

BANGLADESH ECONOMY STRENGTH & PROSPECTS





EDITORIAL

Bangladesh is the playground of nature. Nature has decorated this alluvial ground with six seasons. The flawless beauty of nature is featured in each season. Autumn is one of the six seasons when nature shows her impeccable beauty. A large number of fragrant flowers including Sheuli, Roses, Bakul, Mallika, Kamini and Madhabi bloom during this season. The Lotus grows in the wetlands and Kash flower (catkin) on the riverfronts.

After covid-19 pandemic and in ongoing Russia-Ukraine war, the economy of Bangladesh is going through a tough situation. It has been facing higher rate of inflation, devaluation of local currency against exchange of foreign currency several times during this period. Despite these, there was 34% export growth in the FY2021-22. Besides, inward remittance has also been contributing a lot to the development of the economy. Our theme write-up for this quarter insight is "Bangladesh Economy: Strength and Prospects".

Overcoming the drawbacks of covid-19 pandemic, manufacturing and service activities led Bangladesh to strong growth in FY21 and the first half of FY22. According to the World Bank, Bangladesh constantly maintained a GDP growth rate of 6 to 7 percent. According to UN SDG Index, Bangladesh is currently ranked 104th with a score of 64.2. The literacy rate among the age group of 15 to 24 year is 94.5% in our country and 30% of women of the total population are working in various occupations. In addition, Bangladesh is ranked 2nd in the world after China regarding RMG exports. Moreover, Bangladesh's IT export earnings have increased from \$800 million to \$5 billion. Factors behind the strength of our economy - better position of Microfinance, Remittance, Ready Made Garments (RMG), Leather Industry, Electronics, Agriculture, Infrastructure development.

A write up on "Retail Islamic Banking in Bangladesh: Challenges and Solutions"

presents a detail picture on Islami Banking in Bangladesh. It refers various challenges with solutions on several scenarios including development of retail Islamic product, marketing of Islamic product, Mobile money and Agent banking, Internet and use of Technology etc.

We have incorporated "চিডাঞ্জ নাফাখুম, বাংলার নায়গ্রা" with a view to give you a fabulous feeling on travelling.

Different events of the bank including observation of its 27th Anniversary that took place during this quarter, have also been furnished for your information and sharing with others.

We hope you enjoy this iNSIGHT as much as we enjoyed putting various topics including travelogue, economy of Bangladesh, Retail Islami Banking in Bangladesh, various events of Dhaka Bank and others together.

Happy reading.

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 Sr. Graphic Designer Paper Rhyme Advertising Ltd.



DISCLAIMER & NOTICE

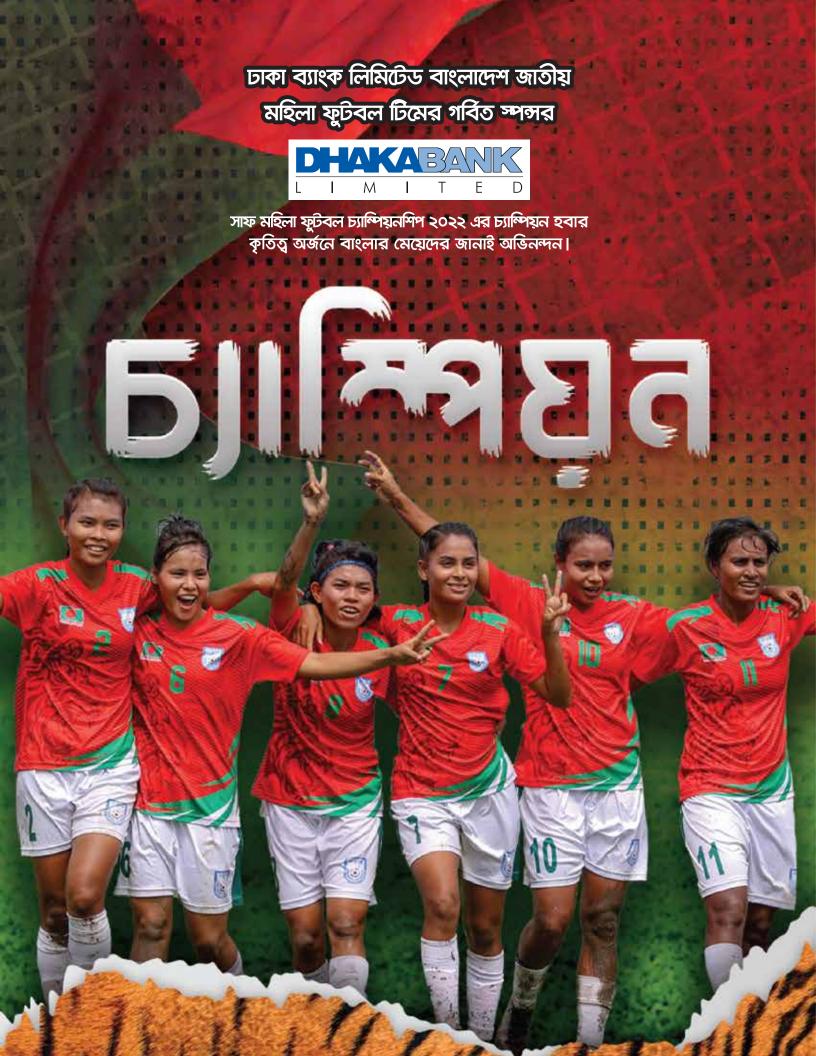
'INSIGHT' is a Quarterly Periodical of Dhaka Bank Limited. The content of this Publication has been collected through various sources of public information that are believed to be reliable while every effort has been made to ensure that information is correct at the time of going to print. Dhaka Bank 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 accur; 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

| Bangladesh Economy: Strength and Prospects | 01 |
|-------------------------------------------------------------------|----|
| Retail Islamic Banking in Bangladesh: Challenges and Solutions | 04 |
| The Role of Relationship Manager | 06 |
| Highlights from the Quarter | 07 |
| Banking Industry at a Glance | 08 |
| চিত্তচাঞ্চল্য নাফাখুম, বাংলার নায়্গ্রা | 09 |
| Transfer & Assignment | 10 |
| Events | 11 |



ASIAMONEY

EXCELLENCE AT ITS FINEST

Dhaka Bank Wins the Prestigious



At this special moment, Dhaka Bank Ltd. family shows its gratitude to all Stakeholders, Regulators, Customers, Well wishers & Employees across the country for being with us.



