacturers in the country. This promising sector, with a market size of approximately Tk 290 billion, experienced a 200% growth in production in the last 5 years, and Bangladesh now holds 0.14 per cent of the global export market. According to Export Promotion Bureau [EPB], in FY 2017-18, the ceramic sector earned USD 52 million which exceeded the target by almost USD 9 million. This helped the country's foreign exchange earnings. According to Bangladesh Ceramics Manufacturers and Exporters Association [BCMEA], the yearly production capacity of the tableware is 250 million pieces. Currently, more than 500,000 people are engaged in the local ceramics industry. As per BCMEA, the industry earns more than USD 42 million through export. Among different ceramic products, tableware is exported to more than 50 countries.

**Ceramic Industry grew 200% production-wise in 5 years**

## LPG

Bangladesh Petroleum Corporation [BPC] began supply of LPGs in Bangladesh in the 1980s. With a large number of private players entering the LPG market today, there will be a rise in the number of LPG bottling plants and LPG tank installations. LPG filling stations installation will be set up in many regions too. As per the recent report by World LPG Association [WLPGA], the demand for fuel in Bangladesh will reach 3.0 million tons by 2025. According to the Director and CEO of a privately owned LPG distributor Laugfs Gas Bangladesh the use of LPG as a transport fuel, commonly known as autogas, has seen particularly strong growth because of CNG scarcity and LPG competitiveness against 92 RON and 95 RON gasoline. Bangladesh consumed around 650,000 MT of LPG in 2017, versus 400,000 MT in 2016. The country's LPG requirements are largely met by imports, including 60 per cent of cylinder and 95 per cent of bulk demand. 14 LPG Suppliers are currently operating in Bangladesh, a twofold increase over two years, and another 6 are looking to enter the market in 2019. As per the CEO of Omera Petroleum, which accounts for nearly a third of Bangladesh's LPG market, is expecting to expand its storage capacity to 10,000 MT by June 2019, up from 8,000 MT currently. The demand for LPG has increased at an exponential rate of 60 per cent in Bangladesh. Bangladesh has an LPG supply capacity of 4,00,00 MT/year which is way less than its enormous demand of 1.5 million MT/year.

### BANGLADESH LPG CONSUMPTION



Source: S&P Global Platts Analytics

\*Forecast

**Consumption of LPG increased some 250k MT in 2017**

In the next five years, Experts estimate a 400 per cent growth in the LPG sector in Bangladesh. According to the General Manager of Bangladesh Petroleum Corporation, Bangladesh has waived the 15 per cent value added tax and 5 per cent custom duty on LPG-cylinder imports in order to increase domestic consumption. Currently, LPG companies are paying only 2 per cent in LPG import taxes.

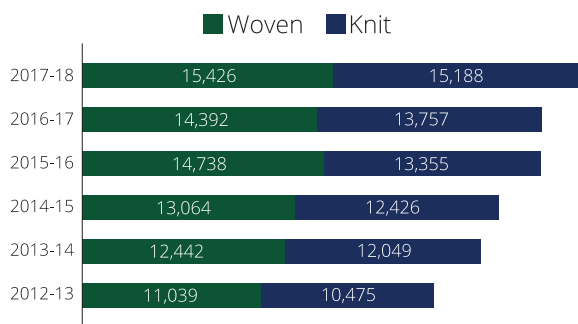


## RMG Sector

Bangladesh's export earnings from the readymade garment sector, the lifeline of the economy, have seen a 20.08 per cent rise to \$11.33 billion in July-October period of the fiscal year 2018-19. According to Export Promotion Bureau [EPB], in July-October period of the current fiscal year, export earnings from the readymade garment sector went up by 20.08 per cent to \$11.33 billion, which was \$9.43 billion in the same period last year. The sector has exceeded the export target set for the period. The earnings from the sector were 11.50 per cent higher than the target of \$10.16 billion set for the period. Of the total amount, Knitwear products fetched \$5.88 billion, which is 17.83 per cent higher than the \$4.98 billion in the same period a year ago. Woven products earned \$5.45 billion, up by 22.61 per cent, compared to \$4.45 billion a year ago. The Apparel Industry, employer of 40 million workers, mostly rural women, contributed 83.49 per cent to Bangladesh's total exports of \$36.66 billion. Bangladesh's export earnings from the apparel sector registered an 8.76 per cent growth reaching \$30.61 billion in FY18.

**Earnings from RMG crossed target by 11.50%**

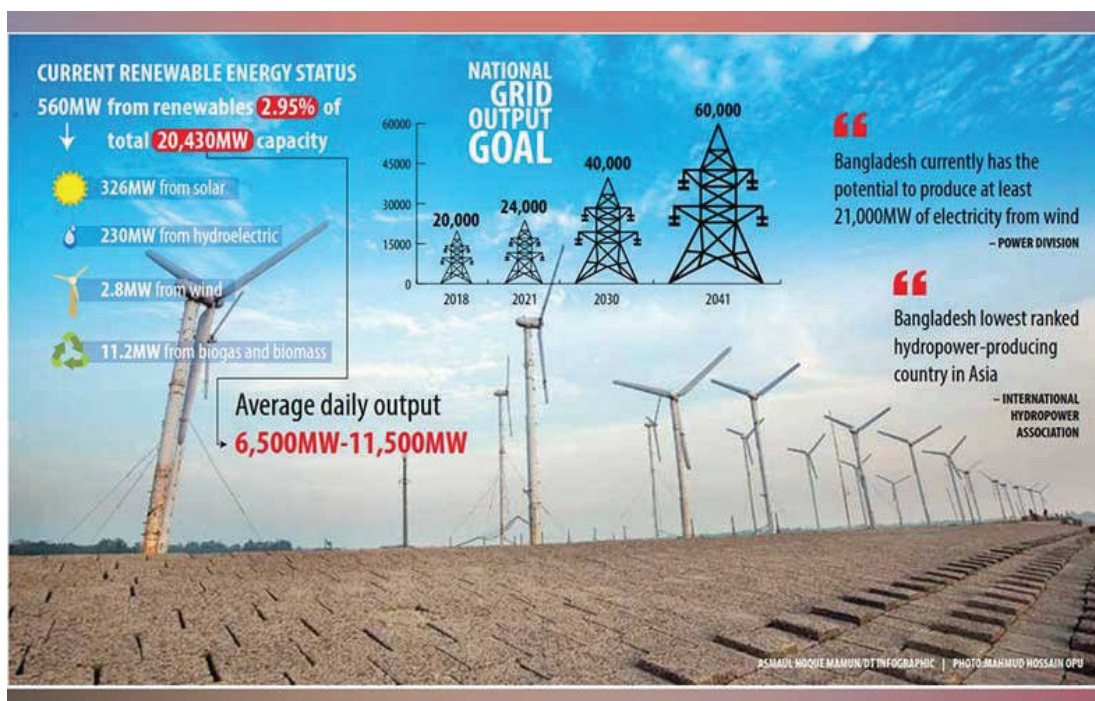
### RMG EXPORT TREND



## Power & Energy

Bangladesh's available power generation increased by about 2,200MW since last year, while installed production capacity saw a rise by around 4,000MW, according to statistics of Power Development Board [PDB]. The PDB data placed in its website's generation archive show that, the Countries installed capacity reached 17,685MW in December 2018 from 13,846MW in the corresponding period in 2017. The government is now eyeing a target of generating 10 per cent of its power from renewable resources by 2020.

Bangladesh is currently generating around 560MW of electricity from renewables, which is just 2.95 per cent of total power generation. Experts reckon generating 2000MW of power -- 10 per cent of the total -- within two years. According to a Power Cell estimate, the country's current power-generation capacity stands at 20,430MW, while average production hovers between 6,500MW to 11,500MW. The Government also plans to generate 2,896MW electricity from the renewable sources by 2021. Presently, a total of 559.80MW of power is generated from renewable energy, of which a whopping 325.82MW, or 52.8 per cent, comes from solar power. Bangladesh currently produces 230MW of its electricity from hydroelectric power plants. The country's combined capacity for power generation crossed the 20,000MW mark in September last year and it has a target of generating 24,000MW of electricity by 2021, 40,000MW by 2030, and 60,000MW by 2041.



