

Impact of **MEGA** Projects In Bangladesh



EDITORIAL

In macroeconomic perspectives, successful implementation of Megaprojects increases the growth rate of GDP of a country. East Asian Courtiers like South Korea, Hong Kong and Singapore, in their early stage of development, invested heavily in ground breaking megaprojects to deliver economic and social goods to the masses. Bangladesh has also given priorities in implementation of some important megaprojects in infrastructures including the Padma Multipurpose Bridge, Dhaka Metro Rail, Rooppur Nuclear Power Plant to improve the country's communication network and enhance the power and energy industry with a view to boost up the economy. It is expected that

country's GDP will grow about 1.5-2 percent more when the Padma Multipurpose Bridge, Dhaka Metro Rail and Karnafuli Tunnel will be launched. Our lead article of this quarter focuses on some megaprojects of Bangladesh and their impact on economy of the country.

An article "Women in Digital Platform and e-commerce" reflects how women now-a-days continue their business through digital platform- in Facebook. It is showed that about 40% of entrepreneurial Facebook groups in Bangladesh were created by women.

Travelogue of March-2022 edition will give you amazing feelings of travelling

at Ladakh title as "এক স্বপ্নময় ভ্রমণ জায়গা গল্প". This may inspire you to plan your next vacation in those locations.

Different events of Dhaka Bank that took place during January-March period have also been furnished for your knowing more and sharing with others.

Lastly, We invite your comments or feedback or valuable advice through rnd@dhakabank.com.bd

Happy Reading !

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Message from the Desk of Chairman



The global economic recovery is continuing after the COVID crisis was normalized, but there is inflationary pressure owing to supply shortages. The International Monetary Fund's World Economic Outlook forecasts global growth of 5.9% and 4.4 percent for the year 2021 and 2022, respectively. Growth in emerging market and developing economies (EMDEs) accelerated to 6.3 percent in 2021, but is expected to slow to 4.6 percent in 2022 as macroeconomic policy support is withdrawn and foreign demand moderates. Energy importers are projected to shift their growth momentum to energy exporters as energy costs rise. Furthermore, Russia's invasion of Ukraine has added to the sluggishness in the recovery process. The world economy has entered a new era of uncertainty as a result of multiple sanctions imposed on Russian financial institutions.

Bangladesh economy registered 5.43 percent growth in the FY2020-21 and expected to grow at 7.2 percent for FY2021-22 whereas the International Monetary Fund (IMF) and the World Bank (WB) are anticipating the growth as 6.6 percent and 6.4 percent respectively for the year 2022. Furthermore, the current Russian invasion of Ukraine has slowed Bangladesh's recovery. Bangladesh is already feeling the effects of the Russian-Ukraine conflict, including a drop in exports and an increase in import costs. Bangladesh, as an oil-importing country, is under strain due to high import bills.

Amid this situation, Dhaka Bank continues its voyages towards banking excellence. At the year ended 2021, the Bank recorded Tk.723.33 Crore as Operating Profit. The bank has ensured its countrywide presence through 109 branches, 22 sub branches, 3 SME Service Centres, 75 ATMs, 20 ADMs and 2 offshore Banking Unit. We are committed to deliver superior services to our valued customers supported by an excellent team of professionals.

Banking business in Bangladesh in a bit became worrying situation with the excessive liquidity due to insufficient investment initiatives and growing default rates. The amount of excess liquidity in the country's banking sector was Tk.2.31 lakh crore at the end of July 2021 and the amount dropped to Tk.2.18 lakh crore at the end of November 2021 due to Bangladesh Bank's policy measures. Whatever the challenges, we hope that together we will be able to overcome and ensure a safe and sound banking in Bangladesh in the days ahead.

Stay healthy and safe!

Abdul Hai Sarker
Chairman

Message from the Managing Director & CEO



Bangladesh made a strong economic recovery from the COVID-19 pandemic. The economy has already started to run in its full swing. The Country is expecting 7.2 percent growth in the current fiscal year while the International Monetary Fund (IMF) and the World Bank (WB) are anticipating the growth as 6.6 percent and 6.4 percent respectively for the year 2022. Throughout pandemic, due to global supply chain disruption, the price of commodity in Bangladesh increased- causing inflation. Rate of inflation in the country was 5.56% in June 2021 and it became 5.69% in February 2022. Besides, for several reasons as the prices of oil and commodity have increased globally, it has also pushed to increase the prices of various commodities in the domestic market.

During pandemic, the overall business condition in the country was not so good and credit growth was also very low. The COVID-19 had pushed down the

credit growth in FY2021. However, private sector credit flows have started recovering as the external trade has been picking up since early FY2021-22. Private sector credit growth in December 2021 was 10.68%, showing up for 7th straight month. In the Monetary Policy Statement for FY2021-22, private sector credit growth was projected to grow 11.00% in December 2021 and 14.8% in June 2022.

As a development partner of the country, Dhaka Bank keeps continuation of its voyage towards a better Bangladesh. We have opened 22 Sub branches in order reach our services to the under privileged people of the country. We have introduced various digital products and services for the customers. We always give utmost priority on SME financing for holistic development of the country. We have already disbursed substantial amount of our total Stimulus Financing target of Tk.240 crore and expect to disburse remaining amount by April of this year. In addition, we are working on Distributor Financing, Supply Chain Financing, Women Entrepreneur Financing and Cluster financing. In Sherpur, Bogura we have already financed 20 women entrepreneurs and will be financing further 21 women entrepreneurs in 2nd quarter under Straw type basket industry. As a part of regulatory requirement, we have also disbursed 1 startup financing in this quarter.

Default loans in the banking sector started to increase when loan moratoriums were partially lifted in last quarter of the year 2021. Total default loans stood at Tk.1,03,273 crore in December 2021 which was Tk.88,734 crore in December 2020. Besides, when COVID situation started to ease in 2nd half FY2021-22, inflow of remittance was slightly decreased. Having many odds, we believe that there will be enormous possibilities for us in coming days ahead and Dhaka bank will continue its journey towards the development of our country.

Best wishes for all!

Emranul Huq
Managing Director & CEO

Impact of Mega Projects in Bangladesh

Mohammad Ataour Rahman

FVP & In-charge, R&D Unit

Megaprojects are large-scale, complex ventures that typically cost \$1 billion or more, take many years to develop and build, involve multiple public and private stakeholders, are transformational, and impact millions of people. Megaprojects frequently become landmarks and essential components of a region's identity. The Great Wall of China, the Brooklyn Bridge (USA), the Golden Gate Bridge (USA), Dubai International Airport (UAE), the Olympic sites in Athens (Greece), the New Suez Canal (Egypt), the Hyderabad Metro Rail (India), and the Chernobyl Safe Confinement (Ukraine) are just a few of the world's most well-known megaprojects. East Asian countries like South Korea, Taiwan, Hong Kong and Singapore - in their early stage of development, invested heavily in ground breaking megaprojects to deliver economic and social goods to the masses. Bangladesh is following in the footsteps of these countries, who achieved a miracle of economic transformation.

Megaprojects in infrastructure are critical drivers for Bangladesh's economic growth. The country's GDP growth rate is higher than that of its neighbors India, Sri Lanka, Pakistan, and Bhutan. In turn, the growth rate is critical for capital accumulation and future finance of other megaprojects. The government of the People's Republic of Bangladesh allocated BDT40,000 crore in its budget for fiscal year 2019-20 to construct ten mega projects to improve the country's communication network and enhance the power and energy industry in order to boost the economy.

Megaprojects In Bangladesh

There are ongoing megaprojects being implemented at Payra, Moheshkhali, and Matarbari. These places have been designated as power centers by the projects. The government is also working on a variety of megaprojects to create a countrywide, interconnected and uninterrupted communication network. These projects are the Padma Bridge, Dhaka Metro Rail, the Karnaphuli River Tunnel, and the Dhaka Elevated Expressway from Hazrat Shahjalal International Airport to Kutubkhali on the Dhaka-Chattogram route. These large-scale infrastructure projects and megaprojects have the potential to revolutionize Bangladesh's communications, transportation, port, and energy prospects, allowing us to achieve high-middle-income status.



Table: A brief of ongoing megaprojects.