Bangladesh Economy: Strength and Prospects

Farzana Afroz

PO, Research & Development Unit

Bangladesh has made a strong economic recovery from the COVID-19 pandemic, but growth faces new headwinds as global commodity prices rise amid uncertainty. In Bangladesh, a rebound in manufacturing and services activity led to strong growth in FY21 and the first half of FY22. Over the medium term, GDP growth is expected to remain strong. Key inflation hit 6.2% in February 2022, driven by higher food and non-food prices. The war in Ukraine and related sanctions could cause the current account deficit to grow and inflation to rise as global commodity prices rise. Public debt remains sustainable and the World Bank and IMF Joint Debt Sustainability Analysis in March 2022 assesses that Bangladesh remains at low risk of public and foreign debt distress.

exports

- Bangladesh's exports amounted to \$43 billion.
- Bangladesh's IT export earnings have increased from \$800 million to \$5 billion.

Factors behind the Strength of Bangladesh Economy

Microfinance



| Country Fiscal Year | | Real GDP Growth at Constant Market Prices (Percent) | | | | Revision to Forecast from January 2022 (Percentage Point) | |
|---------------------|------------------|-----------------------------------------------------|------------|------------|------------|-----------------------------------------------------------------|------------|
| Fiscal year basis | | FY20/21 | FY21/22(e) | FY22/23(f) | FY23/24(f) | FY21/22(f) | FY22/23(f) |
| India | April to March | -6.6 | 8.3 | 8.0 | 7.1 | 00 | -0.7 |
| | | FY19/20 | FY20/21(e) | FY21/22(f) | FY22/23(f) | FY21/22(f) | FY22/23(f) |
| Bangtadesh | July to June | 3.4 | 6.9 | 6.4 | 6.7 | 0.0 | -0.2 |
| Bhutan | July to June | -2.4 | -3.7 | 4.4 | 4.7 | -0.7 | -0.1 |
| Nepal | mid July to July | -2.1 | 1.8 | 3.7 | 4.1 | -0.2 | -0.6 |
| Pakistan | July to June | -1.0 | 5.6 | 4.3 | 4.0 | 0.9 | 0.0 |

Sources: World Bank Macro Poverty Outlook and staff calculations

Strength of Bangladesh Economy

- According to the World Bank, Bangladesh consistently maintained a GDP growth rate of 6 to 7 percent. Although it dropped to 3.4 percent in 2020, it reached 6.9 percent again in 2021.
- According to UN Sustainable Development Goals or SDG Index, Bangladesh is currently ranked 104th with a score of 64.2.
- The literacy rate among 15 to 24-year-olds is 94.5 percent in Bangladesh. 30.4 percent of women of the total population in Bangladesh are working in various occupations.
- Furthermore, Bangladesh ranks 7th out of 117 countries in the Global Hunger Index. Bangladesh ranks 2nd in the world after China regarding RMG

After independence, Bangladesh was one of the poorest countries in the world. In a war-torn country, foreign aid and loans to buy food, clothing and medical care have helped but not a lasting solution. For this reason, various companies began to work to rehabilitate the people in the country and began to provide small credit or lending facilities. Microcredit institutions have provided small loans to rural women for various financial development activities, including livestock and handicrafts. These people are far from accessing banking services, but the financial development activities through these microcredits have changed their overall financial situation. As a result, families are more involved in various financial activities and spend more on nutritious food and education for their children. According to the research paper "The Macro Impact of Microfinance in Bangladesh: A CGE Analysis", microfinance activities contribute about 9% to 12% to the country's overall GDP. According to the book "Overcoming Poverty: The Dynamics of Microfinance in Bangladesh", microcredit activities over the two decades from 1990 to 2010 brought in 10% of the rural population of Bangladesh, that's about 2.5 million people poor. Today, Bangladesh is one of the fastest growing economies in the world. According to the latest ADB, in 2019, only 20.5% of the total population of Bangladesh lived below the national poverty line.

Remittance



According to a TBS News source, migrant workers in Bangladesh send about \$40 billion or more every year. However, out of this amount of \$22 billion in formal or banking channels, almost twice as much money came to Bangladesh through informal channels or hundi and other means, which has also contributed to the country's overall economic development. In addition, according to a BBC source, about 2 million Bangladeshi workers are living in 162 countries through government and private channels. Remittances sent by Bangladesh's foreign workers are another factor in the country's current economic development, as it is one of the most important sources of foreign currency for Bangladesh. Remittances are the second largest contributor to the country's foreign exchange earnings after RMG. There were no job opportunities in newly independent Bangladesh, ravaged by war as farmland, factories and roads were destroyed. According to the Department of Manpower Recruitment and Training, Bangladesh officially started sending workers abroad in 1976, when there was a great demand for skilled and unskilled labor due to the discovery of oil fields in Middle East in the 1970s. During that year, about 6,078 migrant workers were sent to the Middle East and several other countries, including Saudi Arabia. Since then, the number of migrant workers sent from Bangladesh has increased every year. The money these workers sent back helped change the fortunes of their families by improving financial conditions. According to the Bangladesh Bank, the total remittance inflow in the 2021-22 financial year was \$22 billion, or 6.2% of the country's GDP.

Ready Made Garments (RMG)



RMG or Readymade Garments sector contributes the most to Bangladesh's foreign exchange earnings. The RMG sector in Bangladesh started in the 1960s, but exports started in the late 1970s. In the early 1980s, various foreign companies started setting up RMG factories in Bangladesh. At that time, the government created EPZs for the development of the industry and started tax free for foreign investors for ten years. In addition, the number of domestic garment factories is increasing rapidly due to initiatives such as granting duty-free import permits for the import of machinery and raw materials, bonded warehouses and back-to-back LC for 100% of exports oriented garment establishment. As a result, RMG's export earnings continued to grow every year, and by the early 1990s the sector began to generate 50% of the country's total export earnings.

During the fiscal year 2020-2021, Bangladesh exported more than \$31 billion worth of RMG products, second only to China in the world. According to the Export Promotion Department, Bangladesh's total RMG exports amounted to about \$42 billion in the 2021-22 financial year, or about 81% of the country's total export revenue of \$52 billion. This industry is currently the source of income for more than 420,000 people in Bangladesh, of which 12.5% of the total female workers in the country or 25,000 female workers work in this field, of which the number of male workers is just over 17 thousand.

Leather Industry

Leather and leather goods are the second-largest export earnings in Bangladesh. Currently, 10% of global leather demand is exported from Bangladesh. In the fiscal year 2020-21, the total export revenue of the leather industry was US\$941.67 million, just over 2% of the total export revenue (2.43%), including leather of US\$119 million, leather and products leather products \$252.56 million and \$569.7 million. in leather shoes. According to a report by

EBL Securities LTD, 350 million square feet of leather is produced annually in Bangladesh, of which only 20-25% meets local demand, the rest is exported. Bangladesh ranks 8th in the world in exporting leather shoes. According to the Bangladesh Leather and Footwear Manufacturers and Exporters Association, there are currently 200 tanneries and 3,500 MSMEs in Bangladesh.