# Highlights from the Quarter

**Inflation drops slightly in December:** The point-to-point rate has dropped slightly in December to 5.35 per cent from 5.37 per cent in the previous month.

**ADB to provide \$200m loan to improve rural road network:** The Asian Development Bank [ADB] will provide more than \$200 million as credit to help improve rural road network for 51.5 million people in Bangladesh.

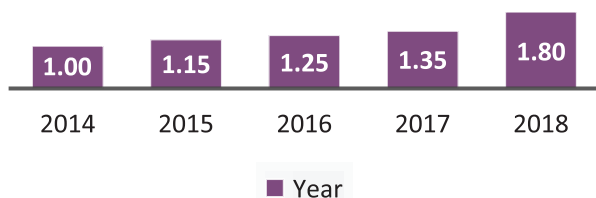
**ADB approves \$50m for microenterprise development:** The Asian Development Bank [ADB] has approved \$50 million loan to promote microenterprise development in Bangladesh. The ADB approved the loan through a credit line to Palli Karma Sahayak Foundation [PKSF], a development finance organisation, and its partner microfinance institutions.

**ADB to give \$110m loan for urban health services:** The Asian Development Bank [ADB] has provided an additional loan of \$110 million for a project for improving access to urban primary healthcare services in Bangladesh through Public-Private Partnerships [PPPs].

**July-Oct export earnings stand at \$13.65b:** Export earnings from the country's merchandise shipment during the first four months of current fiscal year [FY19] stood at \$13.65 billion marking an 18.65 per cent growth over the corresponding period of last fiscal.

**Tax Return Submission:** 1.80 million in FY'18, which is highest mark in the last decade.

**Tax Return Submission [in million]**



**ECNEC approves 39 projects involving Tk 866.87 billion:** The Executive Committee of the National Economic Council [ECNEC] approved 39 projects involving an overall cost of Tk 866.87 billion.

**Remittance inflow rises by 12 per cent in first four months of FY'19:** The inflow of wage earners remittances crossed US\$5.0 billion in the first four months of the current fiscal year [FY] due to depreciating mode of the local currency against the US dollar in the recent months. The inward remittances rose by 12.17 per cent to \$5.11 billion during the July-October period of FY 2018-19 from \$4.55 billion in the same period of the previous fiscal.

**Germany pledges to give €285.3m:** Germany has pledged to give €285.3 million for development in Bangladesh, reaching the overall amount to €3 billion since 1972.

**Deposits with Agent Banking increase by 28 per cent:** Deposit collection through the Agent Banking increased by 28 per cent or Tk 5.4672 billion in July to September quarter compared to the previous quarter of April to June in 2018. According to the quarterly data of July to September, 2018 of Bangladesh Bank [BB], deposit collection through the Agent Banking was Taka 25.7749 billion, which was Tk 20.1277 billion in the April-June period.

**China top FDI source in FY'18:** China became the top source of Foreign Direct Investment [FDI] for Bangladesh last fiscal year [FY]. The net inflow of FDI from the world's second-largest economy reached US \$506.13 million in fiscal year 2017-18. The amount was around one-fifth of the total foreign capital flow into Bangladesh during the FY 2017-18. Bangladesh received net FDI worth \$2,580.44 million in the past fiscal year, posting a growth of 5.12 per cent over the previous fiscal year.

**BD third among Remittance Receiving Countries in South Asia:** Bangladesh has been ranked the third among Remittance-Receiving Countries in South Asia with a cash inflow of US\$15.9 billion this year. Moreover, the country became the ninth highest remittance earner in the world in 2018. Bangladesh experienced strong upticks of 17.9 per cent in 2018.

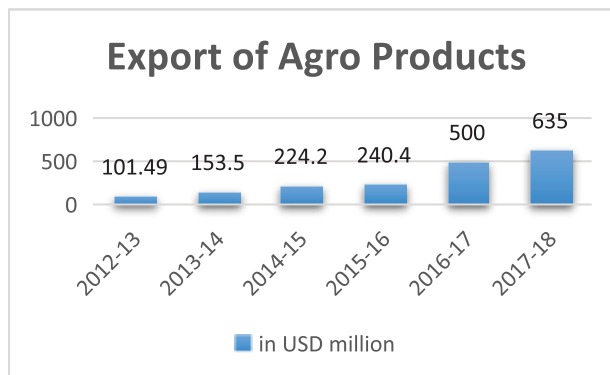
**WB approves \$500m to boost livestock, dairy production:** The World Bank [WB] has approved \$500 million to improve livestock and dairy production in Bangladesh under 'The Livestock and Dairy Development Project'.



**WB to give \$240m for improving coastal, marine fisheries:** The World Bank [WB] is set to lend \$240 million as industrial loan to help improve management and production in marine and coastal fisheries and aquaculture.

**Export earnings grow 17.24 per cent in first five months of FY19:** Export earnings from the country's merchandise shipments during the first five months of the current fiscal year [FY] stood at \$17.07 billion, marking a 17.24 per cent growth over the corresponding period of the last fiscal, according to official data. The exports fetched \$14.56 billion during the July-November period of the FY 2017-18.

**Inflation slightly eases to 5.37 per cent in November:** The general point to point inflation rate in November last further eased to 5.37 percentage point from the previous month due to the slight decrease in non-food inflation.



**Export of Agro Products soared by 27%**

**Bangladesh now 39th most valuable nation brand:** Bangladesh has moved up by five notches this year and ranked 39th out of 100 valuable nation brands in the Nation Brands 2018 report. The report, published by London-based Brand Finance recently, says the nation brand value of the country reached \$257 billion in the current year. In 2017, Bangladesh was ranked 44th in the Nation Brands 2017 and its brand value was worth \$208 billion. Thus, Bangladesh's nation brand value has increased by 24 per cent in a year.

## DBL New Movement: Ultimate Recall

A four months long Retail Loan and Credit Card Recovery campaign ran from September 01 to December 31, 2018. The target was to recover 10 per cent from the Written Off and Classified [hard-core] Retail Loan and Credit Card portfolio. In the month of October Mr. Md. Abdus Salam Fakir, Sales Executive, Retail Business attached to Bogura Branch recovered about Tk 1.19 million from two BL marked Car Loan. As per the campaign condition he is eligible to get an incentive on the total recovered amount which was Tk. 83,141.50 in an informal Programme at Bogura Branch, Regional Manager, North Bengal Mr. Md. Faruque Ahmmmed handed over the Cheque of Tk. 83,141.50. Mr. Fakir received the Cheque in presence of the other Branch Officials.



# ঠাকুরবাড়িতে কাটানো কিছু সময়

তোফায়েল করিম খান, ফাস্ট ভাইস প্রেসিডেন্ট, সি আর এম ডিভিশন



এক পশলা বৃষ্টির পর স্নিগ্ধ হয়ে ওঠা ঠাকুরবাড়ির দিকে তাকাতেই যেন মনে পড়ে যায় রবীন্দ্রনাথের গানের কথা, “দূরে কোথায় দূরে দূরে, আমার মন বেড়ায় গো ঘুরে ঘুরে ... ।” মনে পড়ে যায় রবীন্দ্রনাথের আর তাঁর সেই অসাধারণ সৃষ্টিশীলতা, যা একদিন মুখরিত করে রেখেছিলো এ ঠাকুরবাড়ি। সময়ের আবর্তে, রবীন্দ্রনাথের অমিত সৃষ্টিসম্ভারের আকাশে ডানা মেলে উড়ে বেড়ানো পাঠকের কাছে আজো এ ঠাকুরবাড়িটি হয়ে আছে এক অতীব কৌতূহলের বিষয়। অনেক দিন থেকেই ঠাকুরবাড়ি দেখার জন্য ইচ্ছের পাখিগুলো মনের আকাশে দাপাদপি করছিলো, কিন্তু ব্যাটে বলে না হওয়াতে ঠিক যাওয়া হয়ে উঠছিলো না।

এবার কলকাতা গেলে রবীন্দ্রনাথের ঠাকুরবাড়ি দেখার সুযোগকে আর হাতছাড়া করতে চাইলাম না। এক সকালে হাজির হলাম ঠাকুরবাড়িতে পরিবার নিয়ে।

