

NATIONAL BUDGET FY 2022-23



EDITORIAL

Amidst higher rate of inflation and unstable foreign exchange market, the finance minister has proposed the biggest-ever national budget of BDT6.78 trillion for the next fiscal year 2022-23 on June 9, 2022. The proposed budget witnessed 14.25% increase from the revised budget for FY22 with an assumption of 7.5% GDP growth and 5.6% rate of inflation. This budget has put more emphasis on allocation towards education and transport sectors. Of the total deficit, 43.39% or Tk.1063.34 billion is expected to be financed from the banking system.

2.5% corporate tax has been proposed to reduce for publicly traded company that issues shares worth more than 10% of its paid up capital through IPO and non-publicly traded company. This

proposed tax reduction will encourage more investment in the economy.

The inauguration of “Padma Multipurpose Bridge” has turned adversity into an opportunity by linking 21 less developed southwestern districts with the capital Dhaka and port city Chattogram. This bridge will open the door for more new investment in this locality which will create more employment.

An article “FinTech – The Future of Banking” reflects ins and outs of Fintech in Banking including its evolution, its advantages, its various services, its future, its application in Bangladesh.

Several events including Annual General Meeting (AGM) of the bank

took place, during this quarter have also been presented for your knowing more and sharing with others.

Having many odds in our lives, we have furnished a travelogue “মালদ্বীপ-এ সেকেন্ড হানিমুন” This will give you a wonderful feeling of travelling in Maldives and also inspire you to plan your next vacation there.

Lastly, we deeply mourn and pray for the lives lost in recent flood that took place in the northeastern districts of the country.

EDITORIAL BOARD

ADVISORY COMMITTEE

Emranul Huq
Managing Director & CEO

Arham Masudul Huq
CEO, Dhaka Bank Foundation

Fahmida Chowdhury
EVP & Principal, DBTI

Mohammad Ainul Haque
SVP, Corporate Banking Division

EDITOR

Mohammad Ataour Rahman
FVP & In- Charge, R&D Unit

SUB EDITOR

Farzana Afroz
PO, R&D Unit

SUPPORT

Communications & Branding Division
Human Resources Division

PUBLISHED BY

Research & Development Unit
CWS (C)-10, Bir Uttam A K
Khandakar Road, Gulshan-1,
Ward-19, Dhaka North City
Corporation, Dhaka-1212.
Email: rnd@dhakabank.com.bd

DESIGN & LAYOUT

Shajib Hossain
Paper Rhyme Advertising Ltd.



DISCLAIMER & NOTICE

‘INSIGHT’ is a Quarterly Periodical of Dhaka Bank Limited. The content of this Publication has been collected through various sources of public information that are believed to be reliable while every effort has been made to ensure that information is correct at the time of going to print. Dhaka Bank Limited cannot be held responsible for the outcome of any action or decision based on the information

contained in this Publication. The Publishers or Authors do not give any warranty for the completeness or accuracy for this Publication’s content, explanation or opinion. However, reporting inaccuracies can occur; consequently readers using this information do so at their own risk. No part of this Publication may be reproduced, stored in a retrieval system or transmitted in any

form without prior written permission of Dhaka Bank Limited. This limited Publication is distributed to only selected Customers, Stakeholders and Employees of Dhaka Bank Limited; and not for sale or distribution to the general public. Dhaka Bank reserves the right to revise and amend this Disclaimer & Notice from time to time.

Table of **CONTENTS**

Message from the Desk of the Chairman	1
Message from the Managing Director & CEO	2
National Budget for FY2022-23	3
FinTech-The Future of Banking	7
Banking Industry at a Glance	9
ਮਾਲਵੀਪ-এ সেকেন্ড হানিমুন	9
Transfer & Assignment, New Executive Joining Retirement & Obituary	11
Family Corner	12
Events	13



Message from the Desk of the Chairman



Abdul Hai Sarker
Chairman

It is a matter of pleasure for us that the Honorable Prime Minister Sheikh Hasina has inaugurated country's longest bridge "The Padma Multipurpose Bridge" on June 25, 2022. The Padma Bridge links the country's 21 southwestern districts with the capital Dhaka and the port city Chattogram. This bridge makes the country an integrated and well-connected economy. According to the economists, Padma Bridge will contribute 1.2 percent to annual GDP growth.

On June 09, 2022, the country got its 51st Budget and biggest ever National Budget for FY2022-23. With the robust size of BDT 6.78 trillion, this budget was outlined based on the assumption of 7.5% GDP growth and 5.6% inflation. Allocations in Social Security & Welfare and Health Sector have increased by 5.83% and 14.22% respectively in FY2022-23 from the revised budget for FY22. Allocation of Tk.2,460.66 billion for Annual Development Program [ADP], shows 17% increment in FY2022-23 from the revised budget for FY22. With a view to boost up the ratio of private investment to GDP, 2.5% corporate tax has been proposed to reduce for Publicly traded company that issues shares worth more than 10% of its paid up capital through IPO and Non-publicly traded company. We hope the new budget will increase recovery pace from the impact of COVID-19 and ensure sustainable economic development of the country.

Bank's 27th Annual General Meeting was held on June 23, 2022 in a digital platform. We are indebted to our valued shareholders and other stakeholders for their support and trust on Dhaka Bank. We declared 12 per cent cash dividend.

We mourn the deaths in the recent flood in the northeastern districts including Sylhet and Sunamganj. We are also concerned of economic loss due to this flood. We appreciate the Government's various initiatives to help the flood affected people. We are confident that we will be able to recover various losses including economic loss.

May we all engage ourselves with better sprit and enthusiasm to work for the greater benefit of our beloved Dhaka Bank.

Wishing a sunny and safe life for all!

Message from the Managing Director & CEO



Emranul Haq
Managing Director & CEO

Dhaka Bank is growing both in prevalence and largeness. We took the pride of celebrating our glorious 27th Anniversary on June 23, 2022. The celebration brought us memories of many, who extended their hands in help to let us go and grow. Our deepest gratitude to all for keeping faith on us as we pledge to endeavor to Excel in Excellence.

Recent inauguration of long waited Padma Bridge will link 21 less developed south-western districts with the capital city of Dhaka and port city of Chattogram. When connectivity of 21 southwest districts improves, the agriculture of these areas will boost up and at the same time revolutionary change expecting to be seen in both CMSMEs Sector and Corporate Sectors. The bridge will create opportunity for more investment in the southern part of the country which will ultimately generate more employments and add value to the national GDP.

We have got biggest ever budget of all time for FY2022-23 amounting to BDT 6.78 trillion. The budget deficit for FY23 has been estimated at 5.5% of GDP. Net borrowing from banking channel has been projected 21.82% increase in this budget from the revised budget for FY22. On the other hand, in the latest Monetary Policy Statement for FY23, Private Sector Credit (PSC) growth has been projected at 13.6% and 14.1% in December 2022 and June 2023

respectively. PSC growth was 12.94% and 7.55% in May 2022 and May 2021 respectively. PSC growth was increasing due to the openness of the economy, starting the work of mega projects, the increase in demand for loans after the COVID-19 epidemic.

At present, there are inflationary and exchange rate pressures in the economy due to rise in commodity prices in the global market, the effect of Russia-Ukraine war. Bangladesh Bank has taken various initiatives including increasing of REPO rate from 5.0% to 5.5%, restriction in import policy, increasing L/C margins on imports of some selected luxurious goods and selling foreign currency to the banks in order to contain inflationary pressure and to keep foreign currency exchange rate stable.

Recent flood in the northeastern districts Devastated the lives and livelihoods of the people. It has brought huge economic losses as well for the country. Let us work together by extending our wholehearted devotion towards the improvement of this situation and take our beloved nation to a new height.

Hope for a safe and peaceful tomorrow!

National Budget for FY2022-23

Mohammad Ataour Rahman

FVP & In-Charge

Research & Development Unit

The Finance Minister A H M Mustafa Kamal has proposed the Budget for FY2022-23 on June 9, 2022. Finance Minister has placed the budget at a time when the economy is facing various challenges including containing inflation, enhancing domestic investment, maintaining stability in the exchange rate of taka and keeping foreign currency reserve at a comfortable level.

This budget is the 51st Budget of Bangladesh and the 4th budget of the present Finance Minister. With a robust size of BDT 6,780.64 billion, the proposed budget [15.24% of GDP] witnessed 14.25% increase of revised budget for FY2021-22. This budget was sketched based on the assumption of 7.5% GDP growth and 5.6% rate of inflation.