The whole industry has 2,500 footwear units and 90 large enterprises producing footwear, leather and footwear components and making a large contribution to the leather industry. Even in 2020, the estimated size of the local footwear market in Bangladesh is around Tk 17,000 crore. According to LFMEAB, the leather industry in Bangladesh employs about 850,000 people, of which 60% are women. By meeting the needs of the country, this sector saves a lot of money in Bangladesh, provides job opportunities for the people in the country and brings in foreign currency for the country. In view of this, the government has planned to establish two more leather industrial zones in Rajshahi and Chittagong to develop this sector, which will also help to increase export output in the future.

Electronics

The purchasing power of Bangladeshis has increased as per capita income has improved quality of life and increased use of electronics and home appliances. Currently, the consumer electronics market size in Bangladesh is around Tk 20,000 crore. From the beginning of the first decade of the 21st century, the consumer electronics market in Bangladesh was 100% import dependent. But now the domestic brands are diverse to meet the needs of the people of this country and export products to foreign countries. Today, companies like Walton, Marcel, MyOne and Vision manufacture almost every type of home and kitchen appliance in the country, including televisions, air conditioners, refrigerators, ovens, toasters, and blenders, smoothies and mobile devices. By reducing its dependence on exports, Bangladesh has saved a lot of foreign exchange.

At the same time, with the increase in export trade, the possibility of foreign income for Bangladesh is also increasing. Meanwhile, international brands are setting up joint venture production facilities with Bangladeshi companies to compete with local brands. As a result, foreign direct investment in the country increases foreign exchange flows and creates new job opportunities.

Agriculture

One of the driving forces behind Bangladesh's current economic growth is its food self-sufficiency. Bangladesh ranks among the top 10 producers of nine crops, including rice, wheat and maize. Currently, Bangladesh's net food production is 4.55 crore tonnes. At the time of independence, the total arable land in Bangladesh was 21.8 million hectares. It has fallen by 80% over the past five decades, but per capita food consumption has fallen from 456 grams to 687 grams. Since the liberation war, the Bangladesh Rice Research Institute has been researching new, fast-growing rice varieties to get the country out of the food crisis. In that context, Bangladesh has been self-sufficient in rice production since 1999. Currently, Bangladesh is the third largest rice producer in the world, and in 2021, the total rice production of Bangladesh is 37.8 million tons. Furthermore, Bangladesh ranks sixth in potato production and third in vegetable production.

Furthermore, fruit production has increased by about 2 million tons in the last decade and currently about 12.3 million tons of fruit is produced in Bangladesh from domestic and foreign varieties. On the other hand, Bangladesh has also made significant progress in livestock, poultry and fish production to meet the meat needs of its people. Various government development activities have contributed greatly to making Bangladesh self-sufficient in food production. These include providing easy loans to help farmers in their production, providing a variety of agricultural subsidies and allowances including fertilizer and diesel, research and distribution of nuts and seeds. free high yielding varieties for farmers.

Infrastructural Development



One of the reasons for the current economic growth of Bangladesh is various infrastructure development projects. In the 10 years 2009 - 2018, 276 infrastructure development projects were completed and 341 new projects started. Among these projects, the development of a communication system with the capital Dhaka from different parts of the country and the upgrading of the national highway from Dhaka to the port city of Chittagong to four lanes are particularly notable. As a result, it is possible to get products produced in different parts of the

country to Dhaka in less time, to be shipped quickly from Dhaka to the port of Chittagong and exported abroad. In addition, a number of major projects are underway to keep pace with the country's growing import and export trade, and some are about to be inaugurated.

Padma Bridge has established a direct road connection with 19 districts in the southwestern districts of the country with other regions. As a result, trade between these regions and other parts of the country increased. According to the World Bank, the Padma Bridge will contribute 1.7% to the country's GDP growth in the Southwest and 0.56% to the overall GDP of the country. In addition, several overhead bridges have been built in Dhaka to reduce traffic congestion and increase dynamic and efficient hours in Dhaka. In addition, projects such as Metrorail and the Elevated Expressway are underway.

Furthermore, from 2009 to 2022, the country's electricity generation capacity has increased from 4,942 MW to 25,566 MW, which can bring 100% of the country's

population to use electricity. In the past 12 years, 5 new gas fields have been discovered in Bangladesh, with natural gas production increasing from 1556 million cubic feet to 3300 million cubic feet. Overall industrial growth in Bangladesh has continued to accelerate due to increased gas and electricity generation. To support this industrial development, the government plans to establish 100 economic zones across the country. In addition to these physical infrastructures, the government has also worked to provide internet connectivity across the country. As a result, there were 12 Internet users in the country. With the development of the Internet in the country, the country's IT sector has made significant progress, including e-commerce. Essentially, all these factors together have played a big role in creating the current economic situation of Bangladesh.

Source: World bank, TBS News, Business Inspection BD

Retail Islamic Banking in Bangladesh: Challenges and Solutions

Istiaque Ahmed

Senior Vice President Credit Risk Management Division



Islamic Banking started in Bangladesh since 1983. Presently Bangladesh has Ten (10) full-fledged Islamic Banks with 1,679 Branches (approximately), there are also 41 Islamic Banking Branches and 434 Islamic Banking window under Conventional Commercial Banks.

Islamic Banking sector has approximately 28% deposit and 27% Investment (advance) of total Banking Sector in Bangladesh. Islamic banking sector also has approximately 31% of the total remittances mobilization of the country.

In most of the Muslim countries especially in Bangladesh, Islamic Banking Retail products presently have limited

market share in comparison to total retail credit and deposit market size as well as total banking/financial credit and deposit market of the country.

However, prospect of growth is significant in the foreseeable future as like structured and matured Islamic Banking/Finance retail products market in Malaysia, Bahrain, Iran, Kuwait, Dubai/UAE.

Islamic Retail Banking products with enriched features on the basis of customer requirements will definitely have strong appeal to the Muslim population specially people with strong Islamic faith.

In case of Bangladesh, Islamic Banking is confined (from Investment/credit point of view) within Bai Muajjal/Bai Murabah, Ijara, Hire Purchase with Shirkatul Melk (HPSM), and Bai Salam, Istisna'a in limited level. From deposit point of Islamic Banking is confined with Mudaraba, and Wadia.

