

# MONETARY POLICY STATEMENT

H1 FY19



## PRICE STABILITY : SUPPORTING GROWTH

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## EDITORIAL



It is a pleasure coming back to you every Quarter with some pages filled with tinge of knowledge, ideas, dream, pride, pleasure and so on – as we get from our Contributors.

We tried to gather within two Covers of Insight this time some relevant issues. As example, we tell of something that will let you think of the speed in which the quite known Automated Teller Machines will say you good bye, ushering in comparatively less known Cash Recycler Machine. No regrets, we do it pretty often with our cell phone and other common gadgets. Only we can do is, critically check features of 'new things' as wise users, and let the respective R&D people sit to see what was good and bad in the 'old things'; come with helpful improvement in the Models to follow.

One of the most important regular job done by the Central Bank for the Bankers and the Economy, is issuing the Monetary Policy Statement twice a Fiscal Year. In the period that this Issue of Insight covers, July-Sep 2018, the major events in the Economy was the release of MPS for the first Half of the Fiscal Year 2018-'19, i.e. H1 FY19. This Statement features reduction of Cash Reserve Ratio, Repo Rate; while an increase will be seen in the Growth Rate of GDP. Our Author on this has not forgotten to discuss about the continuous, intensive and 'intrusive' supervision of the Central Bank to ensure that the Credit Flows reach Agriculture, Manufacturing and SME Sector stressing the plea that these Sectors can create more and better jobs, extremely needed now.

As you will move along the pages, you will find some facts to encourage you. Glancing at the Bangladesh Economy we would happily see that Per Capita Income has gone up. Though in varying proportions, both Import and Export grew, keeping our concern about the areas or items where the Import is rising.

We can see some key appointments made during the Quarter in the Financial Sector allowing us to see, and perhaps greet, known faces.

Another long-term issue, Bangladesh Delta Plan 2100, has been brought to you starting with the startling fact, not known to many that Bangladesh is the largest Delta of the world. Six key points here will surely be of interest to you. We cannot remain unmindful of the movements in the major Economies while involved in taking care of ones comparatively minor. Piece on US-China Trade War will let you watch the war staying at a safe distance, helping you fathom your risk or gain out of it, if any at all.

One Author tried to redefine Jute, throwing light on its probable, and much expected, 'comeback' that we may support to our gain in business and also, more importantly, in environment.

Happy reading!

## Message From the Desk of Chairman

Our effort for taking the Bank to a position that is reserved for the successful companies, is constant. Helps are there to encourage us for going ahead. Hurdles too are there, but not to stop our march. Those only compel us to change the path, take a new and smarter course; and then start to move ahead with fresh enthusiasm and vigour. We must thank you all, for being on our side in rains, and in sun.

Winter is waiting with all its colourful flowers and fragrance. The season we are passing is Autumn, and I am sure that most of us rarely care about that. Only the festivities of *Sharodia Durga Puja* reminds us of the Season we pass. Our life is being overshadowed by an endless rush that hardly allows us to manage a little bit of time to look at the sky. But the sky still exists to present you a range of beautiful tints. It has many a colours to charm us. Let me wish you all a colourful life, full of prosperity and joy!

The economy of Bangladesh is approaching the future with a slow but sure footstep. What we all need now is to perform our respective duty perfectly, with confidence. A concerted effort will make Bangladesh shine brighter in the international arena.

For that we are to position ourselves strongly, settling International Trade issues so we can smoothen business operations. Issues like Value Addition Requirement, change in Rules of Origin proposal etc. from Trade Partners under the proposed BIMSTEC Free Trade Area [FTA], are to be finalized wasting no time.

Here inside the country as well, smooth transportation on safe roads are another important precondition for ceaseless progress in business and other areas. Building awareness and strict enforcement of laws are vital to bring discipline in our traffic system for safe and unhindered transport & travel. Government is taking various measures to create public awareness about the road safety rules.

Balancing between the coin and life is crucial. Isolating any one of it may hazard the normal tone of our existence. We may beautify our life with a sound way of living, considering the invaluable worth of it.

Stay blessed as always!

Reshadur Rahman  
Chairman, Board of Directors

ঢাকা ব্যাংককে সফল প্রতিষ্ঠান হিসাবে গড়ে তোলার জন্য আমাদের প্রচেষ্টা নিরন্তর। এগিয়ে চলার পথে কোনও সহায়তা যেমন আমাদের উৎসাহ দেয়, তেমনই যেকোনও প্রতিবন্ধকতাও আমাদের নতুন এবং সময়োপযোগী পথনির্দেশনা অনুসরণ করতে শেখায়। অনুকূল এবং প্রতিকূল সব সময়েই আমাদের পাশে থাকার জন্য আপনাদের অসংখ্য ধন্যবাদ।

বর্ষাল ফুল এবং তার সৌরভ নিয়ে শীত আসন্ন। শারদীয়া দুর্গা পূজার উৎসব বিদায়ী শরতের কথা জানান দিচ্ছে। কর্মভারে নুয়ে পড়া জীবন আমাদের চোখ মেলে আকাশ দেখার সুযোগ না দিলেও আকাশ যেন তার রঙের ডালি মেলে ধরছে সবার সামনে।

বাংলাদেশের অর্থনীতি ধীর গতিতে অগ্রসর হলেও সামনে এগিয়ে যাবার দৃঢ় পদক্ষেপ চোখে পড়ে প্রতিনিয়তই। আমাদের স্ব-স্ব দায়িত্ব সঠিকভাবে পালন করলে, এ সম্মিলিত প্রচেষ্টাই বাংলাদেশের অবস্থানকে আন্তর্জাতিক অঙ্গনে আরও সমুজ্জ্বল করবে। প্রস্তাবিত ‘বিমস্টেক মুক্ত বাণিজ্য অঞ্চল’ এর অধীনে গ্রহীত সিদ্ধান্তসহ অন্যান্য আন্তর্জাতিক বাণিজ্য সংক্রান্ত বিষয়গুলোর সুরাহা করে নিজেদের অবস্থান সমুল্লত করতে হবে। সর্বস্তরের ব্যবসা বাণিজ্য প্রসারের জন্য নিরাপদ সড়ক অন্যতম পূর্বশর্ত। নিরাপদ সড়ক ব্যবস্থার জন্য সচেতনতা বৃদ্ধি এবং আইন শৃঙ্খলার পূর্ণ প্রয়োগ খুবই জরুরি। এক্ষেত্রে জনসচেতনতা বৃদ্ধিতে সরকার নানাবিধ পদক্ষেপ নিচ্ছে।

জীবন এবং জীবিকার মধ্যকার ভারসাম্য রক্ষা করা বাঞ্ছনীয়, অন্যথায় প্রাত্যহিক জীবনের হৃদপতন অনিবার্য। জীবনের অন্তর্নিহিত মূল্য অনুধাবনের মধ্য দিয়ে আমরা সুন্দর ও সমৃদ্ধ জীবন গড়ে তুলতে পারি।

শুভ কামনা সবার জন্য।



## Message from the Managing Director & CEO

A marvelous end may come from a moderate start. A cloudy morning may turn into a bright & brilliant day. The first Quarter of the financial year 2018-19 has just been closed. We hope that the rest Quarters will come up with more brilliance and beauty.

Hoping it can never be an excess, as evidently our Growth has averaged 6 percent plus over the last decade, that raised per capita income quite significantly. Poverty has declined steadily and we can see improvement in other social indicators like gender disparity in education and maternal mortality. We have diversified away from an Agrarian to a more Manufacturing-based economy. On this backdrop, view Experts, Bangladesh will need to boost productive investment by addressing infrastructure bottlenecks and strengthening the Banking Sector in order to keep this momentum on the go.

Bangladesh is to reap the Demographic Dividend. Consuming it suitably can help turn the economy to a developed one. We should carefully bag the maximum output from this band of young & energetic folks. We have to devise some strategies to trigger the vibrant effect of it in the very ground level. Only the sky is the limit for the potential of human being.

In Dhaka Bank too, we always prioritize the Employee Engagement, Employee benefit and the excellence of its Human Resources. Extra care is being taken of late for Training & Development of our Human Resource; especially acting in line with the respective Assessors assessment on Training Needs of particular Officials.

All our Colleagues in Branches and various areas at Head Office are working relentlessly for making our progress more sure and smooth. In September we earned Tk. 59.45 crore in Call and Placement where achievement was 245% of our set Budget, earned almost Tk. 50.00 crore in Exchange and revaluation gain. We dealt Corporate Forex deal for USD 230.00 million. We will increase investment in US Dollar placement and lessen expenses in Bank borrowing. Our main objective is to achieve global budget of the Bank by creating opportunity from the market, reduce Cost of Deposit, maintain sound liquidity; and to facilitate optimum options for Branches to increase businesses. We are also going to introduce fully automated Loan Approval process for Car Loans and Personal Loans where Customers will be able to upload their Application Online; and subsequently the entire Approval Process will be automated.

Together we will uphold Dhaka Bank tradition and place this Bank at a newer height for sure.

Good luck everyone!