Table: Budget for FY2022-23: Expenditure & Sources of Finance

[Taka in billion]

	Budget 2022-23	Revised Budget 2021-22	Change in Amount	Percentage of change
Expenditure	6,780.64	5,935.00	845.64	14.25
Non-Development expenditure	3,732.42	3,405.72	326.70	9.59
Other expenditure	452.05	309.80	142.25	45.92
Development expenditure	2,596.17	2,219.48	376.69	16.97
In which				
ADP	2,460.66	2,099.77	360.89	17.19
Revenue Collection	4,330.00	3,890.00	440.00	11.31
NBR Tax	3,700.00	3,300.00	400.00	12.12
Non-NBR Tax	180.00	160.00	20.00	12.50
Non Tax Receipt	450.00	430.00	20.00	4.65
Deficit Financing	2,450.64	2,045.00	405.64	19.84
Foreign Source (Including grants)	987.29	802.12	185.17	23.09
Domestic borrowing	1,463.35	1,242.88	220.47	17.74
In which				
Borrowing from banking (net)	1,063.34	872.87	190.47	21.82
National Savings Schemes (net)	350.00	320.00	30.00	9.38
Others	50.01	50.01	-	-

Expenditure: Operating expenditure covers 55% of the total expenditure whereas Development expenditure covers 38% of total expenditure. Annual Development Program [ADP] has been projected at 17.19% increment in the budget for FY22-23 from the revised budget for FY21-22. ADP also cover 95% of total development expenditure.

Revenue Generation: Projected revenue collection to GDP ratio is 9.73%. Total Revenue has been projected at 11.31% increment in this budget from the revised budget for FY22. 12.12% and 12.50% increment have been projected for the collection from NBR Tax and Non-NBR Tax source and 4.65% increment from Non-Tax Revenue source in this budget from the revised budget for FY22.

Deficit Financing: Budget deficit for FY22-23 has been estimated 5.5% of GDP which was 5.1% of GDP in the revised budget for FY21-22. Borrowing from foreign source has been projected 23.09% increment in this budget from the revised budget for FY22 and on the other hand net borrowing from banking channel has been projected 21.82% increase (which was 4.13% decreased in the last year budget) in this budget from the revised budget for FY22. Net sales target of National Savings Schemes has been projected 9.38% increment in this budget.

Major Macroeconomic Issues

Macroeconomic indicators	Revised Budget FY22	Budget for FY23
GDP Growth (%)	7.25	7.50
Inflation (%)	5.8	5.6
Gross Investment (as % of GDP)	31.7	31.5
Private Investment (as % of GDP)	24.1	24.8
Public Investment (as % of GDP)	7.6	6.7
Private Sector Credit Growth (%)	14.8	15.0
Export growth (%)	34.1	20.0
Import growth (%)	30.0	12.0
Remittance growth (%)	-	16.0
Per capita GNI (US\$)	2,824	3,007

Major Prioritize Sectors

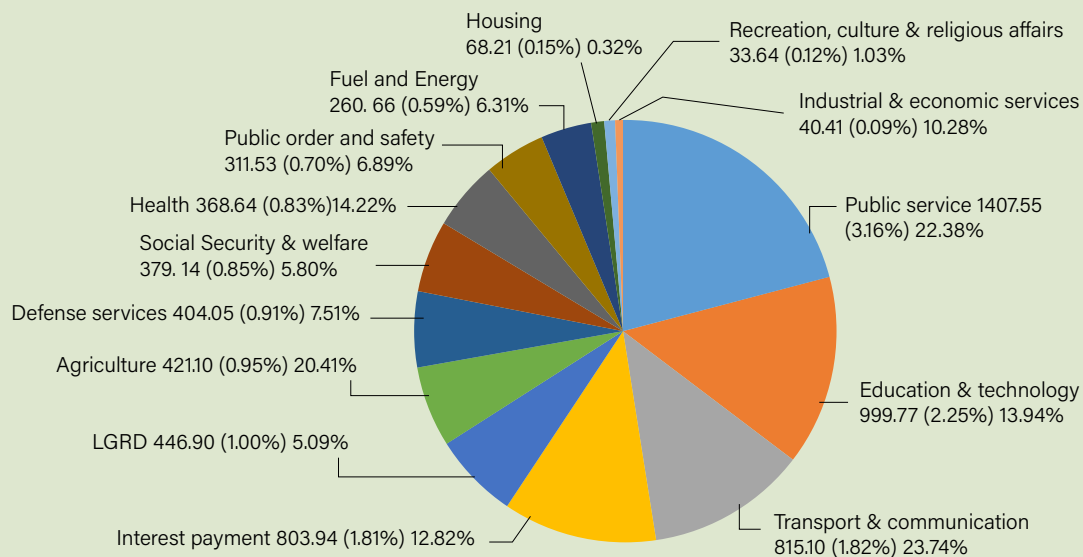
Highest allocation	Highest allocation of Tk.1,407.55 billion is given to Public Services, covers 3.16% of GDP and 22.38% increase of RBFY22.
2nd highest allocation	2nd highest allocation of Tk.999.77 billion is given to Education and Technology, covers 2.25% of GDP and 13.94% increase of RBFY22

3rd highest allocation	3rd highest allocation of Tk.815.10 billion is given to Transport & Communication, covers 1.83% of GDP and 23.74% increase of RBFY22
4th highest allocation	4th highest allocation of Tk.803.94 billion is given for Interest Payment, covers 1.81% of GDP and 12.82% increase of RBFY22
5th highest allocation	5th highest allocation of Tk.446.90 billion is given to LGED, covers 1.00% of GDP and 5.09% decrease of RBFY22
Allocation in Agriculture	Allocation of Tk.421.10 billion is given to Agriculture, covers 0.95% of GDP and 20.41% increase of RBFY22
Allocation in Social Security and Welfare	Allocation of Tk.379.14 billion is given to Social Security and Welfare, covers 0.85% of GDP and 5.83% increase of RBFY22
Allocation in Health Sector	Allocation of Tk.368.64 billion is given to Health Sector, covers 0.83% of GDP and 14.22% increase of RBFY22

- Decrease allocation in 3 (three) sectors: Allocation in Industrial and economic services has decreased by 10.28%, in Recreation, culture and religious affairs has decreased by 1.03% and in Health has decreased by 0.32% in this budget from RBFY22.

Fiscal Structure Sector Wise Allocation

[Taka in billion]

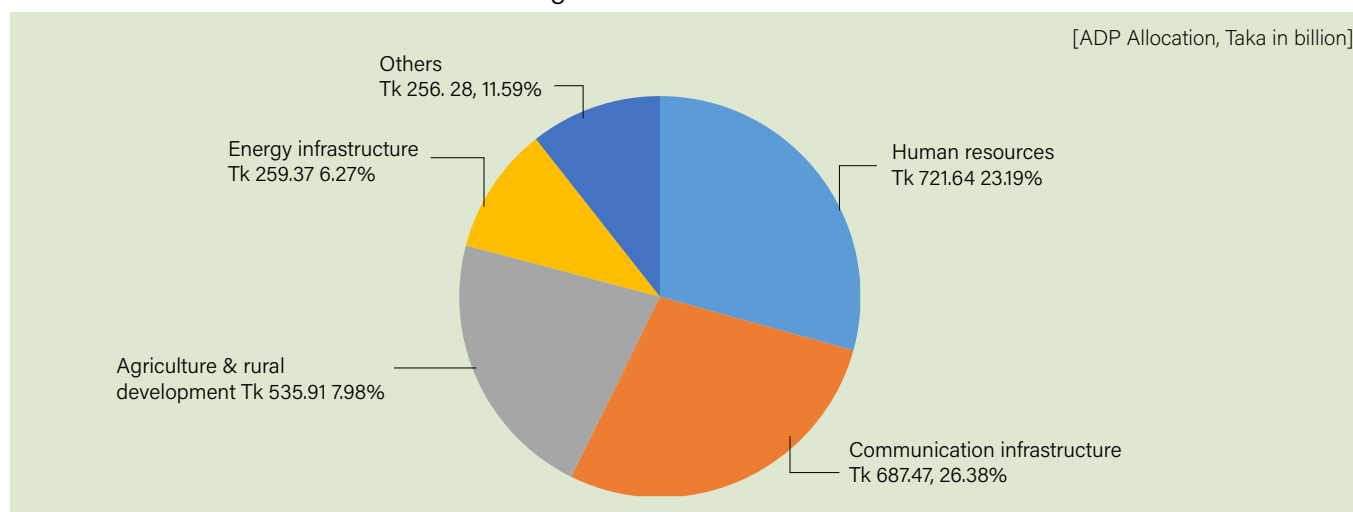


Note : Figures in parenthesis indicate percentage of GDP and other figures with percentage indicate the change from revised budget FY22.