The following Challenges and Solutions have been identified in the context of Retail Islamic Banking.

| Scenario | Challenges | Solutions |
|------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Product Development/Innovation in Islamic Retail Sector: | Compared to conventional banks, Islamic Banks has limited range of retail products and services. | Islamic Banks can innovate unique Islamic sharia based new products which may be more beneficial for society wellbeing. Islamic Banks may introduce more unique products for Hajj, Zakat, Waqf etc. for attaining a cutting edge over conventional banking. |
| Retail Products as per requirement and Trust of Target Market | There is a group of Muslim population who prefer ethical and sharia based Islamic banking, these Muslim people with strong adherence to Islamic sharia principal are the key Target Market of the Islamic Banks which remain untapped at some extent. | Islamic Banks may enhance their sharia compliances for further extent in respect of Retail and Islamic Banking products for further strengthening trust in Islamic Banking System. Islamic Banks may also initiate promotional awareness campaign in respect of their effort toward sharia compliance. |
| Retail Islamic Banking Product Awareness and Marketing | Mass people have limited awareness regarding different products of Islamic Banks. | Islamic Banks need to increase marketing, promotional and advertising effort for the retail Islamic Banking products and their beneficial features for creating a strong market base which ensure the growth of Islamic Retail products and endeavor of creation an interest/riba free society, which will be enormously beneficial for nations, businesses and persons. |
| Mobile Money and Agent Banking | Islamic Banks in Bangladesh has comparatively limited presence in Agent Banking and Mobile Money/ Mobile Financial Services (MFS). | Technology based product such as Agent Banking, and Mobile Financial Services (MFS) shall be adopted by Islamic Banks more widely, since all these technologies based products have power to spread beneficial and sharia compliant Islamic banking products among the mass people. It will help to ensure numerous people under beneficial coverage of Islamic products. |
| ATM, Internet Banking and Use of Technology | Conventional Banks are more efficiently and effectively adopting ATM, Internet Banking and overall use of technology compare to Islamic Banking. | The Banking customer would like to have efficiency in lower cost. Hence, Islamic may increase ATM and Internet base Islamic retail banking products and services for enhancing further strong customer base |
| Human Resources | Islamic Banks may requires more expert human resources at every level of a Bank. | More training institutes, different kind of training packages are need to be initiated for resolving human resources skill gap problem. |

Bangladesh is one of the largest Muslim majority country in the world. Feasible Financial products in harmony with the Islamic belief system has significant potential if challenges mentioned above will have been overcome by Islamic Banking practitioners.

The Role of Relationship Manager

Mohammad Rafigul Islam CDCS.CTFP

FVP & Manager, Anderkilla Branch



An extensive debate has been continuing for quite some time over the roles of relationship managers in different industries of the fiercely competitive markets across the globe. While some claim that the title is simply a marketer of services and products, others consider the position to be that of a solution-provider. The actual role depends on the tasks and responsibilities of the professional.

Relationship managers are assigned by a firm to act as a bridge between its customers and itself. Bridging or match-making between the firm and the customers is a tough task as the manager would need to understand the perspectives of all the stakeholders before making the match. Otherwise the efforts will be futile. So it is evident that knowledge is the only prerequisite for the relationship manager if he wants all stakeholders to confide in him.

Now questions may arise: "What kind of knowledge should the relationship manager need to have?", "To what extent and how will he apply them to get the best output?", and so on. Knowledge refers to the facts, information, and skills acquired through experience or education. Experience refers to the practical contact with and observation of facts or events during the career. Education is the process of receiving or giving systematic instruction, especially at a school or university. So experience and education goes hand-in-hand for a knowledgeable professional. While experience will hone the skills of a relationship manager over time, education will help him to deal with the various challenges he will be facing.

This is also the reason why the most difficult of questions are thrown at the relationship managers. For example, a relationship manager of a bank recently met a corporate client in Dhaka. During a meeting with the heads of that corporation, he was asked by the head of the corporate

house, 'How much exposure can your bank shoulder for us?" The question carried a multi-dimensional inquiry where the customer tried to understand the bank's single borrower exposure limit, the total capital of the bank, the strength of emotional intelligence of the relationship manager and the different products of the banks.

The efficient relationship manager was able to discuss all the topics mentioned and eventually the bank managed to win the account of the corporate client. To be a good marketer, a relationship manager needs to know the marketing strategy through product-knowledge, their pricing, be well-groomed and well-versed in English in order to properly communicate with a customer. A good relationship manager will also have the emotional intelligence and knowledge of the industry in which he or she is engaged in.

A relationship manager (RM) needs to be able to create an impression that he is a solution-provider in the minds of a customer. He or she should play a pivotal role in ensuring that customers remain loyal to the firm and can reach out to him or her whenever they have queries. For him, there is no alternative to garnering knowledge particularly on the pros and cons of a particular industry, especially the one he or she is a part of.

For example, a bank's relationship manager must have deep-rooted understanding of banking laws and rules for giving regulatory solution, emotional intelligence (EI) to feel the pulse of customers and colleagues as well, and technological knowledge about the banking industry. These three qualities can turn a relationship manager into a solution-provider rather than restricting him within the boundaries of a marketer.

Highlights from the Quarter

Gold prices soar by Tk1,954 per bhori

The local jewellery makers' body has increased gold prices by Tk 2,064 per bhori effective from 7 August. As per the new rate, each bhori of 22-carat gold will cost Tk84,301.8 from Tk82,347 – raising by Tk1,954.8. The price of 21-carat gold per bhori has been fixed at Tk80,454, raising Tk1,839 from Tk78,615. The price per bhori of 18-carat gold has been fixed at Tk68,968 from Tk67,417, raising it Tk1,551. The price per bhori of traditional gold is Tk56,959 from Tk55,696, a raise by Tk1263.

Credit card spending soars with increasing living costs: BB



Credit card transactions have increased by about 29% in one year. Credit card debt has surged as consumers struggle to keep up with the high cost of living amid rising inflation. According to the latest data of Bangladesh Bank, credit card transactions have increased by about 29% in a span of one year. Credit card transactions in June 2021 were Tk1,935 crore and in June 2022, the amount of transactions increased to Tk2,491 crore. Credit card transactions have increased by 29%, or Tk556 crore in a year, it said. At the same time, the number of credit cards in the country has increased by 10,51,549 last year. Besides, people borrowed Tk120 crore more from credit cards in June compared to May this year.

