Insight,





2016 WAS BETTER WILL 2017 BE EVEN BETTER?

Optimism is all around







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Editorial	01
From the Desk of Chairman	
From the Desk of Chairman	02
Message from the Managing Director & CEO	03
Bangladesh Economy	04
2016 Was Better, Will 2017 Be Even Better? Optimism is All Around	04
Banking Practices	30
Collateral Management: Shield before the Squall	30
Global Economy	10
World Economy after January 20, 2017	1(
Interview	12
জয়নাল আবেদীনঃ পরিবহণ জগতের অগ্রপথিক	12
Travelogue	13
মালয় সাগর আর শ্বেতহস্থির দেশে	13
Bangladesh Economy at a Glance	14
Banking Industry at a Glance	15
Key Appointments in Banking Sector	16
Management	17
Dealing With Gossip in Workplace Must Read Business Books of 2016	17 18
Entertainment Money & Movie Round the Year	19
Sports	20
Sports 2016: Year of Phenomenal Performance & Event	20
Technology	21
Equity Crowdfunding: Alternate Funding Solution for the New Venture	
Fun & Learn	22
Financial Glossary	22
Word Puzzl e	22





EDITORIAL



Track Towards Tomorrow

The winter wind blows over the country with all its fog and flower. Another year has just finished the race, while the new one is on the track towards tomorrow. On the very beginning of the track, we wish this year an outstanding journey all through.

The year-end issue of INSIGHT is now on your desk. This issue is going to take you back to the time you have left behind.

Respecting the readers' comfort, we try to bring something new in every issue. This time, you will have a bonus read covering the Interview of one of our valued clients, Mr. Md. Joynal Abedin, an exemplary entrepreneur of the country. Hanif Enterprise, the leading transportation concern belongs to him. You will be surprised to know how a single truck owner eventually became the owner of more than 1000 buses in course of time! In connecting all the parts of the country with Dhaka, Hanif Enterprise is a pioneer indeed.

Travelogue this time will take you all to Malaysia and Thailand! The beauty will touch you through the Traveler's eye. It may stir you to plan your next vacation in these countries.

You will find a well-written Article on Collateral Management that may help expand your banking knowledge.

The Bangladesh Economy will brief you all about the major happenings of the year 2016 in the economic arena of the country. Side by side, it will give you an idea about the year 2017 in terms of various economic indicators.

The world has already reached the Trump's era. This new era will

define the fate of the world in the days ahead. Whether good or bad will the tomorrow be; that mostly depends on the policy taken by the new political power. Under Global Economy, you will have the idea of Trump's policy in the coming days that will affect every corner of the world, like it or not.

Probably you remember the PSR Campaign initiated by Dhaka Bank this winter. A detailed Article will brief you the basic idea about what the Personal Social Responsibility is, its impact on the business and the society.

Sport page will portray the major events in the previous year along with the best performers in the playground. The Entertainment page is going to grab your attention to the money matter in the film industry in 2016, Box Office updates and rankings.

The other regular items including Management, Key Appointment in Banking Sector, Major indicators of Bangladesh Economy & Banking Industry, Fun & Learn and Dhaka Bank Corner are there to meet your information need and for knowledge enhancement.

The most vital obligation of the new year is to make it better than the previous one. Throughout the previous year, we tried to make our INSIGHT more readable and useful to the readers. The i-Quiz was initiated to motivate the readers. In this very new year, you will find more versatility in terms of contents and presentation, we hope.





FROM THE DESK OF CHAIRMAN

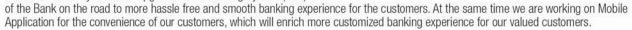
The year 2016 can be summarized in a few words: In the face of significant challenges, we made significant progress. I thank you for your continued commitment and all that you do to deliver on our purpose — to help customers and clients seize opportunity at every stage of their financial lives.

We make possible happen for our shareholders by delivering consistent, predictable, repeatable, financial results year after year. And, by returning capital and running a trustworthy and reputable banking business, our shareholders know that we will do it well and we will do it right.

We make possible happen for our customers by helping them navigate deeply personal financial milestones -- from first paycheck to first day of retirement; by helping small businesses convert back-of-the-envelope drawings into small shop with open doors; by helping merchants direct commerce efficiently, effectively, conveniently and securely; by being there for families when they walk into their neighborhood branch or connect with us through their mobile devices; and by helping large commercial enterprises manage their daily activities and expand when new opportunities present themselves.

The severity of the global financial crisis and what has been termed the Great Recession at the end of the first decade of the millennium has had a negative impact on the global and local economy. Consequently, Bangladesh like other countries around the world remains challenged with sluggish economic growth and challenging unemployment figures (just revealed by ILO). As can be expected, the impact of job losses, reduction in household discretionary income, weak consumer demand and increasing operational costs have had adverse effects.

Amid this situation, Dhaka Bank continues its voyage towards banking excellence. At the year ended on December 31, 2016, the Bank recorded Tk. 574 crore as Operating profit (un-audited). Seven new promising locations have seen our footprint at the end of 2016, now we have ensured our presence through 94 Branches, 55 ATMs, 20 ADMs, 3 SME Service Centres, 1 Offshore Banking Unit and 1 Kiosk. We are committed to deliver superior services to our valued customers with our excellent team of professionals. We are now more than half way to deliver upgraded Core Banking System (CBS)



Banking business here in Bangladesh is in a bit worrying state with the excessive liquidity due to insufficient investment drives. IT security followed by financial scam is another headache for this sector right now. Together we will ensure a safe and sound banking in Bangladesh in the days ahead, we hope.

More importantly, I thank all of our clients, stakeholders and the fellow countrymen for their patronage and trust in DBL over the years. DBL, as it has always been, will continue to be the Bank for Bangladeshi people, their bank of opportunity and gateway to becoming owners in the Bangladeshi success story. DBL belongs to us all.

Let's make 2017 a joyful and prosperous year for us all!

Reshadur Rahman

Chairman, Board of Directors

২০১৬ সালে প্রচুর চ্যালেঞ্জের মধ্যেই আমরা যথেষ্ট অগ্রগতি অর্জন করতে পেরেছি। আপনাদের অবিরাম একাগ্রতা আর সহায়তা নিয়েই আমরা লক্ষ্য অর্জনে এগিয়ে যেতে পেরেছি। সংশিষ্ট সকলেরই এজন্যে ধন্যবাদ প্রাপ্য।

বছরের পর বছর জুড়েই শেয়ারহোন্ডাররা আস্থাবান রয়েছেন, আমরা বিশুস্ত ও দক্ষ ব্যাংকিং সেবা প্রদান করে তাঁদের লড্যাংশপ্রাপ্তি নিশ্চিত করে যাবো। ব্যক্তিগত আর্থিক প্রয়োজন মেটানো, চাকুরিজীবনের শুরু থেকে শেষ অবধি সঙ্গে থেকে সেবাদান, ছোট–বড়ো নানা আকারের ও ধরণের ব্যবসায় সবরকমের কাজেই আমরা গ্রাহকদের ঘনিষ্ঠভাবে সহায়তা দিয়ে যাই। শাখায় না এসে মোবাইনেও অনেকে আমাদের সেবা পাচ্ছেন। ২০১৬ সালে নতুন সাতটি শাখা খুলে আমরা আমাদের সেবার পরিধিতে আরো অনেককে যুক্ত করতে পেরেছি। বর্তমান সেবাকেন্দ্রগুলোতেও আমরা সেবার মান বাড়িয়ে আরও গ্রাহকসন্তুষ্টি অর্জন করে যাবো। আইটি নিরাপত্তাসহ অন্যান্য চ্যালেঞ্জগুলোও আমরা মোকাবেলায় সক্ষম হবো।

সকল গ্রাহক, সহযোগী, শুভানুধ্যায়ী ও দেশবাসীকে আমাদের প্রতি আস্থাশীল থাকার জন্যে আবারো ধন্যবাদ।

রেশাদুর রহমান

চেযারম্যান, পরিচালনা পর্ষদ





MESSAGE FROM THE MANAGING DIRECTOR & CEO

Our desks and walls have got new Calendars; meaning another eventful year has just closed the door. Meanwhile, the new year has come on the board with many a possibilities and challenges. At the very beginning of the year full of anonymous wonders, let me greet you all. Have a lovely & lively spell this year!

The year 2016 was eventful to us on many counts. Globally, the Brexit, low oil price in the international market, US election, refugee crisis and violence in some parts of the world summed up the year. Here in Bangladesh, the year portrayed an amplified GDP growth (7.11%), declined inflation (5.03% P2P on Dec'16; 51 month lowest!), increase in export (4.44%), fall in remittance (11.16%), stronger foreign currency reserve (32.00 billion), stable political situation and a little bit violence in the mid of the year.

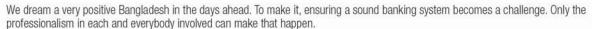
Most of the Banks saw rise in operating profit in the year 2016 thanks to the political stability. But the Non Performing Loan (NPL) was still a major concern for the industry. The provision against NPL will affect the net profit of many of the Banks.

Deposit and Advance were in a good position; saw around 13% and 11.5% growth respectively. The private sector credit growth was moderately fine than the previous year. Though the industry was relatively stable, the reserve heist and ATM scam were two major indicatives urging us to develop more sophisticated IT safe guard.

Dhaka Bank maintained a sustainable growth in the year 2016 in most of the aspects. Besides maintaining the growth, the Bank was sincerely active in ensuring more customer satisfaction, employee engagement, process re-engineering and maintaining regulatory compliance keeping in mind the long-term sustainability.

It's now time to look forward with new energy and endeavour. The new year will definitely have some new challenges, where the new possibilities will also be. It's a good sign that our economy is doing better slowly but surely. Technology is expanding; due to demographic dividend, new and energetic youths are engaging with the development process. We just need a proper plan to capitalize all the harvest of the time.

In the financial industry, we have lot many things yet to do. Still a major part of the people remains unbanked in this Country. Potentials can be bagged by serving them with innovative banking, backed by the popular technology. The corporate governance and professionalism are the two areas we need to develop. To be serious about the IT security is a must for the survival.



We can make, I do believe.

Syed Mahbubur Rahman

Managing Director & CEO

ডেক্কে সাজানো নতুন ক্যালেণ্ডারই বলে দিচ্ছে, এরই মাঝে আরও একটি ঘটনাবহুল বছরের সমাপ্তি ঘটেছে। এসেছে নতুন বছর; অফুরান সম্ভাবনা আর চ্যালেঞ্জ নিয়ে। নতন বছরটি সবার জীবনে অসাধারণ হয়ে ধরা দিক।

গত বছরটিকে নানা কারণেই আমাদের মনে থাকবে। ব্রেক্সিট, বিশ্ববাজারে অপরিশোধিত জ্বালানী তেলের মূল্যহ্রাস, যুক্তরাক্ট্রের নির্বাচন, শরণাথী সমস্যা এবং বছরের বিভিন্ন সময়ে নানা প্রান্তে ঘটে যাওয়া কিছু সহিংস ঘটনা বছরটিকে স্মরণীয় করে রেখেছে।

জিডিপি প্রবৃদ্ধির ধারাবাহিকতা, ক্রমত্মসমান মুদ্রাক্ষীতি, রপ্তানি বৃদ্ধি, প্রবাসী আয় হ্রাস, বৈদেশিক মুদ্রার রেকর্ড পরিমাণ রিজার্ভ এবং সর্বোপরি রাজনৈতিক স্থিতিশীলতা ছিলো বাংলাদেশে ২০১৬ সালের অর্থনীতিতে উল্রেখযোগ্য ঘটনা।

গত বছরে বেশীরভাগ ব্যাংকই পরিচালন মুনাফার দিক দিয়ে ভালো করেছে, যদিও মন্দ–ঋণ এখনো একটি বিরাট মাথা ব্যথার কারণ। চূড়ান্ত হিসাবে গিয়ে এটি নিট মুনাফাকে অনেকাংশেই কমিয়ে দেবে। অপরদিকে মোট আমানত এবং ঋণ যথাক্রমে প্রায় ১৩ ও ১১.৫ শতাংশ হারে বেড়েছে।

ঢাকা ব্যাংক গত বছর মুনাফাসহ নানান ক্ষেত্রে তার টেকসই প্রবৃদ্ধির ধারা বজায় রেখেছে। পাশাপাশি গ্রাহক–সন্তুষ্টি, কর্মী–সম্পৃক্ততা, পদ্ধতিগত পরিবর্তন এবং রেগুলেটরি কমপ্লায়ান্স প্রতিপালনে ছিলো বিশেষ নজর।

সময় এখন সামনে তাকানোর। নতুন উদ্যম ও শক্তিতে একটি ইতিবাচক বাংলাদেশ গঠনের ক্ষেত্রে ২০১৭–তে আমরা আরও একধাপ এগিয়ে যাব বলেই আমার বিশ্বাস।

শুভকামনা সবার জন্য।

সৈয়দ মাহবুবুর রহমান ব্যবস্থাপনা পরিচালক ও সিইও







2016 WAS BETTER, WILL 2017 BE EVEN BETTER? Optimism is all around

Ashique Iqbal, SAVP, R&D

Worldwide 2016 has been an eventful but unprecedented year. Brexit, in-bound looking Trump, refugee crisis, terrorism, cyber crime will continue to define the political and economic scenario of the world in 2017. On the whole, 2016 will go down as the year of tremor and setbacks, but the Bangladesh economy stood tall: it continued its steady growth.