Annual Development Program [ADP]

Annual Development Program of Tk.2,460.66 billion has been proposed for the FY22-23, which is 5.53% of GDP and 17% increase of ADP of revised budget FY22. Total ADP is 95% of total development expenditure.

- Highest allocation of Tk.721.64 is given to Human Resource, showing 29.36% of total ADP and 25.5% increase of Revised ADP budget FY22.
- 2nd Highest allocation of Tk.687.46 billion is given to Communication Infrastructure, showing 27.94% of total ADP and 26.38% increase of revised budget FY22.
- 3rd Highest allocation of Tk.535.91 billion is given to Agriculture & Rural development, showing 22% of ADP and 7.98% increase of revised budget FY22.



Fiscal Measures

- Personal Income Tax: Personal Income Tax structure remains unchanged at Tk.300,000.
- Corporate Income Tax: 2.5% tax has been proposed for reduction in Publicly traded company and 2.5% Tax has also been reduced for non-publicly traded company & one-person company. Tax on bank, insurance and financial institution has been kept unchanged.

Table: Major Tax rate for company and others

Sl no.	Description	Existing rate FY22	Proposed rate FY23	Applicable tax rate in case of failure to meet condition
1	Publicly traded company that issues shares worth more than 10% of its paid up capital through IPO	22.5%	20%	22.5%
2	Publicly traded company that issues shares worth 10% or less of its paid up capital through IPO	22.5	22.5%	25%
3	Non-publicly traded company	30%	27.5%	30%
4	One person Company	25%	22.5%	25%
5	Association of persons	30%	27.5%	30%
6	Artificial juridical person and other taxable entity	30%	27.5%	30%
7	Publicly traded bank, insurance and financial institution (except merchant bank)	37.5%	37.5%	--
8	Non-Publicly traded bank, insurance and financial institution	40%	40%	--
9	Merchant bank	37.5%	37.5%	--
10	Publicly traded mobile operator company	40%	40%	--
11	Non- Publicly traded mobile operator company	45%	45%	--
12	All sorts of tobacco including cigarette.	45%+2.5%	45%+2.5%	--

Some Changes related to bank

- Increase excise duty on bank accounts: It has been proposed in this budget to increase excise duty to Tk.50,000/- from Tk.40,000/- for bank accounts, where balance at any time of the year is above Tk.5.00 (five) crore.
- Increase source tax on interest income of company's deposit: It has been proposed to raise the rate of source tax on bank interest for company taxpayers to 20% from that of 10%, and to raise the rate of source tax on export proceeds to 1% from that of 0.50%.

Changes in Customs Duty (CD), Supplementary Duty (SD) and Regulatory Duty (RD)

- Customs Duty (CD): Existing six slabs of Customs duty [0%, 1%, 5%, 10%, 15% and 25%] will remain unchanged.
- Supplementary Duty (SD): Existing 12 slabs [10% 20% 30% 45% 60% 100% 150% 200% 250% 300% 350% 500%] will remain unchanged.
- Regulatory Duty (RD): 3% Regulatory Duty (RD) on the products that have the highest import duty will remain unchanged.
- Regulatory Duty (RD): 3% Regulatory Duty (RD) on the products that have the highest import duty will remain unchanged.

Prices of a number of commodities that may be Up or down

With the announcement of the proposed budget for FY22-23, a number of products are expected to

PRICE UP	PRICE DOWN
Refrigerator/Mobile, Microbus, Rail Ticket, E SIM, Shaving & Cleaning Products, Cosmetics, Cheese/Coffee, Charger, Laptops, Computer Equipment, Water Purifier, Car, Bidi-Cigarette, Soft drinks, Fiber Optic Cables.	Restaurants (AC/Non AC), Wheel Chair, Cashew Nut, Packet Puffed Rice, Sugar, Poultry, Cattle Feeds, Iron Rod, Towel, Sewage treatment Plant (STP), Pre- fabricated Wood House, Man-made Fibre, Power Tiller.

Conclusion

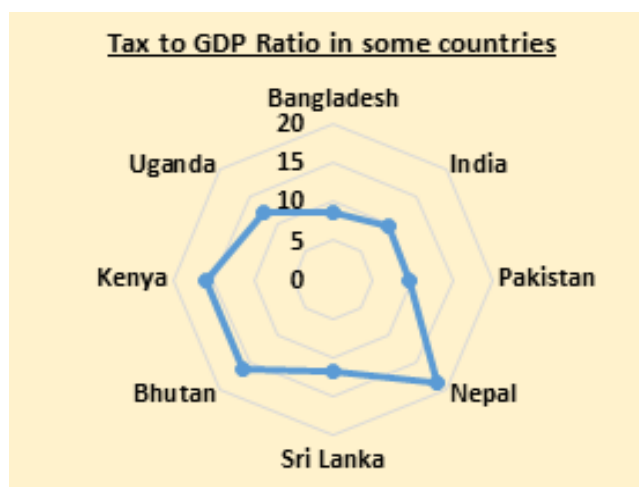
The size of the Budget of Tk.6.78 trillion for FY22-23 is not so big but the important issue is the implementation of it under such a vulnerable condition of the world economy including rises of various commodity price, oil price in the international market and fluctuating the exchange rate of foreign currency & rise of inflation in the local market.

Finance Minister in his budget speech mentioned;

- Compared to other developing country and developed countries, the tax-GDP of Bangladesh is not that encouraging. It is essential to raise our tax-GDP ratio significantly in order to support our graduation to a developed country. He further mentioned that we need to expand the tax net by bringing all eligible citizens of the country within the tax net, which in turn will enhance our capacity to tap more revenue and expand the size of formal economy.

Tax to GDP ratio in South Asian and African Countries

According to the report of World Bank, world average tax to GDP ratio was 15.34% and in South Asia it was 12.1% in 2019. Bangladesh's tax to GDP ratio has been hovering around 9% for years. Tax to GDP ratio of some countries of South Asia and two countries of Africa is presented in below graph.



Bangladesh's tax to GDP ratio is lowest among south Asian Countries. Tax to GDP ratios of Bangladesh is projected to be 8.7% for FY23, India and Pakistan were 9.9% and 9.6% in 2020, Sri Lanka and Nepal were 11.6% and 18.6 in 2019. Even tax to GDP ratio of Bangladesh is also lower than many African countries including Kenya (15.87%) and Uganda (12.3%). So, it is very important to increase the tax to GDP ratio in Bangladesh in order to finance its development expenses.

FinTech-The Future of Banking

Md. Jillur Rahman

FVP, CRM Division

FinTech & its Evolution

Fintech, abbreviation of “Financial Technology” is a wide-ranging term referring to software, mobile applications and other technologies created to improve and automate traditional forms of banking & finance. The term “Financial Technology” has well aware in the world since 1950 and evolved to include finance, banking and stock trading services. In 1998, PayPal was founded, representing one of the first Fintech companies— a breakthrough that has been further revolutionized by mobile technology, social media, and data encryption. This fintech revolution has led to the mobile payment apps, blockchain networks and social media-housed payment options we regularly use today. Due to the technological trends smartphones in particular has made the fintech services much larger than the traditional banking services.



Fintech in Bangladesh & its advantages

Financial institutions in Bangladesh are still battling to recruit and retain consumers as the world shifts to increasingly employing technology to automate and digitalize banking transactions. Fintech a technology that improves and replaces existing systems and can provide simple transactions or smart management systems. Bangladesh's fintech landscape began to change in 2011 when Bangladesh Bank introduced the Bangladesh Electronic Funds Transfer Network (BEFTN) for the first time to improve the adaptability of electronic payment methods and mobile financial services (MFS).