50% CMSME cluster loan has to be given in 19 clusters

Banks and financial institutions have to disburse at least 50% of their Cottage, Micro, Small and Medium Enterprises (CMSME) cluster loans to 19 "high-priority" and "priority" clusters, according to a circular issued by the SME and Special Programmes Department of the Bangladesh Bank on Sunday. The six high-priority sectors of the CMSME are agriculture/food processing and

agricultural machinery manufacturing industries; readymade garments, knitwear, design and decoration; ICT; leather and leather products industry; light engineering and jute and jute industries. The 13 priority sectors include plastics and other synthetic industries, tourism industry, home textiles, renewable energy, jewellery, toys, etc.

BB implements Tk 250b loan package for small entrepreneurs

- WTI for Oct, Brent for Nov slip 3pc
- US gasoline, distillate stockpiles fall -API
- China factory data disappoints
- OPEC+ looks at output cut

small entrepreneurs in the cluster-based manufacturing industries will get 5-year term loans with flexible conditions from the Tk 250 billion special refinance scheme of Bangladesh Bank. The central bank signed a loan deal with 46 banks on Wednesday to implement the scheme to help the cottage and small industries recover from the Covid-19 pandemic shock. The entrepreneurs will borrow from the scheme at 7 per cent interest rate for a 5-year term, while the banks will get funds from the BB at 2.0 per cent interest for a 3-year term. The cluster list includes- Agriculture, Food Processing and Agricultural Machinery Manufacturing Industry, Readymade Garment Industry, Knitwear, Design and Decoration, ICT, Leather and Leather Products Industry, Light Engineering, Jute, and Jute Products Industry.

Oil prices fall 3pc on recession fears

Oil prices continued to slide on Wednesday on investor worries about the ailing state of the global economy, bearish oil demand signals from OPEC+ and increased restrictions to curb COVID-19 in China. Brent crude futures for October, due to expire on Wednesday, were down \$3.41 at \$95.90 a barrel following Tuesday's \$5.78

loss. The more active November contract was down \$2.97, or 3.04%, at \$94.87 a barrel. U.S. West Texas Intermediate (WTI) crude futures were down \$2.89, or 3.15%, at \$88.75 a barrel by 1044 GMT, after sliding \$5.37 in the previous session on recession fears. API data showed crude stocks rose by about 593,000 barrels, against analysts' estimates of a drop of around 1.5 million barrels.

Bangladesh received \$2.03bn remittance in Aug



Bangladesh received inward remittance worth US\$2.03 billion in August — raising hope amidst a forex crisis. In July, the first month of FY2022-23, migrant workers sent

home \$2.09 billion remittance, said a Bangladesh Bank report. The inward remittance flow was \$1.87 billion in July and \$1.81 billion in August in FY 2021-22. Bangladesh received \$21.03 billion remittance in FY22, showing a 15 per cent fall from \$24.77 billion inward remittance in FY21. The remittance flow in the first two months of the current fiscal year is providing a glimmer of hope for forex reserve — crucial to meet the growing import demands. The data of the Bureau of Manpower Employment and Training (BMET) showed over 9.88 lakh workers had gone abroad in FY 22 while this figure was 2.71 lakh in FY 21.

Source: Daily Newspapers

Banking Industry at a Glance

[Amount Taka. in Crore]

Weighted Average Call Money Rate Number of Active Credit Card Number of Active Debit Card 2007724 [July 2022] Amount of Internet Banking Number of Internet Number of ATMs **Transactions Banking Transactions** [July 2022] Number of E-commerce Amount of E-commerce Number of Agent Banking Transactions Transaction Transaction [July 2022] [July 2022] Amount of Agent Banking Number of POS Amount of POS Transaction **Transactions** 52784.40 [July 2022] [July 2022] [July 2022] Number of Local Transaction Amount of Local Transaction through ATMs & CRM through ATMs & CRM 34151.30

চিত্তচাঞ্চল্য নাফাখুম, বাংলার নায়্গ্রা

আসাদুজ্জামান

এস এ ভি পি, অপারেশন্স ডিভিশন



ছোটবোন ঋতু ফোনে ন্যাকা কান্না জুড়ে দিলো, কালের কৌশলে বোনটা আমার বড় হয়ে গেলো, লেখা পড়া, চাকুরি, বিয়ে। তারপরও আমার সাথে ঘুরবে। সর্বশেষ প্রতিজ্ঞায় প্রতিশ্রুতি "তোকে অনেক সুন্দর জায়গায় বেড়াতে নিয়ে যাবো"। স্ত্রী, পুত্র, বন্ধু আর বোন সহ ১৪ জন রওয়ানা দিলেও একজন বান্দরবান থেকে গেলে সদস্য সংখ্যা দাঁড়ায় ১৩। চিমুক আর্মি ক্যান্টিনে বিখ্যাত খিচুড়ি দিয়ে সকালের নাস্তা তারপর নীলগিরি হয়ে থানচি। বলিপাড়া বিজিবি ক্যাম্পে নাম এন্ট্রি, গাইড উসাই মারমা সহ থানচি থানায় সংগ্রহে রাখার জন্য গ্রুপ ছবি তোলা।

দুপাড়ে খরস্রোতা সাঙ্গু পাহারায় পাহাড়, মনোরম দৃশ্য, সবুজের মেলা, সবুজ যে কত রঙের তা পাহাড়ে না আসলে বুঝা যায়না, সান্ধু এতোটা সুন্দর, দর্শনে মনে খুশবু ছড়ায়, সচ্ছল জল যেন কাঁচ, মনে হচ্ছে কাঁচ কেটে নৌকা এগুচ্ছে, প্রকৃতি যেন ঝুঁকে পড়ে নিজের চেহারা দেখছে জলে প্রতিবিম্বে, টুকরো টুকরো কাঁচ স্রোত বয়ে চলে গন্তব্যে। দিশেহারা হবার জন্য এইটুকুই যথেষ্ট তার উপর মিহি বাতাস যেন মন হরনের জোয়ার। অন্যদিকে পাহারগুলো সূর্য রশ্মিতে উজ্জল আর ছায়ায় গাড়ো সবুজ, আলোছায়ায় সবুজ আরও মুহ্যমান, বড় ছোট গাছগুলো আপন মনে হেলে দুলে তৈরি করেছে গাছোয়া পরিবেশ, চিরল চিরল সবুজ পাতা চেয়ে আছে আকাশ পানে, লতাগুল্ম ভরে আছে পাহাড়ের দেহে, মাঝে মাঝে চোখে পড়ে খাঁজ কাটা শৈল্পিক নিদর্শন, পাহাড়ের ভাঁজে ভাঁজে রূপের পসরা। পাহাড় একটা আসক্তি, কি অদ্বুত মায়ায় টানে, গভীর অনুরাগে বেড়ে চলে অভিনিবেশ, মন চায় বদলে ফেলি সাকিন. পাহাড নিবাস ঠিকানা আমারঃ আসাদ পলাশ, মৌজাঃ বড় পাহাড়, সাফা হাফাং, বাংলাদেশ, একটা পোষ্ট বক্স থাকবে ঘরের সামনে, তবুও রূপকথার বিহংগমা আসবে পায়ে সুতা বাঁধা চিরকুট নিয়ে, লিখা থাকবেঃ ওহে পহাড়িকা, দিনেরে আধার করে, নিকষ কালো মেঘে ধেয়ে আসবো, বাদল ধারায় নামবো, তুমি মাচাংয়ে থেকো দাঁড়িয়ে, বজ্রপাতে দেখবো, ইতি পাহাড় সাংসক্তি।