Syed Mahbubur Rahman  
Managing Director & CEO

একটি সাধারণ সূচনাও আমাদের পৌঁছে দিতে পারে একটি অসাধারণ পরিসমাপ্তিতে। মেঘলা সকালও এনে দিতে পারে একটি উজ্জ্বল ও কর্মব্যস্ত দিন। ২০১৮-১৯ অর্থবছরের প্রথম প্রান্তিক শেষ হলো। আশা করছি পরবর্তী প্রান্তিকও সুন্দর ও সফলভাবে শেষ হবে। এক দশক যাবত আমাদের প্রবৃদ্ধি শতকরা ৬ ভাগের ও বেশি। দারিদ্র, লিঙ্গবৈষম্য, এবং মাতৃমৃত্যু হার লক্ষণীয়ভাবে কমেছে। আমরা কৃষিভিত্তিক অর্থনীতি থেকে উৎপাদনমুখী অর্থনীতিতে প্রবেশ করেছি। এই প্রেক্ষিতে, উৎপাদনমুখী বিনিয়োগই পারে দেশের এই অগ্রযাত্রাকে ধরে রাখতে। তারল্যে ভরপুর জনসংখ্যার সঠিক ব্যবহার নিশ্চিত করার মাধ্যমে সম্ভব অর্থনৈতিক উন্নয়ন। এজন্য যথাযথ পর্যায়ে উপযুক্ত কর্মকৌশল নিয়ে এগিয়ে যেতে হবে।

ঢাকা ব্যাংকে আমরা সব সময় কর্মসংযোগ, কর্মী সুবিধাদি এবং মানবসম্পদের উৎকর্ষকে প্রাধান্য দিয়ে থাকি। প্রয়োজনীয়তার উপর ভিত্তি করে আমাদের মানবসম্পদের যথাযথ প্রশিক্ষণ ও উন্নয়নের লক্ষ্যে আমাদের সহকর্মীগণ নিরলসভাবে কাজ করে যাচ্ছেন।

সেপ্টেম্বর মাসে আমরা কল এবং প্রেসমেন্ট খাতে ৫৯.৪৫ কোটি টাকা উপার্জন করেছি। সেখানে আমাদের অর্জন ২৪.৫ %। আমরা ইউ এস ডলারে বিনিয়োগ বাড়ানোর পাশাপাশি ব্যাংক ঋণের খরচ কমানো। আমাদের অন্যতম লক্ষ্য হলো বাজারে সুযোগ সৃষ্টি, জামানতের খরচ কমানো, যথাযথ তারল্য ব্যবস্থাপনা এবং শাখাগুলোর ব্যবসা উন্নয়নের সামর্থ্য বৃদ্ধি করার মাধ্যমে সামগ্রিক লক্ষ্যমাত্রা অর্জন করা।

এছাড়াও, যানবাহনে ঋণদানের ক্ষেত্রে আমরা স্বয়ংক্রিয় ঋণ অনুমোদন ব্যবস্থা চালু করতে যাচ্ছি।

সবার সম্মিলিত প্রচেষ্টায় আমরা ঢাকা ব্যাংককে নিশ্চয়ই এক অনন্য উচ্চতায় নিয়ে যেতে পারবো।

সবাইকে শুভেচ্ছা।

## MONETARY POLICY for H1'FY 2018-19

Remains almost unchanged compared to previous "Monetary Policy for H2' FY 18.

**Mohammad Ataour Rahman**  
SAVP & Manager, Murapara Branch

Monetary Policy Statement (MPS), published half-yearly during the fiscal year, constitutes the most important policy instrument used for macro-economic management in Bangladesh. Like the annual budget, the MPS affects the entire economy with varying impact on different sectors of the economy and the consumers depending on their use of money.

Fear of inflationary pressure, rising commodity prices in the international market and the government's spending spree on mega projects have restrained the Central Bank from bringing any change to the Monetary Policy H1 for FY 2018-19.

Monetary Programme for FY19 is aimed at providing adequate amount of quality credit to support the government's growth that can create more and better jobs and inflation target, while promoting financial and external stability. Highlights of Central Bank's Monetary Policy FY19 are as below:

**Table-1: Highlights of MPS H1 FY 19.**

Key economic indicators	Programme in H2 FY-18	Programme in H1 FY-19	Change in Programme	Actual in 2018
GDP Growth Rate	7.40%	7.5-7.70%	Slightly increased	7.65%
Inflation	5.70-6.00%	5.8%	AI most Same	5.78%
Broad Money Rate	13.30%	12.00%	(1.30%)	9.20%
Reverse Money Rate	12.00%	8.00%	(4.00%)	4.00%
Repo Rate	6.75%	6.00%	(0.75%)	6.00%
Reserve Repo Rate	4.75%	4.75%	Same	4.75%
Domestic Credit Growth	15.80%	15.90%	Same	14.60%
Public Sector Credit Growth	8.30%	8.60%	Almost the same	12.00%
Private Sector Credit Growth	16.80%	16.80%	Same	16.95%
Cash Reserve Ratio (CRR)	6.50%	5.50%	Reduced by 1%	5.50%
Statutory Liquidity Ratio (SLR)	19.50%	19.50%	Same	19.50%

### Policy Synopsis:

- ♦ **GDP Growth Rate:** GDP growth target has slightly been increased [from 7.4% to a range of 7.5 – 7.7%], as there were actually higher export, higher remittance inflow, private sector growth and increased in consumption in FY18.
- ♦ **Inflation:** It is programmed as unchanged for current Monetary Policy. Relaxation of Cash Reserve Ratio (CRR) by 1%, reduction of Repo Rate by 0.75%, re-fixation of ADR from 85% to 87.50%, lower Policy Rate for lending etc., the change in Broad Money Supply (M2) *fuelling the inflationary pressure*.
- ♦ **Bank's Asset-Liability Management [ALM]:** In order to foster financial stability, Banks were alerted to tighten compliance with Bangladesh Bank ALM Guidelines i.e. following ADR limit for traditional Banks – 85% and has been further revised from 85% to **87.50%**. Average ADR for Banking Sector was 75.9% [December 2017] and it was 77.30% in April 2018. This indicates that excessive credit growth by individual Banks is moderating gradually.
- ♦ **Reduction of CRR:** Cash Reserve Ratio has been reduced by 1% and re-fixed at 5.5%.
- ♦ **Change of Policy Rate:** Repo Rate is reduced and is set as **6.00%** and Reverse Repo remains unchanged, i.e. **4.75%**.

- ◆ **Reduction in the growth of both Broad Money [M2] and Reserve Money:** M2 is set at 12.00% [reduced by 1.30%] and Reserve Money growth target is also reduced by 4% and reset at 8% in MP for H1 FY19.
- ◆ **Unchanged growth of Domestic, Public and Private sector credit:** These are kept almost unchanged i.e. 15.90%, 8.60% and 16.8% respectively in Monetary Policy for H1'FY19.
- ◆ **Focus given on Bond Market:** It is also cited in latest Monetary Policy that for a balanced growth of the financial system, Bond Market needs to play a far greater role. The recent strategic investment by the Chinese Consortium -- Shenzhen Stock Exchange and Shanghai Stock Exchange is expected to improve the Capital Market.
- ◆ **Increased import growth rate:** In order to have mega projects like Rooppur Nuclear Power Project, Padma Bridge, import of various industrial raw materials, machinery and parts, import of food, and simultaneously the increase of goods price in international market, growth rate of import has been increased. This increment widened **Current Account deficit** and tightened liquidity conditions.
- ◆ **Call Money rate, average deposit and lending rate:** During FY18, Call Money rate was ranging between 2.0-4.5%, weighted average deposit and lending rates were 5.51% and 9.96% respectively.

**External Sector Outlook:** External Sector has been dominated by import dynamics. Highlights are as below:

**Table-2: Highlights of External Sector of MPS H1 FY19.**

Key Economic Indicators	FY'15	FY'16	FY'17	FY'18	FY'19
Export Growth Rate (%)	3.40%	9.80%	1.70%	6.00%	8.00%
Import Growth Rate (%)	0.20%	6.00%	8.70%	25.00%	12.00%
Remittance Growth Rate (%)	7.70%	(2.50%)	(14.40%)	17.30%	16.00%
Current Account Balance (Million US\$)	2,875	4,382	(1,551)	(9,182)	Likely to decrease
Forex Reserve (Million US\$)	25,025	30,138	33,407	32,943	Likely to decrease as import is increased
Exchange Rate (BDT/USD)	77.67	78.27	79.12	83.70	Increased foreign exchange rate flexibility will continue

The recent attempt by the Bank to moderate interest overshooting, aided by the policy measures to increase liquidity and BB's various refinancing windows, has important long term implications for the role of interest in overall demand management, for financial deepening, market development (e.g., corporate bond) and the financial inclusion agenda.

The elevated levels of NPLs [10.80% in March 2018] increase spreads & lending rate and reduce profitability, which ultimately reduce the effectiveness of the Monetary Policy. Banks need to further improve their internal risk management and the capacity to evaluate and monitor loan projects. Increased information sharing can also help reduce concentration risks in the portfolio of individual banks and the Banking system.

Central Bank will keep continuous intensive and intrusive supervision in ensuring that credit flows reach the **Priority Sectors [agriculture, manufacturing and SMEs]** that can **create more and better jobs** while protecting the environment. A move toward market rate linked National Savings Certificates [NSC] pricing mechanism, **reduction in NPLs** and nudge to the Corporates for increasing **their reliance on Capital Market** financing **remain important pre-requisites** for improving monetary transmission mechanism, financial efficiency and stability and developing the Capital Market.

## Bangladesh Economy at a Glance



GDP Growth [in %]

7.86%

▲ +.21%

FY 2017-18<sup>1</sup>



Exchange Rate [USD-BDT]

83.7500

▲ +.03

Sep 30, 2018<sup>1</sup>



Import- C&F [in USD million]

5,079.10

▲ +10.01%

May-July 2018<sup>1</sup>



Export [in USD million]

6,795.02

▲ + 2.51

July-Aug 2018<sup>1</sup>



Wage Earners Remittance  
[in USD million]

3,856.59

▼ -13.73

July-Sep 2018<sup>1</sup>



FX Reserve [in USD million]

31,979.93

▼ -2.91

Sept 26, 2018<sup>1</sup>



Reserve Money [in BDT crore]

234,370.80

▲ +1.81

Aug 2018<sup>1</sup>



Broad Money [in BDT crore]

1,123,954.30

▲ +9.00

Aug 2018<sup>1</sup>



12-Month Average Inflation [in %]

5.74

▲ +0.24

Aug 2018<sup>1</sup>



Current Account Balance  
[in USD million]

(278.0)

▼ -200

Jul 2018<sup>1</sup>



Per Capita Income [in USD]

1,466

▲ +11.39

FY 2017-18<sup>1</sup>



Credit to Govt. Sector  
[in BDT crore]

101,692.20

▲ + 13.23

Aug 2018<sup>1</sup>



Credit to the Private Sector  
[in BDT crore]

910,165.90

▲ + 14.95

Aug 2018<sup>1</sup>



NSC Outstanding  
[in BDT crore]

237,766.52

▲ +5.97

Aug 2018<sup>1</sup>



## Bangladesh Banking Industry at a Glance



WA Call Money Rate

4.02%

▲+0.25

Sep 30, 2018<sup>1</sup>



WA Deposit Rate

5.30%

▲+0.12

Jul 2018<sup>1</sup>



WA Lending Rate

9.65%

▲+0.10

Jul 2018<sup>1</sup>



Spread

4.35%

▼-0.02

Jul 2018<sup>1</sup>



Number of Active Credit Card

1,080,000

▲+137,335

Jul 2018<sup>1</sup>



Number of Active Debit Card

16,094,614

▲+4,260,334

Jul 2018<sup>1</sup>



Number of Bank Branches

10,114

▲+1.58

Jun 2018<sup>1</sup>



Number of ATMs

9,810

▲+270

Jun 2018<sup>1</sup>



Number of POSs

41,897

▲+4,149

Jun 2018<sup>1</sup>

*We don't have to sacrifice a strong economy for a healthy environment.*

— Dennis Weaver

*It's a recession when your neighbor loses his job; it's a depression when you lose your own.*

— Harry S. Truman



## CRM effaces ATM

**Mohammad Ataour Rahman**  
SAVP & Manager, Murapara Branch

**Introduction:** Automated Teller Machine [ATM], now a 30-year-old technology, has been rendering the service of withdrawing cash, balance inquiry, providing mini statement, transferring fund from one account to another and most recent addition of payment of bill. Recently, it has been observed conspicuously that Banks are installing **Cash Recycler Machine [CRM]** as a better alternative to the traditional ATM, as it can **accept** and **validate** cash as well as dispense the same cash to Customers. **India** introduced CRM services about two years ago. **In Bangladesh**, UCBL introduced CRM first time last year.