Project Name	Type	Timeline	Estimated Cost	Funding
Rooppur Nuclear Power Plant	Power Project	Started in November, 2017 and expected to be completed by 2025	USD 12.65 billion	USD 11.38 billion taken as loan from the Russian Government
Rampal Coal Power Project	Power Project	Started in April, 2017 and was expected to be completed in 2021	USD 5 billion	Financing of Main Plant by EPC (Turnkey) and package by Indian EXIM Bank
Padma Rail Link	Communication Infrastructure	Started on January 1, 2016 and to be completed by June 30, 2024	USD 4.63 billion	The Ministry of railways
Matarbari Power Plant	Power Project	Started in July, 2014 and expected to be completed by June, 2023	USD 4.5 billion	Majority of funds provided by Japan International Finance Agency (JICA)
Padma Multipurpose Bridge	Communication Infrastructure	Started in January, 2009 and to be completed by June 2022	USD 3.65 billion	Self-funded by the Bangladesh government
Dhaka Metro Rail	Communication Infrastructure	Started in July, 2012 and to be completed by December, 2024	USD 2.82 billion	Japan International Cooperation Agency (JICA)
Karnaphuli Underwater Tunnel	Communication Infrastructure	Started in December, 2017 and expected to be completed by 2022	USD 2.49 billion	Bangladesh Bridge Authority
Chattogram-Cox's Bazar Railway Link	Communication Infrastructure	Expected to be completed by June, 2022	USD 2.13 billion	Asian Development Bank, The Government of Bangladesh
Dhaka Elevated Expressway	Communication Infrastructure	Started in 2011 and expected to be completed by 2022	USD 1.63 billion	Italian-Thai Development Public Company, China Shandong International Economic and Technical Corporation Group
Dhaka-Chattogram Express Railway	Communication Infrastructure	Started in October 1, 2018 and expected to be completed by 2022	USD 1.4 billion	The Government of Bangladesh
Payra Deep Sea Port	Communication Infrastructure	Implementation of the revised project started in January, 2019. Would be completed by December, 2021	USD 98.5 million	Foreign Direct Investments (FDI) and government-to-government (G2G) deals
Hazrat Shahjalal International Airport Expansion	Communication Infrastructure	Started in December, 2019 and will be completed by 2022	USD 42.1 million	Civil Aviation Authority, Bangladesh (CAAB)

Source: DATABD.com

Padma Multipurpose Bridge: The mega Padma Bridge project is a self-funded project of the Bangladesh government worth USD 3.65 billion. The bridge will link Bangladesh's southern and eastern regions, connecting them to the capital

city. The bridge will feature two different decks with automotive and rail connections. By 2022, the 6.15-kilometer double-deck bridge should be accessible to traffic. The project is overseen by the Ministry of Road Transport and Bridges. The project is

made up of 11 separate parts. The principal bridge construction company is China Major Bridge Engineering Co. Ltd.

This bridge connects Louhajong, Munshiganj to Shariatpur and Madaripur, linking the south-west of the country, to northern and eastern regions. The construction of Padma Bridge will provide road and rail links between the relatively less-developed Southwest region (SWR) [21 districts] of the country and the more-developed eastern half that includes the capital of Dhaka and the port city of Chittagong. It will benefit about three crore people across 21 south-western districts of Bangladesh. They can be used as economic corridors. This will create opportunities for employment and income.

It is expected that the construction of the bridge will comprehensively transform the pace of economy in the region improving the lives of millions of people on both sides of the river. The construction of the bridge will improve the integrated communication structure of the country. The economic impact of the bridge will help increase the annual GDP of the south by 2.0 per cent and the overall GDP of the country by more than 1.0 per cent.

Padma Rail Link: The Padma Multipurpose Bridge provides four lanes for road traffic on top deck and in bottom deck a Broad-gauge Single Railway Track. After this, construction of a rail link between Dhaka and Jashore earned prime importance for connection of Dhaka with the South-west part of the country. Total route length of the rail link is around 169 km which has been divided into following four 4 sections:

- Section-1: Dhaka – Gandaria (3 km)
- Section-2: Gandaria – Mawa (37 km)
- Section-3: Mawa – Bhanga Junction - Bhanga (42 km)
- Section-4: Bhanga Junction – Jessore (87 km)

Dhaka Metro Rail: In order to provide a safe, fast, affordable and modern means of transportation for the city dwellers, this urban public transport service promises to significantly reduce congestion in Dhaka and prevent environmental pollution. For the project, five lines (MRT Lines 1, 2, 4, 5, and 6) have been planned. The Japan International Cooperation Agency (JICA) financed Dhaka Urban Transport Network Building Survey (DHUTS 1) evaluated Dhaka's STP and chose the first MRT Line-6 from Uttara, a northern suburb, to Motijheel for development. The project's design work began in

2014. The first line to be approved under the project is MRT Line-6, which is expected to cost USD 2.82 billion. It is part of the Dhaka Transport Coordination Authority (DTCA), a government agency. The Dhaka Mass Transit Company is in charge of its development (DMTC). Dhaka Metro is projected to serve more than 60,000 passengers per hour with wait times of approximately 4 minutes.

Expert said that Bangladesh's gross domestic product (GDP) will grow 1.5-2 per cent more when the Padma Multipurpose Bridge, Dhaka metro rail and Karnafuli tunnel will be launched. Apart from that, Metro Rail will ease the transportation for more than 15 million people of Dhaka and speed up daily life, which will create a bigger positive impact on the economy.

Hazrat Shahjalal International Airport Expansion:

The Hazrat Shahjalal International Airport in Dhaka, Bangladesh, is being expanded in order to address the continued increase in domestic and international passengers and cargo passing through the facility. The airport is anticipated to witness passenger traffic of approximately 12 million by August 2022 and up to 22 million by 2035. The expansion project is set to more than double the airport's annual passenger handling capacity from the current eight million to approximately 20 million, and the cargo capacity from 200,000 tons to 500,000 tons. It is also expected to improve air transportation, as well as economic and social development in Bangladesh. The ground-breaking ceremony of the third passenger terminal building and other infrastructure was held in December, 2019 and is scheduled for completion in 2022.

Karnaphuli Underwater Tunnel: In 2016, Chinese President Xi Jinping and Bangladesh Prime Minister Sheikh Hasina lay the foundation for the USD 2.49 billion Karnaphuli Underwater Tunnel. The proposed tunnel would improve communication between Chattogram and Cox's Bazar, as well as have a good impact on Chattogram port operations.

The China Communication Construction Company has been given the contract to build the tunnel. The project began in December 2017 and is scheduled to be completed in 2022. The Karnaphuli Tunnel's construction is expected to increase industrial growth, tourism, and trade and commerce in the project area, providing jobs for thousands of people and increasing exports.

Dhaka Elevated Expressway: Dhaka's transportation sector needs to develop as the city's population grows fast. In order to alleviate severe traffic congestion, the Bangladesh Bridge Authority is working on a Public Private Partnership (PPP) project to build a 23-kilometer Elevated Expressway in the northern section of Dhaka City. The 46.73km Dhaka Elevated Expressway will link the Shahjalal International Airport and the Dhaka-Chattroram Highway extending the road connection to Chattogram's Kutubkhali via Kuril, Banani, Mohakhali, Tejgaon, Moghbazar, Kamalapur, Sayedabad, and Jatrabari in the capital. The project has been split into three parts for implementation.

Section-1: Shahjalal International Airport to Banani (7.45 kilometres)

Section-2: Banani to Moghbazar (5.85 kilometres)

Section-3: Moghbazar to Kutubkhali (6.43 kilometres)

Chattogram-Cox's Bazar Railway Link: A new rail link connecting the port city of Chattogram and the tourism hub Cox's Bazar is expected to open in 2023 aiming to help promote trade, investment and tourism in Bangladesh. The project is planned to be implemented in two phases:

Phase 1: The first phase of the project will include a single-track rail line approximately 102 km in length. It will pass through eight sub-districts (upazilas) including the Chandanaish, Satkania and Lohagara sub-divisions in Chittagong district and the Chakaria, Cox's Bazar Sadar, Ramu and Ukhia sub-divisions in Cox's Bazar district. The line will begin at Dohazari village and continue southwards to Cox's Bazar.

Phase 2: During this phase, the rail line will be extended to the Myanmar border, as well as a planned deep-sea port on Matarbari Island.

Dhaka-Chattogram Express Railway: A high-speed train will be launched for the first time in Bangladesh's history to improve the quality of life and ease the country's economic development. The Dhaka-Chattogram High-Speed Railway will have a route length of roughly 230 kilometers and six (06) stations: Dhaka, Narayanganj, Cumilla, Feni, Pahartali, and Chattogram. The current route travels through Tongi-Bhairab Bazar-Brahmanbaria-Cumilla, but the new route will travel through Dhaka-Cumilla/Laksam-Chattogram. It will be

powered by electric traction and have a top speed of 300 km/h.

Rooppur Nuclear Power Plant: The Rooppur Nuclear Power Plant is the country's first nuclear power plant. A funding agreement of USD 11.38 billion was executed with Russia for the building of the 2,400 megawatt Rooppur nuclear power facility. The first and second project agreements between Bangladesh and Russia, as well as four separate agreements between the two countries' implementing agencies, have all been concluded, allowing for the start of construction work on Power Unit 1 in November 2017 and Unit 2 in July 2018. Feasibility studies, environmental impact assessments, engineering surveys, technical documentation, and working documents were all covered by the agreements. The commissioning of Unit 1 is scheduled for 2022, while Unit 2 is scheduled for 2023. The project began in 2016 and is expected to be finished by 2025.