থানচি থেকে ভাড়া করা নৌকায় রওনা দেই রেমাক্রির উদ্দেশ্যে. সময় সল্পতার কারণে দুপুরে নৌকায় খাবার খেয়েছি। বিকাল ৩টা নাগাদ মারমা ও মুরংদের আবাসস্থল তিন্দু পৌছাই । তিন্দু বিজিবি ক্যাম্পে নাম এন্টি করে পদ্মমুখ এর উদ্দেশ্যে যাত্রা করি। এরপর একে একে রাজা পাথর বড় পাথর হয়ে আমরা বিকালে ৪টায় রেমাক্রি এসে পৌছাই। পথিমধ্যে পদ্মমুখে পানি প্রবাহ কম থাকায় দুইবার ডাঙ্গা পাড়ি দেই তারপর আবার নৌকায়। সাঙ্গু দিয়ে রেমাক্রি যাওয়ার পথে বিশাল আকৃতির পাথরে ঘেরা বড় পাথর এলাকা। এখানে সাঙ্গুর তলদেশ পাথরে পরিপূর্ণ। এ এক পাথর রাজ্য। নদীর মধ্যে বড় বড় পাথর মাথা উঁচু করে দাঁড়িয়ে রয়েছে। তার মধ্য দিয়ে নৌকায় যাওয়া এক অন্যরকম অনুভূতি। পাথরের ফাঁক দিয়ে এদিক ওদিক কাত হয়ে নৌকা পাড়ি দিতে হয়। ভয়ংকর খরস্রোতা বাঁক আর রহস্যের রাজা পাথর, অসংখ্য মিথ প্রচলিত আছেঃ "রাজপুত্র খরস্রোতা সাঙ্গুতে ডুবে যান। শোকে রাজা, রানী, মন্ত্রী, সেনাপতি সহ সব প্রজা পাথর হয়ে যান। তারা এখনও সাংগুর বুকে দাঁড়িয়ে আছে।" আবার অন্য মিথঃ " যুদ্ধে পরাজিত মগ রাজা, রাণী ও সৈন্যরা সাংগু নদীতে পতিত হয়, আর তারাই দাঁড়িয়ে আছেন পাথর হয়ে।" আদিবাসীরা এই রাজা পাথরকে খুব ক্ষমতাবান ভাবে, সন্মান করে। তাদের ধারনা নদীর পানি বৃদ্ধি পেলেও রাজা পাথর কখনো ডুববে না। এই পাথরকে অসম্মান করলে বিপদ হতে পারে। খরস্রোতা সাংগুতে প্রতিবছর কেউ না কেউ মারা যায়। রাজা পাথরকে খুশি রাখতে আদিবাসীরা নিয়মিত পূজা দেয়। তাই বড় পাথর ধর্মীয়ভাবে গুরুত্বপূর্ণ।

থানচি উপজেলার সর্ব-দক্ষিণে রেমাক্রী ইউনিয়ন। দূরত্ব প্রায় ২২ কিলোমিটার। আমরা ওখানেই গ্রাম প্রধানের বাড়িতে রাত কাটাই। নভেম্বেরের শীতে হাড় কাঁপিয়ে ভিজেছি রেমাক্রি ঝর্নায়। রাতে জমজমাট আড্ডা। পাটাতনের উপর কম্বল, চাদর বিছিয়ে গায়ে সাদা ধব ধবে মোটা লেপ, সারা রাত ঠান্ডার অস্বত্বি নিয়ে ভোরের অপেক্ষা, আসলে যেটা লেপ ভেবেছি সেটা ছিল তোষক, পরের রাতে ভুল শুধরে নিলে আর শীত লাগেনি।

সকালে ঘুম ভাঙতেই মনে হলো বুদ্ধদেব বসুর কবিতাময় সকাল "কী ভালো আমার লাগলো আজ এই সকালবেলায়, কেমন করে বলি? কী অসহ্য সুন্দর, চারদিক সবুজ পাহাড়ে আঁকাবাঁকা, কুয়াশায় ধোঁয়াটে। "সকালে নাস্তা সেরে রওনা দেই নাফাখুমের উদ্দেশ্যে, অনিন্দ্যসুন্দর এই জলপ্রপাতটি রেমাক্রি থেকে মাত্র আড়াই ঘণ্টা হাঁটা পথ। থানচি উপজেলার গহীন পার্বত্য এলাকার তলুবং ঝণা থেকে রেমাক্রি খালের উৎপত্তি। আঁকাবাঁকা পাহাড়ি পথ ধরে দক্ষিণ, আর একটু এগিয়ে দক্ষিণ-পশ্চিমে অউলাপাড়া পার হয়ে নাফাখুম গ্রাম। নাফাখুম শব্দটি মারমা শব্দ ঙাফা-খোংচ থেকে এসেছে। ঙাফাচ অর্থ মাছ আর খোংচ অর্থ জলপ্রপাত। নদীতে স্রোতের ঠিক বিপরীতে চলে নাফা নামে এক ধরনের মাছ, এই মাছ যখন লাফিয় ঝণা পার হতে যায় ঠিক তখনই আদিবাসীরা জাল দিয়ে ধরে ফেলে। এ কারণে ঝণার নাম দেওয়া হয়েছে "নাফাখুম"।