Cash Recycler Machine [CRM] is a suave and sleek version of ATM, where you can withdraw money, deposit money and these will adjust with your Bank Account in real-time. It looks like ATM. Cash recyclers validate the cash deposited, separate the damage/soiled/counterfeit notes by transferring them to a different bin, and use the validated cash for dispensing.



**Typical ATM Machine**



**Cash Recycler Machine**

**Background of ATM & CRM:** The first bank to introduce the ATM concept **in India** was the Hong Kong and Shanghai Banking Corporation (HSBC) in the year **1987**. **In Bangladesh**, SOCBs (state-owned commercial banks) set the trend and set up the first ATM here in **1992** followed by ANZ Grindlays Bank, which has been accoutered later by Standard Chartered Bank Bangladesh, in 1994.

United Commercial Bank [UCBL], firstly, installed Cash Recycler Machine [CRM] as a pilot project in January 2017 in Bangladesh. So far, there are **three banks namely Southeast Bank Limited, City Bank Limited and United Commercial Bank Limited have installed 56 CRMs** in different location of the country and they had a plan to install additional 166 more CRMs by the next one year. Present status of CRMs in the country is as under;

**Table: Status of CRMs in the country:**

Name of the bank	Already installed	Plan to install	Approx. time frame
UCBL	34	100	By December 2018
City	10	50	By June 2019
Southeast	12	50	By March 2019
<b>Total</b>	<b>56</b>	<b>200</b>	

Source: The Daily Star, August 30, 2018

**Salient features that differ CRM from ATM:** Alike ATM- dispensing of the cash, balance inquiry, providing mini statement, **CRM can additionally do the followings;**

- Someone can deposit cash via CRM;
- CRM can update the deposited cash in **client's account in real-time;**
- As it can recycle the notes deposited, the **banks need not to feed notes that ATM** daily;
- It can also **detect the fake notes;**
- Cost of installation and maintenance **of CRM is higher than that of ATM;**
- It **reduces the handling cost** of cash management of the bank;
- As it can hit the account anytime [like beyond banking hour], **CRM is useful for small business.**

**How to use Cash Recycler Machine:** For cash withdrawal, the procedure is same as for ATM. There is a drawer below the monitor for deposit. In case of cash deposit, through a cash recycler, you have to be a Customer of the **specific Bank that runs the Cash Recycler.** When you go to deposit cash, you have to remember that the CRM will not accept torn, taped or mutilated notes.

**By two ways you can deposit:** 1. by inserting your ATM or debit card or 2. by entering your account number. By all of these ways, you will have a specific deposit limit per day.

**Challenges for ATM or CRM banking:** With the increase of E-commerce, M-banking and M-commerce, ATM banking or newly introduced CRM banking might be impacted negatively. **Mobile banking is more user friendly than ATM or CRM banking.** People can keep in touch with the Bank from anywhere and this is its specialty. Usage of virtual money will be increased in the upcoming days. Also infrastructure development cost for Mobile banking is **comparatively less** than establishment of ATM or CRM network.

**Conclusion:** Technology intensive delivery channels like ATMs have gained tremendous popularity for banking in Bangladesh and have shown explosive growth in recent times. CRM is also the modified updated version of ATM services. As technology progresses, the CRM is likely to be an intelligent and cost-effective extension of the Bank Branch, providing Customers with most banking services and with a more personalized touch.

## KEY APPOINTMENTS IN FINANCIAL SECTOR

Name	Position	Organization
Alhaj Md. Nurun Newaz	Chairman	NCC Bank Limited
Nilufer Zafarullah	Chairman	Midland Bank Limited
Master Abul Kashem	Vice Chairman	Midland Bank Limited
Sohela Hossain	Vice Chairman	NCC Bank Limited
Moin Iqbal	Vice Chairman	Premier Bank Limited
Md. Amirullah	Vice Chairman	Dhaka Bank Limited
Syed Habib Hasnat	Managing Director (MD)	NRB Global Bank Limited
Khondoker Rashed Maqsood	Managing Director and CEO	NRB Commercial Bank Limited
Md. Abdul Aziz	Additional Managing Director	First Security Islami Bank Limited
Muhammad Mijanur Rahman Joddar	Additional Managing Director	Pubali Bank Limited
Zafar Alam	Additional Managing Director	Bangladesh Commerce Bank Limited
Mohammad Ziaul Hasan Molla	Deputy Managing Director	Bank Asia Limited
Md Abdul Hai	Deputy Managing Director	Premier Bank Limited
A.K.M. Shahnawaj	Deputy Managing Director	Dhaka Bank Limited
Syed Mansur Mustafa	Deputy Managing Director	IFIC Bank Limited
Ariful Islam	Deputy Managing Director	South Bangla Agri. and Comm. Bank Limited
Md. Anisur Rahman	Deputy Managing Director	Agrani Bank Limited
Quamruzzaman Chowdhury	Deputy Managing Director	Sonali Bank Limited
Md. Monitur Rahman	Deputy Managing Director	IFIC Bank Limited
Md. Mukhter Hossain	Deputy Managing Director	NRB Commercial Bank Limited
Md. Sirajul Hoque	Deputy Managing Director	Social Islami Bank Limited
Md. Zahurul Haque	Deputy Managing Director	First Security Islami Bank Limited

## Bangladesh Delta Plan 2100

Bangladesh is the largest delta of the world. Its rivers and floodplains make up 80% of the country and support life, livelihoods and the economy. Bangladesh is a rapidly developing country, envisaging to become a middle-income country in 2021. The country faces major inter-related delta challenges in water safety, food security and socio-economic development and is prone to natural calamities such as floods, cyclones, and droughts.

The government of Bangladesh, in cooperation with the government of the Netherlands, aims to create the Bangladesh Delta Plan 2100. The Delta Plan will integrate planning from delta-related sectors and from all across the country to come to a long-term, holistic and integrated Plan for the Bangladesh Delta. The Netherlands and Bangladesh are faced with highly similar challenges in terms of water safety. Key elements of the delta planning process include the conduct of baseline studies, the outlining of a delta vision and scenarios, the creation of a delta framework for delta governance, the iterative selection of delta strategies, the formulation of an investment plan and a programme for capacity building. The Plan will find immediate applicability through a set of short-term measures that has been worked out as input to the Bangladesh government's 7th Five-Year Plan for 2016-2020.



### Key Points

1. All delta-related sector plans and policies
2. Integrated climate change adaptation
3. Good Governance
4. Coordination of the funding process
5. Harmonize regional and local development
6. Strengthening international cooperation

### Major Priority Areas

1. Coastal
2. Varendra (Barind) and drought-prone
3. Haor and flood-prone
4. Chittagong Hill Tracts
5. Riverine and
6. Urban

### Major Priority Areas

- ▶ Enabling the Bangladesh government to integrate climate change adaptation, in order to optimize the efficient use of limited resources.
- ▶ A plan for a future delta that ensures water safety, food security and economic growth.
- ▶ Making Bangladesh's short-, medium- and long-term planning robust for a future uncertain with climate change and rapid up-river and socio-economic developments.

The government would spend \$37 billion by 2031 for ensuring food and water security and fighting disasters, according to a draft of the Delta Plan 2100. At least 80 Projects have been selected for implementation. Of them, 65 would be Infrastructure Projects and 15 others would aim at enhancing institutional capacity, efficiency and research.

The formulation of the Plan is led by the General Economics Division of the Ministry of Planning, and is supported by the Government of the Kingdom of the Netherlands. Technical Assistance is provided through the Dutch-Bangladeshi BanDuDeltAS Consortium and by Bangladesh.

## US-China Trade War

**Farzana Afroz**  
MTO, R&D Unit

The USA and China have fired the opening shells, and can make us witness a full-blown trade war between the world's two largest economies. The point is to punish China by making Chinese products more expensive for American consumers to buy. Then they will buy those same products from somewhere else, and Chinese businesses will lose money.