Matarbari Power Plant: Matarbari coal-fired power plant is being developed in Maheshkhali in the Cox's Bazar district of Bangladesh. The Matarbari power plant was proposed in September, 2011 and granted environmental approval in October, 2013. Ground-breaking ceremony for the project took place in January, 2018. The BDT 35,984 crore project is scheduled to be completed by 2023.

The plant is expected to account for 10% of the total generation capacity of Bangladesh. The expected requirement of 3.73 million tonnes of coal a year will be met by imported coal from Indonesia, Australia and South Africa through the Matarbari Port.

Bangladesh envisioned implementing large infrastructure megaprojects to make the country an investment hotspot of South Asia. It is expected that these megaprojects will be economic game-changers through revenue generation for maintenance and capital accumulation for future funding to push up GDP growth rate to double digit. These megaprojects of Bangladesh are helping to revive and transform its economy in South Asia. Bangladesh is going to be a South Asian economic miracle and many countries of the world may take lesson from it.

Sources: The Daily Star, The Independent, DATABD.com

Women in Digital Platform and f-Commerce

Farzana Afroz
PO, R&D Unit

Ever since the Internet has become widespread for businesses and individuals, information technology has transformed the infrastructure and operations of businesses. These changes have fundamentally changed the way businesses conduct their day-to-day business. This maximizes the benefits of data assets and technology-based initiatives. A digital business is a business that uses technology to its advantage in its internal and external operations. The term “commerce” means conducting business online on a Facebook Page or Facebook App.

F-commerce also refers to sharing information on Facebook about purchases, whether a customer uses the Facebook “Share” feature on an ecommerce site, or whether he or she shares information on Facebook about offline purchases made at a physical point of sale. The principle of F-commerce is creating a new mode of consumption on the web: social shopping.

As the Covid-19 pandemic ravages many businesses and affects the livelihoods of thousands, many have been forced to look to alternative sources of income, including finding alternative routes.

In these perilous times, Facebook’s business or commercial activity seemed like a viable source of income. People, especially women, use this as an opportunity to start a new business or expand an existing one. According to the meta, women have owned 70% of Facebook-based businesses since the outbreak of the pandemic, and the number

of women-owned businesses on Instagram has increased by over 65%.

This information was revealed in the Meta press release for International Women’s Day 2022, where Bangladeshi women come together to empower others and make a positive difference.

Meta, formerly known as Facebook, reported that as of 2021, 40% of entrepreneurial Facebook groups in Bangladesh were created by women. However, building these businesses and achieving growth has not been easy, especially during the pandemic.

Confidence, determination and a blatant desire to sail against the wind are driving the success of tech, startups and online business women in Bangladesh.

Many of them have established promising startups, promoted platforms that play a key role, and developed internet businesses with their skills and talents.

However, a significant gender gap can be felt in technology, startups and related fields. This is because most jobs are occupied by men, posing serious challenges to establishing equal rights for all genders.

Industrialists say Bangladesh has made great strides in women’s empowerment and is now home to women in all sectors, but women’s representation in technology and startups remains overwhelming. Their total participation in this sector is less than 20%.

Women’s participation in Digital Space				
In overall IT and digital business	In software, AI and advanced tech	In call center and BPO	In f-commerce	In e-commerce
20%	7-8%	30%	50%	15%

Key Points

- Women’s technical participation, startup and online business rising
- Some start-based foundations have maintained the main position at the enterprise level.
- Many women work at home and not GOVT support.
- Most traders licenses have no trade licenses
- Access to funding procurement
- The sector is still dominated by men.

Women in f Commerce	Global scenario	Challenges
<ul style="list-style-type: none"> Women own 71% of Facebook based business opened during pandemic. Women led business rose 65% on Instagram during the time. Since 2021, 40% of Facebook groups about entrepreneurship have been created by women. Women account for half of f-commerce business owners in Asia Pacific. 	<ul style="list-style-type: none"> Globally, women-led small businesses faced more closure than men-led businesses. 20% of women-led businesses and 16% of men-led businesses reporting closures. 	<ul style="list-style-type: none"> Resistance from family and friends Lack of cooperation from suppliers and delivery platforms

F-commerce has created jobs for about 4,000 women nationwide. Another positive is that highly educated women come home country and start their own startups in the hopes of helping people solve the tech challenges they face.

One of them is Maliha M. Quadir, who worked for leading companies such as Morgan Stanley, Standard Chartered and Nokia before founding Shohoz in 2014. The startup is currently the largest online ticket retailer in Bangladesh. Ambarine Reza co-founded Foodpanda in 2013 and her leadership as Managing Director has helped the company become the nation's leading food delivery platform.

Therefore, young women must be held in the area of stem (science, technology, mechanical engineering and math) and must prepare a complicated role in the world. After receiving the executive director of Microsoft Bangladesh, Myanmar, Nepal, Bhutan and Laos, Sonya Bashir Kabir appeared as a technology entrepreneur. This is her dream to expand the possibility of women because this is the only way we can launch skills. She thinks Bangladesh should solve the problem of the left female for starting.

The road was not easy for Farhana A. Rahman, the first female senior vice president of the Bangladesh Software and Information Services Association. Trivents founder Nakhian Ibnat Beg started her own event management business via Facebook and Instagram. They started during the pandemic and used Facebook and Instagram to showcase their products and services. Although there was

uncertainty, the excellent service allowed us to continue to grow. 6 Yards Story founder Zereen Tasneem Khan mentioned how the business had to diversify to remain relevant during the pandemic. "During the pandemic, they tried to diversify their online jewelry business and provide pharmaceuticals and other necessities. After the pandemic, they have resumed business as usual and are doing well. Floats during epidemics.

According to the study of Halima Haque, the assistant professor at the Jahangirnagar University, "Expanding the rights and opportunities of women through FCommerce during the Covid19 Pandemic" Facebook's female entrepreneurs faced the difficulties associated with the supply chain, and raw material. Research also demonstrates how FCommerce women are facing internal and external pressures, cyberbullying for maintaining business. Nonetheless, industry experts say that they solve the growth of women business in FCommerce as well as e-commerce in Bangladesh. "Women are good at all in FCommerce. During the pandemic, women started entrepreneurship and switched to online businesses. There are 27% of female entrepreneurs in the eCAB community, which shows that women are making a significant contribution to the economy of Bangladesh.

Source: The Daily Star

Banking Industry at a Glance

Amount (Tk. in Cr.)

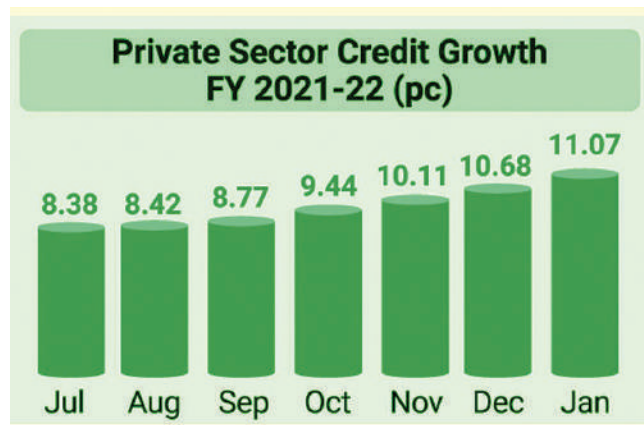


Source: Bangladesh Bank

Highlights from the Quarter

Private Credits Grow as Trade Demand Rises

- Credit flow into Bangladesh's private sector increases further as demand for loans, particularly for trade financing, grows for settling import payments. According to the central bank's latest statistics, the credit flow rose to 11.07 per cent in January 2022 on a year-on-year basis, from 10.68 per cent a month before.



- It was 3.73-percentage points lower than the Bangladesh Bank (BB) target of 14.80 per cent for the second half (H2) of fiscal year (FY) 2021-22. Bangladesh's overall import expenses jumped more than 54 per cent to \$38.97 billion during the July-December period of FY '22 from \$25.23 billion in the same period a year ago, BB data show.
- On the other hand, the settlement of letters of credit (LC), generally known as actual import, in terms of value, rose by nearly 7.0 per cent to \$6.41 billion in January - from nearly \$6.0 billion in the previous month.
- Meanwhile, outstanding loans with the private sector rose to Tk 12,662.57 billion in January 2022 from Tk 12,632.47 billion in the previous month. The amount was Tk 11,888.55 billion in June 2021.