The central bank reserve hacking and the terrorist attack in Gulshan were the two major incidents in what was otherwise a tranquil year. The cyber heist of Bangladesh Bank (BB) reserves that caused a reserve heist of US\$ 101 million in February though jolted the country to stupor. But the real shock came on July 1, when a group of young militants stormed into an upscale restaurant in the heart of the capital's diplomatic zone and brutally murdered a number of foreigners and locals. The incident raised fears that it would eat into the country's booming garment export business. But the fears were soon disappeared as the government took tough measures to root out militancy from the country. Major credit goes to our law enforcing agencies' brave efforts.

There was fear around the general public's mind that the political landscape might heat up on the occasion of the second anniversary of January 5 general elections, that some major parties boycotted. But there was no commotion surrounding the date, which came as a huge sigh of relief to the ordinary people and blessing for the on-going economic activities.

Both economic and political stability in 2016 helped the country in achieving all-time high Gross Domestic Product (GDP) growth of 7.11% according to Bangladesh Bureau of Statistics (BBS). Double digit growth of industrial sector played the main role in higher GDP followed by the services sector.

There was consistency in agriculture production. Maintaining self-sufficiency in rice production was particularly notable given the total arable land available for farming is squeezing every year. Low petroleum and commodity prices in the global market and good news from local agri-front helped inflation to stay low. Inflation remained under control throughout the year and was much lower than the government's fiscal target. Twelve month's average inflation declined to 5.52% in December, 69 basis points down from 6.19% in corresponding month of 2015. The government has aimed to contain inflation to within 5.8% in FY 2017.

Exports, the driving force of the economy, surpassed expectations despite global slowdown and domestic challenges. Export earnings increased at a higher rate than imports and export-GDP ratio increased in FY2016 while import-GDP ratio declined. Higher export of readymade garments contributed to this growth. Bangladesh is eying at earning US\$ 50 billion through RMG exports by 2021. Given the potential of the sector and the compliance measures being undertaken for the last two years following the Rana Plaza incident, the sector can meet the target easily. Surely, improved infrastructural facilities, technological up-gradation, skills development will facilitate the growth process of the sector.



The World Bank revealed that more people graduated from the poverty line. The WB updated Bangladesh's new poverty numbers at \$1.90 per capita per day in the 2011 purchasing power parity prices. It showed the number of poor in Bangladesh is much lower than the last revision. In recognition of this success, WB president Jim Yong Kim himself came to Bangladesh to celebrate the End Poverty Day, which was introduced this year.

Investment remains a crucial component of growth in Bangladesh as the major impetus for growth has to come from both public and private investment. Despite the relative calm in the political scenario, private investment has not picked up. In fact, it has been stagnant at around 22% of GDP for the past five years. In FY 2016, investment-GDP ratio was 29.7%, lower than that FY target. This was lower than the savings rate also, indicating the weakness in utilization capacity of the economy. Private sector credit growth, a major pulse of economic activities, also grew by 15.01% in November last which is almost 150 basis points away from the fiscal target of 16.5%. Keeping in mind the need for a growing economy, the government has targeted to increase investment to 32.7% of GDP in FY2017 to sustain 7%+ GDP growth. This will require boosting investment efforts through mega infrastructure projects. Now a US\$ 220 billion economy is moving forward with mega development projects, including BDT 300 billion Padma Bridge, BDT 220 billion metro rail, elevated expressway, flyovers, dozens of economic zones, Payra seaport and Ruppoor power plant.

The visit of Chinese President Xi Jinping is another sign of our strong economic surge. During the visit of His Excellency, China committed soft loans for more than two dozen large projects, particularly related to infrastructure, energy and connectivity. If the projects see the light of





the day, they would change the face of the country's infrastructure. In monetary terms, Dhaka may receive between US\$ 21.5 to 24.45 billion in loans from Beijing. Of course, debt-GDP ratio is not an imminent issue at the moment since debt-GDP ratio is relatively low for Bangladesh. However when Chinese money will start coming, debt-GDP ratio would increase significantly. To tackle this situation, fast track project implementation and accelerated revenue collection should be on the government's priority agenda.

In the midst of on-going mega construction projects, improvement of doing business environment in the country has been slow. It was reflected in the WB's latest ranking of Doing Business 2017 report. Although Bangladesh has gone up two places, it ranks 176 among 190 economies, thanks to the snail-paced regulatory reforms. Hindering constraints such as the high cost of doing business, difficulties of procuring land, high rates of corporate taxation, severe shortage of energy, the inefficiency of trade logistics and limited availability of skills have to be overcome to win over private investors.

Among other economic indicators, foreign currency reserves stood at \$32.09 billion, second highest within the SAARC nations. Current reserve is enough to cover almost nine months of imports. The local currency was stable against the green buck as the average exchange rate of US dollar was BDT 78.7022 against BDT 78.52 in December 2015. Stock markets, which were bearish since its collapse in December 2010, have begun to make a turnaround, helping nearly 30 lac small and large scale investors get their confidence back. People are more eager to enter the capital market in search of higher returns in the midst of sharply dropping return from banking products and widespread rumour of lowering National Savings Certificate rates further Moreover in 2016, the capital market amassed LIS\$ 13.41 hillion of

BB CYBER HEIST

In one of the biggest ever bank frauds, cyber criminals stole \$101 million from Bangladesh Bank's account with NY Federal Reserve Bank in February last year. The incident came to light several days later. Of the stolen money, \$20 million was recovered from Sri Lanka that acted promptly. Later, about \$15 million was recovered in the Philippines and returned to Bangladesh.



TERROR ATTACK

On July 1, a group of Islamist terrorists stormed the Holey Artisan Bakery in the capital's Gulshan, and killed 20 hostages, including 17 foreigners. Two policemen were also killed. The militant attack suddenly made Bangladesh a scary place to do business. However, the government's quick and stern response to the attack helped foreigners and local businesses regain their confidence.

MEGA DEALS WITH CHINA

More than two dozen deals involving \$25 billion were signed between Bangladesh and China during the landmark visit of Chinese President Xi Jinping in October last year. The agreements and the MoUs provide for enhanced cooperation in infrastructure development, energy sector and counter-terrorism. The two countries also intend to partner in the development and promotion of economic zones. China also plans to shift its excess manufacturing capacity and capital to Bangladesh.







Investment registration with the Bangladesh Investment Development Authority has increased substantially to \$14 billion during the July-November period, which is higher than the total amount of proposed investment registered in fiscal 2015-16.

Power generation capacity hit 15,000 MW as more and more power plants are added to the network under the government's massive efforts to bring the one-third population under electricity coverage. But the distribution network was not as prompt as the rate of generation capacity. The government cut prices of petrol, octane, diesel, kerosene and furnace oil to pass on the benefits of lower petroleum prices in the global market to consumers. People however expected major cuts as the price of oil in the international market hit the bottom in January before recovering some ground. But the government has not gone for any steep decrease as it is unsure whether the move will prompt cuts in transport costs and the price may also rise in the international market.

Depressed economic performance in the oil exporting countries has led to a cut in remittance flow to the country despite increase in migrant workers. This is worrying since a major part of Bangladesh's foreign exchange is earned through remittances. Remittance inflow fell by more than 11% in 2016 to US\$ 13.61 billion. Increasing tendency of transferring money from abroad through illegal means is another cause for this inward remittance downfall. Because there is a difference of BDT 3-5 in exchange rate of the BDT against the US dollar between the banking sector and the informal business sectors like hundi. Although it is too early to say with certainty, Brexit and Donald Trump's regime in US might have negative implications for Bangladesh's export performance and remittance in the long-term if the rhetoric against free trade and migrant workers ahead of both the polling see the light of the day. Both the US and the UK are major export destinations and Bangladeshis living in the two countries make up a significant chunk of remittance income.

Banking Sector 151

While macroeconomic indicators are better compared to many other countries, Bangladesh will have to focus on a number of issues that may hinder the growth momentum of the country. 2016 was a testing year for the banking sector and there was huge competition to hook new customers. Last year banks witnessed an intense competition among themselves in terms of rates, but it was a boon for the clients as they got improved services and better facilities at costs lower than before.

Increasing off-shore borrowing by reputed local business houses has reduced banks' scope to lend more. Borrowers adjust local loans with these low-cost offshore loans. As a result, local lenders are deprived of interest earnings against the loans. BB has already achieved 43% of its targeted agriculture loan distribution as the banks has already distributed BDT 75.51 billion out of BDT 175.50 billion in first five month in the fiscal. All banks distributed BDT 1,010 billion SME loan, which helped farmers grow more crop and create more jobs in the agriculture sector.

While rising non-performing loans (NPL) are eating up profits in the form of provision, adding to the banks' woes. As of September 2016, the cumulative NPLs of banks reached BDT 657.31 billion or 10.34 % of the total outstanding loans. It is the highest since June 2014, according to BB. In addition to that if the written-off loans are added to the NPLs the amount will come to BDT 1,100 billion. The major contributors to the rise in bad loans are the state-owned commercial banks or SCBs. They hold 18.72% of the total loans but their share in NPL is 45.57%. Consequently Bangladesh stood second, only after Pakistan in terms of NPL as a share of total loan among the South Asian Countries.

Basel III accord will be in action from January 2020. Meanwhile between 2015 and 2019, the banking system had to maintain a 10.625% Capital Adequacy Ratio (CAR) in 2016. In September 2016, banking industry CAR stood at 10.31%, 53 basis points down from 2015. Most alarming is, CAR is declining continuously. Although Private and foreign banks maintained capital adequacy above the minimum requirement, underperformance of state-owned and specialized banks brought down the total share below the minimum requirement.

Higher provisioning for bad loans affected overall profitability of banking sector which is evident in the declining profitability ratios in September 2016 after a rise in December 2015. In September 2016, Return on Assets (RoA) declined to 0.44% compared to that of December 2015 which was 0.77%. Return on Equity (RoE) also declined to 6.74% in September 2016 from 10.51%. in December 2015.

The lending rate has fallen down to 9.94% which is the lowest in the history of the country. Money was not that cheap ever before! On the top of that at the end of year, BB kept the banks under pressure to rebate the good borrowers at 10% on the interests they earned from borrowers with three years of a regular loan repayment record by 2016.

Amid this situation, industry experts predicted that their profits would erode in 2016 compared to the previous years despite calm political and economic condition. Accordingly, the government will also get less revenue from the banking sector.

It is evident from the above facts and figures that Bangladesh is a modern day success story, at a proudly measured distance from Henry Kissinger's label of a "bottom-less basket". Its growth has been steady, even impressive in the context of feeble global growth, and it has now joined the ranks of a lower middle-income country. According to spearhead think tank of the country CPD, Bangladesh will likely be recommended for graduation from Least Developed Countries in 2018, and will come out of the LDC group in 2024. Its poverty reduction record is even more impressive, with over 20.5 million people escaping poverty between 1991 and 2010.





Now look at the Key Drivers and Prospects of Bangladesh in 2017 and the coming years which are:

Readymade Garments going strong as the 2nd largest exporter in the world



The country is now the world's second largest apparel exporter, next only to China. The apparel sector employs about 4.2 million workers, 75% are female. But WB warns that Bangladesh needs to think beyond apparels because success in apparels has also meant an over-reliance on this sector, which forms over 80% of total exports.

Information and Communication Technology (ICT) expanding fast as one of the priority sectors



The ICT industry in Bangladesh has grown to 1500+ companies and revenues of USD 600 million. Based on BASIS statistics, projected ICT export for FY2016 stands at USD 435 million. During 2013-18, number of off-shore based development centres and online based freelancing has grown by 1,000%. Additionally, government has also taken a target to reach USD 1 billion in IT exports by 2018 and have provided incentives.