**Total US tariffs applied exclusively to China: US\$50 billion**  
**Total Chinese tariffs applied exclusively to US: US\$50 billion**

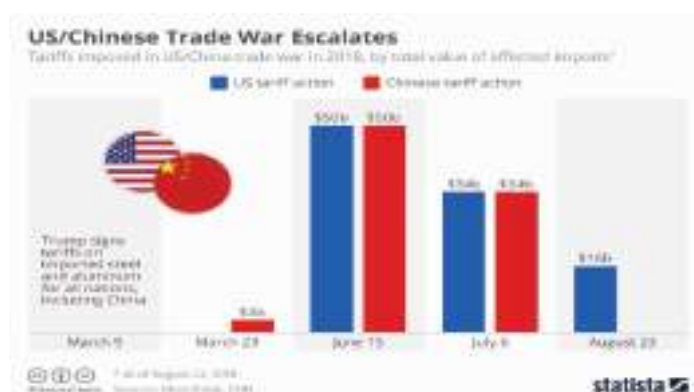
### Timeline of US-China Trade War

July 6, 2018 : US implements first China-specific tariffs  
July 10, 2018 : US releases second tariff list  
August 2, 2018 : US tariffs revisions (US\$200 billion)  
August 3, 2018 : China announces second round of tariffs on US products  
August 7, 2018 : Second round of tariffs finalized and released  
August 14, 2018 : China files WTO claim against US  
August 22, 2018 : US-China dialogue  
August 23, 2018 : China and US implement second round of tariffs, China files second WTO complaint  
September 7, 2018 : Trump threatens new tariffs  
September 12, 2018 : US invites China to re-open negotiations  
September 17, 2018 : US finalizes tariffs on US\$200 billion of Chinese goods  
September 18, 2018 : China announces retaliation for US tariffs



### US-China Trade War Global Impact

1. Growth in trade has been slowing for a while -- International trade in goods has already fallen as a proportion of global output in recent years, despite the upswing in the world economy.
2. So far, tariffs affect only a small proportion of global trade -- Although the US-China conflict now looks likely to affect the vast majority of the goods traded between the two countries, it makes up a modest proportion of global trade. Even if the US acts on all the threats it has made so far, only around 5 percent of global imports would be affected.
3. For most countries, trade ties with near neighbours are the most important -- World trade is largely concentrated in three regions: North America, Europe and East Asia, with a large share of trade being intra-regional.
4. Emerging markets may benefit if the dispute leads China to trade more with neighbours in South-East Asia -- International trade is largely composed of trade flows between rich countries and the East Asian region but developing countries' trade with China is increasingly important.





## Who Loses From it

### Asian export economies

Asian economies engaged in intermediary trading between China and the US will face the brunt of the impact of the trade dispute. South Korea, Taiwan, Vietnam and Malaysia, all of which export goods – such as machine parts and components for communications equipment – used in the production of items that China then sells to the US, are vulnerable.

### Chip makers in South Korea, Japan, Taiwan

South Korea, Japan, and Taiwan could all lose out if the trade war results in Beijing changing its semiconductor suppliers. Mainland Chinese companies currently import about US\$200 billion worth of microchips a year, most of them from South Korea, Japan and the self-ruled island of Taiwan.

### Hong Kong

Another economy at risk is the semi-autonomous Hong Kong, which is a gateway for much of the trade that flows between mainland China and the US. grading and logistics is a pillar industry of Hong Kong, contributing to some 22 percent of GDP and employing some 730,000 people.

## Who Benefits From it

### Soybean exporters

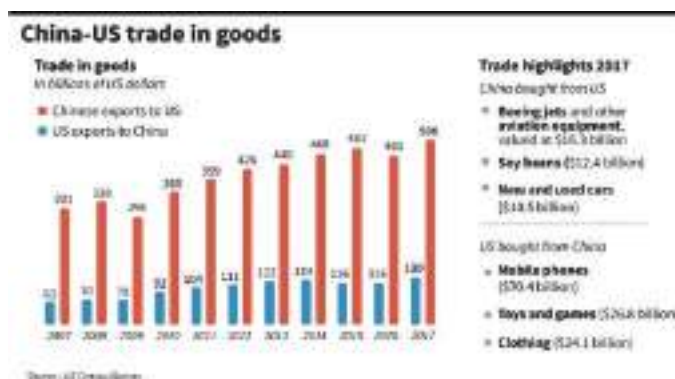
Beijing's new 25 per cent tariffs on American soybeans – the United States' single most valuable export to China, worth US\$14 billion annually – will be a boon for other exporters of the grain, like Brazil and Argentina.

### Plane suppliers

Companies might benefit if China decides to buy European-made Airbus aircraft instead of Boeing planes from the US.

### Steel importers

The tariffs imposed by the United States on steel and aluminium imports could benefit other buyers of the metal, including the Philippines.



## Impact on BD

### Steel Industry:

The primary impact of the war was first felt in Bangladesh's steel industry. For the last few months, the price of rod has significantly increased in the domestic market, threatening both the major public infrastructure projects. Bangladesh imports scraps, a raw material for steel, mainly from the United States, also the major global exporter of scraps, but steel millers in the country are stockpiling the raw material anticipating more protectionist measures from the Trump administration, reducing supply and thus increasing the price. And it's not going to end here.

### RMG Sector:

The Chinese tariffs on American cotton also caused a sudden fall in price, but America's market share of our cotton import is roughly above 20 percent. If the US hiked import duties on readymade products from China, then it will also be applicable for Bangladesh. India provides more than half the amount of cotton we import, and as China looks forward to importing cotton from India, the price of Indian cotton has already increased by 10-12 percent, substantially hurting our economic lifeline, the readymade garment sector. But, Bangladesh's garment sector is turning into a beneficiary of the US-China trade war as American retailers are placing more work orders.

## REDEFINING JUTE



Jute is a cash crop of Bangladesh. But the glory & fame of this golden fibre is fading gradually due to lack of jute diversified product and competitiveness of market with supplementary products. For the last five decades, plastic industry has been dominating over jute market with attractiveness, diversity, longevity, and user-friendliness as well as low price compared to jute made product. On the other hand, jute industry could not be able to compete with plastic industry for reasons like more concentration on plastic industry all over the world, lack of environmental awareness and research on jute diversified products. But thanks to mass awareness, the situation is gradually improving. Great concern about the global warming, soil pollution, sea pollution, huge waste management cost and threat for animals on the planet that now the situation is improving.

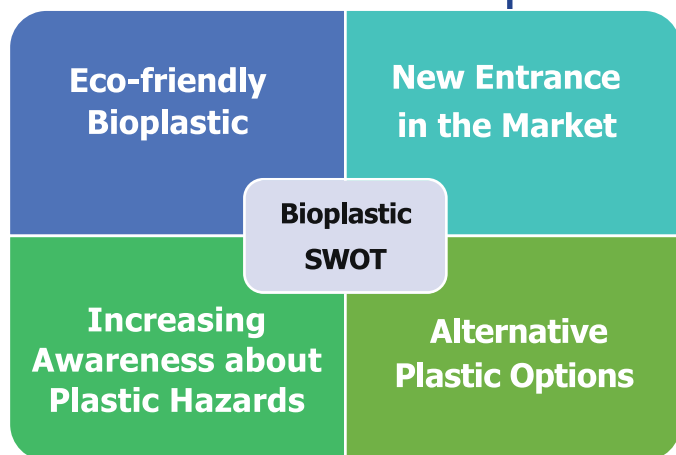
### Inception of Sonali Bag

Bangladesh Jute Mills Corporation (BJMC) have participated in Bangladesh National Jute Fair 2017, for showcasing unique bio-degradable and eco-friendly products that are supplementary of Jute Poly Bag. No commercial name is set as yet for it.

A Bangladeshi scientist has synthesized a polymer from jute fibre which can be used to create a kind of bag that works, looks and feels like a polythene bag but lacks the negative environmental impact complete the process. Dr. Mubarak Ahmad Khan, Scientific Advisor of BJMC invented this biodegradable and eco-friendly bag from jute cellulose. His hard work has opened new avenues for jute.



The bag is made by jute. It has similar strength of polythene bag that is 100% eco-friendly, recyclable and will be amalgamated with soil within 3-4 months. Main chemical ingredients are Jute cellulose, Synthetic polymer as binder (biodegradable) & cross-linker for chemical reaction. Jute holds about 72-75% cellulose, 50-55% could be extracted. According to Dr. Khan, the product could be used in garments packaging, food packaging, cover ice-cream, readymade garments, rice, sugar and even dairy milk. They have tested for a long time to test quality change and contamination but there was no contamination or quality problem. That means the bag is not harmful for human health.



### Global Demand and Prospect in BD

Analysis finds, in 2019 the total plastic industry value will be \$561 billion and the Bio-plastic industry will \$21 billion (4% market share); and in 2030, total plastic market value will \$1,127 billion and Bio-plastic market value \$ 324 billion (40% market share). The bio-plastic market is expected to grow at 30% CAGR 2013-2030 but the traditional plastic industry growth is only 3% annually. North America, Asia and South & Central America are forecast to show higher growth rates than Europe for bio plastic packaging over the forecast period.

BJMC and the UK's Futamura Chemical Company recently signed an MoU for the commercial production of Sonali Bag. In May 2017, two years after the ground-breaking invention, the government began a trial production under a project named "Sonali Bag" at the state-run Latif Bawani Jute Mills in Dhaka's Demra.

### Support from the Netherlands:

The Netherlands has assured support for exporting diversified jute products from Bangladesh to the European Union (EU) market. Considering huge potential of jute as an eco-friendly product as well as for its huge appeal in Europe, marketing opportunities will be explored to assist up-scaling through improved value addition in jute and other jute-based products including various similar products in the sphere of "home décor". Selected Businesses and Entrepreneurs will have access to tailor-made assistance packages under the new programme of assistance between Bangladesh and the Netherlands.

*Earth provides enough to satisfy every man's needs, but not every man's greed.*

— Mahatma Gandhi

*A nation that destroys its soils destroys itself.*

— Franklin D. Roosevelt

*We won't have a society if we destroy the environment.*

— Margaret Mead

*What is the use of a house if you haven't got a tolerable planet to put it on?*

— Henry David Thoreau

*Sustainability is no longer about doing less harm. It's about doing more good.*

— Jochen Zeitz

*The only way forward, if we are going to improve the quality of the environment, is to get everybody involved.*

— Richard Rogers

## Urban Pollution

Urban pollution and Waste Management is a major problem in both the first and the third worlds. The increases of major air pollutants in the atmosphere are causing damage to our waters and land. The increase of garbage and waste in urban areas, such as cities, are beginning to look like huge landfills. Acid Rain is harming forests and buildings, and finally Ozone, which is caused from primarily transportation, is slowly suffocating the populations it affects.

Serious pollution sources include chemical plants, oil refineries, nuclear waste dumps, regular garbage dumps (many toxic substances are illegally dumped there), incinerators, PVC factories. Big animal farms too are creating huge amounts of animal waste. Some of the more common contaminants are lead (like in lead paint), chromium, zinc, arsenic and benzene.



### How and why?

**Air Pollution:** The air in the urban areas is always polluted with harmful substances; and it is becoming hazardous day by day to breathe. The air in the cities is choking. The smoke from automobiles, factories and power generators make the air unhealthy. There are other factors also, like chemical spills and other toxic gases that contaminate the air.

**Water Pollution:** There are only a few natural water sources in the urban areas; those are again getting increasingly polluted. There unbridled disposal of household & industrial wastes in the lakes and rivers. A lot of waste gets mixed with rain and washed into the waters.