ঠাকুরবাড়ি ঢুকতেই গেটের দুই পাশে পোড়ামাটির ফলকে দুটি কবিতা লেখা আছে। নিচে সই করে লেখা আছে শ্রীরবীন্দ্রনাথ ঠাকুর। বাঙালি জাতির ইতিহাসে এ নামটি একটি বড়ো জায়গা দখল করে আছে। বলা যেতে পারে বাংলা সাহিত্যের আকাশে তিনি দিকনির্দেশক ধ্রুবতারা। ২৫শে বৈশাখ এই বাড়িতেই জন্ম হয়েছিলো রবীন্দ্রনাথের। বাঙালি তথা সাহিত্যমোদী মানুষের কাছে এ বাড়িটি এখন একটি তীর্থস্থানে পরিণত হয়েছে।

“দূরে কোথায় দূরে দূরে,  
আমার মন বেড়ায় গো ঘুরে ঘুরে ... ।”

যে অল্প সময়টুকু এই বাড়িতে আমরা কাটলাম, তার পুরোটাই যেন কেমন ঘোরের মধ্যে কেটে গেলো, আমরা যেন কোন এক অবশেষে মোহিত হয়ে ছিলাম। হালকা পায়ে হেঁটে বেড়াছিলাম সেইসব ঘরে, সিঁড়িতে যেখানে ছিলো কবিগুরুর নিত্যদিনের চলাফেরা। প্রত্যেকটা ঘরে মন্ত্রমুগ্ধের মতো অনুভব করার চেষ্টা করছিলাম এই মহান কবিকে। ঘরগুলোতে ঢুকছিলাম আর সবকিছু যেন জীবন্ত হয়ে উঠছিলো। আমি যেন আমার মানস-চোখে দেখতে পেলাম ছোটবেলার রবীন্দ্রনাথকে -- খেলছেন, লিখছেন ও ছবি আঁকছেন। আঁতুড় ঘর থেকে শুরু করে যে ঘরে তিনি শেষ নিঃশ্বাস ত্যাগ করেছিলেন সেটিও সাজানো-গোছানো আছে। মোট ৪টি ভবনের ১৮টি গ্যালারি জুড়ে রবীন্দ্রভারতী মিউজিয়াম। বাড়িটিতে ঢোকান মুখেই বেরসিক গার্ডেরা ক্যামেরা, মোবাইল সব রেখে দিলেন, যে কারণে ভেতরের ছবি তোলা সম্ভব হয়নি। সে-ও এক দিক দিয়ে ভালোই হয়েছিলো। শুধুই হৃদয় দিয়ে উপলব্ধি করেছিলাম বাড়িটির প্রতিটি আনাচ-কানাচ, যেখানে কবি হেঁটে বেড়াতেন, গান-কবিতা-উপন্যাস লেখায় মগ্ন হতেন। সিঁড়ি বেয়ে উঠতেই কানে ভেসে আসে রবীন্দ্র সংগীতের হালকা সুর। সারা বাড়িতেই বাজছে সেই সুর। সুরের এই মূর্ছনা মুহূর্তেই আমাদেরকে যেন নিয়ে গেলো এক অপার্থিব জগতে।

এ বাড়ির বাতাসে যেন বেজে চলেছে সারাক্ষণ সুর আর কথার এক অপূর্ব ঐকতান। সুরে সুরে মুগ্ধ আমি উপলব্ধি করছিলাম কবির উপস্থিতি।



দোতলায় উঠেই হাতের বাম দিকে যে ঘরটি পড়ে, সেটি ছিলো রবীন্দ্রনাথের খাবার ঘর। তার পাশেই কবিপত্নী মৃণালিনীর রান্নাঘর। পাশে সংগীতের ঘর, এরপর মহাপ্রয়াণের ঘর। ১৯৪১-এর ৩০শে জুলাই এ ঘরেই কবিগুরু তাঁর শেষ কবিতা, ‘তোমার সৃষ্টির পথ’-এর ডিস্টেনশন দিয়েছিলেন। এর ক’দিন পর তিনি পাড়ি জমান না ফেরার দেশে। এই ঘরে তখন বাজছিলো “আমি তোমার সঙ্গে বেঁধেছি আমার প্রাণ, সুরের বাঁধনে”। এ যেন আমারই মনের কথা কবির গানে ধ্বনিত হচ্ছে।

এই ভবনে দু’টি আর্ট গ্যালারি রয়েছে, যার একটি প্রাচ্য আর একটি পাশ্চাত্যের ধারার। নোবেল পুরস্কারের গ্যালারিটি অত্যন্ত চমকপ্রদ।

গীতাঞ্জলি ও নোবেল পুরস্কারের গল্প ছাড়াও নাইটহুড বর্জনের কারণ বর্ণনা করে ইংরেজ সরকারকে লেখা পত্রের কপিটিও আছে এখানে।

মূল বাড়ির বাইরের দিকের ভবনে আছে রবীন্দ্রনাথের ব্যবহৃত একটি গাড়ি, যা অতীত ঐতিহ্যের বাস্তব প্রমাণ। এটি এখন বিশ্রামে আছে। এর যাত্রী ছুটি নেবার পর এটিও ছুটি পেয়েছে অনন্তকালের।

ঠাকুরবাড়ির প্রতিটা ঘরে রবীন্দ্রনাথকে খুঁজে বেড়াতে গিয়ে কখন যে সকালকে দুপুরে গড়িয়ে দিলাম, টেরই পেলাম না। মনে হলো এক অদ্ভুত ঘোরের মধ্যে কেটে গেলো অনেকটা সময়।

অবশেষে মনের মধ্যে একটা অনুভূতি নিয়ে হোটেল ফিরলাম -- কবি কি কখনও জানবেন আমরা এখানে এসেছিলাম, কতো ভালোবেসেছিলাম, হয়তো জানবেন, হয়তো জানবেনও না। এমন কি হয় না? একটা যোগাযোগ ... হতেই তো পারে! না হলে বলবো -- ভূমি রবে নিরবে হৃদয়ে মম ... ।

## কর্পোরেট সৌজন্য: চলনে-বলনে-লিখনে [পর্ব ০৪]\*

সালাহউদ্ দীন আহমেদ, এসভিপি অ্যান্ড ইন-চার্জ, আরঅ্যান্ডডিইউ ও ডিবিটিআই

# পদোন্নতি-জন্মদিন-অসুস্থতায় সঠিক শুভাশিস/অভিনন্দনঃ মাশরাফিকে\* ভালো খেলতে দেখে খুশি, এমনকি উত্তেজিত হওয়াও দোষের নয়, কিন্তু You are “grate”! লেখা? Grate শব্দটার মানে দেখে বেচারা মাশরাফি কী ভাববেন, কে জানে? “আমি সত্যিই কৃতজ্ঞ” বোঝাতে এক ছাত্র খাতায় “I am really grateful” লিখেছিলো বলে শিক্ষক পাশে লিখে দিয়েছিলেন “You are really a great fool”! “পদন্নতি” বা “পদনোতি” নয়, লিখতে হবে “পদোন্নতি” [পদ+উন্নতি। মনে আছে তো, ছোটোবেলার সেই দুলে দুলে “সন্ধি” পড়া? ভুলে গেলে হবে?]।

এক অসুস্থ ব্যাকরণ শিক্ষকের খুব মন খারাপ! কেনো? প্রিয় ছাত্র ওঁকে ফেইসবুকে উইশ করেছে, কিন্তু “সুস্থ” বানানটা ভুল লিখে পাবলিক পেইজে দেওয়ায় অভিভাবক-মহলে শিক্ষকের মান নিয়ে প্রশ্ন উঠছে। ছাত্র লিখেছিলো, “অসুস্থ্য”!