February Exports Hit Another Milestone

- Earnings from merchandise shipments continued to soar in February, registering growth of 34.54 per cent year-on-year to reach \$4.29 billion on the back of increased garment exports.
- February's earnings were the highest in the



same month of the past 10 years. The February receipts are also 18.80 per cent higher than the target of \$3.61 billion. In February last year, Bangladesh recorded merchandise shipments amounting to \$3.19 billion, according to data from the Export Promotion Bureau.

- In January this year, earnings from merchandise shipments stood at \$4.85 billion, the second-highest single-month receipts. In December, exporters raked in \$4.9 billion, an all-time high for single-month earnings.
- The July-February earnings are also 16.5 per cent higher than the target of \$29.05 billion. During the July-February period in fiscal 2020-21, the total earnings were \$25.86 billion.
- Between July and February, earnings from frozen and live fish exports grew 20.44 per cent to \$407.1 million, agricultural products 28.36 per cent to \$853.2 million, and pharmaceuticals 21.28 per cent to \$130.57 million.

Revenue Up 15.75pc in Seven Months

- Collection of tax revenue, largely import-stage revenue, grew by 15.75 per cent in the first seven months of the current fiscal year.
- Customs revenue grew by 22.45 per cent until January of fiscal year (FY) 2021-22 due to a volatile market of essential commodities and petroleum products.
- The National Board of Revenue (NBR) collected Tk 1.53-trillion tax during the July-January period, up by Tk 208.21 billion than that of the same period last year.
- Income tax payers paid Tk 467.67-billion taxes, up by 14.30 per cent compared to that of the corresponding period last year. Revenue collection targets for VAT, customs and income

tax were Tk 1.28 trillion, Tk 960 billion and Tk 1.06 trillion respectively for the July-January period.

- In FY 2021, VAT collection growth was 15.44 per cent and income tax grew by 19.31 per cent.
- The NBR collected Tk 771.50-billion customs revenue last year followed by Tk 975.07-billion VAT and Tk 852.24-billion income taxes.
- In FY 2019-20, it collected Tk 605.52-billion customs revenue, Tk 848.52-billion VAT and Tk 730.13-billion income taxes.

Light Commercial Vehicle Market Expanding

- Light commercial vehicle market size was Tk 1,200cr in 2021
- Annual sales were 11,000 units for past 3 years
- LCVs control 42% of commercial vehicle market
- Market share peaked in 2021 at 45%
- Energypac assembles 2,5000 LCVs annually
- Nitol-Niloy controls 31 pc of commercial vehicle market
- Commercial vehicle market is worth Tk 4,300cr now
- Chinese and Indian brands cater to 83% of LCV demand

Oil Price Spikes to \$139

- Oil prices spiked to their highest levels since 2008 yesterday (Mar 07, 2022) amid market supply fears as the United States and European allies considered banning Russian oil imports and prospects for a swift return of Iranian crude to global markets receded.



- In the first few minutes of trade Brent crude reached \$139.13 and US West Texas Intermediate (WTI) hit \$130.50, both benchmarks striking their highest levels since July 2008.

- By 1017 GMT, prices had lost some of those gains, with Brent up \$6.60, or 5.6 per cent, at \$124.71 per barrel, and WTI up \$6.67, or 5.8 per cent, at \$122.35.
- Russia is the world's top exporter of crude and oil products combined, with exports at around 7 million bpd, or 7 per cent of global supply. Some volumes of Kazakhstan's oil exports from Russian ports have also faced complications.
- Global oil prices have spiked more than 60 per cent since the start of 2022, along with other commodities, raising concerns about world economic growth and stagflation.

Rouble Hits One-Month High Against Dollar

- The Russian rouble strengthened to a more than one-month high in Moscow trade on Tuesday, firming past 88 to the dollar, while stocks regained some ground in the fourth session since trading resumed after a near month-long suspension.
- By 0914 GMT, the rouble was up 2 per cent against the dollar at 88.00, having earlier touched 87.40, its strongest since February 28. It lost 0.3 per cent to trade at 96.89 versus the euro after briefly clipping a one-month high.
- In offshore trade, the rouble was marginally weaker, hovering at 89.75 to the dollar on the EBS electronic platform.

Saudi Aramco's Profit More Than Doubles

- Energy giant Saudi Aramco said Sunday its 2021 net profit soared by more than 120 per cent, due to higher crude prices, as global economic growth recovered from a pandemic-induced downturn.
- Aramco's net income increased by 124 per cent to \$110.0 billion in 2021, compared to \$49.0 billion in 2020.
- Aramco achieved a net income of \$88.2 billion in 2019 before the pandemic hit global markets, resulting in huge losses for the oil and aviation sectors, among others.

Source: Daily Newspapers

এক ঋদ্ধিমান স্বপ্ন ছোঁয়া গল্প

আসাদুজ্জামান

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তাকলাং লা এসে গাড়িতে রাখা ৩.৬ লিটার অক্সিজেন প্রায় পুরোটা একজনেরই লেগে গেলো। ১৭,৫৮০ ফুট উচ্চতায় শ্বাসকষ্ট হওয়াটা খুব স্বাভাবিক। খারদুংলা এর পরে তাকলাং লা হচ্ছে ভারতের দ্বিতীয় সর্বোচ্চ মোটরযোগ্য পর্বত গিরিপথ। এই পথ পরিক্রমায় বেশ কয়েক জায়গায় পাহাড় থেকে নেমে আসা ঝর্ণার পানি অতিক্রম করতে হয়। স্বচ্ছ ধারা, কুল কুল রব, ঠান্ডা উপেক্ষা করা যায়না তবুও জল ছুঁয়ে দিতে মন চায়।

আমার শ্বাসকষ্ট হতে পারে ভেবে ট্যুর অপারেটর রাজু মংলা আমাকে সাথে নিতে চায়নি। ঝড়া পাতার মর্মর ধ্বনি, মন ভেঙে চৌচির। যে পাখি ঘর বুঝেনা উড়ে শুধু বন বাজারে, আমি সে পাখির ভীড়ে নিজেকে হারাই, ছোট বেলা থেকেই ঘুরাঘুরি আমার নেশা, আমার মন পড়ে থাকে সেই পাখির দলে, লাদাখ আমার অনেক দিনের শখ, মনের উপত্যকায় ফুরফুরে বাতাসে সুখ অনুভব, লোকে বলে পাহাড়ের রূপ লাদাখেই বারো আনা, আমি বলি চৌদ্দ, সুযোগ হাত ছাড়া করতে চাইনি, অনেক বলে কয়ে বুঝিয়ে দলে ঢুকেছি। যে করেই হোক পরিবেশের সাথে নিজেকে খাপ খাওয়ানো দরকার। ন্যাড়া পাহাড়ে ছড়িয়ে ছিটিয়ে নুড়ি পাথর, দূরে বরফের মুকুট মাথায় দৃঢ় প্রত্যয়ে দাঁড়িয়ে বিস্তীর্ণ হিমালয় রেঞ্জ, আমি জানি কান্নার জল বেদনা কাটে, তবুও মনের তরঙ্গে গোপন অলিন্দে দীর্ঘশ্বাস আঁকে আলপনা। আমি চাই জীবন যে পথ দিয়ে হাঁটে, ফেলে আসা পদ চিহ্ন কুঁড়িয়ে ভালোলাগা ফিরে আসুক বারবার। ছোট বেলায় পড়া কবিতার লাইন মনে পড়ে গেল, “আই আম দ্যা মনার্ক অব অল আই সার্ভে, যত দূর চোখ যায় আমি তার রাজা।

কনকনে শীতল বাতাসে ঠান্ডার উৎসব, শরীর প্রায় অবশ। শ্বাসপ্রশ্বাসে বুকে শীতল অনুভব, দু’হাত ঘষে কিছুটা গরম হবার বিফল চেষ্টা, আমি অক্সিজেনের চিন্তা বাদ দিয়ে আগে থেকে মুখে

পুরে রাখা রসুন আর আদা চিবুতে থাকি। কিছুক্ষণ খোলা বাতাসে হাটাহাটি আর হাত পা ছুঁড়ে হাল্কা ব্যায়াম, তাতেই আমার শ্বাসপ্রশ্বাস স্বাভাবিক হয়ে আসে। ছবি তোলা, ধাবার চাটনি দিয়ে আলু পরোটা আর নিমক চা, স্বপ্নীল নীল সাদা আকাশের সাথে মিলে মিশে একাকার মাটি রাঙা পাথুরে পাহাড়ে, অসহ্য সুন্দরের পশরা। সুগভীর প্রাচুর্যময় পাহাড়ের আলিঙ্গনে প্রকৃতির মায়ার শরীর। রবি ঠাকুর বলেছেন “চারিদিকে দেখো চাহি হৃদয় প্রসারি, ক্ষুদ্র দুঃখ সব তুচ্ছ মানি”। পাহাড়ে ছুটে যাই নিজেকে খুঁজে পাই বলে, বিশালতার কাছে কত তুচ্ছ আমি, তবুও ছোট নয়, আমার দেখার দৃষ্টিতেই চেতনার রঙে তুমি বিশাল। নিচ থেকে ছুটে আসা গাড়িগুলো বিন্দু থেকে বড় হতে থাকে, আঁকাবাঁকা পৈঁচানো দৃষ্টি নন্দন রাস্তা, চারিদিকে ছড়িয়ে থাকা নুড়ি পাথর, গিরিখাদ, সুনশান নিরবতা, মাথা উঁচু করে দাড়িয়ে থাকা বিস্তীর্ণ পাহাড়। আমার মনের খেয়ালে বেখেয়ালে অবাক গুণতি ধারাপাত।