**Soil Pollution:** The mixing of toxins in the soil is disturbing the eco-system.

**Noise Pollution:** Urban areas are one of the noisiest ones. Various sources of noise pollution include traffic noises, loud-speakers and other unwanted noises which are causing many health issues.

**Radioactive Pollution:** The accidental leakage by nuclear power plants poses a big threat.

**Visual Pollution:** The over exposure of visuals in the cities in the form of signs, billboards, screens, high intensity lights etc. are also quite disturbing. Sharp & high beam lights from truck/bus, cars and motorbikes are harming eye sight.

Other than these there is also Thermal pollution that is caused by excessive amount of heat trapped in earth's atmosphere.



## How much does Bangladesh pay for it?

Bangladesh loses about \$6.5 billion due to pollution and environmental degradation in urban areas every year, according to a World Bank Report. This amount is equivalent to 3.4 per cent of the country's 2015 Gross Domestic Product (GDP), said the Report titled "Enhancing Opportunities for Clean and Resilient Growth in Urban Bangladesh: Country Environmental Analysis 2018".

In the last 40 years, Dhaka lost about 75 per cent of its wetlands. Pollution and environmental degradation, including wetland encroachment and unregulated disposal of hazardous wastes, especially harm women, children and the poor. Nearly one million people in Bangladesh, mostly poor, are at risk of lead contamination.

## How do we get rid of it?

**Conserving Energy:** People in the urban areas always use more energy than do the rural people. The consumption of energy causes various kinds of pollution. Saving energy wherever possible is one of the best ways to curb pollution. Turn off the electrical appliances when they are not being used. This small step, for example, can help in a big way.

**Using less water:** We waste a lot of water daily and this can lead to serious consequences. We must try to use as less water as possible.

**Planting more trees:** The urban areas are the ones that have less greeneries. Try to plant trees and vegetables as much as possible in your surrounding areas. Kitchen garden and small lawn near home is a good idea.

**Building Green Belts:** Government can help by declaring some areas in every city as Green Belts so that trees and other plants can be grown there without any obstruction.

**Using less Loudspeakers:** The minimum use of loud speakers can reduce the noise pollution a lot. Decreasing the volume of music at functions after a certain time may also be a good move.

**Caring Indoors:** The indoors of the homes in the cities are also highly polluted. We must have some plants inside the homes also, that can filter the polluted air indoor.

**Properly disposing Industrial Waste:** The factory owners must ensure that industrial waste is not dumped in the lakes or rivers. Government can also make laws for the same; and enforce strictly.

**Saying NO to Plastic:** Plastic is one of the most harmful substances that can pollute air, water and soil all together. We must try to minimize the use of plastic as much as possible. Use just cloth-bags instead of plastic ones.

**Using Public Transport:** Avoid using cars and bikes for daily use. Try to use Public Transport, bicycle and pool car. This will not only curb air pollution but will also decrease the traffic on roads, save your money in many ways.

**Walking more:** Try to go to areas nearby on foot i.e., walking. This will help reduce pollution and will also improve your health.

**Properly disposing Garbage:** Use proper and intelligent methods of garbage disposal in cities.

Bangladesh should focus in three broad areas like cost of environmental degradation, clean & resilient cities, and institutions for clean industrial growth. The country requires effective policies, a sound legal framework and stronger institutions at national and local levels.

We should act now to tackle environmental degradation and pollution, especially in our cities to smoothen our march to achieve upper-middle income status.



## Not Feel Like Working? Read it...

Motivating yourself is hard. Trying to sustain your drive through a task, a project, or even a career can sometimes feel like pulling yourself out of a swamp by your own hair. We seem to have a natural aversion to persistent effort that no amount of caffeine or inspirational posters can fix.

But effective self-motivation is one of the main things that distinguishes high-achieving professionals from everyone else. So how can you keep pushing onward, even when you don't feel like it?

### Design Goals, Not Chores

Ample research has documented the importance of goal setting. Studies have shown, for example, that when salespeople have targets, they close more deals, and that when individuals make daily exercise commitments, they're more likely to increase their fitness levels. Abstract ambitions—such as “doing your best”—are usually much less effective than something concrete, such as bringing in 10 new Customers a month or walking 10,000 steps a day.

### Find Effective Rewards

Some tasks or even stretches of a career are entirely onerous—in which case it can be helpful to create external motivators for yourself over the short-to-medium term, especially if they complement incentives offered by your organization. You might promise yourself a vacation for finishing a project. Another common trap is to choose incentives that undermine the goal you've reached. If a dieter's prize for losing weight is to eat pizza and cake, he's likely to undo some of his hard work and reestablish bad habits.



If the reward for excelling at work one week is to allow yourself to slack off the next, you could diminish the positive impression you've made. Research on what psychologists call balancing shows that goal achievement sometimes licenses people to give in to temptation—which sets them back. In addition, some external incentives are more effective than others. Uncertain rewards are harder to set up at work, but not impossible.

### Sustain Progress

When people are working toward a goal, they typically have a burst of motivation early and then slump in the middle, where they are most likely to stall out. Giving advice may be an even more effective way to overcome motivational deficits. A strategy is to change the way you think about the progress you've achieved. When we've already made headway, the goal seems within reach, and we tend to increase our effort. For example, Consumers in loyalty programmes tend to spend more when they're closer to earning a reward. You can take advantage of that tendency by thinking of your starting point as being further back in the past; maybe the project began not the first time you took action but the time it was first proposed.

### Harness the Influence of Others

Humans are social creatures. We constantly look around to see what others are doing, and their actions influence our own. Even sitting next to a high-performing Employee can increase your output. But when it comes to motivation, this dynamic is more complex. When we witness a Colleague speeding through a task that leaves us frustrated, we respond in one of two ways: Either we're inspired and try to copy that behaviour, or we lose motivation on the assumption that we could leave the task to our peer. This is not entirely irrational: Humans have thrived as a species through individual specialization and by making the most of their comparative advantages. More often we feel like struggling to move forward in pursuit of our goals. In those situations it can help to tap the power of intrinsic and extrinsic motivators, set incentives carefully, turn our focus either behind or ahead depending on how close we are to the finish, and harness social influence. Self-motivation is one of the hardest skills to learn, but it's critical to our success.

## Top Ten Tips

### Workplace Wellness

- ▶ Sit-up straight
- ▶ Adjust the lighting
- ▶ Keep your workstation clean
- ▶ Adjust your Desktop stand
- ▶ Drink plenty of water
- ▶ Restrict your caffeine intake
- ▶ Remind yourself to sit less
- ▶ Pay attention to posture
- ▶ Add a plant
- ▶ Display (a few) personal items e.g. Family photo



### Employee Wellness

- ▶ Be optimistic
- ▶ Be friendly with Colleagues
- ▶ Ask for feedback
- ▶ Don't talk loudly
- ▶ Learn to manage stress
- ▶ Don't look for a best friend
- ▶ Don't peep into someone's computer
- ▶ Don't discuss salaries

## কৌতুক

আরহাম মাসুদুল হক

সিনিয়র এক্সিকিউটিভ ভাইস প্রেসিডেন্ট এবং কোম্পানি সচিব

(১)

রফিক সাহেবের কান দুটো কাটা পড়েছে বহু আগে। টিভিতে খবরের জন্যে একজন রিপোর্টার খুঁজছেন তিনি। ইন্টারভিউ বোর্ডে প্রথম প্রার্থীকে জিজ্ঞেস করলেন তিনি, দেখুন, এ পেশায় খুব মনোযোগী হতে হয়, অনেক সূক্ষ্ম ব্যাপার খেয়াল রাখতে হয়। আপনি কি আমার সম্পর্কে এমন কিছু খেয়াল করতে পারছেন?

প্রার্থী একগাল হেসে বলল, নিশ্চয় স্যার। আপনার তো দুটা কানই কাটা!

রফিক সাহেব গর্জে উঠলেন, বেরো এখান থেকে, ব্যাটা নচ্ছাড়া! দ্বিতীয় প্রার্থীকেও একই প্রশ্ন করলেন তিনি।

দ্বিতীয় প্রার্থী খানিকক্ষণ চেয়ে থেকে বলল, জি স্যার। আপনার তো দুটা কানই কাটা!

রফিক সাহেব গর্জে উঠলেন, বেরো এখান থেকে, ব্যাটা ফাজিল! তৃতীয় প্রার্থীকেও একই প্রশ্ন করলেন তিনি।

এবার প্রার্থী বলল, জি স্যার। আপনি কন্সট্যান্ট লেন্স পরে আছেন। রফিক সাহেব খুশি হয়ে বললেন, বাহ, আপনি তো বেশ!

তা কীভাবে বুঝলেন?

সোজা। আপনি চশমা পরবেন কীভাবে, আপনার তো দুটা কানই কাটা!



(২)

উকিল : তাহলে মাথায় আঘাত পেয়ে আপনার স্মৃতিশক্তির ক্ষতি হয়েছিল?

সাক্ষী : হ্যাঁ।

উকিল : কী ধরনের ক্ষতি হয়েছিল তা বলতে পারবেন?

সাক্ষী : আমি ভুলে গেছি।

উকিল : আপনি ভুলে গেছেন? আচ্ছা, কী কী ভুলে গেছেন সেটা একটু বলতে পারবেন?

(৩)

এক আমেরিকান বাংলাদেশে এসে এয়ারপোর্ট থেকে একটা ট্যাক্সি নিয়ে হোটেলেরে যাচ্ছিল।

ট্যাক্সি ড্রাইভারের সঙ্গে তার আলাপ জমে গেল। এক সময় ট্যাক্সি ড্রাইভার বলল, অত বড় দেশ থেকে এসেছেন আপনি - আপনাকে একটা ধাঁধা জিজ্ঞেস করি?

: ঠিক আছে কর।

: আচ্ছা বলেন তো - আমার মা-বাবার সন্তান অথচ সে আমার ভাইও না বোনও না। কে সে?

কিছুক্ষণ ভেবে আমেরিকানটি বলল, পারছি না।

: একটু ভাবুন, খুব সহজ, পারবেন।

: না, পারছি না।

: পারলেন না - আমি। আমিই তো আমার মা-বাবার সন্তান। দেশে ফিরে গিয়ে আমেরিকানটি একদিন বারে এসে তার বন্ধুদের বলল, বাংলাদেশ থেকে একটা ধাঁধা শিখে এসেছি। তোমাদের বলি। দেখি তোমরা পার কি না।

: ঠিক আছে বল।

: আচ্ছা বল তো - আমার মা-বাবার সন্তান অথচ আমার ভাইও না বোনও না। কে সে?