# Keep me in you prayer না লিখে ... in your Prayers লেখাই ভালো।

# অফিসের ফর্মাল পরিবেশে কিছু শব্দ খানিকটা বেমানান, যেমনঃ Chill, Hangout, What's up ইত্যাদি। বিরক্তিকর কিছু দেখে ইংরেজিতে নোঙরা, দুর্গন্ধময় কোনো কিছুর নাম না নিয়ে বরং Disgusting! বা এজাতীয় কিছু সভ্য-ভব্য শব্দ ব্যবহার করা যায়।

# Son কি সন না সান? সব O-এর উচ্চারণই অ [যেমন hot, not-এর o] বা ও [যেমন port-এর o] নয়। আ-ও আছে, যেমন cover, onion-এর উচ্চারণ কাভার, আনিয়ন। একবার ডিবিটিআই-এর ট্রেইনিদের “son” আর “স্ত্রী” শব্দের উচ্চারণ রঙ করাতে গিয়ে এই ছড়াটাই লিখে ফেলতে হয়েছিলো, আর বলতে হয়েছিলো pun-সমৃদ্ধ এরকম একটা জোড়কঃ

Daughter is Moon, and Son is Sun  
Both bring happiness, Love and Fun!

এখানে sun, son দু'টোর উচ্চারণই হবে “সান”, “সন” নয় মোটেই।

Moon, Sun এভাবে তুলে আনবার আরেকটা কারণ ছিলো। ট্রেইনিদের কেউ কেউ তাঁদের পুত্র নেই, শুধু কন্যার পিতা বলে বেশ ব্যাজার-মুখে থাকতেন। ওঁদের উৎসাহ দিতেই এভাবে বলা, যদিও কথাগুলো অবশ্যই ঠিক।

# সু-অভ্যাস চর্চা, সন্তানদের সামনেঃ কর্পোরেট-কর্মীরা আলাদা করে বাচ্চাদের দেবার জন্যে তেমন সময় পাননা। তাই সহজেই ওদের শেখাবার জন্যে ভালো অভ্যাসের চর্চা সন্তানদের সামনেই করুন।

যেমন একজনকে দেখি, ওঁর তাড়া না থাকলে লিফটে উঠেই বাটন চাপেন না। অপেক্ষা করেন। সাধারণত কিছুক্ষণের মধ্যেই অন্য ফ্লোরের একটা কল পেয়ে লিফট চলতে শুরু করে। তৃপ্তির সঙ্গে উনি ভাবেন, আমার জন্যে আলাদা একটুও বিদ্যুৎ খরচ না করেই উঠে/নেমে গেলাম! কারণ লিফটটাতো এমনিতেই যেতো। ওঁর হিসেবে, ৮/১০ তলা উঠতে একটা লিফটের সবরকম খরচ ধরে প্রায় কুড়ি/বাইশ টাকা লাগে। উনি বলেন, দু'য়েক মিনিট অপেক্ষা করলেই যদি চারজনকে পেয়ে যাই, তাহলে এই ট্রিপে তো জনপ্রতি মাত্র পাঁচটাকা খরচ হলো। ওঁর কথা, সামান্য বিদ্যুতের জন্যে মফস্বলে বাচ্চারা রাতে পড়তে পারেনা, হাসপাতালে অপারেশন আটকে থাকে, রোগী মারাও যান। সেখানে উপায় থাকলে আমি কেনো একটু বিজলি বাঁচাই না? তাড়া থাকলে অবশ্যই সেটা ভিন্ন ব্যাপার। তাঁর আরও কথা, দেশে একসময় বিদ্যুৎ-চাহিদার প্রায় এক-তৃতীয়াংশ ঘাটতি ছিলো। সেটা মেটাতে লোড শেইড করতে হতো। তাই নিজের কক্ষে ছ'টা বাতি থাকলে উনি দু'টো বাতি নিভিয়ে রাখেন। পারতপক্ষে মোটা কাপড়, ভারি স্যুট পরেন না, এসি ২৪-এর নিচে প্রায় নামানই না। আর লোড-শেইডিং বাদ দিয়েও দিনে কমপক্ষে এক ঘন্টা তা বন্ধ রাখেন। এতে ওঁর দু'টো লাভ -- বিদ্যুৎতো বাঁচলোই, উপরন্তু এসিরুমের বাইরে গেলে তাপমাত্রার পার্থক্য কম থাকায় অস্বস্তিও লাগে কম।

তারপর, বয়স্ক লোক অপরিচিত হলেও তাঁকে আপনি বলে সম্বোধন করা। পেশা বা পোশাক যেমনই হোক, তাঁকে তুই বা তুমি না বলা। ছোটোরা কিন্তু এগুলো দেখেই শেখে।

এমনিতেই কারো সঙ্গে -- বিশেষত ড্রাইভার-গৃহকর্মী, কটু ভাষায়, চট্টিয়ে কথা বলা শোভন নয়। আজকাল ডাক্তাররাও কিন্তু বিশেষ করে কর্পোরেট কর্মীদের শক্তভাবে নিষেধ করেন উত্তেজিত হতে। বরং তাঁরা বলেন দিনে অন্তত কয়েকবার সশব্দে, শরীর ঝাঁকিয়ে হাসতে। তো, ছোটোদের সামনে মেজাজ করা, অসুন্দর ভাষায়-ভঙ্গিতে কথা বলা -- এগুলো অবশ্যই পরিত্যাজ্য।



## কর্পোরেট সৌজন্যঃ চলনে-বলনে-লিখনে [পর্ব ০৪]

### # কর্পোরেট না কর্পোরেইট?

Rate BrE /reit/; Corporate BrE /'kɔ:pəreɪt/; Pilot BrE /'paɪlət/

নেটের অক্সফোর্ড ডিকশনারিতে তিনটে শব্দ ও ওদের উচ্চারণ International Phonetic Alphabet বা আইপিএ-তে একটু দেখে শুধরে নিই। শুধু Rate এর উচ্চারণ রেইট, কিন্তু Corporate-এর rate /'ræt/reɪt/ বা রেইট নয়। আর এর উচ্চারণে stress যেহেতু প্রথম syllable অর্থাৎ Corp-এর ওপর, সেহেতু rate আর রেইট হিসেবে উচ্চারিত হবে না। ওটা Pilot এর lot-এর মতোই “রট” হিসেবে উচ্চারিত হবে। [তাই বলে আবার “রট” কিন্তু hot বা “হট”-এর মতো নয়। সবচে নিরাপদ হচ্ছে নেটেই একবার শুনে নেয়া]। সেজন্যেই এবার শুধরে নিয়ে “কর্পোরেট” লিখছি, আগের মতো “কর্পোরেইট” নয়।

### # স্ত্রী কি ইস্ত্রী? ইংরেজি star-কে “ইস্টার”, spot-কে “ইস্পট”-এর মতোই স্ত্রী-কে ইস্ত্রী বলা যাবে না। বলতে হবে স্ত্রী। [কথায় তো আছেই, “জামা” সোজা করা হয় ইস্ত্রী দিয়ে; আর “জামাই”? স্ত্রী দিয়ে!]

আজকাল শহরের বাসায় তিন প্রজন্মকে দেখতে পাই না নানা কারণে। নিউক্লিয়ার ফ্যামিলির ধারণাই চালু এখানে। সিঙ্গাপুরে শুনেছি মা-বাবাকে নিজেদের সঙ্গে বাসায় রাখার ব্যাপারে উৎসাহ দিতে চমৎকার একটা উপায় খুঁজে নিয়েছেন ওঁরা। হোম লোন নিতে গেলে ঋণগ্রহীতার পরিবারে যদি তাঁর সঙ্গে মা-বাবা থাকেন, তবে সুদের হার হবে কম! কে জানে, আমাদের দেশেও হয়তো একদিন দেখা যাবে স্মার্ট, সচেতন কোনো প্রতিষ্ঠান এই নিয়মটি চালু করে দেবেন।

আরেকটি ভীষণ মজার আইডিয়াও ভাবনায় নেয়া যায়। মফস্বল বা গ্রামের আত্মীয়-পরিজনদের সঙ্গে হৃদয়তা রাখতে, ছোটোদের সঙ্গে ওঁদের ঘনিষ্ঠতা বাড়াতে ঈদে-পরবে শহর থেকে পরিবারের সবাইকে নিয়ে ওঁদের সঙ্গে দিন কাটানোতে উৎসাহ দেয়া যায় এভাবেঃ যে সকল এমপ্লয়ি বছরে দু'বার এরকম পরিজনদের সঙ্গে ২/৪ দিন কাটাতে সপরিবারে যাবেন, তাঁদের জন্যে বিশেষ বোনাস। [সপরিবারে মানে পরিবারসহ, সস্ত্রীক, স্ত্রীসহ। “স্বপরিবারে” কিন্তু অশুদ্ধ।]

### # বুড়িয়ে যাবার দুশ্চিন্তা? মোটেই তা করবেন না। আমার তো মনে হয়, অভিনেতা দিলীপকুমার, সুনীল দত্ত এঁদের যখন বয়েস হয়েছে, তখনই দেখতে তাঁদের বেশি ভালো লাগতো। একজন প্রাক্তন এমডি আমার ফেইসবুকে সন্মুখে সুপ্রভাত জানিয়ে একটা ছবি পাঠিয়েছেন। ছবির সঙ্গে লেখাটা খুব ভাবায় আমাকেঃ Beauty is never lost... As we get older, it [beauty] just moves from face to heart!