কালকা গামী ট্রেন দিল্লী পৌঁছার ১০ মিনিট আগে ২ মিনিটের ঝটিকা সিদ্ধান্তে আমরা দিল্লী নেমে যাই, হুট হাট সিদ্ধান্ত, দিল্লী থেকে রাতের বাসে মানালি। বিয়াস নদীর উপত্যকায়, ভারতের হিমাচল প্রদেশের পর্বতশ্রেণীর মধ্যে গুরুত্বপূর্ণ এক হিল-স্টেশন, কলু উপত্যকার উত্তর প্রান্তে এর অবস্থান মানালি ও তার পার্শ্ববর্তী অঞ্চল ভারতীয় সংস্কৃতিতে খুবই গুরুত্বপূর্ণ কারণ মানালি হচ্ছে সপ্তর্ষি বা সপ্ত ঋষির বাসস্থান। মানালিতে দুই রাত কাটাই, আবহাওয়া সয়ে নিতে প্রচুর হাটাহাটি করি, বলতে গেলে পুরো মানালি শহরটা হেঁটে বেড়িয়েছি, রাতের খাবারের জন্য ৫ মাইল আপ-ডাউন করে মল সেন্টার গিয়েছি, খেয়ে ফিরে আসতে আসতে আবার খিদে লেগে যায়। সারা দিন বিভিন্ন মার্কেট, বন, পাহাড়, নদীর ধার হাটাহাটি করে রাতে ভাত খাবো ভেবে একটা ভাতের দোকানের ঠিকানাও জোগাড় করে ফেলি, মনের খুশী ঠোঁটের মুচকি হাসি চেপে রেখে ভাতের পেটে ঝাঁপিয়ে পরার বিশাল পরিকল্পনা প্রত্যয়ে ব্যাতায় ঘটে যখন দোকানে গিয়ে দেখি খাবার শেষ। সবজি, রাজমা আর রুটি দিয়েই পেট পূজা। এছাড়া সস্তা হওয়ায় প্রচুর পরিমাণে ফল খেয়েছি। ঘুরে দেখেছি বন বিহার ন্যাশনাল পার্ক, নিংমাপা বৌদ্ধ মন্দির, হারিমা দেবী টেম্পল সহ আরও অনেক দর্শনীয় স্থান। ভোর ৪টায় মানালি থেকে রওনা দেই লাদাখের উদ্দেশ্যে, ঠান্ডার সাথে লড়াই, মোটামুটি প্যাকেট হয়ে সেভেন সিটার টয়োটা ইনভায়ে চড়ে বসি, ভারত ট্যুরে ইনভা ক্যাব আমার খুবই পছন্দ, দিন শুরু এক কাপ ধোঁয়া ওঠা গরম চায়ের আকাঙ্ক্ষা না মিটিয়ে চলতে শুরু করি। কালং গিয়ে প্রথম চা বিরতি, তারপর ১৩,০৫১ ফুট উচ্চতার রোহতাং গিরিপথ বা রথান পাস, মূলত এখানে এসেই উচ্চতার ভয়ঙ্কর জৌলুশ স্বাদ গ্রহণ শুরু, এটি এই অঞ্চলের সবচেয়ে পুরনো এবং সর্বাধিক ঘন পাস, রোহতাং নামটি এসেছে ফার্সি শব্দ রুহ+তাং

থেকে যার অর্থ মৃতদেহের স্তূপ। শীতে অনাকাঙ্ক্ষিত তুষারঝড়ের কারণে পাসটি বিপজ্জনক। তুষার পাতের কারণে রাস্তাটি নভেম্বর থেকে মে পর্যন্ত বন্ধ থাকে। পাসের উত্তরে লাহৌল এবং স্পিতি জেলা, বরফে ঢেকে থাকায় পথ দুর্গম হয়ে যায়, প্রধানমন্ত্রী অটল বিহারী বাজপেয়ী ঘোষণা করেছিলেন সুড়ঙ্গের পথ নির্মাণের। ২০২০ সালে সুড়ঙ্গের পথ নির্মাণের কাজ শেষ হওয়াতে ৬ ঘণ্টার রাস্তা ৩০ মিনিটে পার হওয়া যায়।

লেহ-মানালি হাইওয়ে চীন-ভারত সীমান্তে ট্রাঙ্ক রুট, লেহ থেকে মানালি যাতায়াত পথ। সড়কটি উত্তর ভারতের ৪২৭ কি.মি. বা ২৬৬ মাইল দীর্ঘ। মানালির সোলাং উপত্যকাকে হিমাচল প্রদেশের লাহৌল এবং স্পিতি উপত্যকা এবং লাদাখের জাম্কার উপত্যকার সাথে সংযুক্ত করেছে। মে থেকে অক্টোবর পর্যন্ত মাত্র পাঁচ মাসের জন্য খোলা থাকে। ভারতীয় সেনাবাহিনীর বর্ডার রোডস অর্গানাইজেশন (বিআরও) ১৯৬৪ সালে সড়ক নির্মাণ কাজ শুরু করে, বর্তমানে সেনাবাহিনী রক্ষণাবেক্ষণ করে। এই পথে ভারতীয় সেনাবাহিনীর সমরাত্র সহ ভারী যানবাহন চলাচল করে। লেহ-মানালি হাইওয়ের গড় উচ্চতা ৪,০০০ মিটার বা ১৩,০০০ ফুট এর বেশি, তাগলাং লা পর্বত গিরিপথে এর সর্বোচ্চ উচ্চতা ৫,৩২৮ মিটার বা ১৭,৫৮০ ফুট। পর্বতশ্রেণী আবৃত, অত্যাশ্চর্য বালি এবং প্রাকৃতিক শিলা দ্বারা গঠিত। চন্দ্রা নদী উপত্যকা হতে সবুজ হ্রাস পেতে শুরু করে। দারচা পার হওয়ার পর সবুজ সম্পূর্ণরূপে অদৃশ্য হয়ে যায় এবং পাহাড়ের ঢালগুলি বাদামী এবং শুষ্ক হয়ে যায়, এ কারণে পাহাড়গুলোকে নান্সা পাহাড়ও বলে। দার্চার উত্তরে অধিকাংশ পর্বতশৃঙ্গ এবং মহাসড়ক গুলি গ্রীষ্মকালেও তুষার আবৃত থাকে, সূর্যের আলোতে উজ্জ্বল দেখায়, হিমবাহ গলে রাস্তার অনেক জায়গায় পানি জমে যায়। দুই লেন সড়ক, তবে কিছু অংশে এক বা দেড় লেনের, তুষার এবং বৃষ্টির কারণে খুব পিচ্ছিল, এক ডজনেরও বেশি বেইলি ব্রিজ, তুষার ঠান্ডা জলের অনেক ছোট ছোট স্রোত অতিক্রম করতে হয়। কেবল দক্ষ ড্রাইভারই পারে ভয়ঙ্কর এই পথ পাড়ি দিতে। বারালাচা লা এবং লাচুলুং লা এর মধ্যবর্তীতে অবস্থিত ১৪,০৭০ ফুট উঁচুতে সারচু, সারচু স্যার ভূম চুন নামেও পরিচিত, হিমালয়ের ব্যবসায়ী, ভ্রমণকারী এবং অ্যাডভেঞ্চার প্রিয়দের পছন্দনীয় স্থান। এ কারণে সারচু অত্যন্ত গুরুত্বপূর্ণ। মানালি লেহ যাত্রায় সাধারণত দুই দিন সময় লাগে, ভ্রমণকারী এবং পর্যটকরা এখানে রাত কাটায়, খাবার দাবার সহ তাবুতে রাত্রি যাপনের ব্যাবস্থা আছে। ইচ্ছে ছিল এক রাত থেকে যাবার, বুকের বুননে সুখের সুতনু সুনীল রাত পাবার প্রত্যাশা নিয়ে মুখর হৃদয়, অন্ধকারের নির্জনতায়, রাত্রির নিবুম বাতাসে ন্যাড়া পাহাড়গুলো দেখে নিবো, মিলিয়ে নিবো নিজে গম্ভীর প্রকৃতির পাহাড়িকা মৌনতায়। বাইকাররা এখানে রাতে বিশ্রাম নেয়। দিনের বেলায় হু হু ঠান্ডা বাতাস বইতেই দেহের দফারফা, রাতের ভয়ঙ্কর ঠান্ডা সহিবো কি করে? নাটকীয় রজনী যাপন বাদ দিয়ে আমরা লাদাখের পথে যাত্রা শুরু করি।