বন্ধুরা কেউ বলতে পারল না।

তখন আমেরিকানটি বলল, এটা পারলে না! সে বাংলাদেশের একটা ট্যাক্সি ড্রাইভার।



(৪)

একবার মার্ক টোয়েন এক লেকচার ট্যুরে গেছেন। এক শহরের একটি অনুষ্ঠানে বক্তৃতা করবেন তিনি। শহরের এক ক্ষৌরকার জানতে পারলেন, ওই শহরে মার্ক টোয়েনের এটাই প্রথম সফর। তখন তিনি উৎফুল্ল কণ্ঠে বললেন, আপনি খুব ভালো সময়ে এখানে এসেছেন, স্যার।

তাই বুঝি? কৌতুহলী হলেন মার্ক টোয়েন, কেন বলো তো?

মার্ক টোয়েন আজ রাতে এখানে বক্তৃতা করবেন। আপনি নিশ্চয়ই তার কথা শুনতে যাবেন?

মনে হচ্ছে যাব ...।

তা, টিকিট করেছেন?

না, এখনো করিনি।

আরে, করেছেন কী! সব টিকিট তো বিক্রি হয়ে গেছে! হয়তো চুকতে পারবেন ভেতরে, কিন্তু পুরোটা সময় দাঁড়িয়ে থাকতে হবে।

মার্ক টোয়েন দীর্ঘশ্বাস ফেলে বললেন, এটাই আমার নিয়তি। ওই ভদ্রলোক যখনই বক্তৃতা করেন, আমাকে দাঁড়িয়েই থাকতে হয়।

(৫)

উকিল : আপনার জন্মদিন কবে?

সাক্ষী : ১৫ জুলাই।

উকিল : কোন বছর?

সাক্ষী : প্রতি বছর।

## প্রাচীন সভ্যতার দেশ ইরানঃ পর্ব ২

মোঃ কামারুজ্জামান  
ভাইস প্রেসিডেন্ট, ইসলামিক ব্যাংকিং ডিভিশন

মাশাদে কিছু কেনাকাটা করলাম। ইমাম রেজার মাজার জেয়ারতের পর ইতিহাস বিখ্যাত তুশ এলাকায় পারস্য সাম্রাজ্যের বিখ্যাত শাহনামা কাব্যগ্রন্থের রচয়িতা অভিমানী মহাকবি আবুল কাসেম ফেরদৌসীর মাজার জিয়ারত করি। সেখানকার জাদুঘরে কবি ফেরদৌসীর শাহনামার কপি, প্রাচীন পারস্য সাম্রাজ্যের অনেক ঐতিহাসিক জিনিসপত্র রয়েছে। হারুনিয়ায় ইসলামী সাম্রাজ্যের ১২শ শতকের বিখ্যাত মুজাদ্দিদ ও দার্শনিক ইমাম গাজ্জালীর মাজার জিয়ারত করি। তাঁর মাজারের পাশেই বাগান, সুউচ্চ প্রাচীন মিনারের মত স্থাপনা ও প্রাচীন পারস্য সাম্রাজ্যের সেনানিবাসের ধ্বংসাবশেষ/ পরিত্যক্ত স্থান।

মাশাদ শহরের জনসংখ্যার একটি বিরাট অংশ আফগান শরণার্থী। রাশিয়া আফগানিস্তান আক্রমণ করার পর আফগান মুজাহিদদের সাথে দীর্ঘ যুদ্ধে ১০ লক্ষেরও বেশি আফগান নাগরিক শরণার্থী হয়ে ইরানে আসেন। ইরান সরকার তাদের সবাইকে নাগরিকত্ব প্রদান করে। তাঁরা ইরানের জনগনের সাথে মিশে বসবাস করে দেশটির আর্থসামাজিক উন্নয়নে ভূমিকা রাখছেন। মাশাদের মেডিকেল বিশ্ববিদ্যালয় সারা পৃথিবীর মধ্যে তখন ৮ম স্থানে ছিল।

মাশাদ থেকে ইস্পাহান এসে শহরে ট্যাক্সিতে শহর ঘুরে পরদিন তেহরান চলে আসি। আশ্চর্যের বিষয় হল বাসেরই মাঝামাঝি ডান পাশে যাত্রীদের জন্য ট্যাপ থেকে ঠাণ্ডা ও নরমাল বিশুদ্ধ পানি পানের সুব্যবস্থা রয়েছে।

তেহরানে এসে মেট্রো রেল চড়ে ইমাম খোমেনী (রঃ) স্টেশনে নেমে রেডিও তেহরানের বাংলা বিভাগে কর্মরত সুসাহিত্যিক ও সাংস্কৃতিক ব্যক্তিত্ব নাসির মাহমুদ ভাইয়ের বাসায় পৌঁছাই। তেহরান শহরে মাটির নীচে মেট্রো রেলের ৪ টি লাইনে মোট ৮২ টি স্টেশন রয়েছে।

তেহরানের বিশ্ববিদ্যালয়ে প্রতি শুক্রবারে রাষ্ট্রীয়ভাবে জুম'আর নামাজ অনুষ্ঠিত হয়। উক্ত জুমার নামাজে হাজার হাজার আপামর মুসল্লী অংশগ্রহণ করে থাকেন। এতে ইরানের সর্বোচ্চ নেতা রাহবার অথবা রাহবারের প্রতিনিধি হিসেবে প্রথম সারির একজন আয়াতুল্লাহ পর্যায়ের নেতা উপস্থিত থেকে খুত্বা প্রদান করেন এবং নামাযের ইমামতি করেন। ঐদিন রাহবার আয়াতুল্লাহ আলী খামেনীর প্রতিনিধি হিসেবে আয়াতুল্লাহ কাশানী উপস্থিত থেকে খুত্বা পড়েন এবং জুম'আর সালাতের ইমামতি করেন। তেহরান বিশ্ববিদ্যালয় ক্যাম্পাসে ইরানের রাষ্ট্রীয় জুম'আর সালাতে অংশগ্রহণ করা ছিল এক বিরল অভিজ্ঞতা।

বাম ইরানের কেরমান প্রদেশের একটি ঐতিহাসিক শহর। এখানে রয়েছে বাম সিটাডেল। ২০০৩ সালে এক প্রলয়ংকরী ভূমিকম্পে শহরটি সম্পূর্ণভাবে ধ্বংস হয়ে যায়। ইরান সরকার সম্পূর্ণ নতুন করে আদি আদলে শহরটি পুনঃনির্মাণ করে। ২০০৪ সালে ইউনেস্কো শহরটিকে ওয়ার্ল্ড হেরিটেজের আওতাধীন ঐতিহাসিক শহর হিসেবে ঘোষণা করে।



ইসলামের দৃষ্টিতে পরিষ্কার পরিচ্ছন্নতা ঈমানের অঙ্গ। ইরানী জাতি সর্বতোভাবে ঘরে ও বাইরে পরিষ্কার-পরিচ্ছন্নতার ব্যাপারে অত্যন্ত সচেতন। তেহরান, মাশাদ, ইস্পাহান, কোমের কোথাও কোন আবর্জনা, ময়লা কিংবা টুকরো কাগজও এখানে-সেখানে পড়ে থাকতে দেখিনি।

শিক্ষা-দীক্ষায় ইরানীরা অনেক এগিয়ে। ইরানে সরকারী ও প্রাইভেটসহ বিশ্ববিদ্যালয়ের সংখ্যা এক হাজারের ও বেশি।

এই জাতিটি যথেষ্ট স্বনির্ভর। রাস্তায় সর্বত্র ইরান খোদরো কোম্পানীর নির্মিত সাইপা ও সাবা মডেলের গাড়ি একচেটিয়া চলছে। বাস, ট্রাক, পিকআপ ও তাঁদের নিজস্ব উৎপাদিত। এমনকি গাড়িতে ব্যবহৃত টায়ারও নিজেদের তৈরি।

ইরানের মুদ্রার নাম রিয়াল। তুমান সাধারণ মানুষের হিসেবে ব্যাপকভাবে প্রচলিত হলেও বাস্তবে এ নামে কোন মুদ্রা নেই। দশ রিয়ালে এক তুমান। মানুষের মুখের হিসাবে প্রতি দশ রিয়ালকে এক তুমান গণ্য করা হয়।

ইমাম খোমেনী (রঃ) আন্তর্জাতিক বিমানবন্দর থেকে কাতারের রাজধানী দোহায় যাত্রাবিরতি শেষে মাতৃভূমির হযরত শাহ জালাল আন্তর্জাতিক বিমানবন্দরে পৌঁছি। এভাবেই শেষ হয় আমার ঘটনাবল্ল ইরান ভ্রমণ।



## কফি হাউস

তোফায়েল করিম খান  
ফার্স্ট ভাইস প্রেসিডেন্ট, সি আর এম

কফি হাউসের সেই আড্ডাটা আজ আর নেই, আজ আর নেই। কোথায় হারিয়ে গেল সোনালি বিকেলগুলো সেই, আজ আর নেই। কিংবদন্তী সংগীতশিল্পী মান্না দে'র এই কালজয়ী গানটি শোনেননি এরকম বাঙলা ভাষাভাষী মানুষ সম্ভবত পাওয়া যাবে না। চিরকালীন গান বলতে যে সব গানকে বোঝায় মান্না দে'র এই গানটি কালের সীমানা পেরিয়ে সেই চিরকালীন আবেগকে ধারণ করতে পেরেছে। তাইতো কালের পরিক্রমায় গানটির প্রতি আবেগের তীব্রতা এতটা কমেনি। ৩৫ বছর আগে যেমনটা অনুভব করতাম, তেমনই রয়েছে।

সম্ভবত কফি হাউসের প্রতি এতটা আবেগ মানুষ কখনই অনুভব করতো না, যদি না মান্নাদে তাঁর অসাধারণ কণ্ঠের মাধ্যমে কফি হাউসকে মানুষের হৃদয়ে গেঁথে না দিতেন, যদিও কিছু স্বপ্নবাজ মানুষের মহৎ সৃষ্টির পেছনে এই কফি হাউসের এক ঐতিহাসিক ভূমিকা ছিলো।