# দানেই আনে! নিজে চর্চা করে ছোটোদেরও শেখান দানশীল হতে, অন্যের দুঃখকষ্টে সাধ্যমতো, সুযোগমতো সাহায্য নিয়ে এগিয়ে যেতে। যেমন বলা আছে, একটি গাছ কাটবার আগে দু'টি গাছ লাগাতে হবে, তেমনি সন্তানের জন্যে একটি কাপড় কেনার আগে দুই/তিন বা চারটি [অবস্থাভেদে] কাপড় উপযুক্ত কাউকে দান করার কথাও তো ভাবতে পারি। দেখবেন, আপনার এই প্রস্তাবে প্রথমে খানিক ক্ষুণ্ণ হলেও পরে ওরাই আপনার মহত্বে নিজেরা গর্ববোধ করবে। নিজের মা-বাবাকে নিয়ে গর্বিত হবার সুযোগ করে দিন না ওঁদের! তারপর, জন্মদিন বা অন্য উৎসবের অকারণ খরচ কমিয়ে তা দিয়ে কোনও গরিব ছাত্র, বা গ্রামে নিজের স্কুলের ফাউন্ডে একটা ভালো পরিমাণ অর্থও দান করতে পারেন। দেখবেন, বাচ্চারা আপনার এই প্রস্তাবে হয়তো খুশিই হবে।

# ছেলেমেয়ের সঙ্গে “মধুর” সম্পর্ক! ক্ষেত্রবিশেষে প্রতিদিনই আধাচামচ ভালো মধু খেতে বলেন কেউ কেউ। একজনকে জানি, ব্যস্ততার জন্যে ছেলের সঙ্গে দেখা হয় কম। কিন্তু প্রায় রোজই সকালে অফিস-যাত্রার আগ-মুহূর্তে কলেজ-পড়ুয়া ছেলেকে নিজ হাতে মধু তিনি খাওয়াবেনই, ব্যত্যয় নেই। তারপর মাথায় হাত বুলিয়ে মৃদুস্বরে দোয়া করবেন। দু'জনেরই ব্যাপারটা বেশ পছন্দ। এই একটা অভ্যাস দুজনকে একটা মধুর বন্ধনে বেঁধে রেখেছে। আজকাল মা-বাবার সান্নিধ্যে ক'টা বাচ্চাকে এভাবে আসতে দেখি আমরা? তবে বড়োরা চাইলে ঠিকই সম্ভব। এরকম কিছু অভ্যাস আপনার প্রিয়মুখ-টিকে দিনমান হাসিতে উজ্জ্বল করে রাখতে পারে।

## কর্পোরেট সৌজন্যঃ চলনে-বলনে-লিখনে [পর্ব ০৪]

# পাসওয়ার্ডে ছেলের জন্যে দোয়া! পিসি-তে, ডিজিটাল অ্যাটেঞ্নেসে বা ইমেইল খুলতে ওঁর পাসওয়ার্ড লাগে। একজন কর্পোরেট-কর্মী মা উনি। দেখুন কেমন ওঁর পাসওয়ার্ডঃ দুই সন্তানের নামের বাছাই অক্ষর, তারপর \* বা তারকা চিহ্ন [asterisk, বানানটা লক্ষণীয়] দিয়ে একটা অক্ষর/রাশি - A/1। উনি এর অর্থ করেন এভাবেঃ “ব্যস্ততার জন্যে বাচ্চাদের খোঁজই যেখানে তেমন নেয়া হয়না, সেখানে দোয়া করি কী করে? তো, দিনের মধ্যে যতোবার পাসওয়ার্ড দিই, ততোবারই মনের মধ্যে অপার স্নেহে ভেসে ওঠে বাচ্চাদু’টোর মুখ। আর কি বোর্ডে যখন \* আর 1 চাপি, ভাবি ওরা তারার মতোই অনেক বড়ো হবে, ওদের জগতে ওরা হবে শ্রেষ্ঠ, এক নাম্বার! বাহ! স্নেহশীলা আধুনিক, কর্মজীবী, ব্যস্ত মায়ের সন্তানদের জন্যে আকুল প্রার্থনার কী অভিনব উপায়! আবার আরেকটা পাসওয়ার্ড দিতে গিয়ে স্নেহভরে মৃদু হাসছিলেন। জানতে চাইলে বললেন, পাসওয়ার্ডে ওঁর ছেলের নতুন গাড়ির নাম্বারের চারটা ডিজিট দেয়া। উনি ওই গাড়ি এবং এর যাত্রীদের নিরাপত্তার জন্যেও প্রতিবারই এভাবে প্রার্থনা করেন। এক টিলে ক’টি পাখি?

# মায়ার বাঁধন, মায়ের কাঁদনঃ মাকে নিজেদের সঙ্গে রাখার জন্যে যে কথা বলি, সেটা হলো বাঁধনের কথা। কাঁদনের কথাও যে কতো, শেষে এসে বলবো।

কিশোরগঞ্জ, যেখানে জন্মেছি, আর এর আশপাশের মানুষেরা মাকে “মায়ী” বলে ডাকেন! “মায়ী” শব্দটাকে কাটলেই “মা” বেরিয়ে আসেন। মা বুঝি আসলে মায়ারই নামান্তর। মায়ার বাঁধনেই তো বেঁধে রাখেন তিনি। আমাদের একটা হাদিস এরকমঃ মা-বাবার দিকে শ্রদ্ধা ও ভালোবাসার দৃষ্টিতে শুধুমাত্র তাকালেই একটা কবুল হজ্জের সমান সাওয়াব পাওয়া যায়। বক্তব্যটি পরিস্কার করা হয়েছে এই কথা বলে, কেউ যদি ১০০ বারও এভাবে দৃষ্টিপাত করেন, তাহলে ১০০টি হজ্জের পুণ্যই মিলবে। তো মাকে যদি নিজের কাছেই না রাখি, তাহলে নিজেই তো এই পুণ্য অর্জনের পথ বন্ধ করে দিচ্ছি!

মনু সংহিতার একটা শ্লোকের অনুবাদে মায়ের স্থান দেখুন কোথায়ঃ

দশজন উপাধ্যায় থেকে একজন আচার্যের গৌরব বেশি। একশত আচার্যের থেকে পিতার গৌরব বেশি এবং সহস্র পিতা অপেক্ষা মাতা সম্মানীয়া।

[মনু সংহিতা ২/১৪৫]

জাগতিক বা পার্থিব কোনও সম্পর্কই আসলে মা-সন্তানের সম্পর্কের চেয়ে বড়ো নয়। সেই মায়ের ওপরও তো রাগ হতেই পারে। সেদিন ফেইসবুকে দেখলাম একজন আমাকে সুন্দর একটা ছবি পাঠিয়েছেন, তাতে লেখা -- যখনই মা-বাবার ওপর রাগ হবে, তখন শুধু ভাববেন ওই সময়টার কথা, যখন ওঁরা আর নেই এই পৃথিবীতে। আমি নিজে পরখ করে দেখলাম [মনে মনে]। সত্যিই তো, কোনও রাগ আর নেই মনের মধ্যে। বরং হালকা একটা অনুতাপ বোধ হলো। আহা! কেনোই বা মাকে বিব্রত করলাম, কষ্ট দিলাম!