Strong Financial Markets

Bangladesh capital markets have developed steadily over time, although they still lack depth and breadth due to the absence of other kinds of financial instruments like derivatives. The market has returned 203% since Jan 2007 (16,33% p.a.). For long term investors looking to participate in the Bangladesh growth story now is a good time to start investing.

Strong technology adaptable middle and affluent consumer base driving business growth



The rising Middle and Affluent Class consumers have been playing a pivotal role in this extraordinary growth story of the consumer industry. Though currently the total MAC population is only 7% of the total pie, the group is expanding rapidly at 10.5% annually. Considering Bangladesh maintaining this growth pace till 2025, the MAC population is expected to triple to 34 million.

The consumer class is young, technologically adaptable and exhibits high engagement through the mobile internet. With the advent of third-generation (3G) wireless services in 2013, consumers have adopted smartphone and high-speed internet services rapidly. Of the 67 million active internet subscribers (BTRC October 2016), nearly 96% are on mobile and 12 million use smartphones. Bangladesh is also enjoying demographic dividend with 57% of the total population aged between 15-54 years and the median age being 26 years.

Resilient human capital growth hinging on robust education structure



Currently the student population stands at 29 million and secondary education increasing at a rate of 34% over the last five years. In the tertiary education sector there 112+ universities (78 private and 34 public) with 900.000+ students, especially the private universities (some with international affiliations) have made quality higher education available to a large base of students. However, domestic university capacity at present is almost 50% of high school graduates - thus opening exciting opportunities to invest in the sector here with a ready market.

However weak remittance inflows, internal security challenges, political tensions, slippages in addressing fiscal imbalances, further deterioration in financial and corporate sector stability, sluggish external demand etc could lead to dampening private consumption and investment which caused WB to downgrade the GDP projection to 6.8% where 7.2% is the fiscal target.

On another note, Fitch warns of an increase in Real Effective Exchange Rate (REER) appreciation of BDT which will led exports become more expensive and imports become cheaper; an increase indicates a loss in trade competitiveness.

But there is a way out. Speedy implementation of infrastructure projects, easing business setup and investment regulations will be the driving factors that will decide whether Bangladesh can increase foreign direct investment to US\$ 9.6 billion by 2020 and GDP growth rate to 8%, according to Citibank in its economic update on Bangladesh for 2016.

For the next phase of jobs and export growth, we need to look at few key reform areas like: creating a neutral trade regime by reducing tariffs, ensuring the level-plaving field for all exporters, attracting high guality Foreign Direct Investment (FDI) in goods and services and improving logistics and trade facilitation.

Finally a New Year always starts with unpredictability as the future is always full of uncertainty. A number of positive as well as challenging developments will shape the dynamics of Bangladesh's journey in 2017. As most big economies are still struggling to recover from slow growth, Bangladesh's major economic boost will have to come from within the country, Bangladesh's economic and social achievements are widely acclaimed around the world. The challenge is now to make this sustainable and inclusive. The economy is set to run on a high speed lane with objectives set to achieve 7.2% growth in FY 2017 and even higher in the coming years. This ambition is underpinned by maintaining macroeconomic stability, increasing efficiency in project implementation as well as national earnings and improving governance.





COLLATERAL MANAGEMENT Shield before the Squall

Md. Kamal Uddin, FVP & Manager (Ops), Mohakhali Branch



"If you are not sure with placement of your own money with a particular Borrower, you should never put your shareholders' or depositors' money with him or them."

-Kartikeyan, Lead Credit Trainer at Grindlays International Training (GRIT) in India

One of my previous writings titled 'A Credit Risk Manager in Changing Environment' published in Insight (June 2013, issue 2, volume 12) started with most infamous financial scam in Bangladesh namely Hallmark Group (a swindle of about Tk. 2,686 crore). From various reports and studies it has become clear that the loan was disbursed to the Borrower deviating credit rules and norms. From experience it may be concluded, if Credit Officer tune him with the spirit of above quotation in selecting Borrowers, the possibility of default can be reduced significantly.

As a Credit Officer you very often may be asked that why credit goes default. Your possible replies may be: wrong borrower selection/ defective loan appraisal, weak collateral/security, faulty structuring of credit facilities, wrong assessment of market/business, poor post-disbursement supervision and follow-up etc. Good Borrower selection is composition of many factors like 5Cs (character, capacity/cash-flow, capital, conditions and collateral) or many other qualitative and quantitative criteria which I focused in another writing titled 'Borrower Selection: A Critical Review' published in Insight (December 2011, issue 4, volume 10). However, by disbursing loans to Borrower Bank always expects timely repayment from which Bank earns revenues. But sometimes Bank may find that the Borrower is defaulting on his payments and Bank may require filing lawsuit for recovery. In such an awkward condition proper Collateral Management is the last weapon for recovery of default loans. Any weakness in collateral and security may damage Bank's recovery plan in legal fight. Proper Collateral Management allows Bank as well as Credit Officer stay safer.

Collateral is a frequently used term to Credit Officer, to describe any asset and documents that is used to secure loans from any possible risk. Collateral is obtained as a line of last defence and meant to be an insurance against emergency. Collateral Management is the function responsible for reducing risk of loan exposures after disbursement of loans; and to make the collateral useful while Bank requires to go for recovery of default loan through lawsuit. There have voluminous writings on loan documentations in academic and industry but not that much on Collateral Management. Therefore, I would not go to cover the issue of loan documentation. Rather I would have an attempt to share on collateral and security management to my fellows which may be useful while Bank thinks for recovery of default loan.

Defective title of mortgaged property is risky for Bank. Title of property must be ensured properly through searching and verification of land documents from Sub-Registry office. Even after completion of mortgage it is necessary to obtain land search report periodically, at least once in a year. Sometimes it is found that the property is transferred to others fraudulently/mistakenly even though the property is mortgaged with the Bank. Bank must preserve all original land documents (where applicable) in its safe custody. Visit of mortgaged property and affixing Bank's signboard on the property are also necessary to keep the mortgaged property in possession.





In case of mortgage of third party property it requires extra care on the part of Bank. Before taking third party mortgage Bank requires to be extra careful i.e. identifying the owner of the property properly, checking object clause of Memorandum (if property owner is company), Board Resolution (if property owner is company) etc. It is also found that third party property owner provides mortgage by preparing fake documents and mortgages the same property with several Banks.

Extra caution is required in case of taking mortgage in which the mortgagor is owner of the property through Power of Attorney. Sometimes it is seen that to save registration costs the mortgagor (especially Developer Company) owns the property through Power of Attorney and provide mortgage to Bank. Again, they also sell the same property to others.

Valuation of collateral property is necessary to know the recent value of collateral property so as to match limits/liabilities of Borrower. If limits/liabilities exceed collateral value then Bank may pursue the Borrower for additional collateral which will minimize the risk exposure of Bank.

Proper and correct loan documents are necessary at the time of lawsuit. Common mistakes in charge documents/loan documents are i) not properly filled-up, ii) witness not mentioned, iii) signature not verified, iv) undated, v) stamp not affixed, vi) Personal Guarantees not verified vii) charge documents not taken properly viii) acceptance in sanction letter not obtained properly etc. Undated charge documents may be useless, or even harmful for Bank. Sometimes it is seen that Credit Officer is writing a date on the charge document on which day the signatory was outside his location/Bangladesh. So it is required to mention the date of signature on charge documents properly.

Usually Bank maintains Personal Guarantees of owners/directors/third parties etc. Sometimes it is seen that one person is collecting all Personal Guarantee forms and submitting to Bank after signatures of owners/directors/third parties etc. In this case Credit Officer cannot ascertain that Personal Guarantees are signed genuinely & properly by all signatories. Fake signature on Personal Guarantees or on any documents will harm the merit of collateral documents and Bank will lose in legal fight at Court.

Credit Officer must be aware of maintaining insurance properly with suitable/acceptable insurance company to get coverage at any accidents or unexpected events. According to Mamun Rashid, Banker and Economic Analyst, premium payment receipt, reinsurance with Sadharan Bima or even Lloyds or any other international insurers could allow the Bankers to sleep well at night.

Registration/filing properly/timely is also very important. Company's tangible assets are of two forms i.e. floating and fixed assets. According to sanction terms and forms of assets Credit Officer requires to complete registration at RJSC for charge creation, Sub-Registrar Office for registered mortgage or Mercantile Marine Department (MMD) for marine vessels or any relevant authority. Bank's charge on the Borrower's assets can be created in two ways: Hypothecation and Pledge. In Hypothecation possession/control over the assets is with the Borrower Company and the Bank has legal right/ownership over the assets. And in case of Pledge the control and possession of assets of the Borrower company is with the Bank. Registration of Hypothecation at RJSC should be as early as possible because the earliest filing at RJSC has superiority of claim over other lenders on assets of the Borrower Company. Credit Officer should be cautioned about filing at RJSC within 21 days from date of mortgage, if the owner of land/property is company. In case of failure of filing within the stipulated time Bank requires to take permission from High Court to file the charge at RJSC which is risky and difficult for Bank. Credit Officer should collect the Search Report from RJSC to know the ranking and charge amount whether these have been completed as per sanction terms.

The incidents of fake/fraud in security and collateral documents have increased in recent times. Frauds are committed taking advantage of inadequate supervision of loans as well as insufficient and weak collateral and security management. Therefore, Bank should maintain proper supervision and monitoring for recovery of bad loans. Bank should put utmost efforts for proper management of collateral and security to get best recovery result while the Borrower is defaulting on his payments and fight at the Court for recovery of bad loans from default Borrower.

Best is to have your Shield before the Squall.

Lifelong Learning Cycle – Learn, Unlearn and Relearn







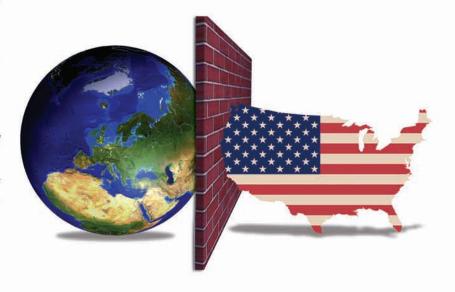
WORLD ECONOMY AFTER JANUARY 20, 2017

Ashique Igbal, SAVP, R&D

An ironic contradiction is likely to define the global economy as president-elect Donald Trump will formally take over charge of the Oval office on coming January 20. Mr. Trump will perhaps be the first modern U.S. president to come into office with more public disapproval than approval.

There has not been so much anxiety about U.S. global leadership or about the sustainability of market-oriented democracy at any time in the past half-century. Yet with markets not only failing to collapse as predicted, but actually rallying strongly after both the Brexit vote and Mr. Trump's victory, the animal spirits of business are running

The International Monetary Fund (IMF) recently raised its forecast for the U.S. economy over the next two years, saying President-elect Donald Trump's policies



would boost economic growth. At the same note, IMF slightly raised its economic forecasts for global growth at 3.4% and 3.6% for 2017 and 2018 respectively. This forecast incorporated a firming of oil prices and the assumption of a changing policy mix under a new administration in the United States and its global spillovers. But officials warned that if Mr. Trump's protectionist trade proposals set off a trade war, that could be "quite destructive" for the global economy. Thus it warns that economic outcomes are extremely uncertain, mainly because of the uncertain outlook for U.S. policy under the Donald Trump administration.

After a lackluster outturn in 2016, economic activity is projected to pick up in 2017 and 2018, especially in emerging market and developing economies, according to Global Economic Outlook Update. The IMF projected that the emerging markets and developing economies will grow 4.5% in 2017 and 4.8% in 2018, higher than the 4.15% in 2016. It estimated that the global economy grew 3.1% in 2016, the weakest since 2008-2009, owing to a challenging first half marked initially by turmoil in world financial markets.

A key driver in economic sentiment, increasing both upside and downside risk - has been the election of Donald Trump as U.S. President, and the policy uncertainty that has brought. Recent political developments highlight a possible shift toward inward-looking policy platforms and protectionism, a sharper than expected tightening in global financial conditions that could interact with balance sheet weakness in parts of the euro area and in some emerging market economies. It noted that global activity could accelerate more strongly if policy stimulus turns out to be larger than currently projected in the United States or in China. The IMF says most analysts expect the Mr. Trump administration (backed by Republican control of Congress) to deliver a more expansionary fiscal policy, based on tax cuts and increased infrastructure and defence spending.

The largest export-driven economy in the world, China's trade slowed down sharply in 2016 and there are fears its trading position will weaken further in 2017 with repercussions for the global economy if Donald Trump's protectionist policies prompt a trade war. Chinese authorities expressed their concern that Mr. Trump would follow through on pledges to impose high tariffs on imports from China and to brand the country a currency manipulator. Mr. Trump claimed several times during his election campaigns that China has been devaluing its currency in order to make its exports more competitive on overseas markets.