এবার কলকাতা গেলে কফি হাউসের হাতছানিকে এড়াতে পারলাম না। তাই পরিবারের সবাইকে নিয়ে স্ট্রীটের সেই বিখ্যাত কফি হাউসে।

সময়টা বিকেল ছুঁইছুঁই। কলকাতা মেডিকেল কলেজ হাসপাতালের ভেতর দিয়ে হাঁটতে লাগলাম কফি হাউসের সন্ধানে। অল্প একটু হাঁটতেই আমার চোখদুটো আটকে গেল কাঙ্ক্ষিত কফি হাউসটিতে। প্রেসিডেন্সি কলেজ গেটের উল্টোদিকের বাঁয়ের গলিতে ঢুকলেই চোখে পড়বে বিখ্যাত 'ইন্ডিয়ান কফি হাউস', যেটি এখন মান্না দে'র কফি হাউস নামে প্রসিদ্ধ।

কফি হাউস সংলগ্ন সড়কে ঢাকার নীলক্ষেতের মতো চিরচেনা বইয়ের অসংখ্য দোকান আমাকে বিমোহিত করেছিল। এদিকে বাইরে থেকে কফি হাউস ভবনে দৃষ্টি পড়তেই আমার মনটা খারাপ হয়ে গেল। পুরাতন জরাজীর্ণ পরিত্যক্ত বাড়ির মতো দেখাচ্ছিল ভবনটি। এমন জরাজীর্ণ ভবনটাকে সেই বিখ্যাত কফি হাউস হিসেবে কেন যেন মনে নিতে পারছিলাম না।

একটু খারাপ মন নিয়েই সিঁড়ি বেয়ে উপরে উঠতে লাগলাম। দোতলায় উঠতেই চোখে পড়লো 'কফি হাউস' লেখা সাইনবোর্ড। এরপর দরজা দিয়ে ভেতরে একটু উঁকি দিতেই চমকে উঠলাম। বাইরে থেকে দেখলাম একটি জরাজীর্ণ ভবন, আর ভেতরে এসে এ কী দেখছি! অডিটোরিয়ামের মতো দোতলার বিশাল রুমটি লোকারণ্য। সবাই গল্প, আড্ডায় মত্ত। চারিদিকে হইচই আর হইচই! সেখানে বসার মতো একটি সিঁটও খালি পেলাম না। দোতলা থেকে গেলাম তিনতলায়। তারপর ভেতরে ঢুকেই যেন প্রাণটা জুড়িয়ে গেলো। দেয়ালের নানা প্রাস্তে টাঙানো রয়েছে বিখ্যাত সব শিল্পীদের চিত্রকর্ম। দ্বিতীয় তলায় সারি সারি পঞ্চাশ-ষাটটার মতো সাজানো ছিল গোলটেবিল। তবে তৃতীয় তলাটি ছিল ভিন্ন রকমের।

এটি দেখতে থিয়েটার বা গ্যালারির মতো। সেখানেও চারদিক থেকে টেবিল সাজানো।

একটি টেবিলে বসলাম। কফির অর্ডার দিলাম। কিছুক্ষণ পরেই মাথায় পাগড়ি পরা যাটোর্ধ্ব একজন বেয়ারা কফি নিয়ে এলেন। কফির পেয়ালায় চুমুক দিতেই হারিয়ে গেলাম মান্না দে'র ওই বিখ্যাত গানের মাঝে। গুনগুন করে গাওয়া শুরু করলাম গানটি। ওই মুহূর্তটি ছিল কল্পনাতীত।

এক সময় কফি হাউস ছিলো বাঙালী লেখক, কবি, সাহিত্যিক, গায়ক, রাজনীতি, বুদ্ধিজীবী, শিল্পী, সাংবাদিক, চিত্রপরিচালক, গায়ক, অভিনেতাসহ বিভিন্ন শ্রেণী পেশার মানুষের আড্ডার প্রাণকেন্দ্র। মহাত্মা গান্ধী, নেতাজী সুভাষ চন্দ্র বসু, কবিগুরু রবীন্দ্রনাথ ঠাকুর, সত্যজিৎ রায়, সমরেশ মজুমদার, সুনীল গঙ্গোপাধ্যায়, নোবেলজয়ী অর্থনীতিবিদ অমর্ত্য সেন, বাঙালি অভিনেতা রত্নপ্রসাদ সেনগুপ্ত, শীর্ষেন্দু মুখোপাধ্যায়ের মতো কতো বিখ্যাত ব্যক্তির একসময় আড্ডা দিয়েছেন এই কফি হাউসে!

আমি কফি খাওয়া শেষে হালকা বেদনাবোধ নিয়ে ফিরে এলাম।

এক সময় এই কফি হাউস কতো স্বপ্নবাজ মানুষের পদচারণায় মুখরিত ছিলো, আজ আর সেই আড্ডা নেই। আড্ডা আজও চলছে কফি হাউসে, তবে আড্ডায় নেই সেই প্রাণস্পন্দন। সেই রঙ দেখা গেলোনা, যেমনটি ছিলো স্বপ্নের কফি হাউসে।

হাজির হলাম কলেজ





## EVENTS

### Master Facility Agreement with IPFF-II Project of Bangladesh Bank



Mr. Ahmed Jamal, Deputy Governor of Bangladesh Bank & Project Director, IPFF II Project; and Mr. Emranul Huq, Acting Managing Director, Dhaka Bank Limited [DBL] signed the Master Facility Agreement of IPFF-II Project at a ceremony recently at Bangladesh Bank.

Mr. Fazle Kabir, Hon'ble Governor of Bangladesh Bank, Mr. A.K.M. Abdullah, Senior Financial Sector Specialist of the World Bank along with other senior Officials of both sides were also present.

### Agreement with United International University for Tuition Fees Payment Solution



Prof. Dr. Chowdhury Mofizur Rahman, Vice Chancellor of United International University [UIU] and Mr. Syed Mahbubur Rahman, Managing Director & CEO of DBL exchanged Documents at UIU Campus recently. Under this Agreement, their Students can pay Tuition Fees through all Branches of DBL. Students will not have to fill in any Deposit Slip for Fees payment. They will get a System Generated Payment Slip with necessary details.

The Agreement was signed by Md. Shafquat Hossain, SEVP & Head of Retail Business Division, DBL and Prof. A.S.M. Salahuddin, Registrar, UIU.

### Agreement with bKash for Fund Transfer Facility



Mr. Kamal Quadir, CEO of bKash Limited exchanged Documents with MD & CEO of DBL at the latter's Corporate Head Office recently on Bank to bKash Fund Transfer facility.

DBL is the first ever Bank in the country to make such integration with bKash. They will now be able to send their funds directly from their CASA Accounts to bKash Wallet using DBL Internet/ Mobile Banking.

### Agreement with Praava Health for Health Services



Ms. Sylvana Q. Sinha, Founder, MD & CEO, Praava Health recently exchanged Documents with the MD & CEO, DBL at the former's Office. Under this Agreement, DBL Employees will enjoy 20% discount and all Dhaka Bank Credit & Debit Cardholders will enjoy 15% discount on Pathology, Imaging, and Procedures at Praava Health round the year. The Agreement was signed by Mr. H. M Mostafizur Rahaman, SVP & Head of Cards, DBL; and the MD & CEO of Praava Health.

Md. Shafquat Hossain, SEVP & Head of Retail Business Division, DBL; and Mr. Sanjeev Krishna Pubbichetty, COO, Dr. Simeen M. Akhtar, Senior Medical Director, Ms. Sawsan Eskander, CIO – all from Praava Health along with other Officials of both the organizations were present.

## Agreement with SME Foundation for Pre-Finance Loan



SME Foundation signed a Pre-Finance Loan Agreement with DBL recently at the latter's Corporate Office for financing Kaluhati Footwear Cluster, Rajshahi.

Mr. Md. Safiqul Islam, MD of SME Foundation and MD & CEO of DBL signed the Agreement. Messrs Emranul Huq, AMD, Khan Shahadat Hossain, Md. Shakir Amin Chowdhury, A K M Shahnawaj, DMDs, Sanjib Kumer Dey, VP and Head of MSME & Agriculture Business – all from DBL; and Md. Nazeem Hassan Satter, GM, Md. Mamunur Rahman, Md. Abdus Salam Sarder, DGMs from SME Foundation were present at the Ceremony along with high Officials from both the Organizations.

## Disbursement of Loans for Physically Challenged Women Entrepreneur



DBL disbursed loan to physically challenged women Entrepreneur of Barguna recently. Messrs Md. Anwar Hossain, Executive Director [Acting] of Barishal Branch, Khondkar Morshed Millat, and Md. Jahangir Hossain, DGMs of Bangladesh Bank; and Sanjib Kumer Dey, Head of MSME & Agriculture Business, M. Shafayat Alam, FVP, Md. Hasan Ali, AVP & Manager of Barishal Branch of DBL were present along with other Officials from both sides during the Disbursement Ceremony.

## MoU with BRAC University for Cash Management Solution



BRAC University and DBL recently signed an MOU on Cash Management Solution at BRAC University Campus. Under this, DBL will provide Automated Payment Solution to the Client for all kind of its payments. The MoU was signed by Mr. Manojit Kumar Ojha, Director Finance, BRAC University and Mr. Md. Ziaur Rahman, SEVP & Head of Corporate Banking Division, DBL while the Agreement papers were exchanged by Mr. Shib Narayan Kairy, Acting Vice Chancellor, BRAC University; and MD Director & CEO, DBL.

## MoU with PRAN RFL Group for Cash Management Solution



PRAN RFL Group signed an MOU with DBL for providing the former with Automated Cash Management Solution recently. Mr. Ahsan Khan Chowdhury, Chairman & CEO of PRAN RFL Group; and MD & CEO of DBL exchanged Documents on their Organization's behalf.



## MoU with Esquire Electronics Limited for Cash Management Solution



Esquire Electronics Limited signed an MOU recently with DBL for Automated Cash Management Solution.

Mr. Md. Ehsanul Habib, Director of Esquire Group and Additional MD of DBL signed it on behalf of respective Organizations.

Mr. Md. Ziaur Rahman, SEVP & Head of Corporate Division and Mr. Sheikh Abdul Bakir, SEVP & Manager, Dhanmondi Branch of DBL; and other high Officials of both the Organizations were also present.