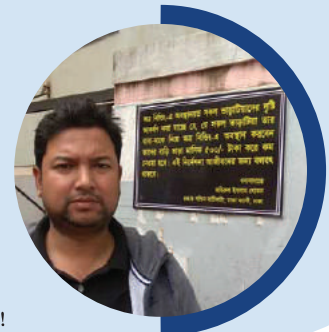
এদিকে কাগজে দেখলাম, ছেলেরা তাঁদের মাকে সময় ভাগাভাগি করে একেকজনের বাসায় রাখতেন। এক ছেলে নির্দিষ্ট সময়ের আগেই তাঁর অন্য ভাই মাকে তাঁর কাছে পাঠিয়ে দেয়ায় বিরক্ত হয়ে বৃদ্ধা মাকে বাইরে গোয়ালঘরে রেখেছিলেন। রাতে শেয়ালের কামড়ে মা চিৎকার করে উঠলে প্রতিবেশীরা তাঁকে উদ্ধার করেন। মায়ের স্থান দেখুন এখানে কোথায়, তাঁর কী ভাগ্য, সন্তানেরই বা কী নিরুপদ্রব সুখী জীবনের স্বপ্ন!

একবার পিকনিকে একজন মাকে ঘিরে তিনটে শিশুর উচ্ছলতা, খলবলিয়ে ওঠা দেখে মনে হচ্ছিলো মা যেন একটা ছোট্ট গাছের পাপড়ি-মেলে-রাখা ফুল। আর বাচ্চাগুলো রঙিন প্রজাপতি! এই সুখী দৃশ্যপট কি ভবিষ্যতে তাঁর সন্তানরা বৃদ্ধা মাকে নিয়ে আবারও তৈরি করতে পারবে? হোক না ভিন্ন কোনও রূপে?

রবি ঠাকুরের “শিশু”-তে “মাতৃবৎসল” কবিতাটির শেষ চরণগুলো এরকমঃ

... তার চেয়ে মা, আমি হব চেউ,  
তুমি হবে অনেক দূরের দেশ।  
লুটিয়ে আমি পড়ব তোমার কোলে,  
কেউ আমাদের পাবে না উদ্দেশ। ...

পড়তে গিয়ে মনে হয়, ঘরে যাঁদের মা আর নেই -- মায়ের কাছে তাঁদের ফিরে যাবার ছবিটা হয়তো এরকমই!



# সেদিন ফেইসবুকে অবাক হয়ে দেখলাম, মিরপুরের মাটিকাটা এলাকায় একজন বাড়িওয়ালা বাড়িভাড়ার বিজ্ঞাপনে লিখেছেন, কেউ বাবা-মাকে [নাকি মাকে?] সাথে নিয়ে থাকলে তাঁর কাছে ৫০০ টাকা কম ভাড়া রাখা হবে। কী চমৎকার, দরদি একজন মানুষ! বোঝা গেল, বড়ো মনের মানুষ হতে হলে বড়ো পদেই কাজ করতে হবে, এমন নয়।

\* এই লেখাটি আগের একটি সংখ্যায় ছাপা হয়েছিলো। তবে কারিগরি ত্রুটির কারণে পড়তে অসুবিধাজনক হওয়াতে লেখাটি খানিকটা পরিমার্জন করে পুনর্মুদ্রণ করা হলো। \* ক্রিকেটার, পরবর্তীতে মাননীয় সংসদ সদস্য



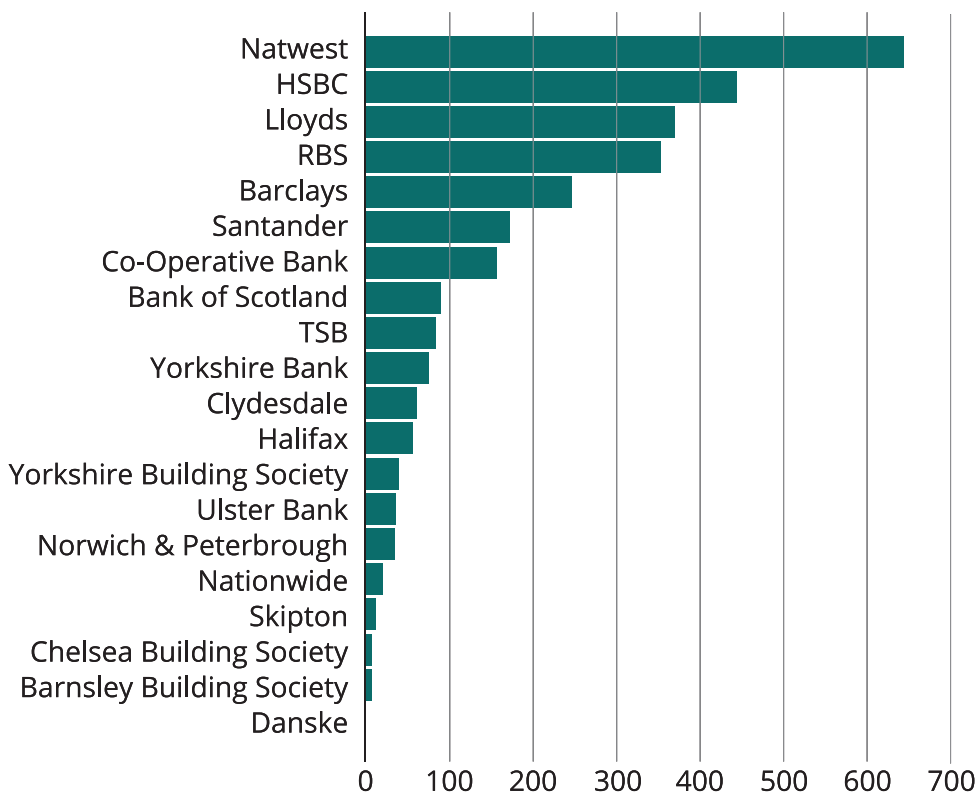
# A Bank Branch for the Digital Age: Bangladesh Aspect

Md. Mohibur Rahman, MTO, on Rotation

Traditionally, the Bank Branch with Tellers behind windows & Bankers crowded in desks with computers. In the form of a smart phone, most Customers now carry a Bank in their pockets in Bangladesh. They only visit Branches to get advice or to buy complex products occasionally. Globally Financial Institutions now process for more transactions digitally than in Branches after the financial crisis of the late 2000s. Across Bangladesh Digital Transactions are more in number compared to Branch Transactions.

Customer experience is often the deciding factor when it comes to Banking. Today's Customers want personalized interactions, simplified Banking & access to their Accounts through technology. Digital tools & channels are changing the Banking game, while these innovations aren't replacing the Banking space to rethink how services within traditional brick & mortar location. In Bangladesh, Branches remain as essential part of the operations, sales and Customer advisory function for Banks in spite of such systemic changes.

## WHICH BANKS HAVE CLOSED THE MOST BRANCHES



Data from 2015 to 2018

BBC

Digitalization in Branch Banking does not only mean Online Banking, Internet Banking, Mobile Banking or Paperless Banking, rather it is the application of new technologies to transform the existing Branch Banking business model into a new Banking Business Model. A model which will itself produce new Customer base, unveil new financial services, ensure faster and seamless services to Clients with reduced operational cost, zero error, ease of use and apparently, maximum security. New technologies & changing Customer behaviour are showing in the era of 'Smart Branches' -- a concept that has the potential to dramatically improve how Branches operating instead of signaling the end of the Branch. This new concept has reduced manpower, lower floor space cost & enhanced Customer experience for a resulting 60 to 70 per cent boost in Branch effectiveness as measured by cost saving and increased sales. Thus, it's a whole new Branch Banking experience accessed by Customers anytime and from anywhere. In a traditional Branch, 70 per cent of the floor space is used to Tellers and other sales and serving areas with 30 percent dedicated to self-service. Smart Branches have a significantly smaller and more streamlined footprint and flip the ratio.

Employees immediately guide them to self-service technology or assist them directly on their Tablets when Customers enter. Save for a few large flagship Branches, Teller counters and most of the back offices are gone.