The World Bank warned recently that a tentative pickup in the global economy is at risk from the uncertainty unleashed by Brexit and the arrival of Mr. Trump in the White House. There was also a note of caution on growth prospects from the World Economic Forum, which said before its annual meeting in Dayos that rising income inequality posed a risk to the global economy in 2017.

Policymakers and investors are waiting to see which of Mr. Trump's campaign trail pledges he will seek to push through after being sworn in on January 20. He fought Democratic candidate Hillary Clinton on an anti-globalisation platform with a pledge to bring jobs back to America that he claimed had been lost to China and other countries.

Fathom Consulting, a leading global independent macro research consultancy firm, emphasized the potential costs to businesses in China and to American consumers if Mr. Trump's deal-making with the vast Asian economy turned sour. If Mr. Trump is set to renegotiate the U.S. trade relationship with China and the stakes are high: US exporters could lose access to the world's second largest economy; and U.S. consumers might be deprived of the hundreds of billions of dollars' worth of goods that they buy from China each year.





Mr. Trump has China in his sights as well as Mexico and other big U.S. trading partners. He has announced his intention to pull out of the Trans-Pacific Partnership trade deal and has said he wants to renegotiate the North American Free Trade Agreement between the U.S., Canada and Mexico. Such protectionist mood spread worries beyond America and cast a shadow over the economic growth prospect of Latin America. While Mr. Trump's election victory boosted economic prospects in the United States, the impact has been uneven for the rest of the world. Some countries could see stronger growth from the increase in activity in the United States, the world's largest economy, but some emerging market countries may face challenges as global interest rates rise.

From Bangaldesh's perspective, her economy might be impacted by the change at helm in the White House, with the Senate and Congress strongly under Republican control. As a result of Trump presidency, policies towards the Asia Pacific region, in general, and Bangladesh in particular are bound to evolve.

 GSP, TICFA and TPP: As a Least Development Country (LDC), Bangladesh previously enjoyed preferential trade terms, mostly on a wide range of products except apparel. In the recent past, the Generalized Systems of Preference (GSP) was scrapped, supposedly due to a series of industrial accidents. Recently U.S. government signed a Trade and Investment Cooperation Forum Agreement (TIFCA) with Bangladesh, which was aimed at mitigating bilateral differences.

Bangladesh currently pays 15.62% duty for its garment exports to the U.S., whereas Vietnam pays 8.38%. If the TPP (Trans-Pacific Partnership) comes through, Vietnam's garment items will enjoy duty-free access to the U.S. Since U.S. tariffs treat Bangladesh like a developing country and not like an LDC (Least Developed Countries), it has to pay more tariffs than France does for one-15th of its exports. The high tariff rates levied on Bangladeshi apparels hinders RMG industry's capacity to partake in a bigger share of the US

The incoming Trump administration is likely to keep economic agendas at the forefront, and refrain from providing additional concessions for apparel import. During his 17-month presidential campaign, Mr. Trump called for imposing border tax of between 35% to 45% on imports of goods to protect American jobs from unfair foreign competition. Companies that import goods would pay the tax at the border. Although Bangladesh's apparel export to U.S. has grown by double digit figure (c. 11%), currently standing at USD 5.4 billion as of FY2015-16, export growth in the future may stutter combo affects of these odds. With Trump's strong inward looking economic policies, countries like Bangladesh are unlikely to gain back the lost GSP concessions while TPP can come in force in near future.

- Immigration Policy: Although U.S. immigration is currently beyond the reach for average Bangladeshi, due to Bangladesh's exclusion from DV eligible countries, many Bangladeshis have somehow entered the country, and are currently staying as illegal immigrants. According to a recent research, there are 50,000 plus illegal Bangladeshi immigrants in greater Washington DC alone. The figure is likely to be much larger across the country. As promised to his supporters, Mr. Trump will heavily clamp down on illegal immigrants, which may result in forcible deportation for many of these illegal immigrants.
- . Brain Gain: If Mr. Trump follows through his chauvinistic pledges, many bright international students and scholars will be forced to return home. Currently, close to 6,000 Bangladeshi students are studying in different US universities, along with thousands of professionals engaged in different sectors. With rising hostility towards immigrants, many Bangladeshis would be forced to either move to neighbouring Canada or return back home with their knowledge and vigour. This may potentially be a major boom for Bangladesh, as inbound NRBs would be able to utilize their skills and knowledge for developing our private sector.
- Development Funding: US government is one of the major donors for Bangladesh, contributing to millions of dollars in development aid. As Mr. Trump administration takes up the mantle, flow of development funding may be further stifled, at least in the medium term. This may significantly constrict major development sector led projects funded by different U.S. based donor agencies.

Insight



জয়নাল আবেদীনঃ পরিবহণ জগতের অগ্রপথিক

উপযুক্ত সামাজিক, রাজনৈতিক ও অর্থনৈতিক অবস্থার উনুয়নের মাধ্যমে সমাজের উনুয়নই হচ্ছে প্রকৃত উনুয়ন। অবকাঠামোগত ও মানবসম্পদ উভয়ই সমান গুরুত্বপূর্ণ উনুয়নের ক্ষেত্রে। সঠিকভাবে পরিচালনা ও রক্ষণাবেক্ষণ এক্ষেত্রে অপরিহার্য, যা ছাড়া অবকাঠামোগত সম্পদ উনুয়নে কার্যকর ভূমিকা রাখতে পারে না। অবকাঠামো ভাল না থাকলে অর্থনৈতিক কর্মকাণ্ডও প্রায় অচল থাকে। পরিবহণখাত যেকোনো অর্থনীতির অবকাঠামোতে একটি অতি জরুরী অংশ। বৈশ্বিক মানের বিচারে আমাদের দেশে এটি অবশ্য অনেক পিছিয়ে। আমাদের এই সংখ্যাতে আমরা বাংলাদেশের পরিবহণ জগতের একজন সফল মানুষের কথা বলব, যিনি বাংলাদেশের যাত্রী পরিবহণখাতকে একটি নতুন মাত্রায় পৌচ্ছে দিয়েছেন এবং রাজধানী ঢাকার সাথে দেশের বিভিন্ন এলাকার সেতুবন্ধন তৈরিতে অগ্রণী ভূমিকা রেখেছেন। ১৯৬৭ সালে একটি ট্রাক ও ১৯৬৯ সালে একটি যাত্রী পরিবহণ বাস নিয়ে ব্যবসা শুরু করে কালের পরিক্রমায় আজ তাঁর পরিবহন বহরে প্রায় ১০০০ টি নন-এসি ও এসি বাস ও ট্রাক যুক্ত হয়েছে, এবং তাঁর বাসগুলি দেশের সবচেয়ে বেশি রুটে যাত্রীসেবা প্রদান করছে। প্রখ্যাত এই পরিবহণ প্রতিষ্ঠানটি হচ্ছে "হানিফ পরিবহণ" আর এই প্রতিষ্ঠানটির স্বপুদ্রস্ফী হচ্ছেন জনাব আলহাজ্ব মোঃ জয়নাল আবেদীন। জয়নাল আবেদীন ১৯৪২ সালে সাভারে জন্মগ্রহন করেন। বেডে উঠেছেন সাভার উপজেলার আমিনবাজার ইউনিয়ন এর হিজলা গ্রামে তাঁর পৈতৃক বাড়িতেই। তাঁর বাবা হাজী মোঃ আজিমউদ্দিন প্রায় দুই যুগ ধরে আমিনবাজার ইউনিয়নের চেয়ারম্যান ছিলেন। চেয়ারম্যান থাকাকালীন সময়ই তাঁর বাবা ধান, চাল ও চামডার একজন সফল ব্যবসায়ী ছিলেন। জয়নাল আবেদীন পাঁচ ভাইয়ের মধ্যে সবার ছোট ছিলেন। তাঁর পডালেখার শুরু মিরপুর সিদ্ধান্ত হাইস্কলে। ছোটবেলা থেকেই কিছুটা দুরন্ত প্রকৃতির ছিলেন এবং বিভিন্ন জায়গায় ঘুরে বেড়াতে পছন্দ করতেন। তাঁর এই দুরন্তপনাকে লাগাম দিতেই হয়ত মাত্র ১৪ বছর বয়সে বাবার ইচ্ছাতে বিয়ের পিঁডিতে বসতে হয়। বিয়ের পরই তাঁর ব্যবসায়ী জীবনের শুরু হয় নতুন যাত্রা। তিনি বলেন, প্রকৃতপক্ষে এখান থেকেই তাঁর

তাঁর শুশুরও একজন ব্যবসায়ী ছিলেন। জমি হতে আয় ও রেশন এর দোকান দিয়ে ব্যবসা শুরু করেন, তিনি সে ব্যবসা তাঁর সন্তানদের হাতে ন্যস্ত করে সন্তানদের দিক–নির্দেশনা দিয়ে থাকেন। বর্তমানে তাঁর সন্তানরা সু–প্রতিষ্ঠিত। ঐ সময়ে পরিবহণ ব্যবস্থা–ই প্রায় ছিল না। এমনকি রাস্তাও ছিল অনেক কম। অন্যতম যোগাযোগ মাধ্যম ছিল জলপথ ও রেলপথ। এসব স্থাধীনতার আগের কথা। টাকা সংগ্রহ করে তখন যশোর ছুটে যান

ন্ত্বী মমতাজ বেগম তাঁর জালোবাসা, সন্তানদের স্নেহ, আদর ও শাসন দিয়ে সারাজীবন পথ দেখিয়ে সমস্ত পরিবার–পরিজনদের আগলে রেখে আজকের এই ব্যবসার উনুয়নের প্রধান অধিকারিণী, আমি তাঁর

জন্য দোয়া করি।

চাল কেনার জন্য। তাঁর ভাষায়: তখন আমার বয়স ছিল খুবই কম, এজন্য অনেকেই আমাকে একজন পকৃত ব্যবসায়ী ভাবতে দ্বিধা করতেন। যাই হোক, সেই সময় ২৭ টাকায় বিমানের টিকেট কেটে প্লেনে যশোর চলে গেলাম। প্রায় ২৫০ মন চাল এবং তারও বেশি ধান কিনলাম। কিন্তু সেবার হয়ত ভাগ্য সহায় ছিল না, ফেরার পথে পদ্মা নদীতে ঝড়ের মধ্যে পড়লাম, আমাদের নৌকাটা ডুবে গেলো। প্রচণ্ড ঝড় আর স্রোতের সাথে লড়াই করার পর এক মাঝির সাহায্যে সেবার জীবন নিয়ে ঢাকাতে ফিরতে পেরেছিলাম।

এরপর শুরু হল স্বাধীনতা যুদ্ধ। স্বাধীনতার পর যখন দেশ পুনর্গঠনের পালা চলচ্ছে তখন মানিক মিয়া এভিনিউ এ সাব-কনট্রাক্ট এ মাটি কাটার কাজ পেলাম, পরো এলাকা তখন বোরো ধানক্ষেত। তখন একটি পেট্রোল ট্রাক কিনলাম। এর কিছুদিন পর ফেনী নদীর বাঁধ নির্মাণ এর জন্য সাব-কনট্রাক্ট এ আবার কাজ পেলাম। ঐ সময় উত্তরা ব্যাংক এর সহায়তায় দুটি হিনো বাস কিনলাম, ঢাকা-বগুড়া রুটে সেই বাস যাত্রা শুরু করল "হানিফ এন্টারপ্রাইজ" নামে। পরবর্তীতে একটির সাফল্যর পথ ধরে ধীরে ধীরে বাড়তে থাকে বাসের সংখ্যা। এভাবেই গত চার দশকে হানিফ এন্টারপ্রাইজ এর বহরে যুক্ত হয়েছে প্রায় ১০০০ এরও বেশি বাস। মূলত আমার বড় ছেলে মোঃ কফিলউদ্দিন এর ইচ্ছাতেই পরিবহণ ব্যবসাতে আসা। শুরু থেকেই আমার ছেলে আমার এই ব্যবসাতে সাহায্য করেছে, এবং তার পরিশ্রমেই আজ "হানিফ এন্টারপ্রাইজ" এত বড় প্রতিষ্ঠানে পরিনত হয়েছে। অনেক দিন ধরেই পুরো ব্যবসা আমার ছেলেই পরিচালনা করে। "হানিফ এন্টারপ্রাইজ" আমি শুরু করেছিলাম বটে, কিন্তু আমার ছেলের কারণেই "হানিফ এন্টারপ্রাইজ" আজকের এই অবস্থানে এসেচ্ছে। পরিবহণ ব্যবসার পাশাপাশি, হানিফ হাইওয়ে রেস্টুরেন্ট হোটেল অ্যাড মোটেল কমপ্লেক্স, অভি হাইওয়ে ভিলা, ঢাকা ও পার্শ্ববর্তী অন্যান্য জেলায় পেট্রোল পাম্প, অভি ট্রেডিং (প্রাইভেট কার বিক্রয় কেন্দ্র) ও ইট ভাটার ব্যবসার সাথেও জডিত।