Mobile Financial Services (MFS), like bKash, Nagad, Rocket, SureCash, Trust Axiata Pay (TAP), and Upay, are very popular and loved by the people of Bangladesh nowadays. These institutions cater to around 35 million people with an annual credit of over USD 7 billion. They have done an incredible job to successfully bring a vast majority of people under the umbrella of digital financial services. Digital banking has the potential to transform the lives of people who work in the informal economy. MFS and Agent banking are important components of the financial inclusion plan because they provide low-income and disadvantaged people with low-cost access to financial services. MFS transactions have increased

by roughly 30% year over year, while deposits have increased by 108.38% year over year in agency banking until March.

- Financial institutes in Bangladesh are far behind in cyber security and risk management. Recently, 147 public and private organizations - including banks and non-bank financial institutions (NBFIs) & even Bangladesh Bank came under cyber-attacks. Integrating artificial intelligence and machine learning for fraud detection, blockchain systems, and regulatory technologies (RegTech) with financial services, will help build a secure system.
- E-KYC can also help in preventing money laundering activities by enhancing customer identification and authentication processes.
- Fintech-enabled payment processing can help bring more cash transactions under the formal sector, thereby mitigating malpractices, improving transparency, and providing better fund protection for customers.
- Digital payments can also reduce the amount of money to be printed, thus reducing the risks of counterfeit money. It can also help financial institutions maintain consistency in their operations and reduce the risks of error.
- FinTech provides access to credit for small and medium-sized enterprises (SMEs) and provide services in remote areas through alternatives to traditional lending methods. A prime example of this is Ant Group, a Chinese FinTech company, which had a profound impact on consumers' and entrepreneurs' access to loans.
- With the implementation of big data, artificial intelligence, blockchain, and other supportive technologies like RegTech, the financial markets where stocks, bonds, etc. are sold will work more efficiently and securely.

Why is Fintech Growing?

FinTech as new norms in the financial world, is transforming the face of modern banking. As a result, the convergence of emerging telecommunications, data processing, cryptography, blockchain, and other machine learning innovations has the ability to transform the banking industry in extraordinary ways. Recently, the fintech sector has been growing at a rapid pace. According to a new EY report, 64% of consumers worldwide are now using fintech services, and awareness of financial technology is extremely high. Eighty-six

percent (86%) of consumers surveyed said they were aware of Fintech offerings such as payments or money transfers.

There are countless startups from across the globe that have made the world of finance amazing. Stripe, number one fintech company of the world, Founded in 2011, helps process online payments for small businesses and even tech giants like Microsoft and Zoom. It remains the most valuable fintech in the U.S. with a \$95 billion valuation, up from \$35 billion last year.

FinTech Banking: for Better Future of Banking

FinTech banking can be a solution to difficulties associated with traditional banking methods. It makes use of the latest technology in the best ways to help banking sectors grow and flourish. The examples of development in financial technologies are mostly up-to-date & users friendly banking software and mass people oriented mobile banking



Services that FinTech Banking Companies Provide:

FinTech banking companies provide service offerings to help companies emerge on a digital platform. These fundamental services are;

- Peer -to- peer {P2P} lending services: These services allow online services to match lenders with borrowers irrespective of whether they are individuals or organizational bodies. They make use of alternative credit models that provide consumers with faster and easier access to capital.
- Digital Payment services: FinTech banking companies allow individuals or businesses to accept payment on their mobile phones, even without having a merchant account. Famous examples are Paytm, Mobikwik, etc.
- Remittance services: FinTech services have made making inbound and outbound remittance easier and cheaper.
- Retail investment services/Personal Finance: These services mainly focus on giving personal/customized

financial advice and services to individuals.

- Different software services: These services work to improve access to financial products by offering various cloud computing and technology solutions. It helps increase efficiency in day to day business operations.
- Equity funding services: This service includes crowdfunding platforms to enable funding of business projects by raising funds from the general public.
- Cryptocurrency & Blockchain: Cryptocurrency exchanges let you exchange fiat currency for cryptocurrencies, such as Bitcoin and Ethereum. These exchanges have made it easy for people to come together on their platforms and engage in the trade of cryptocurrencies.

How could Fintech contribute to unbanked populations?

Across the globe, there are 1.7 billion adults who don't have bank accounts or a mobile money account, according to the World Bank. But with 1.1 billion unbanked adults owning mobile phones. Financial Technology companies are developing mobile applications that allow people to manage their savings and transfer money through their mobile phones, opening access to the unbanked populations. By providing financial services to the unbanked, fintech gives those people a chance to have access to the same economic opportunities that banked citizens enjoy every day. For example, OpenPay allows Mexicans to pay online without having a bank account.

Is Fintech the future of banking?

Yes, as Fintech has transformed the banking business by providing smart services, better customer connectivity and value-added services; Fintech is ruling the financial sector and it is important to adopt the technologies which are transforming the financial sector. FinTech in banking can transform traditional ways into better, faster, and secure means of banking online with the comfort of our home.

FinTech makes complex financial processes more accessible to people and can also offer products and services that are up to ten times less expensive than traditional banks. FinTech has greatly expanded access to capital to small business owners, including women, minorities and immigrants, who were under-served before technology leveled the playing field. FinTech companies are thriving & growing fast for growing the economy of our country and bring solutions for all like never before.

Banking Industry at a Glance

[Amount (Tk. in Crore)]

Weighted Average Call Money Rate 4.42% [Jun'22]	Number of Active Credit Card 19,64,483 [Apr'22]	Number of Active Debit Card 2,67,90,235 [Apr'22]
Number of ATMs 12,948 [Apr'22]	Amount of ATM Transaction 6,411 [Apr'22]	Number of E-commerce Transaction 40,93,995 [Apr'22]
Amount of E-commerce Transaction 2,715.3 [Apr'22]	Number of Agent Banking Transactions 1,41,89,702 [Apr'22]	Amount of Agent Banking Transactions 53,463.6 [Apr'22]
Number of POS 1,00,170 [Apr'22]	Amount of POS Transaction 1,467.3 [Apr'22]	Number of Local Transaction through ATMs & CRM 2,99,66,687 [Apr'22]
Amount of Local Transaction through ATMs & CRM 31,921.7 [Apr'22]		

মালদ্বীপ-এ সেকেন্ড হানিমুন

এ.এস.এম কামরুল হুদা

ভি.পি এবং অপারেশন ম্যানেজার,
কাকরাইল শাখা

গুনগুন করে - ও দরিয়ার পানি...তোর মতলব জানি গাইতে গাইতে মালদ্বীপ যাওয়ার প্লান ফাইনাল! করোনার কারণে প্রায় দুইবছর বাইরে যাওয়া হয়নি। যাওয়া হয়নি না বলে বলা উচিত যেতে পারিনি। ইনফেক্ট ট্রাভেল রেস্ট্রিকশন ছিল। এই রেস্ট্রিকশনেও দেশের ভিতর ঘুরাঘুরি হয়েছে বিস্তর। কিন্তু মনতো শুধু এতেই সন্তুষ্ট থাকছে না, মন শুধু বলে, উড়াল দিবে আকাশে! হাত-পা-মন আমাদের সর্বদাই নিশপিশ করছিল উড়াল দিতে আকাশে। যেই মাত্র গুনলাম মালদ্বীপ গুপেন হয়েছে, দে ছুট! ট্যুরিজম গুপেন হলে কি হবে, আছে নানা রকমের বিধিনিষেধের বেড়া জাল। ডাবল ভ্যাক্সিনেটেড হতে হবে, আরটি-পিসি আর টেস্ট করাতে হবে প্রতি পদে। যেমন ফ্লাইটের ৭২ ঘন্টার মধ্যে প্রতিবার যতবার ফ্লাই করবেন ততবার। মানে আমরা ঢাকা থেকে টেস্ট করে যেয়েও মালদ্বীপ থেকে ফেরার সময় আবার টেস্ট করে শ্রীলংকা যাব তারপর আবার শ্রীলংকা থেকে ফেরার পথে আবার টেস্ট করে বাংলাদেশে ফিরব। এই যজ্ঞের মাঝখানে কোন একবার যদি ভুলেও ফলস পজেটিভ রেজাল্ট আসে তখন কি হবে তা ভাববার ফুরসৎ পাইনি। জানি বেশি ভাবলে যাওয়াই হবে না। ছোটবেলা

থেকেই শুনছি মালদ্বীপ নাকি একদিন ডুবে যাবে। তাই আর দেবী না করে ডুবে যাওয়ার আগেই আল্লাহর নামে ব্যাগপ্যাক নিয়ে রওনা দিয়ে দিলাম। সাক্ষী হয়ে গেলাম প্রকৃতির এক মহাবিশ্ময়, স্রষ্টার এক অনন্য সৃষ্টির!