আমার স্ত্রীকে বললাম, কেউক্রাডং উঠেছো আর এই টিলা, ঝিরি, পারবেনা? ও আত্মবিশ্বাসী, স্লিগ্ধ চোখে চেয়ে হাসলো, আমি প্রতিবার ঐ হাসিতেই হারাই প্রান, এবারও তাই। বহুবার ঝিরি পথ এপার ওপার করতে হয়েছে, স্বচ্ছ পানিতে দুল দুল দুলনি ভাসমান শ্যাওলা হেলে দুলে স্বাগতম জানায়, রকমারি সবুজ মেখে শ্যাওলাও যে রূপসী হতে পারে তা প্রথম জানলাম। চলমান স্রোত ধারায় তলদেশের নানা রঙের পাথর গুলো আরও মায়াবী করে তুলে ঝিরি পথ, টিলা পথ ছায়া মোড়া সবুজ বনানী, মানুষের হাটা চলায় টিলা পিচ্ছিল, খুব সাবধানে এগুতে হচ্ছিল। মাঝে মাঝে খুব সন্ধীর্ণ পথ, ঠিক মত পা রাখা যায়না, বন্ধু সুমন এমনি সন্ধীর্ণ ও পিচ্ছিল টিলা পাড়ি দিতে গিয়ে স্লিপ করেছিল, ভাগ্যিস কোন অঘটন ঘটেনি। পথি মধ্যে কিছুটা সময় বিশ্রামে বাদাম, কলা, চা, পানি পান করি। পাখির কিচির মিচির, ঝিরির মিহি গুঞ্জন, হাটার শব্দ, গান আর গল্পে পৌঁছে যাই নাফাখুম। ঠিক পৌঁছানোর

কিছুটা আগে জল গড়ানোর শোঁ শোঁ শব্দে সবাই আনন্দে চিৎকার করে উঠে। আমিয়াখুম জলপ্রপাতের পরই নাফাখুম বাংলাদেশের দিতীয় বৃহৎ জলপ্রপাত। পানি প্রবাহের দিক থেকে সর্ববৃহৎ, এজন্য নাফাখুমকে বাংলার নায়েগ্রা বলা হয়। রেমাক্রি খালের পানি প্রবাহ নাফাখুম গ্রামে এসে হঠাৎ করেই ২৫/৩০ ফুট নীচে আছড়ে পড়ে প্রকৃতির খেয়ালে সৃষ্ট চমৎকার জলপ্রপাত! দীর্ঘ পথ হাঁটার ক্লান্তি দুর হয়ে যায় নিমিষেই যখন নাফাখুমের দেখা মিলে। খুব ভয় হচ্ছিলো যখন মালেক উপর থেকে পানিতে লাফ দিলো, বন্ধু মঞ্জুতো হাঁটু পানিতেই সাতার কাটে আর এখানে ওকে ঠেকায় কে? আমরা পুরুষরা পানিতে নামি, ছবি, আনন্দ সাঁতেরে মাশগুল। স্রোতের পিঠে চড়ে দ্রুত পালায় সময়, মুগ্ধতায় চেয়ে দেখার আকুল তৃষ্ণা তখনো মিটেনি। ঋতুকে বললাম যেতে হবে, ও অবাক চেয়ে হতবাকের মতো পিছু ধরলো, আমরা ফিরে এলাম।

মেঠোপথ, ক্ষেতের আইল, সুনশান নিরবতায় গম্ভীর পাহাড়ি পথ, চপলমতি খিলখিল ঝিরিপথ নয়তো ঝর্নায় সুখ গুলো ফিরে আসুক বারবার, সুখের পরশো সুখ, চিত্ত হরনের চৌম্বকে চিত্ত, প্রেম জোয়ারের বিড়ম্বনায় আড়ম্বরি জীবন। ভালোলাগাটুকু হৃদয়ের পাশো স্থায়ী বসবাসের খুঁটি গেড়েছে, সমান্তরাল রেল লাইনের উপর পাশাপাশি চাকা গুলো ছুটে চলেছে ভালবাসার তেপান্তর যাত্রায়, নাফা তোমার জলের গান, ঝিলকিয়ে উঠা স্রোতধারা, তৃদীয় উচ্ছাস, গড়ন বধ করেছে আমার প্রান।

Transfer & Assignment



Mr. Mohammed Abdul Hannan Bhuiyan VP & Manager Madhabdi Bazar Branch



Mr. Md. Kamal Uddin VP & Manager Dhanmondi Model Branch



Mr. Abu Hena Muhammad Matiul Haque FVP & Manager Imamganj Branch



Mr. Mohammad Kamrul Hasan Shaheen FVP & Manager Pagla Bazar Branch



Mr. Shahed Mahmud SAVP & Manager-Incharge Rajanagar Branch



Mr. Shyamal Kanti Das SAVP & Manager Madina Market Branch



Mr. Md. Razib Hossain AVP & Manager-Incharge Akij City Branch



Mr. Md. Ahsan Habib SPO & Manager-Incharge Chandpur Branch

Events

Dhaka Bank Limited Observed National Mourning Day-2022 marking 47th Death Anniversary of the Father of the Nation



On the occasion of 47th martyrdom anniversary of Father of the Nation Bangabandhu Sheikh Mujibur Rahman, Dhaka Bank Limited Observed National Mourning Day-2022. Mr. Emranul Huq, Managing Director & CEO of Dhaka Bank Limited along with Senior Management Team paid tribute to the Architect of our Independence by Giving Wreaths at the portrait of Bangabandhu Sheikh Mujibur Rahman in front of Mujib Corner at Dhaka Bank Head office (Gulshan-1) premises on 16th August, 2022. Also on the same day, A Tree Plantation Program and Discussion meeting was held on virtual platform for remembering the life and works of the Father of the Nation. The meeting was presided over the Managing Director and CEO where all the Divisional Heads and Senior

Management attended virtually for Observing National Mourning Day. A food distribution program was arranged for the underprivileged/poor/Blind/Disable/ orphan people and also Milad & Dua Mahfil were arranged on the occasion of National Mourning Day.

Additional Managing Director Mr. Mohammad Abu Jafar, Deputy Managing Directors- Mr. AKM Shahnawaj and Mr. AMM Moyen Uddin, Mr. Mostaque Ahmed, CEO of Dhaka Bank Foundation Mr. Arham Masudul Huq, Mr. Darashiko Khasru, Chief Risk Officer, Md. Shahjahan Miah, EVP and Company Secretary, Dhaka Bank Limited along with High officials of Dhaka Bank Limited were present on that Dignified National Morning Day.

Dhaka Bank Observed its 27th Anniversary



Dhaka Bank Limited has observed its 27 years of Banking Excellence in a modest manner considering the current ongoing pandemic COVID-19 situation in Bangladesh. In this signature occasion of the Bank, Doa Mahfil and Cake Cutting Ceremony was arranged by maintaining social distance and safe hygiene rules at Head Office, Gulshan.