দাদার মতই বড় ছেলে সামাজিক ভাবে দায়িত্ব পালন করছে। আমিনবাজার ইউনিয়ন পরিষদের তিন বার চেয়ারম্যান, বাংলাদেশ বাস ও ট্রাক ওনার্স এসোসিয়েশনের সেক্রেটারি জেনারেল এর দায়িত্ব পালনসহ সাভার উপজেলা পরিষদের নির্বাচিত চেয়ারম্যান এর দায়িত্ব পালন করেন।

আমার স্থ্রী, সন্তান, ও নাতি-নাতনীদের নিয়ে সুন্দর ও সুস্থ জীবন যাপন করছি। আমার সখ নিজ গ্রাম, বিভিন্ন জেলা ও আকর্ষণীয় স্থান ও বিদেশ ভ্রমণ করা। আমার উপলব্ধি হচ্ছে, অনেক সুন্দর দেশ ভ্রমণ করেছি, ধনী মানুষ দেখেছি কিন্তু কিছুই আমাকে অভিভূত করতে পারেনি যতটা বাড়িতে আসলে আমার পরিবার-পরিজনদের সানিধ্য ও আমার নিজ গ্রাম আমাকে অভিভৃত করে।

ভবিষ্যৎ নিয়ে কথা বলতে গিয়ে জয়নাল আবেদীন বলেন, আমি বিশ্বাস করি বাংলাদেশের যা সম্পদ রয়েছে, তা দিয়েই আমরা আজ যতটা উনুতি করেছি এরচেয়ে বেশি দুর যেতে পারব। আমি বর্তমান উনুয়নের ধারাবাহিকতার বিকাশ ও সাফল্য কামনা করছি। এভাবে চলতে থাকলে পরিবহণ সহ সকল ব্যবসায় দেশ উনুতি করবে, ব্যবসায় প্রসার লাভ করবে। আমাদের দেশের মানুষরা অনেক কিছুই করতে পারে যদি ঠিকমতো সুযোগ পায়। সবকিছুর পরও আমি স্বপু দেখি আমাদের দেশ ভবিষ্যতে আরও অনেক দূর এগিয়ে যাবে।

Note: Our valued client Mr. Mohammad Joynal Abedin was interviewed by Mr. Salahud Din Ahmed, SVP & In-charge, R&D and DBTI, Mr. Md. Kamrul Hassan Talukder, FVP & Manager, Amin Bazar Branch and Mr. Eiman Fergeion, PO, R&D, Dhaka Bank.







মালয় সাগর আর শ্বেতহস্তির দেশে

সালাহউদ দীন আহমেদ, এসভিপি, ইন-চার্জ, আরঅ্যাণ্ডডি ও ডিবিটিআই

দেশ–বিদেশ ভ্রমণ আসলেই বেশ ভালো একটা আইডিয়া। অতিব্যস্ত যারা পরিবারকে অনেক কম সময় দিই, একসঙ্গে ক'দিন কাটাবারও এ এক মধুর সুযোগ। মহাকবি ইকবালের ভাবনা খানিকটা এরকম, যে ফুলটি ফুটে গাছেই কাটিয়ে দিলো তার পুরো জীবন, সে ধন্য বটে –– তবে জীবন তার আরো সার্থক হয় যখন সে কোনো সুন্দরীর খোঁপায় চেপে ঘুরে ঘুরে বেড়ায়। সে দেখতে পেলো অন্যদের রঙরূপ, তারটাও দেখলো অন্যরা।

এমনি এক সুযোগ এলো গত সেপ্টেম্বর। ବିদের চুটিকে মাঝে রেখে দু'সপ্তার Mandatory Leave, ML।[ভালো কথা, এটা কিন্তু LFA না, অনেকে যদিও অসাবধানে ML-কে LFA বলে ফেলি। LFA হলো আসলে assistance হিসেবে যে টাকাটা হাতে পাই, সেটা]। তো, ফ্যামিলির সবার চুটি একসঙ্গে যেহেতু মেলেইনা, ভাবলাম অন্তত দুটো দেশ দেখবো। সব ভেবে ঠিক হলো মালয়েশিয়া আর থাইল্যাড।

মালয়েশিয়াতে রাতের শেষপ্রহরে নামলাম, তাই এয়ারপোর্টে অনুমোদিত ট্যাক্সি করেই হোটেলে গেলাম। শান্ত, দীর্ঘ, আলোয়–মাখা পথ, ভালো লাগে। বুকিত বিন্তাং–এ হোটেল। গাছে–ছাওয়া পরিচ্ছনু ওয়াকওয়ে, হাঁটলেই মনটা আনন্দে ভরে যায়। নানা স্বাদ–রং এর নানাদেশি খাবার, বাহারি পণ্যে ভরা পুরো এলাকা।

হোটেল লাউঞ্জে পরিবহন কাম্পেনির এইজেন্ট। ওদের সঙ্গেই কথা বলে মাইক্রোবাস ঠিক করলাম। বাইরের কারো চাইতে এরা বরং নির্ভরযোগ্য। প্রথমে বাতু কেইভসে গেলাম। পাহাড়ের গায়ে বিশাল সোনালি রঙয়ের মূর্তি, খুবই দর্শনীয়। তারপর গেন্টিং হাইল্যাণ্ডস, মালয়েশিয়ার সবচ্চ বড়ো আকর্ষণের একটা। গাড়ি থেকে একটা লেভেলে নেমে গিয়ে ওপরে উঠলাম কেইবল কারে চড়ে। আর গাড়িটা ওপরে গিয়ে আমাদের জন্যে অপেক্ষা করবে। এই ব্যবস্থাতেই সুবিধা বেশি। প্রকৃতিকে সরাসরি ওপর থেকে প্রাণভরে দেখতে হলে এই কেইবল কারই উত্তম। পাহাড়চূড়োয় চোখধাঁধানো সব আনন্দ উপকরণ, মূলত ছোটোদের জন্যেই আকর্ষণীয়।

কেএল বার্ড পার্কে গিয়ে মনে হলো পুরো একটা দিনের জন্যেই আসা উচিৎ ছিলো। এতোশতো রকমের পাথি। এতো রঙ, আকার, প্রকার, মেজাজ, হাঁটার বা ওড়ার চঙ –– ভাবাই যায়না। অনেক পার্থিই পাশে দাঁভায়, হাতে এসে ধরা দেয়, খাবার নিয়ে যায়। কেউ কেউ আবার আপনার কোলে–কাঁধে চডে ছবিও তুলবে। এসব দেখলে বিশেষত ছোটোদের মনে প্রকৃতির জন্যে মায়া জাগতে বাধ্য।

থাইল্যাড়ে নেমেই সৈকতশহর পাতায়া। সকালে বড়ো লঞ্চ নিয়ে গেলো কোৱাল আইল্যাড়ে। দ্বীপের ভেতর পিকাপে চড়ে আঁকাবাঁকা সবুজ পাহাড়ি পথে কয়েকটা সৈকতে গেলাম। ওখানে বানানা বোট, জেট 🍇 আর প্যারাসেইলিং দারুণ লাগলো। আডার সি ওয়াকটা ফিটনেসের কথা ভেবে বাদ দিলাম। ব্যাংকক যাবার পথে এক মহা–আকর্ষণ স্রিরাচা টাইগার যু [Zoo]। শুধু বাঘ না, এখানে আসলে হাতি আর কুমিরও আছে। এদের শো তিনটি না দেখলে আমাদের পুরো সফরটাই অর্থহীন হয়ে যেতো। ট্রেইনিং যে কীরকম কার্যকর হতে পারে, এটা না দেখলে বোঝা কঠিন। দেখলাম, বাঘ যে কর্পোরেট-ভদুলোকের মতো বসতে পারে, অবিকল মানুষের মতোই অভিমান–খুনসুটি করতে পারে; আর কুমিরের গা–শিউরে দেয়া হা–এর ভেতর মানুষ নিজের মাথাটি অবলীলায় চুকিয়ে দিয়ে শুয়ে থাকতে পারে; হাতির আচরণও একজন খোশমেজাজ আর আন্তরিক ব্যাংকারের মতো হতে পারে।

গভীর চিন্তার বিষয় হলোঃ ট্রেইনিং দিয়ে পশুর মধ্যেই যদি এইরকম পরিবর্তন নিয়ে আসা যায়, মানুমের মধ্যে কেন আনা যাবে না!





BANGLADESH ECONOMY AT A GLANCE

GDP Growth (in %)







Exchange Rate (USD-BDT)

78.7022 0.1818

28-Dec-2016



Import - C&F (in USD Million)

40,726.70 5.96%

Jan-Nov 2016 1



Export (in US\$ Million)



8.48%

CY'2016-171



Wage Earners Remittance (in US\$ Million)

13,610.81 (11.14%)

CY'2016-171



FX Reserve (in US\$ Million)

32.091.9 16.92%

29-Dec-2016 1



Reserve Money (in BDT Crore)

186,923.80

18.57%

Nov 2016 1



Broad Money (in BDT Crore)

938,721.40

13.76%

Nov 2016 1



Twelve Month Average Inflation (in %)

5.52%

(0.67%)

Dec 2016 1



Current Account Balance (in USD Million)



Jul-Nov 2016-17



Per Capita Income (in USD)

1,466

11.40%

FY 2015-16 1



Credit to Govt. Sector (in BDT Crore)

124,390.00

(1.55%)

Nov 2016 1



Credit to Private Sector (in BDT Crore)

694,558.10

15.01%

Nov 2016 1



National Savings Certificates Outstanding (in BDT Crore)

4,402.85

92.08%

Nov 2016¹



of School Banking A/C

10,66,083

3.01% Mar 2016 2



Outstanding of School Banking A/C (in BDT Crore)

827.76

(1.95%)Mar'162



All 10-100 Taka A/C (Including Farmers' A/C)

16,137,868

0.31%

Jun 2016 2



Active Mobile Financial Services (MFS) A/C (in Lac)

151.61

9.77%

Nov 2016³

1-P2P, 2-QoQ, 3-MoM





BANGLADESH BANKING INDUSTRY AT A GLANCE



1-P2P, 2-QoQ, 3-MoM





KEY APPOINTMENTS IN BANKING SECTOR

Banks, NBFIs and Regulators

Name	Position	Organization	
S M Moniruzzaman	Deputy Governor	Bangladesh Bank	
Mohammad Jalaluddin	Managing Director & Chief Executive Officer	Ansar VDP Unnayan Bank Limited	
Mafizuddin Sarker	Chief Executive Officer & Managing Director	Meridian Finance & Investments Limited	
Wasif Ali Khan	Additional Managing Director	National bank Limited	
M.A Wadud	Additional Managing Director	National bank Limited	
Ataur Rahman	General Manager	Janata Bank Limited	
Mirza Elias Uddin	Additional Managing Director	Jamuna Bank Limited	
RQM Forkan	Managing Director & Chief Executive Officer	Bangladesh Commerce Bank Limited	
Syed Abu Asad	Managing Director	Rajshahi Krishi Unnayan Bank Limited	
AKM Shirin	Managing Director & Chief Executive Officer	Dutch-Bangla Bank Limited	
Muhammad Awal Khan	Managing Director	Bangladesh Krishi Bank Limited	
Fakhrul Alam	Managing Director & Chief Executive Officer	One Bank Limited	
Md. Nazmul Arif Khan	Deputy Managing Director	The City bank Limited	
Kazi Azizur Rahman	Deputy Managing Director	The City bank Limited	
Goutam Prosad Das	Deputy Managing Director	Mutual Trust Bank Limited	
AKM Shameem	Managing Director & Chief Executive Officer	Farmers Bank Limited	
Mohammad Shoeb	Chairman	The City bank Limited	
Arastoo Khan	Chairman	Islami Bank Bangladesh Limited	
Salim Uddin	Director	Rupali Bank Limited	

¹⁻ Re-appointment; * Covered October to December Period of CY 2016. Names appeared here in order of date of appointment







DEALING WITH GOSSIP IN WORKPLACE

Ashigue Igbal, SAVP, R&D

"Did you hear what Karim said to Afsana yesterday? I heard from Fazal that Karim told Afsana, he was going to ask out Gomez, that cute new hire in Recovery Department."