শ্রীলংকার দক্ষিণ পশ্চিমে পার্শ্ববর্তী এশিয়ান মেরিনল্যান্ড থেকে প্রায় ৭৫০ কিলোমিটার দূরে ভারত মহাসাগরের একটি দ্বীপপুঞ্জ রাষ্ট্র মালদ্বীপ। আয়তনে ৩০০ বর্গকিলোমিটার, লোক সংখ্যা প্রায় সারে ৫ লাখ। প্রায় ১২০০ কোরাল দ্বীপ নিয়ে এই দ্বীপপুঞ্জ রাষ্ট্র মালদ্বীপ, যার ১৮৭টি দ্বীপে জনবসতি আছে। এর মধ্যে ২৮টি ওভাল অ্যাটোল। পেন থেকে নীল সাগরের বুকে ওভাল শেপের অনেকগুলো সুইমিংপুলের মতো কোরাল রিফ দেখা যায় সেগুলোই অ্যাটোল। পৃথিবীর ক্ষুদ্রতম রাষ্ট্র মালদ্বীপ আর সবচেয়ে ভয়ংকর তথ্য হচ্ছে মালদ্বীপের ভূমি সমুদ্রপৃষ্ঠ থেকে গড়ে মাত্র ১.৫ মিটার উঁচু! দ্বাদশ শতক থেকেই মালদ্বীপে মুসলিম শাসন। ১১৮৩ খ্রিস্টাব্দে ইবনে বতুতা মালদ্বীপ ভ্রমণ করেছিলেন। ১১৫৩-১৯৫৩ অবধি (৮০০ বছর) ৯২ জন সুলতান নিরবচ্ছিন্নভাবে শাসন করেন দ্বীপটি। ১৯ শতকে মালদ্বীপ ব্রিটিশ উপনিবেশে পরিণত হয়েছিল। ১৯৬৫ সালের ২৬ জুলাই মালদ্বীপ ব্রিটিশদের কাছ থেকে পূর্ণ স্বাধীনতা লাভ করে এবং ১৯৬৮ সালে একটি জাতীয় গনভোটে সালতানাত মালদ্বীপ থেকে রিপাবলিক মালদ্বীপে পরিণত হয়। মালদ্বীপের মুদ্রার নাম রুফিয়া। ১ ডলারে ১৫ রুফিয়া পেয়েছি। মালদ্বীপের ভাষা

ধিবেহী। স্থানীয় পুরুষগুলো কিছুটা কালো, চুল সামান্য কোঁকড়া এবং লম্বা রাখার প্রবণতা দেখা যায়। মেয়েরা মাথায় স্কার্ফ পরেন।



এয়ারপোর্ট থেকে টেক্সিতে সোজা হলুমালে (Hulhumalé), এটা উত্তর মালে অ্যাটোল এর দক্ষিণে অবস্থিত একটি কৃত্রিম দ্বীপ। ক্রমবর্ধমান মালে শহরের বাণিজ্যিক এবং আবাসিক সংকট মোকাবেলার জন্যই সাগর থেকে মাটি তুলে এই দ্বীপ তৈরি করা হয়। ৪ বর্গ কিলোমিটার আয়তনের হলুমালে মালের মূল ভূখন্ডের সাথে একটা দৃষ্টিনন্দন সেতু দিয়ে সংযুক্ত। Velana International Airport (VIA) এই হলুমালেতেই অবস্থিত। আমাদের হোটেলটাও ছিল হলুমালেতে। মালদ্বীপে আমাদের প্রথম রাত্রিবাস Hotel ILA Grand. বাইরে দমকা হাওয়ার সাথে বৃষ্টি হচ্ছিল বেশ তাই ডিনার পর্ব হোটেলেরই সেরেছি। ভেতো বাংলালিতো চাঁদের দেশে গেলেও ভাত খুঁজে! আমরাও খুঁজলাম কিন্তু পেলাম টুনা ফ্রাইড রাইস আর সিফুড ফ্রাইড রাইস, দুইজনে দুইটা অর্ডার করে শেয়ার করে খেয়েছি। ভালই লেগেছে, ফ্রাইড হলেও ভাততো ছিল! এখানে পৃথিবীর সবচেয়ে উন্নতমানের টুনা মাছ পাওয়া যায় তাই খাবার মেন্যুতে টুনার আধিক্য। খুব সকালে দরজা ঠেলে বারান্দায় দাঁড়াতেই সাগরের শোঁশোঁ শব্দ আর সৈকতে ঢেউ আছড়ে পড়ার শব্দের যুগলবন্দী আহবান। সাথে আছে থেমে থেমে গাঙচিলের কোরাস। একদম বীচ রোডেই ছিল আমাদের হোটেলটা, রাতে বুঝতে পারিনি। রং নিয়ে আমার কনফিউশন চিরদিনের। তার মধ্যে নীল আর সবুজ নিয়ে আমি সবচেয়ে বেশি কনফিউজড। আর এই নীলে, সবুজের ভেরিয়েশন নিয়ে কাব্য গাথা আমার কাম্য নয়। মালদ্বীপ হচ্ছে আল্লাহর তৈরি তেমনি একটি নীল-সবুজের কাব্যগাথা! সুবহানাআল্লাহ! এত অদ্ভুত সুন্দর হয় পানির রূপ তাকিয়ে যেনো ঘোর কাটে না। আকাশের রঙ আর পানির রঙ মিলেমিশে একাকার হয়ে কি যে এক মমতার হাতছানি দেয়! চারদিক এত নিঃসঙ্গের মায়ায় পরিপূর্ণ বলেই হয়ত এত ভাল লাগা, এত তন্ময়তা। সবুজ আকাশে যেনো ছেঁড়া ছেঁড়া সাদা মেঘ আটকে আছে। কখনো সাদা মেঘকে সরিয়ে দিয়ে জায়গা করে নেয় ধূসর মেঘ। কখনো বা ঘোর কৃষ্ণবর্ণ মেঘে ভরে যায় দৃষ্টিপথ। চারিদিকে তখন বৃষ্টির শব্দ। মালদ্বীপে এই বৃষ্টি এই রোদ তাই চারপাশটা সবসময় বৃষ্টি ধোয়া। দৃষ্টিসীমা যেনো দিগন্তে মিলায়।



সকালের নরম রোদে শুভ্র বালুর বীচে আমরা হাত ধরে হেটেছি অনেকদূর। হাটতে হাটতে ক্লান্ত হয়ে যখন হোটলে ফিরেছি তখন সবে ব্রেকফাস্টের বাপ খুলেছে। কন্টিনেন্টাল ব্রেকফাস্টে উদরপূর্তি তবে হৃদয় ভরে আছে আজ নীল সাগরের সৌন্দর্য্যে। একটা ট্যাক্সি নিয়ে চলে গেলাম মালে শহরের কেন্দ্রে, জায়গাটার নাম মাইজিডে মাণ্ড। মাণ্ড মানে রাস্তা। মালে শহরের সব রাস্তাই পাথর বিছানো। খুব অল্প সময়েই আমরা হেটে হেটেই দেখে নিলাম প্রেসিডেন্ট হাউজ, কবুতর পার্ক, জুমুরিয়া ময়দান, কেন্টনমেন্ট, সেন্ট্রাল জেটি, কোরাল স্টোন মসজিদ ইত্যাদি। দুপুরের মধ্যেই পদব্রজে সিটি পরিভ্রমণ শেষ করে হোটেলের লাঞ্চ করে চেক আউট করে চলে গেলাম এয়ারপোর্ট জেটিতে সেখান থেকেই আমরা স্পিডবোটে যাবো Cocogiri island resort. সেখানে থাকবো আমরা দুইরাত। মালদ্বীপ ভ্রমণের