## In their place is a distinctive layout constructed from three building blocks:

- a** A self-service area at the entrance of the Branch is open 24 hours.
- b** A standing-desk zone within the self-service area where Bankers can proactively approach Customers for sales and assisted services.
- c** Customers and Businesses can receive premium financial service & support in a priority lounge for larger Branches.

Still, Bangladeshi Banks can do a lot more to embrace each of the three building blocks necessary for full value potential.

- a** The adoption of the new Teller and desk free Branch formats at every location.
- b** The seamless integration of cutting-edge Branch technology. And the use of Digital Technology and advanced analytics to improve the Branch operating model.

## Smart-Branch Technology

Customers should be able to come into Smart Branch any time of day or night and get anything they need quickly, from new products like loans or Credit Cards to service, whether they're in the middle of Dhaka or in a quiet sea town like Cox's Bazar. A variety of technology solutions can enable this goal. Next-generation Banker Tablets give Bankers freedom to roam the Branch much in the way Apple Store Employees do allowing them to increase sales and provide superior Customer service. They are equipped with four critical features.

- a** Live Customer-transparency dashboards alert Bankers when Customers make transitions at Branch machines, like ATMs, so they can offer support or personalized offers.
- b** Advance Customer Relationship Management software gives Bankers a holistic view of a Customer's history with the Bank. These platforms use comprehensive Customer data and analytics based models to generate real time, next-best-product recommendations.
- c** Digital sales modules allow Bankers to use their Tablets to approve Customers quickly for any new product, whether a credit card, auto loan, mortgage or

deposit account. Documents can be scanned, passports read, and credit scores accessed with it.

- d** Assisted migration modules enable Bankers to introduce Customers to digital channels for basic services such as money transfers, address and email updates and check cashing.

Interactive Teller Machines [ITMs], a remote connection to a human Banker effectively extend Branch hours to 24/7. Customers do most of the things they might come to a Branch for, such as making deposits, cashing cheques, authenticating over-the-limit cash withdrawals, and even apply for and receiving Credit Cards and loans. These machines can function as a "Branch-in-a-Box" in remote locations. ITMs main objective is to help less digitally inclined Customers feel comfortable with the experience of Digital Banking both inside and outside of Branches [e.g. in shopping malls] where service terminals are simple, inexpensive devices with fewer features.

## A new operating model for a new Smart-Branch

The Smart Branch transformation requires fundamental shifts in how Banks think about and support the Branch and its Employees.

**A technology-first and need-focused mind-set:** Digital Technology should enable the migration of more than 90 per cent of simple Customer activities to self-service formats instead of an add-on to existing practices. It should power simple, unified, paperless processes for sales and service, and leverage next-generation analytics to deliver personalized offers being truly relevant for Customers.

**Transformed roles and capabilities:** All Branch Employees will be able to address any needs of Customers in the future. These multi-skilled Bankers will spend nearly all of their time on targeted, analytics-driven activities with most simple requirements met through self-service tools. Technology will also be used to train Bankers in these higher-value functions. Chatbots can give Bankers instant access to information about a Bank's latest product offerings and policies as well as details about their own performance matrix. Gamified training videos on Tablets can make instruction engaging & efficient.

**Digital Performance Management:** Advanced management dashboards can track real-time Branch traffic patterns, to shift resources in a fact-based manner. Branch Managers can also get transparency into Employee performance through a simplified command centre on their Tablets.

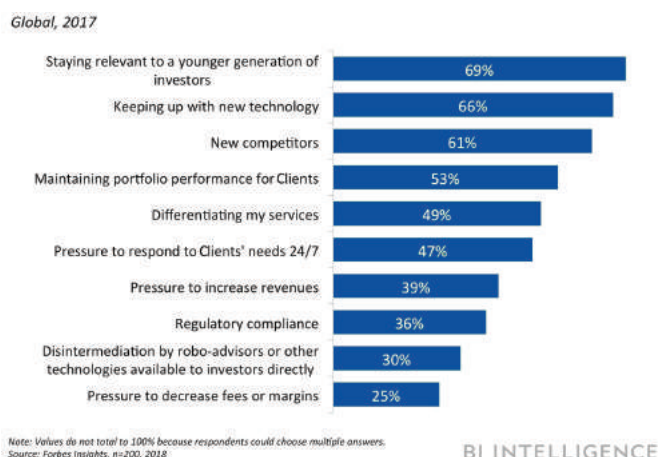
# THE DIGITAL EVOLUTION OF WEALTH MANAGEMENT

How Emerging Technologies can improve the user experience, while cutting costs and boosting revenue? An increasing number of Wealth Managers are using new technologies to make their operations more efficient and to increase Customer satisfaction. The technologies they are implementing include Robotic Process Automation [RPA], chatbots, machine learning, Application Programming Interfaces [APIs], and explainable AI.

In The Digital Evolution of Wealth Management, Business Insider Intelligence analyzes how emerging technologies like RPA and AI are transforming the Wealth Management industry, on both the front and back end, by increasing efficiency and opening up the space to new demographics. Here is explained how both incumbents and startups are applying these technologies to different business areas, and how successful they've been at implementation. Additionally, here is a look at the challenges Wealth Managers are facing as they look to revamp their Businesses for the digital age.

## GREATEST CONCERNS FOR WEALTH MANAGERS

### GLOBAL 2017



## HERE ARE SOME OF THE KEY TAKEAWAYS FROM THE REPORT:

- ★ Startup Wealth Managers and digitally savvy Technology Suppliers are bringing Emerging Technologies to the fore to make Wealth Management more time and cost-efficient. These include RPA, machine learning, and AI. Big players in the space are also beginning to wake up to those opportunities.
- ★ The technologies can improve Consumer-facing elements of Wealth Management, like onboarding and Customer service, to increase Customer satisfaction.
- ★ Machine learning and APIs can help Wealth Managers improve functions like Portfolio Management and compliance, and help them better stay on top of regulations, and increase Customer satisfaction by offering improved and additional services.

However, there are some challenges Wealth Managers are facing when implementing these tools, ranging from a lack of Customer trust in Emerging Technologies to difficulty finding appropriate talent.

# TIME TO PUT AN END TO THE CYBER SECURITY BREACH

**Equifax Breach, one of the scariest breaches in the history that exposed data of nearly 50% of the total population in 2017. Not only that, almost 668 security breaches along with 22.5 million data were exposed by the mid of 2018.**

Using the technological advancements, Community Banks and Credit Unions are trying to facilitate better and more efficient lending environment for the Customers. It will be more user-friendly too. For the financial institutions, to get the utmost usage of technology, it is compulsory to inculcate solid security protocols into those organizations.

There is a Report that says, in 2005 maximum 200 breaches happened in the U.S., whereas, in 2017 the number significantly hit to 1300 breaches. More than the financial services industry, business and medical sectors had faced a high number of security breaches.

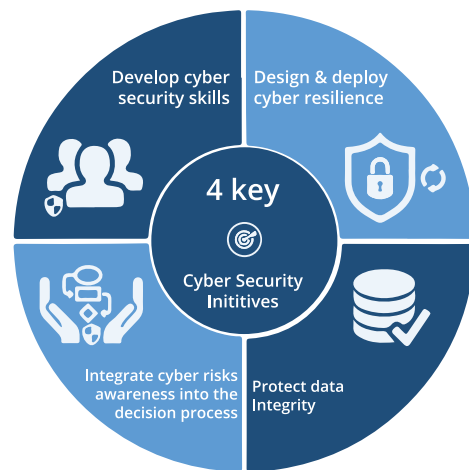
But in the recent years, the number of breaches in financial institutions are hitting the clouds. By digging the facts, in 2017 financial industries had to face 69 breaches. That by the mid of 2018, the number had already hit 84. Now-a-days, providing the better experience to the Customers is not only confined by displaying beautiful websites or new online capabilities; it has also become necessary to give 100 per cent protection to their personal data.

In order to ensure Cyber Security in the financial or any other institutions, proper knowledge should be taken by the employees, stakeholders and lastly, by the vendors.

Bangladesh Government adopted a Cyber Security Declaration 2017 asking organizations to develop actionable Cyber Security road maps to be approved and monitored by the top Management.