আমরা দীর্ঘ ১৮ ঘণ্টার জার্নি শেষে রাত ১০টায় লাদাখ পৌঁছাই। টানা ১৮ ঘণ্টা জার্নি, মানালি থেকে লাদাখ ৪২৭ কি.মি. বা ২৬৬ মাইল পাহাড়ি রাস্তা পাড়ি জমাতে শরীরের অবস্থা টাইট, ক্লান্তির কাছে ক্ষমা নিয়ে বিভোর ঘুম। পরদিন সকাল ৯টার দিকে লেহ শহর ঘুরতে বের হই।

হেমিস মনাস্টিঃ ভারতের অন্যতম ধনী মঠ হেমিস মনাস্টি, লেহ শহর থেকে ৪৫ কিলোমিটার দক্ষিণে অবস্থিত, রাজা সেঙ্গে নামগ্যাল এটি নির্মাণ করেন, প্রতি বছর জুনের শুরুতে বার্ষিক হেমিস ফেস্টিভ্যাল অনুষ্ঠিত হয়।

শান্তি স্তূপাঃ ১১,৮৪১ ফুট উচ্চতায় খাড়া পাহাড়ের চূড়ায় সাদা-গম্বুজ বিশিষ্ট বৌদ্ধ স্মৃতিস্তম্ভ “শান্তি স্তূপা”, পর্যটকদের কাছে জনপ্রিয়, পূর্ণিমার রাতে চাঁদের আলোয় অনিন্দ্য সুন্দর। লৌহ প্রাসাদাচেন পালখার নামেও পরিচিত, ১৭ শতকে রাজা সেঙ্গে নামগ্যাল তিব্বত এর পোটালা প্রাসাদের আদলে লেহ প্রাসাদ নির্মাণ করেন। ছাদ থেকে লেহ শহর এবং জাম্কার পর্বত সুস্পষ্ট দৃশ্যমান।

ম্যাগনেটিক হিলঃ জনপ্রিয় ম্যাগনেটিক হিল হলো একটি সাইক্লোপাস পাহাড় যেখানে যানবাহন মাধ্যাকর্ষণ শক্তিকে উপেক্ষা করে গাড়ী চলতে থাকে। আমরা নিউটনাল গিয়ারে গাড়ি পার্ক করি, চলতে শুরু করে। ১৪,০০০ ফুট উচ্চতায় অবস্থিত ম্যাগনেটিক হিল সম্পর্কে মিথ হছে পাহাড়ের পরাশক্তি, মৃত্যুর পর ভাল মানুষদের স্বর্গে নিয়ে যাবে। পাশাপাশি অপটিক্যাল ইলিউশন থিওরি ও চৌম্বক ক্ষেত্র তত্ত্ব বিদ্যমান। থ্রি ইডিয়টস খ্যাত রাধেগার স্কুল লেহ শহর থেকে প্রায় ১৫ কিলোমিটার দূরে ড্রুক পদ্মা কার্পো স্কুল যা আমির খান-অভিনীত থ্রী ইডিয়টস মুভিতে রাধেগাস স্কুল নামে দেখান হয়েছে, স্থানীয় লোকেরা এখনও এটিকে ড্রুক পদ্মা কার্পো স্কুল বলে। স্কুলটি যাযাবর উপজাতি সহ এই হিমালয় অঞ্চলের শিশুদের বিশ্বমানের শিক্ষা দান করে। স্কুলের ভিতরে ইডিয়টিক ওয়াল নামে একটি ওয়াল আছে যেখানে আমির খানের বন্ধু হিসি করার সময় ইলেকট্রিক শক খায়। ভ্রমণকারীরা এখানে ঐ পোজ দিয়ে ছবি তোলে, আমি একটু লাজুক তাই দেইনি, তবে ছবি তুলেছি ঠিকই। এছাড়া, সঙ্গম পয়েন্ট, গুরু দুয়ারার পাথর সাহেব, হল অব ফেম, থিকসে মনাস্টি, লেহ প্যালেস ও লেহ মার্কেট ঘুরে দেখি।

দুই দিন লাদাখ ঘুরাঘুরি শেষে আমরা জম্মু, কাশ্মিরের উদ্দেশ্যে রওনা দেই। ভোর ছ'টায় আমাদের গাড়ি ছাড়ে, চায়ের তৃষ্ণা মিটাতে ড্রাইভারের শরণাপন্ন হই, লেহ বাস স্ট্যান্ডের পাশে একটা গলির মুখে গাড়ি থামে, দুই লাইনে বেড়া ঘেরা ২০/২৫ টি দোকান, কড়কড়া তুন্দুল রুটি আর চা, দোকানদার চায়ের স্বাদ বাড়াতে এক চামচ মাখন ঢেলে অমৃত ধারার স্রোত বইয়ে দিল কাপে। ভোরের শীতে কড়া ভাজা রুটি আর চা সত্যি মধুর।

সব চাওয়া নাকি পেতে নেই। অপূর্ণতাই রাজ্যে বেশি পূর্ণতাকে, আমি নিজেকে বুঝাই, বিষাদও মধুর হতে পারে, না পাওয়ার অনন্ত রাগও সুরেলা তবুও কিছু ভাব ছায়া সঙ্গী হয়ে থাকে, মনের দুয়ার খুলে প্রখর রোদ কিংবা চাঁদের আলোয়ান বা তারার আলোকে ছুটে দিগ্বিদিক, গোপন স্রোতে ভাসিয়ে লুকনো স্মৃতি, ঘুমের প্রহর গুলো জেগে উঠে চিরন্তন ভালবাসায়, তুমি আমার এমনি স্মৃতিফলক, অপূর্ণ নেশায় ঋদ্ধিমান এক স্বপ্ন ছোঁয়া লাদাখ।

সিলেটের কিছু আঞ্চলিক শব্দ

বেলাল আহাম্মদ

এ.ভি.পি., এস.এ.এম ডি

বাংলাদেশের সিলেট অঞ্চলের কিছু শব্দ আছে যার অর্থ কেবল আমরা সিলেট অঞ্চলের মানুষরাই বুঝতে সক্ষম। পৃথিবীর অন্য কারো পক্ষে বুঝা অসম্ভব। নিম্নে কিছু শব্দের মাধ্যমে তা বুঝানোর প্রয়াস চালানো হলো

ফেরান্তিঃ কোন কিছু হঠাৎ ছিড়ে যাওয়া।

ছেরাতিঃ পা পিছলে দ্রুত গতিতে ছেছড়িয়ে যাওয়া বুঝাতে।

বেরান্তিঃ কোন কিছু খুব দ্রুত গতিতে ফেটে যাওয়া।

মরাতিঃ বড় কোন বস্তু ভাঙ্গা বুঝাতে।

উরুতিঃ উপর থেকে কোন কিছু উলটে পড়া বুঝাতে।

গুরুতিঃ কোন কিছু শব্দ করে দ্রুত গতিতে পড়া বুঝাতে।

ফুরুতিঃ বায়ুর উপর কোন কিছুর অতিক্রম বুঝাতে।

বচাতিঃ মাটির সংস্পর্শে কোন কিছুর গতি বুঝাতে।

ভেটুতিঃ হঠাৎ কোন কাজ করা।

ফেচাতিঃ ধারালো কোন কিছু দিয়ে কাঁটা বুঝাতে।

ফেটুতিঃ কোন কিছু কোন স্থানে রাখা অবস্থায় ভেঙ্গে যাওয়া বুঝাতে।

গটুতিঃ কোন কিছু মধ্যাকর্ষণ শক্তির ফলে নিচে পড়ে যাওয়া এবং ভেঙ্গে যাওয়া বুঝাতে।

মটুতিঃ কোন কিছু নিজ হাতে ভাঙ্গা বুঝাতে।

খটুতিঃ কোন কিছু বল প্রয়োগ ছাড়া ভেঙ্গে যাওয়া বুঝাতে।

গটুতিঃ কাঁচের কোন কিছু ভাঙ্গা বুঝাতে।

মটুতিঃ বল প্রয়োগের ফলে কোন কিছু ভাঙ্গা বুঝাতে।

বেটুতিঃ হঠাৎ করে।

বহুবসাইয়াঃ মাটির সংস্পর্শে পানি ধারা প্রভাবিত কোন কিছুর গতি বুঝাতে।

গহগহাইয়াঃ ভূপৃষ্ঠের আকর্ষণ শক্তি উপেক্ষা করে পানি ধারা প্রভাবিত কোন কিছুর গতি বুঝাতে।