প্রধান আকর্ষণই হচ্ছে এই রিসোর্ট ভ্রমণ। কোকোগিরি আইল্যান্ডটা সেন্ট্রাল পার্ট অব মালদ্বীপের ভ্যাভু অ্যাটোল এর উত্তর দিকে অবস্থিত। নীল সমুদ্রে দেড় ঘণ্টার স্পিডবোট যাত্রাও ছিল একটা লাইফটাইম এক্সপেরিয়েন্স। স্পিডবোটের স্পিড বাড়ার সাথে সাথে নীল সমুদ্রের সৌন্দর্য্যে নীল না হয় ভয়ে নীল হয়ে গিয়েছিল ডলি। শেষটায় যখন বুঝলো এখানে ভয় পেয়ে লাভ নেই তখন ভয় ডর ঝেড়ে ফেলে শুধুই উপভোগ করতে লাগলো। পৃথিবীর অনেক সাগর মহাসাগর আমরা দুজনেই একসাথে দেখেছি কিন্তু সমুদ্রের সুন্দরতায় মালদ্বীপ বেশি আকর্ষণীয়। পানির মধ্যে এত বৈচিত্র্য! একসঙ্গে তিন রঙের পানি মনের ভেতরে কি যে সুর তুলে তা বলে বুঝাবার ভাষা নেই।

দেয় ঘণ্টার শ্বাসরুদ্ধ কর সমুদ্র যাত্রা শেষে যখন রিসোর্টের ঘাটে পৌঁছলাম রিসোর্টের সৌন্দর্য্যে বাকবুদ্ধ হওয়ার উপক্রম। পুরো আইল্যান্ডটির গা জুড়ে লাবণ্য আর তারুণ্যের ছাপ। পুরো রিসোর্ট যেন আমাদের অভ্যর্থনার ডালা সাজিয়ে অপেক্ষা করছিল। স্ফটিক স্বচ্ছ পান্না সবুজ পানির উপর ওয়াটার ভিলাগুলো। ওয়াটার ভিলার পশ্চিম প্রান্তের প্রথম ভিলাটাই আমাদেরকে দিল। কাঠ দিয়ে বিশেষ ভাবে নির্মিত এই ভিলা গুলো পাঁচ তারকা সুবিধা সম্বলিত এবং স্বয়ংসম্পূর্ণ। বিছানায় শুয়ে সমুদ্র দেখার অনুভূতি দাবুন। তারচেয়ে দাবুন বুকের বাইরে কাঠের বারান্দায় খোলা আকাশের নীচে শুয়ে সমুদ্র দর্শন। তখন উপরে আকাশ আর চারদিকে এমনকি নীচেও সমুদ্র। আমরা মধ্যরাত অবধি খোলা আকাশের নীচেই ছিলাম। চাঁদের আলোয় সাগরের স্বচ্ছ নীল পানিতে মাছেদের খেলা দেখেছি। আকাশে ছিল পূর্ণিমার চাঁদ! চাঁদের আলোয় সমুদ্রের মোহনীয় রূপ এক স্বপ্নিল আবহ তৈরি করে। নৈঃশব্দের মাঝে মাছেদের টুপ করে নড়াচড়ার আওয়াজ আর বাতাসের শোঁশোঁ শব্দ ছাড়া আর কোন শব্দ নেই। কেমন এক অপার্থিব পরিবেশ! এমন পরিবেশে মানুষ ভাবুক হয়ে যায়। আমিও ভাবছি.....

বিশটি বছর কেটে গেল একজন মানুষের সাথে চুটকি মারতে মারতে। কত কঠিন সময়, হতাশার ক্ষণ, দুঃখের প্রহর, অপ্রাপ্তির মুহূর্ত, ব্যর্থতার তীব্র কষাঘাত দুজনে একসাথে সামলেছি। আবার একসাথে উপভোগ করেছি কত প্রাপ্তির আনন্দ, সাফল্যের সুখ, পূর্ণতার পুলক। ঝগড়াঝাঁটি হয়েছে, মান অভিমানতো হয়েছে। কথা-বন্দ হয়েছে, কটুবাক্যো হয়েছে। তবে কখনোই হারায়নি একে অপরের ওপর স্থির নিরুপস্থি বিশ্বাস। পারস্পরিক নির্ভরতা থেকেছে অমলিন। আমি সবসময় জানি, আমার বাঁধনহারা চিন্তাধারা আর



ছলছাড়া জীবনধারা কড়া শাসনে রেখে সুনির্দিষ্ট কক্ষপথে রাখার মানুষ আছে। আবার এ-ও জানি যে কারো বিভ্রান্তি আর দ্বিধার সময়ে সঠিক পথের সন্ধান দেয়ার জন্য আমিও আছি। এই মাত্র বিশ বছর সময়কাল আমাদের প্রত্যাশিত যুগল জীবনের অতি ক্ষুদ্র এক অংশ। এই ভঙ্গিতে, এই গতিতে, কোমলে কঠিনে মেশানো এই তরিকাতেই কেটে যাক আরো শত বছর। স্মরণীয় এই দিনে দাঁড়িয়ে এটুকুই শুধু আশা আর প্রত্যাশা। আচ্ছা ডলি আরো বিশ বছর পর আমাদের নেক্সট হানিমুনে কোথায় যেতে চাও? জানি না! তুমি কোথায় যেতে চাও? আন্দামান নিকোবর দ্বীপপুঞ্জে চলো! ওকে ঠিক আছে।

Happy Anniversary !

Transfer & Assignment, New Executive Joining Retirement & Obituary

Transfer & Assignment



Mr. Md. Fakhru'l Abedin
EVP & Head,
CRM Division



Mr. Kazi Arif-ur Rahman
EVP & Manager
Mohakhali Branch



Mr. Hasan Shafi Ahmed
VP & Manager
EPZ Branch



Mr. Shah Emran
VP & Manager
Sonaimuri Branch



Mr. Md. Monzurul Hoque Khan
FVP & Manager
Konabari Branch



Mr. Md. Towfiq Kabir Chowdhury
SAVP & Manager-Incharge
Feni Branch



Mr. Md. Norul Amin Sarker
SAVP & Manager
Cumilla Branch



Mr. Md. Moshir Rahman
SAVP & Manager-Incharge
Chandaikona Branch



Mr. Mohammed Sakawat Ullah
SAVP & Manager-Incharge
Hathazari Branch



Mr. Md. Abdullah Ibne Siddique
AVP & Manager-Incharge
Shahjadpur Branch



Mr. Shah Md. Zahed Hossain
SPO & Manager-Incharge
Azadi Bazar Branch



Mr. Shaifur Ahmed Palash
PO & Manager-Incharge
Gunabati Branch

New Executive Joining



Mr. Abu Taher Md. Zakaria
EVP & In-charge, CPC-Trade Operations
CPC-Trade Operations, Head Office



Mr. Mohammad Masudur Rahaman
VP
Corporate Banking Division,
Head Office



Mr. Faizul Huq
FVP
Corporate Banking Department



Mr. Sikder Fazle Rabbi
FVP
Treasury Division,
Head Office



Mr. Abul Fayeze Maruf Salahuddin
FVP
Cash Management Unit,
Head Office



Mr. Ibtesum Hossain Rana
FVP
Cash Management Unit,
Head Office



Mr. Md. Rashadul Islam
SAVP
Cash Management Unit,
Head Office



Mr. K. M. Faridur Rahman
AVP
RMG Division,
Head Office



Mr. Md. Sharif Ahmed
AVP
Karwan Bazar Branch



Ms. Shusmita Amin
AVP
Foreign Exchange Branch



Mr. Md. Rahmat Alamin Talash
AVP
Dhaka Bank Sec. Ltd.
Head Office



Mr. Md. Eyamin Hossen
AVP
SME Unit Under CRM Division,
Head Office

Retirement



Mr. Abdul Ahad
AVP
Banani Branch

Obituary



Mr. Md. Shafiqul Islam
Peon
Eskaton Branch

Family Corner

Newborn

Newborn Name : Iffat Ibshar Taohi
Date of Birth : 19.04.2022
Father's Name : Mohammad Alamgir Hossain
Designation : Senior Officer, Sonaimuri
Branch, Noakhali
Mother's Name : Umme Hany Labony



Events

Dhaka Bank Limited Donates Taka 10 Crore to Prime Minister's Relief and Welfare Fund for Flood Affected People of Bangladesh



Mr. A.T.M. Hayatuzzaman Khan, Former Chairman & Sponsor of Dhaka Bank Limited along with Mr. Emranul Huq, Managing Director & CEO of Dhaka Bank Limited donated Taka 10 Crore to Prime Minister's Relief and welfare Fund with an aim to help the flood affected people of the country on June 27, 2022 at Prime Minister's Office. Mr. Ahmad Kaikaus, Principal Secretary of the Prime Minister's

Office received the donation on behalf of the Hon'ble Prime Minister. The Hon'ble Prime Minister of the People's Republic of Bangladesh Sheikh Hasina also graced the occasion virtually from her official residence Gono Bhavan. Mr. Md. Nazrul Islam Mazumder, Chairman, Bangladesh Association of Banks (BAB) was also present.