We are used to hear this and other sorts of rumours frequently in our workplace. Workplace gossip is a most common matter. It takes many forms; and is amplified just about everywhere. The example above is just one of about 12 million variations according to a research published in Harvard Business Review October 2016 Issue. It's perfectly fine for not every office conversation to revolve around work and it may be okay for peers to gossip (within reason) about each other. But being a Manager one should think twice before taking part in office gossip. Engaging in it (enjoyable though it may be) is a pretty effortless way to set a dubious example, diminish your managerial stature, and likely lose respect among your direct and indirect Reports.

Why Is Workplace Gossip So Common?

When Employees start to feel comfortable with each other, they begin to share personal and professional information about themselves. Employees can sometimes mishandle the information by sharing it with other Colleagues. Once gossip starts to pervade the workplace, productivity and teamwork suffer. Conflict arises when gossip is negative. This can be hurtful and damage professional relationships. But what causes gossip to occur in the workplace? Probable causes can be, the Employee is unhappy with an aspect of their work or personal lives and reacts by sharing this grief. But how do you avoid gossip? How do you gracefully remove yourself when you find yourself unwittingly in the middle of it? Following are some practical suggestions that can help you as a Manager "say no to gossip" in a way that sets a good example without making others unfriendly.



Identify and Talk to the Key Gossipers

Address Employees contributing to gossip problems face-to-face. Set up a Meeting to talk in a place where other Employees will not overhear, which could make the situation worse. A confidential, safe space prevents embarrassment for the Employee. When multiple people are involved, address gossipers one on one instead of in a group. Allowing people to privately share their information gives you a better chance of learning the truth. Plus, discussing the issue in a group may embarrass Employees and prevent them from trusting you in the future.

Get to the Root of the Problem

One issue that Managers face when dealing with idle chatter is hearing the gossip secondhand. To get to the root of the problem, you need to get the story directly from the source. While getting different sides of the story is helpful, believing everything you hear is not. Take secondhand information with a healthy dose of skepticism and wait to discuss the problem until you have gotten the full story. Once you are certain you have the truth, avoid making accusations. Address and document the problem so that you have proof of the incident. Make sure the Employee knows that gossip will not be tolerated in the office, and that future instances could result in severe punishment or even termination.

Or You Can Just Walk Away

Voting with your feet can be a simple but effective tactic. "I've got a tight deadline this afternoon for that Management Report, no time to chat right now." You've sent a quick clear message and you're gone. But if you do decide to stay around and join the conversation, Change the subject. Move the discussion in a direction you're more comfortable with - changing the focus to company business rather than personal business.

Encourage Positive Gossip

Sharing individual and Team matters encourages positive gossip in the workplace. Positive gossip reinforces a strong team bond and improves morale. Employees feel proud of the work they've done; and enjoy the recognition for their professional achievements. Set aside time at Staff Meetings and allow Employees to share positive gossip. Public sharing encourages Team Building and creates a cycle of positive behaviour.

It has been through several researches that office gossip is less as a cancer than as a common cold. Given this view, one reaction to avoid is overreaction. No need to make more of it than needs to be made. Addressing negative gossip in the workplace keeps your Team focused on producing results instead of nurturing anger and resentment. Effective Managers notice the first signs of gossip and stop the time wasting conversations before they spread. By meeting privately with both the individuals involved, you set ground rules and explain expectations of the Management. Instead of simply stopping gossip, focus on changing the conversation to discuss the positives and highlight the successes of your Team. Also you can motivate them by sharing the individual and collective success stories that are taking place all-around the company.



THE POWER OF POSITIVE THII





MUST READ BUSINESS BOOKS OF 2016



Pre-Suasion: A Revolutionary Way to Influence and Persuade Robert Cialdini

This book points out how setting the scene for your audience — "pre-suading" them — is as important as the message itself. Author of this book backs this up with comprehensive references to the latest research and lays out ways to make your counterpart more susceptible to your pitch.

Alibaba: The House that Jack Ma Built

Duncan Clark

If Alibaba, the sprawling online retailer, is one of China's most interesting companies, then Jack Ma, its founder, is one of the country's most fascinating entrepreneurs. Author of this book has been witness to the rise of both since 1999 and turns their story into a compelling guide to the country's new economy.





All About Them: Grow Your Business by Focusing on Others Bruce Turkel

If you want to be successful, then stop focusing on yourself, and instead, focus on others. That core message can be the difference between success and failure. You know someone who takes great interest in others and as a result is more successful in just about every area of life. Bruce Turkel will teach you how to do this, and at the same time, he will entertain you.

Only Humans Need Apply: Winners and Losers in the Age of Smart Machines Thomas Davenport and Julia Kirby

The human race's comeback was overdue after the recent wave of books on the rise of the robots, and Davenport and Kirby provide a fine call to action for flesh-and-blood workers by emphasizing the collaborative possibilities of new technology. The spread of cognitive computing and artificial intelligence will threaten jobs, they concede, but the book lays out ways humans can meet and profit from the challenge.





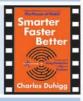
The Innovation Illusion: How So Little is Created by So Many Working So Hard Frederik Erixon and Björn Weigel

Faceless owners, risk-averse managers, globalisers and regulators are the villains of this book that challenges the idea that we are in an age of endless innovation. On the contrary, the authors point out, many innovations are "more fun than fundamental".

Smarter Faster Better

Charles Duhigg

In this book, he argues that the key to productivity and creativity is systematic thinking and behaviour. In other words, anyone can learn to be creative if they embrace the power of new perspectives.



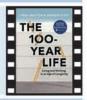


Dear Chairman: Boardroom Battles and the Rise of Shareholder Activism Jeff Gramm

Built around a series of letters from shareholders to company bosses, this is an unexpectedly engaging and critical guide to a century of US activism and activists. Gramm, who runs a hedge fund, provides a reminder of how the likes of Ross Perot and Warren Buffett shook up the world of US corporate governance.

The 100-Year Life: Living and Working in an Age of Longevity Lynda Gratton and Andrew Scott

Our obsession with millennials, i.e. a person who belongs to the generation who became adults around the year 2000, means we have not truly thought about what will happen at the other end of our — and their — lives. In this book, Gratton and Scott, London Business School professors, offer insights and practical guidance on how living to 100 will change attitudes to careers, personal finance, corporate organisation and relationships.





Shoe Dog: A Memoir by the Creator of Nike Phil Knight

A Bill Gates favorite, Shoe Dog offers an inside look at Phil Knight's entrepreneurial journey and how he built his startup Nike into the global brand it is today. In this candid and riveting memoir, for the first time ever, Nike founder and board chairman Phil Knight shares the inside story of the company's early days as an intrepid start-up and its evolution into one of the world's most iconic, game-changing, and profitable brands.



Insight,

MONEY & MOVIE ROUND THE YEAR

Uzzal Ali Pk, MTO, R&D

Counting profit and loss is always there at the back of every entertainment. When it's movie, then the calculation becomes more adept and official. A movie can change the society; it can meet the dimensions of the Art and the Philosophy as well; even. it can uncover the untold truth or whatever. But, at the end of the day, it's all about business. As year ends, movie investors also sit with their year-end calculation. With the other investors, Banks are getting interested in financing films now-a-days worldwide. Thus, Film Finance has emerged as a potential sub-set of the project finance. Barclays and J.P. Morgan Chase, for instance, have their investments in Media & Entertainment industry including the films from making to final distribution.

How was the year 2016 for the global film industry? Let's have a look over there.

2016 was a record-breaking year for the Hollywood film industry, as it gifted a vigorous box office to the investors. The earning was \$11.4 billion worldwide, surpassing the last record figure, the Business Insider reported.

অজ্ঞাতনামা

RUSTOM

On the race, Disney was the biggest contributor. grossing over \$7.00 billion at the worldwide box office. 'Captain America: Civil War'. 'Finding Dory' and 'Zootopia' made Disney ahead of other key players.

Having the budget of \$250 million, 'Captain America: Civil War' grossed \$1.153 billion earnings worldwide. The 'Finding Dory' had the budget of \$200 million; the earning

of which was \$1.027 billion and the 'Zootopia' earned \$1.023 billion against the budget of \$150 million.

The two other leading players were 20th Century Fox and Warner Bros. with the 'Batman Vs. Superman: Dawn of Justice' 'Deadpool', and 'Suicide Squad'. These three movies earned \$873.2, \$783.1 and \$745.6 million against the budget of \$250, \$58 and \$175 million respectively.

The Business Insider based on data from the Box Office Mojo, ranked the top 10 grossing movies of the year 2016 as- 1. 'Captain America: Civil War'; 2. 'Finding Dory'; 3. 'Zootopia'; 4. 'The Jungle Book'; 5. 'The Secret Life of Pets'; 6. 'Batman v Superman: Dawn of Justice'; 7. 'Deadpool'; 8. 'Fantastic Beasts and Where to Find Them'; 9. 'Suicide Squad' and 10. 'Rogue One: A Star Wars Story'.

The year 2016 in Bollywood was best for the Sport Movies! Uniquely, among the top grossing movies, three movies were plotted on the Sports. The three movies were 'Dangal', 'Sultan' and 'M.S. Dhoni: The Untold Story'. The first two got budget of Rs. 70.00 crore each and the last one got Rs.104.00 crore. While this article is being all set, these three movies have already reached on the top of the list with handsome gross. Basing on data available on the Box Office India, the other best grosser movies were-Airlift, Rustom, Ae Dil Hai Mushkil, Housefull 3, Shivaay, Fan and Baaghi in 2016.

For Bangladeshi film industry, the year 2016 was memorable for joint production with India, the far-fetched boost of 'Aynabaji' (IMDB) 9.6/10), the heart-touching story of 'Oggatonama' and the cross contribution of the Artists between Bangladesh and India, mainly West Bengal. But still this segment is mostly un-explored, has immense potentials though.

What all this industry needs is investment, both in the movie production and distribution process. Film directors often complain



about the budget that ultimately affects the quality of the films. This grievance is quite logical in comparing the Bengali films with the films of the other countries. Sometimes budget of a

single Bollywood movie surpasses the total budget of all the Bengali movies produced in a year! Question can be raised that, why this industry fails to attract the investment? Among the many other problems, a key problem is in the distribution system. Most of the movie theatres are under-developed here and have a serious lack of modern equipment. Investors express a deep concern about the Return on Investment (ROI) in view of the reality.

At the outset, investment in transformation of the total movie theatre system is a must. To do so, a comprehensive plan should be there by connecting all the parties including the Government. Just a few years back, in 2012, the film making was declared as an industry in Bangladesh.

The Government of Orrisa in 1974 and later the Union Government in 1998 declared the film making as industry in India (India Times). No doubt, this sector requires a huge development in the coming days ahead.

Will the prudential investors consider this sector as promising? Let's





SPORTS 2016

Year of Phenomenal Performance & Event

Eiman Fergeion, PO, R&D

There were moments when sport in its purest form shone through in 2016, despite everything strong enough to divert our attention. Like every year, the world of sports witnessed some phenomenal performances in different arenas like ones shown below:

ANGELIQUE KERBER (GER)

The year of Angelique Kerber continues! The World No. 1 tennis player was named as Germany's Sports Woman of 2016 at a gala event held in the German spa town of Baden-Baden. Angelique had an absolutely incredible year, opening the season by winning her very first Grand Slam title at the Australian Open, becoming the first German player to win a major since Steffi Graf did in 1999. On September, Angie win her second Grand Slam title at the US Open, a victory that would shoot her up to the No. 1 spot.

JOSEPH SCHOOLING (SIN)

Not many athletes can meet their idol and also beat them at their own game. Inspired by a brief photo opportunity in his home country with swim legend Michael Phelps in 2008, Singaporean Joseph Schooling moved to the US to train at the Bolles School in Florida. In Rio, the 21-year-old exploded on to the world stage, denying his idol a gold in the 100m butterfly. He set a national, Asian and Olympic record with his timing of 50.39s and gave his country its first-ever Olympic gold..

ANDY MURRAY (GB)

2016 has been nothing short of epochal for Andy Murray, both on and off the court. Murray, who savored fatherhood at the start of the year, brought the curtains down on a phenomenal season at home last month by winning the season-ending ATP World Tour Finals for the first time in his career. And also accomplished his long-time dream of ending the season as the world No. 1. He also won his second straight Olympic gold in Rio.