ফেহফেহাইয়াঃ পানির সাহায্যে কোন কিছুর গতি বুঝাতে।

মেরমেরাইয়াঃ কোন কিছু তাড়াতাড়ি ভাঙ্গাকে।

গুরগুরিঃ কোন কিছুকে বেশি নাড়াচাড়া করাকে।

চেনচেনাইয়াঃ কোন কিছু অন্যকে না বলে নিজে নিজে পণ্ডিতি করা।

গেনগেনিঃ এককথা বার বার বলে থাকলে।

উমুরিঃ পুকুরে হঠাৎ লাফ দিয়ে পড়া কিংবা হঠাৎ কোন কিছু ভেঙ্গে পড়া।

গুটুতিঃ কোন কিছু দিয়ে আঘাত করার পর বিকট শব্দ হলে।

ঝরঝরাইয়াঃ ছোট ছোট হয়ে ভেঙ্গে পড়াকে।

Transfer & Assignment, New Executive Joining

Transfer & Assignment



Mr. Molla Shafayat Alam

VP & In-charge
SME CRM Unit, CRM Division



Mr. Hamimur Rahman Khan

SAVP & Manager
(Manager In-charge to Manager)
Mymensingh Branch



Mr. Md. Humayun Kabir

SAVP & Manager
Jashore Branch



Mr. Rakibul Islam

SAVP & Manager In-charge
Gopaldi Branch



Mr. Md. Mahbubul Alam

AVP & Manager
(Manager In-charge to Manager)
Kishoreganj Branch



Mr. Afsar Uddin Faruque

AVP & Manager
(Manager In-charge to Manager)
Maijdee Branch



Mr. Mohammed Nazrul Islam Khan

AVP & Manager In-charge
Panchdona Branch



Mr. Mohammad Mostafijur Rahman

AVP & Manager In-charge
Mawna Branch



Mr. Md. Nannu Mia

AVP & Manager In-charge
Savar Bazar Branch



Mr. Md. Habibullah Mejbah

AVP & Manager In-charge
Chowmuhani Branch



Mr. Md. Kutub Uddin

AVP & Manager In-charge
Faridpur Branch



Mr. Md. Ismail Hossen

AVP & Manager In-charge
Satkhira Branch

New Executive Joining



Mr. Wahed Muhammad Muradul Kabir

SAVP & Manager
Chakaria Branch, Cox's Bazar



Mr. Somaditya Saha

SAVP
RMG Division



Mr. Shamsuddin

AVP & Manager
Cox's Bazar Branch, Cox's Bazar

Events

Inauguration of Dhaka Bank Mujib Corner



Dhaka Bank Limited has taken the Nobel initiatives to promote the Birth Centenary of Bangabandhu Sheikh Mujibur Rahman in the month of our independence on 15th of March, 2022 inaugurated "Dhaka Bank Mujib Corner" at Dhaka Bank Head Office premises. Mr. Abdul Hai Sarker, Chairman, Dhaka Bank Ltd. inaugurated Dhaka Bank Mujib Corner at a Grand Celebration Program by Cutting Ribbon along with Mr. ATM Hayatuzzaman Khan, Founder Vice Chairman of Dhaka Bank limited, Messrs. Directors Mr. Reshadur Rahman,

Mohammad Amirullah, Mohammad Hanif, Former Director Khondokar Mohammad Shahjahan, Mr. Aminul Islam, Mr. Emranul Huq, Managing Director & CEO, Mr. Mohammad Abu Jafar, Additional Managing Director, Deputy Managing Directors, Mr. AKM Shahnawaj, Mr. AMM Moyen Uddin and Mr. Mostaque Ahmed, Mr. Akhlaqur Rahman, SEVP & Head of Corporate Division, Mr. Arham Masudul Huq CEO of Dhaka Bank Foundation and High Official of the Bank were present in the glorious Grand Inauguration Ceremony.

Dhaka Bank Limited inaugurated the "Country's first ever Card Experience Center"



Dhaka Bank Limited inaugurated the "Country's first ever Card Experience Center" in the Bank Premises (exclusively for the Card Holders) on January 11, 2022. Mr. Abdul Hai Sarker, Chairman, Dhaka Bank Ltd. along with Mr. ATM Hayatuzzaman Khan, Founder Vice Chairman of Dhaka Bank limited, Mr. Alhaf Hossain Sarker, Director, Dhaka Bank Limited, Mr. Emranul Huq, Managing Director & CEO of Dhaka Bank Limited,

Mr. Mohammad Abu Jafar, Additional Managing Director of Dhaka Bank Limited, Deputy Managing Directors Mr. Mostaque Ahmed, Mr. AKM Shahnawaj, Mr. AMM Moyen Uddin. Mr. Akhlaqur Rahman, SEVP & Head of Corporate Div. Mr. H.M Mostafizur Rahman, EVP & Head of Card Business Unit and High Official of the Bank were present in the glorious Grand Opening Ceremony.

Dhaka Bank Inaugurated Rampura Sub Branch under Khilgaon Branch at Rampura, Dhaka



Dhaka Bank Limited has inaugurated its Rampura Sub Branch under Khilgaon Branch at Rampura. Mr. Emranul Huq, Managing Director & CEO of Dhaka Bank inaugurated the Rampura Sub Branch under Khilgaon Branch, Dhaka on February 20, 2022. Mr. Mostaque Ahmed, Deputy Managing Director of Dhaka Bank Limited, Mr. Darashiko Khasru, SEVP & Head of RMD (CRO) & Basel, Mr. Arham Masudul Huq, Foundation CEO of

Dhaka Bank Limited, Mr. Tipu Sultan, Head of Islamic Banking Division, Mr. H.M. Mustafizur Rahman, Head of Retail Banking Division of Dhaka Bank with Mr. Asadur Rahman Nasim (Ex-Banker) Founder Member & President Pallima Sangshad, Khilgaon, Managing Director of Nadia Furniture and reputed businessman of Rampura area and other high officials of the Bank were also present on this inauguration ceremony.

Dhaka Bank Limited Celebrated 'International Women's Day-2022'



Dhaka Bank Limited celebrated 'International Women's Day-2022' at Dhaka Bank Head Office with the presence of all the women employees. Mrs. Fahmida Chowdhury, Executive Vice President, Principal of Dhaka Bank Training Institute, Barrister Farzana Ahmed, Senior Vice President, Legal Affairs Division and Female Branch managers of Different Branches and female employees of Head office and Different Branch were participated in this celebration program. Dhaka Bank Limited organized a whole day celebration program including numerous events and Cultural Program on the Eve of International Women's Day celebration. Various sessions such

as Session on Cancer by Dr. Fariah Sharmeen; MBBS, FCPS; Associate Consultant, Oncology; SQUARE Hospitals Limited, Session on "Nutrition and Good Health" by Ms. Tamanna Chowdhury; Principal Dietician; Evercare Hospital Limited, Session on "Work Life Balance and Gender Equality" by Dr. Shusama Reza; MBBS, M. D. (BSMMU); Life Spring Limited were held in the day long program.

Mentionable that, gifts were arranged for all women employees of Dhaka Bank on behalf of the honorable Managing Director & CEO, for making the day memorable.

Dhaka Bank Limited as 'Lead Arranger' arranged Financial Closure Ceremony for Chandpur Power Generations Limited, a sister concern of Doreen Group.



Dhaka Bank Limited as 'Lead Arranger' arranged Financial Closure Ceremony for Chandpur Power Generations Limited, a sister concern of Doreen Group. A "Financial Closure Ceremony" of the Syndicated Term Loan of USD 40.00 million Export Credit Agency ('ECA') Loan & BDT 1,800 million was held recently at a hotel in the capital for Chandpur Power Generations Limited. This project is a 115 MW HFO fired IPP Power Plant at Chandpur, which is now under implementation. Dhaka Bank Limited is acting as the 'Lead Arranger and Agent' for this transaction.

Dhaka Bank Limited has provided ECA loan for the transaction under HERMES Cover arranged from the consortium of Commerzbank AG, and AKA Ausfuhrkredit-Gesellschaft mbH of Germany whereas Rupali Bank Limited, Saudi-Bangladesh Industrial & Agricultural Investment Company Limited (SABINCO),

and Sonali Bank Limited are the participating local financiers in this transaction.