## MoU with ICAB for Payroll Banking Services



Institute of Chartered Accountants of Bangladesh [ICAB] recently signed an MoU with DBL at the former's Office for Payroll Banking Services. Under this MoU, the Bank will provide Payroll Banking Services to the Employees of ICAB.

Mr. Dewan Nurul Islam FCA President of ICAB and Acting MD of DBL exchanged the MoU. It was signed by Mr. Md. Shafquat Hossain, Head of Retail Business Division, DBL and Mr. AKM Ziaul Amin, Director HR, ICAB on behalf of respective Organizations.

Mr. Md. Abdul Muhyemen, SVP & Manager, Karwanbazar Branch of DBL & Vice Presidents of ICAB along with other high Officials from the both sides were also present at the Signing Ceremony.

## MoU with K.C.J & Associates Limited for Joint Marketing of Car Loan



Mr. Kazi Hassan Zaki, Managing Director, KCJ and Associates Limited [KCJAL] and Mr. H.M. Mostafizur Rahaman, SVP, Retail Business Division, DBL signed an MOU recently at the former's Office.

Under the MOU, the Bank will provide competitive rates and fees for potential Car Loan Customers referred by KCJAL who will provide cash back facility, free servicing facility and one stop service for the potential Car Purchasers referred by DBL.

Mr. Md. Shafquat Hossain, Head of Retail Business Division, DBL along with other Officials the Bank witnessed the Signing.

## Orientation Programme for the MTOs



DBL organized an Orientation Programme for the Management Trainee Officers [17th Batch] Dhaka Bank Training Institute [DBTI] recently. A total of 59 fresh Graduates from different reputed Universities/Institutes joined Dhaka Bank as MTOs.

Sessions were conducted by Industry Experts like Dr. Toufic A. Chowdhury, DG, BIBM, Prof. Shibli Rubayat Ul Islam, Dean, Faculty of Business Studies, University of Dhaka, Mr. Anis A Khan, MD & CEO, MTBL, Mr. David Griffiths, Former CEO, HSBC, Ms. Uzma Chowdhury, Director, Corporate Finance, PRAN RFL Group et al. MD & CEO, DBL inaugurated the Programme.

## Executive Joining/New Assignment



**A K M Shahnawaj**  
DMD  
Effective date: July 24, 2018



**Md. Ziaur Rahman**  
SEVP, Manager  
Local Office, Dhaka-South  
Effective date: July 15, 2018



**Md. Mostaque Ahmed**  
SEVP, Manager  
Gulshan Branch, Dhaka-North  
Effective date: July 29, 2018



**Mostaque Ahmed Khan**  
SEVP, Manager  
Dhanmondi Model Branch  
Dhaka-North  
Effective date: July 31, 2018



**Md. Muhibbul Abrar Choudhury**  
EVP, Manager  
Agrabad Branch, Chattogram  
Effective date: July 29, 2018



**Nurul Arshad Chowdhury**  
EVP, Manager  
Khatunganj Branch, Chattogram  
Effective date: July 25, 2018



**Md. Wahidur Rahman Chowdhury**  
EVP, Manager  
Uttara Branch, Dhaka-North  
Effective date: July 23, 2018



**Akhlaqur Rahman**  
EVP, Manager  
Banani Branch, Dhaka-North  
Effective date: July 22, 2018



**Syed Akhlaque Hossain**  
EVP, Manager  
Gulshan Circle - 2 Branch  
Dhaka-North  
Effective date: July 29, 2018



**Mustafa Husain**  
EVP, Manager  
Mohakhali Branch, Dhaka-North  
Effective date: July 22, 2018



**Md. Abdul Muhyemen**  
SVP, Manager  
Karwan Bazar Branch  
Dhaka-North  
Effective date: July 29, 2018



**Azfar Ahmed**  
SVP, In-Charge  
SAMD  
Effective date: July 30, 2018



**A. T. M. Monzurul Hoque**  
SVP, Head  
SAMD & Legal Affairs Division  
Effective date: August 27, 2018



**Kazi Zafar Hasan**  
VP, In-Charge  
Legal Affairs Division  
Effective date: September 09, 2018



**Md. Altamas Nirjhar**  
VP, In-Charge  
General Services Division  
Effective date: August 05, 2018



**Mohammad Mesbahuddin Ahmed**  
FVP, Manager In-Charge  
Baridhara Branch, Dhaka-North  
Effective date: August 07, 2018

## Executive Joining/New Assignment



**Mohammad Rashedul Islam**

SAVP, Manager In-Charge  
CDA Avenue Branch, Chattogram  
Effective date: July 31, 2018



**Sujit Kumar Podder**

SAVP, Manager In-Charge  
Teknaf Branch, Cox's Bazar  
Effective date: September 16, 2018



**Md. Waliullah Khan**

AVP, In-Charge  
SME Centre: CEPZ, Chattogram  
Effective date: September 11, 2018



**Md. Hasan Ali**

AVP, Manager  
Barishal Branch  
Effective date: August 30, 2018

## Family Corner

### New Born



**Name: Tashfeen Hasan Ayaan**

**Father:** Md. Hasan Ali, AVP & Manager  
DBL, Barishal Branch  
**Mother:** Fahmida Akter  
**Date of Birth:** July 03, 2018



**Name: Saba**

**Father:** Muhammad Kamrul, Officer  
CRM Division, Head Office  
**Mother:** Sabia Ali  
**Date of Birth:** September 16, 2018



**Name: Taajwar Ammar Samid**

**Father:** Mohammad Saydur Rahman  
Officer, Nandipara Branch, Dhaka-South  
**Mother:** Ainun Nahar  
**Date of Birth:** July 02, 2018

## Award

### হোসেন শহীদ সোহরাওয়ার্দী স্মৃতি পদক - ২০১৮

হোসেন শহীদ সোহরাওয়ার্দী স্মৃতি পরিষদ গত সেপ্টেম্বর ২১, ২০১৮ ঢাকার প্রফেসর আকতার ইমাম অডিটরিয়ামে আলোচনা সভা ও গুণীজন সংবর্ধনার আয়োজন করে। এতে কাস্টমার সার্ভিস ম্যানেজমেন্টে বিশেষ অবদানের জন্য ঢাকা ব্যাংক লিমিটেডের এস এ ভি পি মোহাম্মাদ কামরুল ইসলামকে হোসেন শহীদ সোহরাওয়ার্দী স্মৃতি পদক - ২০১৮ প্রদান করা হয়।



**Mohammad Kamrul Islam**

SAVP & Manager Operations  
Mirpur Branch, Dhaka-North



## Asia Cup 2018



The 2018 Asia Cup [also known as Unimoni Asia Cup] was a One-Day International (ODI) Cricket Tournament that was held in the United Arab Emirates in September 2018. It was the 14th round of the Asia Cup and the third time the Tournament was played in the United Arab Emirates, after the 1984 and 1995 Tournaments. India was the defending Champion, and they retained their title, by three wickets playing against Bangladesh in the final.

The five full Members of the Asian Cricket Council took part in the Tournament: Afghanistan, Bangladesh, India, Pakistan and Sri Lanka. They were joined by Hong Kong, who won the 2018 Asia Cup Qualifier Tournament. Hong Kong had lost their ODI status after finishing tenth in the 2018 Cricket World Cup Qualifier in March. However, on September 09, 2018, the International Cricket Council (ICC) awarded ODI status to all matches in the Tournament. Bangladesh faced Sri Lanka in the opening game of the Tournament at the Dubai International Cricket Stadium. It was Bangladesh's first match in the United Arab Emirates since April 1995, when they faced Pakistan in the 1995 Asia Cup.

In Group B, Sri Lanka were eliminated from the Tournament, after losing both of their matches. Therefore Afghanistan and Bangladesh progressed to the Super Four section of the competition. In Group A, Hong Kong also lost both of their matches, meaning that India and Pakistan progressed to the Super Fours.

<b>Dates</b>	15-28 September 2018
<b>Administrator(s)</b>	Asian Cricket Council
<b>Cricket format</b>	One Day International
<b>Tournament format(s)</b>	Round-robin and knockout
<b>Host(s)</b>	UAE
<b>Champions</b>	India (7th title)
<b>Runners-up</b>	Bangladesh
<b>Participants</b>	6
<b>Matches played</b>	13
<b>Player of the series</b>	Shikhar Dhawan [India]
<b>Most runs</b>	Shikhar Dhawan-342 [India]
<b>Most wickets</b>	Rashid Khan-10 [Afghanistan] Mustafizur Rahman-10 [Bangladesh] Kuldeep Yadav-10 [India]



In the penultimate round of Super Four matches, India beat Pakistan by nine wickets and Bangladesh beat Afghanistan by three runs. Therefore, India progressed to the final of the Tournament and Afghanistan was eliminated. In the final Super Four match, Bangladesh beat Pakistan by 37 runs to advance to the final. In India's last Super Four match, against Afghanistan, Captain Rohit Sharma and Vice-Captain Shikhar Dhawan were both rested for the match. MS Dhoni was named Captain of the side in their absence, and became the first Cricketer to lead India 200 times in ODIs. Dhoni became the oldest player to lead India in an ODI. The match finished in a tie, the first time this had occurred in the Asia Cup. It was also the first time that Afghanistan was involved in a tied game in ODIs.

## Poem

**Md. Rakibur Rahman**  
Senior Officer  
Mohakhali Branch  
Dhaka-North

### HAPPY FRIDAY FOR BANKERS

HAPPY FRIDAY, HAPPY FRIDAY  
WHERE YOU ARE,  
BANKERS ARE WAITING  
TO REACH YOUR HARBOUR.

TRAINED SAILORS ACTIVE  
SHIP ON FULL SPEED,  
EYES STICK ON TARGET  
TO MEET THE GOAL SET.


GREEKS VOYAGE AT TROY  
ACHILLIES READY WITH SHEILD,  
RIVALS AWARE OF EACH STEP  
HISTORIC LANDMARK TO BUILD.

SHIP SAILS FROM SATURDAY  
MOVES RESTLESSLY TO THURSDAY,  
THEN COMES A CHANCE TO BREATHE  
IN A HAPPY FRIDAY.

OH FRIDAY, SWEET FRIDAY,  
A PANACEA FOR WEARY HEART  
WE ALWAYS WELCOME YOU  
DON'T LET US BE APART.



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your card on the card machine



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