27th Annual General Meeting of Dhaka Bank Limited



The 27th Annual General Meeting of Dhaka Bank Limited was held on June 23, 2022 by using Digital Platform to avoid the risk of COVID-19 and according to Bangladesh Securities and Exchange Commission's directives. Mr. Abdul Hai Sarker, Chairman of the Board of Directors of the Bank presided over the Meeting. Among others, Vice Chairman Mr. Jashim Uddin, Former Chairman Mr. A T M Hayatuzzaman Khan, Directors Messrs. Reshadur Rahman, Altaf Hossain Sarker, Mohammed Hanif, Rokshana Zaman, Md. Amir Ullah, Khondoker Monir Uddin, Tahidul Hossain Chowhdury, Abdullah Al Ahsan, Mirza Yasser Abbas, Amanullah Sarker, Manoara Khandaker, Rakhi

Das Gupta and Independent Directors Messrs. Mr. Ahab Ahmed, Mr. Feroz Ahmed and Managing Director & CEO Mr. Emranul Huq were also present. Apart from them, Company Secretary of the Bank Mr. Md. Shahjahan Miah and a good number of Shareholders also participated the 27th AGM through Digital Platform. Mentionable that, 12.00% Cash Dividend was approved in the AGM for the year 2021. Besides, the shareholders passed their valuable opinion/comments on the Audited Financial Statements for the year ended on December 31, 2021 and regarding the activities of the Bank.

Mr. Abdul Hai Sarker Re-Elected as the Chairman of Dhaka Bank Limited



Mr. Abdul Hai Sarker has recently been re-elected as the Chairman of the Board of Director of Dhaka Bank Limited. Mr. Sarker was born in a respectable Muslim family of Sirajgonj District. He accomplished his Post Graduation Degree (M. Com) from the University of Dhaka in 1970. After the graduation, he involved himself in international trade and business and became a reputed industrialist in the country.

His sincere efforts and dynamic leadership culminated in a large business conglomerate in the name of Purbani Group. Mr. Sarker is the Founder Chairman of Dhaka Bank Limited, Former Vice Chairman of Bangladesh Association of Banks (BAB), Former President of Bangladesh Textile Mills Association (BTMA), and a former Director of Federation of Bangladesh Chamber of Commerce and Industries (FBCCI). Now, Mr. Sarker is the Chairman of the Board of Trustees of Independent University Bangladesh (IUB).

The re-election of Mr. Sarker will positively enhance values to Dhaka Bank and propel its continuous journey towards excellence.

Mr. Md. Aman Ullah Sarker Elected as the Vice Chairman of Dhaka Bank Limited



Mr. Md. Aman Ullah Sarker has recently been elected as the Vice-Chairman of the Dhaka Bank Limited. Having an excellent business background for 31 years, he is associated with Rahmat Group, a renowned business group which is one of the leading manufacturers of textiles, spinning, weaving, plastic and accessories in the country.

Mr. Sarker was born on May 18, 1964 and belongs to a respectable Muslim family. He is the son of Alhaji Mohammed Ali Sarkar and Mrs. Amina Khatun. He has earned B.A. (Hons) and M.A. degree from the University of Dhaka. Having accomplished his academic feat, he set out as a promising business entrepreneur in the eighties. Over the next two decades, his career grew on his continuous success leading up to the formation of Rahmat Group. He is the Managing Director of Rahmat Spinning Mills Limited, Chairman of Logos Apparels Limited, Belkuchi Spinning Mills Ltd. and Rahmat Sweaters (BD) Limited. He is also the Partner of Shahi Products.

Besides business involvement, Mr. Md. Aman Ullah Sarker has made worthy contribution to the society.

Dhaka Bank Holds Business Review Meeting-2022 for Chattogram Region Branches



Business Review Meeting-2022 of Dhaka Bank Limited for Chattogram Region Branches was held on 23rd May, 2022 at Radisson Blu Chattogram Bay View, Chattogram. Mr. Jashim Uddin, Vice-Chairman of the Board of Directors of Dhaka Bank Limited was present as Chief Guest while Mr. Emranul Huq, Managing Director & CEO of Dhaka Bank presided over the Meeting virtually. Among others, Additional Managing Director Mr. Mohammad Abu Jafar; Deputy Managing Directors Mr. A K M Shahnawaj (Virtually), Mr. A M M Moyen Uddin(virtually), Mr. Md. Mostaque Ahmed (virtually), Head of Corporate

Banking Division Mr. Akhlaqur Rahman and Chief Financial Officer Mr. Sahabub Alam Khan were also present on that occasion.

Regional Manager of Chattogram, Branch Managers, In-Charge of Sub-Branches, Head of OBU, CPC Trade of Chattogram Regional Branches attended the program. The Meeting reviewed the budget till May, 2022 and chalked out future plans and programs for achieving the yearly target.

Dhaka Bank has Inaugurated 23rd Sub Branch at Sheikh Mujib Road, Chattogram



Dhaka Bank Limited has inaugurated its Sheikh Mujib Road Sub Branch under Agrabad Branch, at Chattogram on April 21, 2022. Mr. Jashim Uddin, Vice Chairman of Dhaka Bank Limited, chief guest and Mr. Tahidul Hossain Chowdhury, Director, Dhaka Bank Special guest formally inaugurated the Sheikh Mujib Road Sub Branch while Mr. Emranul Huq, Managing Director & CEO, Dhaka Bank Limited virtually inaugurated the Sub Branch through digital platform. Mr. Mohammad Abu Jafar, Additional Managing Director; Deputy Managing Directors Mr. A K M Shahnawaj, Mr. A M M Moyen Uddin, Mr. Md. Mostaque Ahmed of Dhaka Bank, Mr. Akhlaqur Rahman, SEVP

& Head of Corporate Banking Division, Mr. Darashiko Khasru, SEVP & CRO, Mr. Arham Masudul Huq, CEO, Dhaka Bank Foundation were also connected to the program digitally. Mr. Mahfuzul Hoque Shah, Former Director, Chittagong Chamber of Commerce & Industry, Mr. Nazrul Hoque Duke, 24 No. Ward Commissioner & other Reputed businessman of Sheikh Mujib Road area and Agrabad area also Mr. Nurul Arshad Chowdhury, Regional Manager, Chattogram of Dhaka Bank Limited along with high officials of the Bank were present on this inauguration ceremony.

Dhaka Bank Limited Signs a Deal with Ananta Real Estate Limited



Dhaka Bank Limited and Ananta Real Estate Limited – a leading real estate company in Bangladesh signed an MoU on 07th April 2022 at the Corporate Head Office premise of Dhaka Bank Limited, Dhaka for offering Home Loan Services to clients. Under this agreement, the clients of Ananta Real Estate Limited can avail easy Home Loan from Dhaka Bank Limited, under a very attractive interest rate and discounted processing fees as well as can enjoy special offers from Ananta Real Estate Limited along with exclusive facilities. Mr. Emranul Huq, Managing Director & CEO of Dhaka Bank Limited, and Mr. Sharif Zahir, Managing Director of Ananta Real Estate Limited 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. Sujit Kumar Saha, Chief Financial Officer, Mr. Goutam Tarafdar-MRICS, Chief Sales and Marketing Officer, Ms. Tamanna Rabbani, Vice President of Ananta Real Estate Limited along with senior officials of both organizations were also present at the signing ceremony.

Dhaka Bank Limited has Signed an Agreement for Providing Cash Management Services to International Classic Composite Limited



Recently Dhaka Bank Limited has signed an agreement for providing cash management services to International Classic Composite Limited at Dhaka Bank Limited's Gulshan Head Office. Mr. Mohammad Abu Jafar, Additional Managing Director, Dhaka Bank Ltd. and Mr. M. A. Muttaleeb, Managing Director, International Classic Composite Limited signed the agreements while Mr. Emranul Huq, Managing Director & CEO, Dhaka Bank Limited and Mr. M.A. Muttaleeb, Managing Director, International Classic Composite Limited exchanged the agreements on behalf of their respective organizations. Mr. Md. Mostaque Ahmed, Deputy Managing Director & CEMO, Dhaka Bank Limited, Mr. Akhlaqur Rahman,

SEVP & Head of Corporate Banking Division, Dhaka Bank Limited, Mr. Mukarram Hossain Chowdhury, SEVP & Head of RMG Division, Dhaka Bank Limited, Mr. Mustafa Husain, SEVP & Manager, Gulshan Branch, Dhaka Bank Limited, Mrs. Mrs. Shamima Nasrin, Chairman, International Classic Composite Limited, Mr. Mosharaf Hussain Chowdhury (Milon), Director, International Classic Composite Limited, Mr. Mehrab Al Shaheen, Director, International Classic Composite 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.