USAIN BOLT (JAM)

Before the 2012 Olympics there were many who didn't believe that Usain Bolt would be able to achieve a threepeat in London. The Jamaican proved them all wrong. Four years later, another Bolt triple, who was now clearly past his prime, was considered next to impossible. But the lanky champion was off his blocks in no time at the Rio stadium. He grabbed the 100m gold and became the first in history to emerge as the fastest in three back-toback Olympics.

MICHEAL PHELPS (USA)

The Baltimore bullet has ended his dream journey after the Rio Olympic with a record most Olympic gold medals (23), most such medals in individual events (13), and most such medals at a single games (8, in Beijing 2008), in total he won 28 (23 Gold, 3 Silver, and 2 Bronze) medals in Olympic.

RAVICHANDRAN ASHWIN (IND)

R. Ashwin came into the public's reckoning through the IPL, but soon enough, he has emerged as a quality player even in international cricket. He entered International cricket in an ODI against Sri Lanka at Harare in June 2010. Ashwin wins Sir Garfield Sobers Trophy for ICC Cricketer of the Year 2016. Ashwin has become the third Indian player and 12thplayer overall to win this prestigious Trophy.

CRISTIANO RONALDO (POR)

Portugal's Cristiano Ronaldo is the inaugural Best FIFA Men's Player for the 2016. Ronaldo reached the pinnacle on three fronts: individually, for club and for country. He was crowned a European Champion for both Real Madrid and Portugal, with victory in the UEFA Champions League and UEFA EURO 2016.

MUSTAFIZUR RAHMAN (BGD)

Rahman was named ICC Emerging Cricketer of the Year 2016ahead of South African speedster Kagiso Rabada. Rahman entered International cricket in April 2015 with a T20I match against Pakistan at Mirpur, taking 2-20 in his four overs. Only months later his debut was in ODI in June 2015 and in Test in July, just the next month. He has played 2 Test matches, 11 ODIs and 15 T20I matches.

pro-	Major Ev	ents in 2010	6
Date	Sport	Event	Champion
Jan 18-31	9	materilles open	
Feb 12-21		2016	■ 30 Gold
Jan 11 - Apr 3	1	WORLD	
May 21	4	Eminor	0
May 22 -Jun 5	8		
May 28	٩	CHAMPIONS LEAGUE	
Jun 3-26	٨	COPA AMERICA COPA COPA COPA COPA COPA COPA COPA COPA COPA COPA COPA COPA COPA	
Jun 10 -Jul 10	١	EURO2016	1
Jun 26 -Jul 10	8		
Aug 5-21		Rio2016	■ 3 46 Gold
Aug 29 -Sep 11	9	US OPEN	







EQUITY CROWDFUNDING Alternate Funding Solution for the New Ventures

Though Equity Crowfunding is not familiar term in Bangladesh, it is emerging as a popular financing solution for Start-up companies and small businesses in return for equity, in the advanced countries. Equity Crowdfunding is the process whereby people (i.e. the 'Crowd') invest in an early-stage unlisted company (a company that is not listed on a stock market) in exchange for shares in that company. A shareholder has partial ownership of a company and stands to profit when the company does well. The opposite is also true, so if the company fails Investors can lose some, or all, of their investment.

Globally, the total Crowdfunding industry's estimated fundraising volume was \$34 billion in 2015, of which equity Crowdfunding represented \$2.5 billion. Real estate continues to be a popular sector for equity Crowdfunding in the USA. Crowdfunding

markets within Europe are at different stages of grown rapidly, up by 295% in 2015 according to Centre for Alternative Finance and Nesta. In alternative financing is still very much in its

Some commonly asked questions about

Who makes up the crowd?

It used to be that only individuals wealthy business angels, would ventures. There are also some (GoFundMe, Indiegogo, Kickstarter, that help democratise investment by opening the door to a larger more specifically to 'sophisticated individuals'.

How can an individual make a

It generally takes between three to seven whether it will sink or swim, although failures main ways that an investor can see a return on their

· Dividends: the company sometimes pays a

research by the University of Cambridge STARTUP Norway, by comparison, this form of COMANY infancy. WEB PLATFORM LENDING MICROCREDIT

Equity Crowdfunding are:

maturity. In the UK equity Crowdfunding has

called venture capitalists, or buy shares in early-stage popular crowdfunding websites Kiva are a few of many) into early-stage companies pool of potential investors, investors' and/or 'high-net-worth

return on their investment?

years for a new venture to find out usually happen earlier There are three investment:

percentage of their yearly profits to shareholders

Trade sale: the company is sold to another company for a lump sum, which is divided proportionally between shareholders

 Public offering: the company is so successful that it is listed on a stock exchange and shareholders can sell their shares at a price determined by public demand

What is the success rate?

Before going into how investors can make money through Equity Crowd funding it is important to note that 90% start-up companies fail according to a recent research published in Harvard Business Review (HBR), and when this happens a company is unlikely to be able to pay back its investors (wholly or partially), let alone offer them any kind of profit on their investment. One should never invest more than they are prepared to lose.

What exactly are the risks?

There are five principal risks to think about when considering making investments in early stage companies:

Where is it heading?

Equity Crowdfunding has been around for some time, but only those with vast amounts of money have been able to take part in these opportunities. Now, the field is opening up to much smaller Investors, so this new way of investing is expected to grow at an exponential rate, according to University of Cambridge research.

Experts expect Equity Crowdfunding to be the first choice of those who need to raise capital for a Start-up business or a company that is growing quickly. If this turns out to be the case, they believe that Entrepreneurs and Investors alike will see tremendous benefits. Though Equity Crowdfunding is not permissible in our country, but it can be a popular financing vehicle for SMEs who often face difficult time to raise fund in various stages of their business life cycle. We have already seen some online platforms namely Crowdo, FundedHere, Capbridge etc. are acting as catalyst to leverage the Start-ups and SMEs in Southeast Asia. If our local regulations enable Equity Crowdfunding in near future, surely it will be a welcome news for our SMEs.

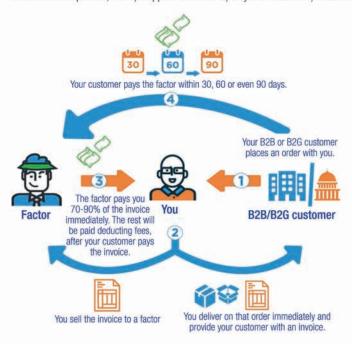






INVOICE FACTORING

Invoice Factoring can be defined as the conversion of Credit Sates due in 30, 60, or 90 days into immediate Cash. It is a form of financing available to businesses that provide goods or services to other Businesses (B2B) or Government agencies (B2G). The factoring transaction involves three parties, i.e. 1) Supplier or Seller 2) Buyer or Debtor 3) Financial Intermediary or Factor. It can be of two types, i.e.



Recourse and Non-recourse. Recourse factoring means that the Factor has the right to collect payment from Seller if Buyer doesn't pay the invoice within a reasonable time after its due date while the Factor accepts the risk of Buyer's non-payments in Non-recourse factoring.

Seller typically receives payment in two installments for the invoice. An advance of roughly 80-85% of the invoice amount and the remaining minus Factoring Fees after the invoice is paid fully. Let's explain the terms above with a simple numerical illustration.

Suppose Seller factor a BDT 10,000 invoice payable within 30 days at an advance rate of 85% and a discount rate of 3% per month. In this case, Seller would receive BDT 8,500 upfront. If Buyer makes full payment on the invoice in 30 days, the Factor will pay Seller BDT 1,200 after deducting BDT 300 as Factoring Fees. So on expiry of the contract, Seller will receive Total BDT 9,700 and the effective Annual Percentage Rate (APR) of this contract is 36%. Quite high from traditional financing because it is short term lending and Probability of Default (PD) is high if the Buyer fails to make payment timely.

WORD PUZZLE



How many Districts of Bangladesh are there in the following Figure? Name Them One by One.







PERSONAL SOCIAL RESPONSIBILITY **Making Your Profit Sensible**

Salahud Din Ahmed, SVP, In-charge, R&D and DBTI

Business is not a charity anyway. Venture is yours. Capital is your hard-earned stone, creativity is your patent, and nobody is going to take your business risks. Then who dares to look at your profit? Only you deserve your profit; enjoy it.

But profit should not always be calculated in terms of monetary return. At times, other than simply some numbers can tell about the profit. People often talk about the jargon Corporate Social Responsibility (CSR) towards a humanitarian & equitable society, enlightened business and after all a livable planet. Corporate bodies walk in that way believing in the idea and creating a positive brand positioning in the mind of consumer as well. 'Making Good Business Sense', the idea of Holme and Watts is now popular all over the world.

Probably, the time has come to think more about the Personal Social Responsibility (PSR) together with the CSR. Conceptually, PSR is all about doing to others what you would like others do to you. It is about recognizing how your behaviour affects others, and holding yourself accountable for your actions. More sensibly, PSR can be viewed as a sub set of CSR where every individual contributes to the society as a responsible member of it.

Dhaka Bank always welcomes new ideas and concepts. Under the framework of PSR, the Bank recently arranged a cloth collection campaign titled "আসুন শীতার্তদের পাশে দাঁড়াই" through its Corporate offices, its extensions and Branches. The motto of the Campaign was to collect the clothes from the employees, valued customers and digital connects of the Bank and to distribute these to the underprivileged cold-hit people across the country.

Following is the factsheet of first-ever professionally organized PSR Campaign in Dhaka Bank Limited (DBL) that linked East to West, West to South, South to North and North to East of the country.

Campaign Period	November 20 to December 15, 2016		
# of Collected Clothes	25,000 (Approx)		
Monetary Value of Total Collected Clothes	BDT 2.5 Million+		
Cost incurred for this Campaign	Not worth mention. Notably, it was Self-initiative of our Colleagues, Customers and Digital Connects		
Clothes Condition	Approximately 50% new		
Participation	99% Branch and SMESC All the Head Office Extensions		
Top 3 Contributing Branches	Savar Branch Gulshan Branch B.B. Road Branch		
Top 3 Contributing Head Office Extensions	Treasury Division R&D and DBTI International Division		
Distribution Period	December 20, 2016 to January 7, 2017		
# of Districts Covered	7 Districts viz.: 1) Dhaka 2) Rangpur 3) Nilfamari 4) Dinajpur 5) Rajshahi 6) Chuadanga 7) Faridpur		
# of Distribution Spots	15 Spots in these Districts		
# of Beneficiaries	25,000 (Approx)		
What DBL Earned in return?	Employee Bonding and Engagement with closer Inter- and Intra-bank professional and personal communication Earned respect & gratitude from our Customers and Digital Connects Positioning itself in the Banking Industry with the Initiatives of Humanitarian Banking		

In this PSR initiative, employees were seen amazingly involved and motivated. The reason is very clear. They discovered the Joy of Giving, thinking that, they are at least doing something for the society not being pulled back from their everyday busy banking life. Permitting its employees for a noble cause, Dhaka Bank gained huge positive score from its employees, customers and digital connects before and after the campaign. Two Audio Visuals (AVs) exclusively developed for this campaign viewed more than 134 thousand times from all-around globe!

This type of PSR programme is not going to give your organization any monetary return. But, some amazing things can be seen to happen those are not possible to buy with the money. In this extremely competitive business world, building positive brand image matters a lot. It requires an extensive investment both in terms of money and time. If a small PSR initiative creates a space for your brand in the society, where you operate the business, probably it's a good idea to sustain your business.





Campaign Captures





Insight,

EVENTS

Dhaka Bank Donates Tk.1.0 crore at Prime Minister's Relief Fund



Mr. Altaf Hossain Sarker, former Chairman and Director along with Mr. Mohammed Hanif, Director, Dhaka Bank donated Tk. 1.0 crore at the Relief Fund of Hon'ble Prime Minister of the Peoples' Republic of Bangladesh on December 8, 2016 for the cold affected underprivileged people of the Country. The Cheque was ceremoniously handed over to the Hon'ble Prime Minister Sheikh Hasina at Prime Minister's Office.

Dhaka Bank Inaugurates its 94th Branch at Pragati Sarani



Dhaka Bank formally inaugurated its Pragati Sarani Branch on December 28, 2016 at Pragati Sarani, Gulshan, Dhaka in a befitting manner. It is the 94th Branch of the Bank. Mr. Reshadur Rahman, Chairman of the Bank inaugurated the Branch as the Chief Guest. Mr. Abdul Hai Sarker, founder Chairman & Director, Mr. M.N.H. Bulu, Director, Mr. Syed Abu Naser Bukhtear Ahmed, Independent Director and Mr. Syed Mahbubur Rahman, Managing Director & CEO of the Bank were present. Mr. Emranul Huq, Additional Managing Director, Mr. Khan Shahadat Hossain, Mr. Md. Shakir Amin Chowdhury, Deputy Managing Directors, Mr. Arham Masudul Huq, SEVP & Company Secretary and other high officials of the Bank along with renowned businessmen and personalities were also present on the occasion.