Emranul Huq, Managing Director & CEO of Dhaka Bank Limited; Md. Obayed Ullah Al Masud, Managing Director & CEO of Rupali Bank Limited; Ahmed Ehsanul Karim, Managing Director of Saudi Bangladesh Industrial & Agricultural Investment Company Limited (SABINCO); Md. Quamruzzaman Khan, Deputy Managing Director of Sonali Bank Limited; Tawfiq Ali, Chief Representative, Commerzbank AG Representative Office, Bangladesh; and Stefan Rajmann, Vice President, Export & Agency Finance, AKA, Frankfurt attended the program. Tahzeeb Alam Siddique, Managing Director of Chandpur Power Generations Limited and Mostafa Moin, Chief Executive Officer, Doreen Power along with other senior officials of the respective organizations were also present in the program.

Dhaka Bank Signs Payroll agreement with SF Group



Dhaka Bank Limited has recently signed an agreement with SF Group for providing Payroll Banking Services. Mr. Emranul Huq, Managing Director & CEO of Dhaka Bank Limited and Mr. Fuad Abdullah, Director of SF Group signed & exchanged the agreement on behalf of their respective organizations. Mr. Mohammad Abu Jafar, Additional Managing Director, Mr. Md. Mostaque Ahmed, Deputy Managing Director & CEMO, Mr. Akhlaqur Rahman, SEVP & Head of Corporate Banking, Mr. Mustafa Husain, SEVP & Manager, Gulshan Branch & Mr. H.M. Mostafizur Rahaman, EVP

& Head of Retail Banking Division of Dhaka Bank Limited and Mr. Golam Mustafa, Director of SF Group along with senior officials of both organizations were also present at the signing ceremony.

Under this agreement, Employees of SF Group are entitled to have Dhaka Bank's products & services on preferential terms to choose from a wide range of financial products from profit bearing accounts, loans (secured/unsecured) to credit cards (local/ International) etc.

Dhaka Bank has signed agreements with Edison Real Estate Limited



Dhaka Bank has signed agreements on February 22, 2022 with Edison Real Estate Limited at Dhaka Bank's Head Office in Gulshan for providing cash management services and jointly promoting Home Loan products. Mr. Emranul Huq, Managing Director & CEO of Dhaka Bank Limited and Mr. Aminur Rashid, Chairman & CEO of Edison Group exchanged the agreements on behalf of their respective organizations. Mr. Mohammad Abu Jafar, Additional Managing Director, Dhaka Bank Limited, Mr. Md. Mostaque Ahmed, Deputy Managing Director & Chief

Emerging Market Officer, Dhaka Bank Limited, Mr. Mustafa Husain, SEVP & Manager, Gulshan Branch, Dhaka Bank Ltd., Mr. S. M. Sahedul Karim Munna, Additional Director & COO, Edison Real Estate Limited, Md. Fakhru Islam, Advisor, Edison Real Estate Limited and other senior officials of both the organizations were also present at the signing ceremony. Under the agreements, Dhaka Bank Ltd will provide cash management services to the client and both the parties will jointly promote the home loan products.

Dhaka Bank has signed an agreement for providing cash management services to Ngage 360 Limited



Dhaka Bank has signed an agreement on January 05, 2022 for providing cash management services to Ngage 360 Limited, a concern of Software Shop Limited (SSL). Mr. Akhlaqur Rahman, SEVP & Head of Corporate Banking Division, Dhaka Bank Ltd. and Mr. Ahmed Kamal Khan Chowdhury, Group Advisor of SSL signed & exchanged the agreement on behalf of their respective organizations in presence of Mr. Emranul Huq,

Managing Director & CEO of Dhaka Bank Limited. Mr. Mosleh Saad Mahmud, EVP & Head of Liability & Cash Management, Dhaka Bank Limited, Mr. Khandaker Anwar Ehtesham, Chief Communication Officer of SSL and other senior officials of both the organizations were also present at the signing ceremony. Under the agreement, Dhaka Bank Ltd will provide cash management services to the client.

Dhaka Bank and TSLC Alliance sign a partnership agreement to drive financial inclusion in Bangladesh



Dhaka Bank and TSLC Alliance sign a partnership agreement to drive financial inclusion in Bangladesh. At a signing ceremony in Dhaka on Monday 11 January 2022 Mr. Emranul Huq, Managing Director & CEO, Dhaka Bank Ltd. and Mr. Deepak Saluja, Managing Director of CASHe Alliance Limited signed an agreement on behalf of their respective organizations. Also present was Mr. Jowher Rizvi, Chairman of Alliance Holdings Limited. Mr. Mohammad Abu Jafar, Additional Managing Director, Mr. A K M Shahnawaj, Deputy Managing Director (RM), Mr. A M M Moyen Uddin, Deputy Managing Director (Ops), Mr. Md. Mostaque Ahmed, Deputy Managing Director & Chief Emerging Market Officer, Mr. Akhlaqur Rahman, SEVP & Head of Corporate Banking Division of Dhaka Bank Limited,

Mr. Israr Khosru Chowdhury, Chief Executive Officer, CASHe Alliance Ltd. Mr. Kazi Nasim Ahmed, Chief Operating Officer, CASHe Alliance Ltd., and other senior officials of both the organizations were also present at the signing ceremony. Through the partnership, TSLC Alliance is looking to launch its unrivalled and progressive mobile-first credit-led risk scoring platform, powered by Artificial Intelligence and machine learning, in Bangladesh in the first half of 2022. Once launched, the global financial wellness platform will engender affordable, hyper-personalised and enabling instantaneous credit to underserved middle-income consumers in the country through Dhaka Bank.

Dhaka Bank Limited has signed agreements for providing cash management services & payroll banking services to Coppertech Industries Limited



Dhaka Bank Limited has signed two agreements on March 28, 2022 for providing cash management services & payroll banking services to Coppertech Industries Limited at Dhaka

Bank Limited's Gulshan Head Office. Mr. Mustafa Husain, SEVP & Manager, Gulshan Branch, Dhaka Bank Limited and Mr. Abbasi Adam Ali, Managing Director, Coppertech

Industries Limited signed the agreements while Mr. Emranul Huq, Managing Director & CEO, Dhaka Bank Limited and Mr. Abbasi Adam Ali, Managing Director, Coppertech Industries Limited exchanged the agreements on behalf of their respective organizations. Mr. Mohammad Abu Jafar, Additional Managing Director, Mr. Md. Mostaque Ahmed, Deputy Managing Director & CEMO, Mr. Akhlaqur Rahman, SEVP & Head of Corporate

Banking Division of Dhaka Bank Limited, Mr. Mohammed Monir Hossain, Chief Financial Officer, Coppertech Industries Limited and other senior officials of both the organizations were also present at the signing ceremony. Under the agreements, Dhaka Bank Ltd will provide cash management services & payroll banking services to the client.

Dhaka Bank has signed cash management agreement with CloudWell Limited



Recently, Dhaka Bank has signed an agreement for providing cash management services to CloudWell Limited. Mr. Akhlaqur Rahman, SEVP & Head of Corporate Banking Division, Dhaka Bank Ltd. and Mr. Md. Anisul Islam, Managing Director of CloudWell Limited signed & exchanged the agreement on behalf of their respective organizations. Mr. Md. Mostaque

Ahmed, Chief Emerging Market Officer of Dhaka Bank Limited, Mr. Mohammad Kudratullah, Chief Sales & Marketing Officer of CloudWell Limited and other senior officials of both the organizations were also present at the signing ceremony. Under the agreement, Dhaka Bank Ltd

Dhaka Bank Limited signs deal with Radisson Blu Chattogram Bay View



Dhaka Bank Limited and Radisson Blu Chattogram Bay View - well reputed Hotel of Chattogram, Bangladesh signed a MoU on 24th March 2022 at the Corporate Office premise of Radisson Blu Chattogram Bay View to support the bank's relentless persuasion of bringing the best for its privileged customers. In this regard, a Memorandum of Understanding (MoU) was signed between Dhaka Bank Ltd & Radisson Blu Chattogram Bay View.

Under the agreement, Dhaka Bank cardholders will enjoy special discounts, Buy 1 Get 1 Free Buffet Offers at Radisson Blu Chattogram Bay View throughout the year

The MoU was signed at the presence of Mr. Md. Mostaque Ahmed, Deputy Managing Director of Dhaka Bank Limited, Mr. H.M Mostafizur Rahaman, EVP & Head of Retail Business Division of Dhaka Bank Limited & the CEO of SENA Hotels Developments Ltd Brigadier General (retd) Abul Hashem. MD Mayeen Akbar, Assistant Vice President, Retail Business Division of Dhaka Bank Limited and other senior officials on behalf of Radisson Blu Chattogram Bay View were also present at the signing program.

DHAKABANK *Launches* CARD EXPERIENCE CENTER *Privilege Beyond Limits*



Balance Inquiry



Card & PIN Delivery



Card Statement



Card Payment



Card Application



Document Submission



Passport
Endorsement



Offers, Promotion
& Booking



Airport Hospitality



Self Service KIOSK



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