MOU Signing Ceremony Between Dhaka bank limited & TVS Bangladesh Ltd. Distributor Finance Program



Recently, Dhaka Bank Limited & TVS Auto Bangladesh Ltd, one of the market leaders of Two Wheelers Business in Bangladesh, signed an MOU on Distributor Finance Program at the Head Office of Dhaka Bank Limited. Under this agreement the Distributors all over the country of TVS Auto Bangladesh Ltd. can enjoy Specialized Credit Facilities with diversified inexpensive features provided by MSME and Emerging Division of Dhaka Bank Limited.

Mr. Emranul Huq, Managing Director & CEO of Dhaka Bank Limited & Mr. Biplob Kumar Roy, CEO of TVS

Auto Bangladesh Ltd signed the agreement while Mr. Mohammad Abu Jafar, Additional Managing Director, Dhaka Bank Limited & Mr. Biplob Kumar Roy, CEO of TVS Auto Bangladesh Ltd exchanged the agreement on behalf of their respective organizations. Mr. A K M Shahnawaj, Deputy Managing Director- CRM, Md. Mostaque Ahmed, Deputy Managing Director & CEMO of Dhaka Bank Limited and other Senior Officials of both the organizations were also present during the signing ceremony.

Dhaka Bank Limited has Signed Two Agreements for Providing Cash Management Services & Payroll Banking Services to Coppertech Industries Limited



Dhaka Bank Limited has signed two agreements recently 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, Dhaka Bank Ltd., Mr. Md. Mostaque Ahmed, Deputy Managing Director & CEMO, Dhaka Bank Limited, Mr. Akhlaqur Rahman, SEVP & Head of Corporate Banking Division, 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 Limited has Signed an Agreement for Providing Cash Management Services to JK Group at Dhaka Bank



Dhaka Bank Limited has signed an agreement on May 24, 2022 for providing cash management services to JK Group at Dhaka Bank, Head Office. Mr. Emranul Huq, Managing Director & CEO, Dhaka Bank Limited and Mr. Md. Jahangir Alam Khan, Managing Director, JK Group signed and exchanged the agreements on behalf of their respective organizations. Mr. Mohammad Abu Jafar, Additional Managing Director, Dhaka Bank Ltd., Mr. Md. Mostaque Ahmed, Deputy Managing Director & CEMO, Dhaka Bank Limited, Mr. Akhlaqur Rahman, SEVP &

Head of Corporate Banking Division, Dhaka Bank Limited, Mr. Mustafa Husain, SEVP & Manager, Gulshan Branch, Dhaka Bank Limited, Mr. Md. Tanvir Khan, Director, JK Group, Mr. Md. Masum Khan, General Manager (Finance & Accounts), JK Group 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 Limited has Signed an Agreement with GPH Ispat Limited on Distributor Finance Program



Dhaka Bank Limited & GPH Ispat Limited, A Leading Steel Manufacturer in Bangladesh, signed an Agreement on Distributor Finance Program at the Head Office of Dhaka Bank Limited.

Mr. Emranul Huq, Managing Director & CEO, Dhaka Bank along with other Senior officials warmly welcomed Mr. Mohammad Jahangir Alam, Managing Director of GPH Ispat Limited in the Ceremony. Mr. Jahangir Alam wholeheartedly praised the initiative taken by Dhaka Bank on financing SME sector with tailor made programs like

Distributor Finance and portrayed its long term benefit in the National Economic Growth. This signing unveils an enormous opportunity for the distributors of GPH Ispat Limited to avail multifaceted Financing from Dhaka Bank. Mr. Mohammad Abu Jafar, Additional Managing Director, Mr. Md. Mostaque Ahmed, Deputy Managing Director & CEMO of Dhaka Bank Limited, Mr. Chompak Chakraborty, Head of Syndication & Monitoring Unit, GPH Ispat Limited and other Senior Officials of both the organizations were also present in the ceremony.

Agreement Signing Ceremony between Dhaka Bank Limited and Canadian University of Bangladesh (CUB)



In presence of Mr. Emranul Huq, Managing Director & CEO of Dhaka Bank Limited and Mr. Shahnul Hasan Khan, Executive Chairman of Canadian University of Bangladesh, Mr. Mohammad Abu Jafar, Additional Managing Director, Dhaka Bank Limited and Prof. H.M Jahirul Haque, Ph.D, Senior Adviser, Board of Trustees, Canadian University of Bangladesh are seen exchanging documents at a signing ceremony between two organizations which took place at Dhaka Bank Head Office, Gulshan, Dhaka on Monday, 4th of April 2022.

A BBA, Fall Semester's student of the University, was also present at the signing ceremony. The agreement was signed by Mr. Mustafa Husain, SEVP & Manager, Gulshan Branch of Dhaka Bank Limited and Prof. H.M

Jahirul Haque, Ph.D, Senior Adviser, Board of Trustees, Canadian University of Bangladesh on behalf of their respective organizations.

Mr. A M M Moyeen Uddin, Deputy Managing Director, Mr. Md. Mostaque Ahmed, Deputy Managing Director & CEMO and Mr. H.M. Mostafizur Rahaman, EVP & Head of Retail Business Division of Dhaka Bank Limited and Mr. Md. Mamunur Rashid, Deputy Director, Finance & Accounts of the University along with other senior officials of both the organizations were present in the ceremony.

Under this agreement, students of CUB can pay their tuition fees against their student ID through all Branches of Dhaka Bank spread across the country.

Dhaka Bank Disbursed Agriculture Loan amongst Flower Farmers at Jashore



On 18 June 2022, Dhaka Bank Limited disbursed Agriculture loan among flower farmers at Godkhali, Jhikorgacha, Jashore. Mr. Emranul Huq, Managing Director & CEO, Dhaka Bank and Mr. Md. Rafiqul Hasan, Additional District Commissioner, Jashore were present in the ceremony.

The loan was disbursed among the Covid affected farmers under the Stimulus package announced by Bangladesh Bank. Mr. Mostaque Ahmed, Deputy Managing Director

& CEMO, Dhaka Bank Ltd. , Mr. Mahbulul Huq, UNO, Jhikorgacha, Jashore, Mr. Bishwajit Kumar ghosh, Director, Finance & Accounts, Jagorani Chakro Foundation, Jashore, Mr. Abdur Rahim, President, Bangladesh Flower Society, Jashore, Mr. Md. Katebur Rahman, SVP & In-charge, Agriculture Banking Unit, Head Office along with the other Officials of Dhaka Bank and the Managers of Jashore, Satkhira, Khulna & Faridpur Branches were also present in the program.

এস এম ই উদ্যোগ

গল্প হবে সবার, স্বপ্ন ও সফলতার

শুরুতে বাধা থাকেই। বাধা পেরোলে গল্পটা সফলতার। ক্ষুদ্র ও মাঝারি উদ্যোক্তাদের এমন সব গল্পকে সফলতার দিকে এগিয়ে নিতে আছে আমাদের এস এম ই বিনিয়োগ এবং আমানত সুবিধা।

আমাদের বিশেষায়িত সেবা সমূহ

ক্লাস্টার অর্থায়ন

ডিবিএল স্টার্ট-আপ ফান্ড

নারী উদ্যোক্তা পুনঃঅর্থায়ন সুবিধা

অরণি এবং অদ্বিতীয়া-নারী ব্যাংকিং

সাপ্লাই চেইন এবং ডিস্ট্রিবিউটর অর্থায়ন



যেকোনো তথ্যের জন্য: ১৬৪৭৪
আইএসডি অথবা ওভারসিজ কলের জন্য: +৮৮০৯৬৭৮০১৬৪৭৪

www.dhakabankltd.com

DHAKABANK
L I M I T E D
EXCELLENCE IN BANKING