The most usual scenario that can be seen among the institutions is, to wait for something bad to happen rather than taking the measures to prevent it. They also have to keep in mind that the Cyber Security is not something which can be developed occasionally rather daily concern for the employees. Chief Information Security Officer at Sageworks, Emily Larkin said in a column for BAI Banking Strategies, "Get their attention by outlining the potential financial impact of a Cyber Security incident and breach. This is not a scare tactic, but a reality check and an education tool for those focused on growth and financials."

In the recent era, financial institutions are being the targeted segment for the hackers to breach the security systems by phishing attempts through spoofed emails or spoofed websites. Employees need to be well prepared to report activities like this.



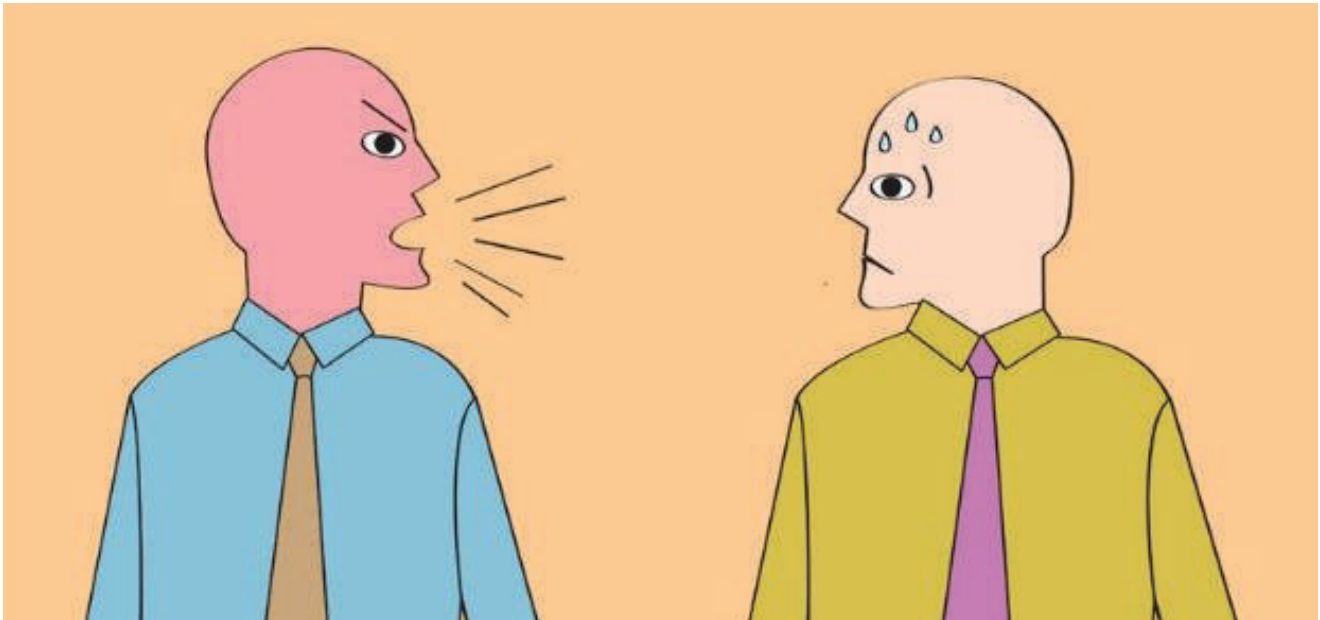
Employees can also be educated by learning frequent scam tactics that hackers most often use, like the kind of URLs or Languages.

Firms need to understand that just buying more security software will not help protect Customers' data. They need to be more aware of the up-to-date security. Bangladesh has ranked 73rd among 100 nations in the National Cyber Security Index [NCSI], published recently by the Estonia-based e-Governance Academy.

The Countries have been ranked in the index after their preparedness to prevent fundamental cyber threats. Readiness to tackle cyber incidents, crimes, and large-scale cyber crises were measured. France tops the list with a score of 83.12, while Germany ranked second with the same score and Estonia third with 81.82.

Overall, in the globalized world, cyber crime can pose potential threat for the national security of any Country whereas Bangladesh is more vulnerable to this type of threats because of the lack of advanced cyber technologies and lack of awareness. In this case, the Government of Bangladesh and the general people can take into consideration the above suggestions.

## TOXIC BEHAVIOURS: BEHAVIOURS THAT PUSH PEOPLE AWAY



- Taking everything personally
- Obsessing about negative thoughts
- Treating yourself like a victim
- Cruelty -- lacking in empathy or putting yourself in others' shoes
- Excessive reactivity
- Needing constant validation

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### MENTALLY STRONG PEOPLE -- THINGS THEY AVOID

- Waste Time Feeling Sorry for Themselves
- Give Away Their Power
- Shy Away from Change
- Waste Energy on Things They Can't Control
- Worry About Pleasing Others
- Fear Taking Calculated Risks
- Dwell on the Past
- Make the Same Mistakes Over and Over
- Resent Other People's Success
- Give Up After Failure
- Expect Immediate Result







## Academic Award

**Academic Achievement:** CAMS -- Certified Anti-Money Laundering Specialists

**Provided By:** ACAMS -- Association of Certified Anti-Money Laundering Specialists, Miami, USA.

**Provided To:** Mr. Muhiuddin Mohammad Saleh [CAMS, CDCS]  
Senior Principal Officer, CPC Trade Operations.

*Mr. Muhiuddin Mohammad Saleh is the first and only CAMS qualified Officer in Dhaka Bank Limited.*

**Academic Achievement:** CDCS -- Certified Documentary Credit Specialist

**Provided By:** The London Institute of Banking & Finance, UK.

**Provided To:** Mr. M. Bahauddin  
SPO & Manager Operations, Chowmuhani Branch, Noakhali



## New Assignment

Ms. Shams Rumana Rimi  
FVP & Manager In-Charge  
Sonargaon Janapath Branch  
Dhaka-North

## New Born

Name : Ariyan Labib [Hridoy]  
Father: Md. Rasel Mamun  
Officer, Gahira Branch  
Chattogram  
Mother: Tausifa Nasrin Chowdhury  
Date of Birth: October 30, 2018



# An Interview on DIGITAL MARKETING

## Interview with BRANDQUISITE -- a Startup that focuses on Brand Positioning and Visual Storytelling



**Insight:** How do you define Digital Marketing?

**Brandquisite:** We believe Digital Marketing is a part of overall marketing effort. It's about using the digital Medias such as E-mail, Website, Social Media, Search Engine to tell a brand's story to their prospects. We call it visual storytelling.

**Insight:** Why is Online Marketing preferred over Offline Marketing?

**Brandquisite:** The preference basically depends on knowing where the Customers are. As in recent days, Customers are hugely engaged in internet and their mobile devices; Online Marketing is preferred because it has the potential to reach more Customers at a lower cost. Also Online Marketing allows easy analysis, measure & track performance in real time, which is almost impossible in Offline Marketing.

**Insight:** What are some Digital Marketing tools?

**Brandquisite:** Facebook, Instagram, YouTube and some other social media are generally used for disseminating visual story. To measure performance, we use some analytics software. The importance of social listening is increasing. So social monitoring software will also be used as Digital Marketing tool in near future.

**Insight:** How do online marketing farms deal with security issues?

**Brandquisite:** Digital Marketing firms generally don't have such concerns since it really depends on the regulatory bodies.

**Insight:** What is the scope of Digital Marketing in Bangladesh?

**Brandquisite:** The internet usage penetration in Bangladesh is 49 per cent which is still growing. Over 80 million people are on internet which itself is a massive media to run marketing efforts. Also credibility is a big concern for local brands in our Country. Digital Marketing could be a great way to build credibility among Customers. Every day new brands are joining in the digital media. Our brands are transforming digitally. So we would say, the scope is pretty good.



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*"The best ideas come as jokes. Make your thinking as funny as possible."*

- David M. Ogilvy

*"Digital Marketing is not an art of selling a product. It is an art of making people buy the product that you sell."*

- Hecate Strategy

*"Hard work never killed a man. Men die of boredom, psychological conflict, and disease. They do not die of hard work."*

- David M. Ogilvy





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