The 5th Dhaka Bank Victory Day Golf Tournament 2016 Held



Dhaka Bank sponsored "The 5th Dhaka Bank Victory Day Golf Tournament 2016" at the Bhatiary Golf & Country Club, Chittagong on December 16, 2016. The tournament was followed by Prize Giving Ceremony and Cultural Programmes at night. Maj. Gen. Md. Jahangir Kabir Talukder, awc, psc, GOC, 24 Infantry Division & Area Commander, Chittagong and President of BGCC was present as the Chief Guest. Managing Director & CEO of Dhaka Bank Mr. Syed Mahbubur Rahman was also present in the event as Special Guest. Among others, high officials of the Bank, distinguished guests and renowned golfers from home and abroad were also present. It is worth mentioning that the formal Tee-off of the Tournament took place at 9:00 AM in the morning.

Dhaka Bank Donates Microbus to 'Rainbow Valley'



Dhaka Bank donated a Microbus to 'Rainbow Valley' - a Learning Hub for Early Childhood Development as a part of Corporate Social Responsibilities of the Bank on November 30, 2016. The Microbus was ceremoniously handed over to Ms. Zinia Jesmin Karim, Head, Rainbow Valley by Mr. Syed Mahbubur Rahman, Managing Director & CEO of Dhaka Bank. Among others, Mr. Emranul Hug, Additional Managing Director, Mr. Md. Altamas Nirjhar, Vice President, General Services Division, Mr. Khandaker Anwar Ehtesham, FVP & Head, Communications & Branding Division of the Bank along with the representatives from both Dhaka Bank and Rainbow Valley were





TMDPS Cheque Hand Over Programme



Dhaka Bank handed over the Tawfeer Mudaraba Deposit Pension Scheme to one of its valued customers on October 25, 2016. Mr. Syed Mahbubur Rahman, Managing Director & CEO, Mr. Emranul Huq, Additional Managing Director, Mr. Khan Shahadat Hossain, Deputy Managing Director along with other high officials of the Bank were present at the programme. Mr. Imranuddin, on behalf of the Nominee of the account holder Md. Abul Kasem (deceased), IBB, Muradpur Branch received the Cheque.

A Friendly Cricket Match Held



A friendly cricket match between Office Assistants of Dhaka Bank Corporate Office and Central Processing Centre (Trade Operations) was held on December 30, 2016 at TV Gate Colony Field, Mohakhali. Office Assistants of Corporate Office won the match by 3 wickets. High Officials of the Bank and a huge number of audiences enjoyed the match. Mr. Syed Mahbubur Rahman, Managing Director & CEO and Mr. Emranul Huq, Additional Managing Director handed over the Trophy to the winning team and congratulated all the team members.

Dhaka Bank Participates in the International SME Fair 2016



Dhaka Bank came to light with vibrant colours and spontaneous attendance of entrepreneurs across the borders and the country as well at the International SME Fair 2016 at the World Trade Center, Chittagong. The three-day-long (Dec 03-05, 2016) fair was arranged by the Chittagong Chamber of Commerce & Industry. Mr. Amir Hossain Amu, Hon'ble Minister, Ministry of Industries inaugurated the programme as the Chief Guest. He also paid a visit to Dhaka Bank Stall at the fair. The stall was also visited by Mr. Md. Mozammal Hogue Chowdhury, SEVP and RM along with Mr. Md. Muhibbul Abrar Choudhury, EVP & Manager, Khatunganj Branch, Mr. Muazzem Hossain, SVP & Manager, Agrabad Branch, Ms. Meher Nigar Khan, FVP, CPC-Credit Operations and Ms. Munija Bashir, FVP, CPC-Trade Operations, Chittagong and other Officials of Dhaka Bank.

Outdoor Training Workshop Held



Human Resources Division, Dhaka Bank arranged a day-long outdoor training workshop on "One for All: All for One (Team-building for More Productivity)" on October 29, 2016 at the Rangamati Water Front, Gazipur. Participants were Bank's Management Trainee Officers and other Officials from Human Resources Division and Dhaka Bank Training Institute, Mr. Mehedi Hasan, SVP & In-charge (former), HRD, Mr. Salahud Din Ahmed, SVP & In-charge, R&D and DBTI and Mr. Md. Abdul Motaleb Miah, FVP, DBTI along with other Officials of the Bank were present. The session was conducted by Lighthouse Bangladesh.



Second i-Qiz Prize Giving Ceremony Held



The Second i-Quiz prize giving ceremony, arranged by R&D, was held at Dhaka Bank Corporate Office on November 24, 2016. This time, the Ceremony took place at the beginning of the MANCOM Meeting to encourage the Winners. The Writers of INSIGHT September Issue were also present. Mr. Syed Mahbubur Rahman, Managing Director & CEO inaugurated and presided over the programme as Chief Guest. Mr. Emranul Huq, Additional Managing Director, Mr. Khan Shahadat Hossain, Mr. Md. Shakir Amin Chowdhury and Mr. Mohammad Abu Jafar, Deputy Managing Directors, were present at the programme as special guests. Mr. Salahud Din Ahmed, SVP & In-charge, R&D and DBTI and Mr. Ashique Iqbal, SAVP, R&D were also present on the occasion.

Dhaka Bank Signs Agreement with Royal Tulip Luxury Hotel



Dhaka Bank and Royal Tulip Luxury Hotel, Inani, Cox's Bazar, have recently signed an agreement for offering special privileges to Dhaka Bank Credit/Debit cardholders and employees. Under this agreement, Dhaka Bank cardholders and employees will be able to enjoy upto 50% discount on room rent at Royal Tulip Luxury Hotel, Inani, Cox's Bazar round the year. Mr. H.M. Mostafizur Rahaman, Head of Cards, Dhaka Bank and Mr. Syed Yameenul Huq, Director, Sales & Marketing, Royal Tulip Luxury Hotel, have signed the agreement from the respective sides. Mr. Md. Shafquat Hossain, Head, and Mr. Mosleh Saad Mahmud, SVP, Consumer Banking Division, Dhaka Bank, were present amongst the other officials in the signing ceremony.

Certificate Distributing Ceremony on 'UPAS LC in OBU' Held



Certificate distributing ceremony held at Bankers' Club, Chittagong on October 22, 2016 regarding workshop on 'UPAS LC in OBU'.

Mr. Md. Mozammal Hoque Chowdhury, Regional Manager of Dhaka Bank Limited, Chittagong Region was present in the occasion and distributed certificates among the participants.

EXECUTIVE JOINING & TRANSFER

ON BOARD



Mr. M. Rashidul Huda SEVP, Regional Manager Regional Office, Chittagong Joining Date: December 15, 2016



Mr. Mosleh Saad Mahmud SVP, Retail Business Head Office Joining Date: October 3, 2016



Mr. Hasan Mahmood SVP, Mohakhali Branch (Temporary) Joining Date: December 29, 2016



Mr. Mohammad Ashiqur Rahman FVP, Manager Baridhara Branch Joining Date: October 3, 2016



Mr. Hares Mahmud SAVP, Manager (Ops.) Kalatia Branch Joining Date: December 26, 2016



Mr. Md. Tariq Rashid SAVP, SME Unit Head Office Joining Date: December 28, 2016





TRANSFER



Mr. Murshed Alam SAVP, Manager (In-charge) Habiganj Branch Effective Date: December 18, 2016



Mr. Md. Tangimul Islam AVP, Manager (Ops.) Shahajadpur Branch Effective Date: October 16, 2016



Mr. Mesbah Uddin Saleh FVP, Manager (Ops.) Banani Branch Effective Date: December 18, 2016



Mr. Sofegul Islam FVP, Manager (Ops.) Karwan Bazar Branch Effective Date: December 18, 2016



Mr. Mohammad Kamrul Islam AVP, Manager (Ops.) Mirpur Branch Effective Date: December 18, 2016



Mr. Mohammad Abu Bakar Siddik FVP, Manager Kalatia Branch Effective Date: December 18, 2016



Mr. Kuldeep Dutta SPO, Manager (Ops.) Chhagalnaiya Branch Effective Date: December 18, 2016



Mr. Zahedul Matin FVP, Manager (In-charge) Pragati Sarani Branch Effective Date: December 18, 2016



Mr. Mohammed Mohsin Chowdhury SAVP, Manager (Ops.) Jubilee Road Branch Effective Date: December 12, 2016



Mr. Md. Rafiqul Islam Khan SPO, Manager (Ops.) Tangail Branch Effective Date: December 14, 2016



Mr. Mohammad Salahuddin Bhuyan SPO, Manager (Ops.) Board Bazar Branch Effective Date: December 9, 2016



Mr. Shahidul Islam SAVP, Manager (In-charge) Lakshmipur Branch Effective Date: December 12, 2016



Mr. Khandker Mahbubul Kabir SAVP, Manager (In-charge) Mymensingh Branch Effective Date: December 12, 2016



Mr. Md. Salem Hossain SPO, Manager (Ops.) Chapai Nawabganj Branch Effective Date: November 13, 2016



Mr. Mohammed Nazrul Islam Khan AVP, Manager (In-charge) Panchdona Branch Effective Date: November 13, 2016



Mr. Md. Asif-bin-manjur SPO, Manager (Ops.) Chakaria Branch Effective Date: November 9, 2016



Mr. Amdadul Haque SPO, Manager (Ops.) Habigani Branch Effective Date: November 18, 2016



Mr. Md. Tanvir Hossain SPO, Manager (Ops.) Maijdee Branch Effective Date: November 9, 2016



Mr. A. K. M. Monirul Islam FVP, Manager (Ops.) Gulshan-Circle 2 Branch Effective Date: November 13, 2016



Mr. Md. Rafiqul Hoque FVP, Manager (Ops.) Bangshal Branch Effective Date: November 13, 2016



TRANSFER



Mr. Syed Ahsanur Reza EVP, Manager Dhanmondi Model Branch Effective Date: October 27, 2016



Mr. Md. Khalid Hossain SPO, Manager (Ops.) Sirajganj Branch Effective Date: October 16, 2016



Mr. Md. Mohiduzzaman Khan SPO, Manager (Ops.) Kishoreganj Branch Effective Date: October 16, 2016

FAMILY CORNER

NEW BORN



Dwijraj Chowdhury
Parents: Mr. Rimpol Chowdhury
SPO & Manager (Ops.)
Gahira Branch, Chittagong &
Ms. Baishakhi Barua, Asstt. Commissioner
& Executive Magistrate
Date of Birth: May 25, 2016



Saadat Ullah Shehzad Parents: Mr. Abu Saleh Sumit Obaidullah Senior Officer, Amin Bazar & Ms. Ruksana Karim Date of Birth: September 21, 2016



Tahiyat Iman Hibah Parents: Mr. Mohammad Saydur Rahman Officer, Shahajadpur Branch, Sirajganj & Ms. Ainun Nahar Date of Birth: October 31, 2016



Ruhee Islam Parents: Mr. Md. Reazul Islam Officer, Habiganj Branch, Habiganj & Mrs. Halima Akter Date of Birth: October 17, 2016



Md. Saif Sarker Abeg Parents: Mr. Md. Shahin Sarker Trainee Cash Officer Bhulta Branch, Narayanganj & Mst. Nazia Jahan Date of Birth: April 08, 2016

MATRIMONY



Bridegroom: Mr. Mohammad Saiful Islam, Trainee Officer Business Operations Division, Head Office, Dhaka Bride: Ms. Sanjida Islam Shajute Date of Wedding: December 10, 2016



তাদের জন্য, যাদের প্রয়োজন

যাদের প্রয়োজন একটু বিশেষ মনোযোগ, একটু বিশেষ সুবিধা তাদের জন্য ঢাকা ব্যাংক চালু করলো অগ্রাধিকারভিত্তিক ব্যাংকিং সেবা।

বয়স্ক, গর্ভবতী ও শারীরিক সীমাবদ্ধতাসম্পন্ন গ্রাহকগণ এখন থেকে পাবেন লাইন ছাড়াই ব্যাংকিং সেবা।

ব্যাংকিং-এ সর্বপ্রথম ঢাকা ব্যাংক দিচ্ছে এই সেবা।



+৮৮০৯৬৭৮০১৬৪৭৪ আইএসডি/ওভারসিজ কল–এর জন্য