Mr. Abdul Hai Sarker, Chairman, Dhaka Bank Limited; Founder of the Bank Mr. Mirza Abbas Uddin Ahmed; Founder Vice Chairman Mr. A T M Hayatuzzaman Khan, Directors Mr. Altaf Hossain Sarker, Mirza Yasser Abbas, Mohammad Hanif, Mr. Abdullah Al Ahsan, Former Director Mr. Khandaker Mohammad Shahjahan, Mr. Mohammad Amirullah, Independent Director

Mr. Firoz Ahmed and Ahbab Ahmed were present at the program. Along with Vice Chairman Mr. Aman Ullah Sarker, Directors Messrs Mr. Reshadur Rahman, Tahidul Hossain Chowdhury; Md. Amirullah; Rakhi Das Gupta, Mr. Jashim Uddin; and Independent Director Mr. Md. Muzibur Rahman were also participated in the program through online platform. Apart from them Mr. Emranul Huq, Managing Director & CEO along with Senior Management of Dhaka Bank limited and Branch Managers from the Flagship Branches, Divisional Heads were present in that occasion. Rest of the employees of the Bank were connected through Digital Platform. Besides that, 133 Branches and Sub Branches celebrated this occasion individually through Cutting Cakes in their premises.

Dhaka Bank Limited has Signed a Participation Agreement with Bangladesh Bank for Providing Term Loan Facilities to Cottage, Micro, Small and Medium Enterprises (CMSMEs)



Dhaka Bank Limited has recently signed a Participation Agreement with Bangladesh Bank for providing Term Loan Facilities to Cottage, Micro, Small and Medium Enterprises (CMSMEs) Customers at 7% interest rate under Refinance Scheme Program. The total size of the CMSME Term Loan Program is Tk.25,000 Crore; which is ever highest Refinance Scheme program in the Country. Mr. Emranul Huq, Managing Director & CEO of Dhaka Bank Limited and Mr. Md. Jaker Hossain, Director, SMESPD, Bangladesh Bank signed the agreement on behalf of

the respective organizations. Mr. Abdur Rouf Talukder, Honorable Governor of Bangladesh Bank, Mr. Abu Farah Md. Nasser, Deputy Governor, BB, Mr. Md. Obaidul Hoque, Executive Director, BB, Mr. Manoj Kumar Howlader, Director, BB, Mr. Mohammad Mahbubur Rahman Palash, Executive Vice President & Head of MSME & Emerging Business Division, Dhaka Bank Limited and other Senior officials of Central Bank were also present during the Participation Agreement Signing program.

Dhaka Bank Limited Inaugurated 110th Branch Akij City Branch at Noapara, Jashore.



Honorable Chairman of the renowned business organization of the country Akij Group - Mr. Sheikh Nasir Uddin inaugurated the 110th branch as a Chief Guest of Dhaka Bank Limited with the presence of honorable Chairman of Dhaka Bank Limited Mr. Abdul Hai Sarkar. Founder Vice Chairman of Dhaka Bank Mr. ATM Hayatuzzaman Khan, Director Mr. Altaf Hossain Sarkar, and the Managing Director and Chief Executive Officer Mr. Emranul Huq were also present and grace the occasion. Also present the Additional Managing Director of Dhaka

Bank Mr. Md. Abu Jafor, Deputy Managing Director. Mr. Mostaque Ahmed, Head of Corporate Banking Mr. Akhlaqur Rahman, CEO of Dhaka Bank Foundation Mr. Arham Masudul Huq, Chief Risk Officer Mr. Darashiko Khasru, Branch Manager of Local Office Mr. Sheikh Abdul Bakir, Branch Manager of Gulshan Branch Mr. Mustafa Husain-SEVP, CFO Mr. Sahabub Alam Khan with other senior officials of both institutions and well-known businessmen and local dignitaries of the area.

Dhaka Bank holds Business Review Meeting-2022 for Chattogram City Branches



Business Review Meeting-2022 of Dhaka Bank Limited for Chattogram City Branches was held on 4th September 2022 at Radisson Blu Chattogram Bay View, Chattogram. Mr. Abdul Hai Sarker, Chairman of the Board of Directors of Dhaka Bank Limited presided over the meeting. Mr. ATM Hayatuzzaman Khan, Founder Vice-Chairman and Mr. Altaf Ahmed Sarker, Director were present while Mr. Emranul Huq, Managing Director & CEO of Dhaka Bank Limited was there. Among others, Additional Managing Director Mr. Mohammad Abu Jafar; Deputy Managing

Director Mr. A K M Shahnawaj, Chief Financial Officer Mr. Sahabub Alam Khan, Head of Retail Business Mr. H.M. Mostafizur Rahaman and other high officials were also present on that occasion. Regional Manager of Chattogram, Branch Managers & Operations Managers of 11 Chattogram City Branches along with 4 In Charge of Sub-Branches attended the program. The Meeting reviewed the budget till August 2022 and chalked out future plans and programs for achieving the yearly target.

Dhaka Bank Donates an Ambulance as a Part of its Corporate Social Responsibility



Dhaka Bank has recently donated an Ambulance as a part of its Corporate Social Responsibility in the Formal Inauguration Ceremony of Hayatuzzaman - Ibrahim Healthcare Center (an Association of Bangladesh Diabetic Association) towards National Healthcare Center. Hayatuzzaman - Ibrahim Health Care Center inaugurated recently in Manehar village of Araihajar Upazila of Narayanganj. The institution will be conducted with the personal property and financial support of businessman A T M Hayatuzzaman Khan and under the overall supervision of the Bangladesh Diabetic Association.

Dhaka Bank Limited provided an ambulance to Hayatuzzaman-Ibrahim Healthcare Center for providing emergency medical treatment to underprivileged sections of the society to perform its Corporate Social Responsibility program. Mr. Nazrul Islam Babu MP, Narayanganj-2 was present as the chief guest at that ceremony. National Professor and Chairman of Bangladesh Diabetic Association Dr. A K Azad Khan presided over the ceremony. Mr. A T M Hayatuzzaman Khan, Founder Vice Chairman of Dhaka Bank Limited, Mr. Abdul Hai Sarkar, Chairman of Dhaka Bank Ltd., Mr. Emranul Huq, Managing Director & CEO, Dhaka Bank Limited, Mr. Abdul Muyeed Chowdhury, Vice Chairman, Bangladesh Diabetic Association, Mr. Mohammad Saif Uddin, Secretary General of Bangladesh Diabetic Association, Dr. M A Samad, CEO of Diabetic Association along with other senior officials of both the institutions and local dignitaries were also present.

Dhaka Bank Signed an Agreement with SME Foundation to Receive Revolving Fund



An agreement has been signed between Dhaka Bank and SME Foundation to disburse loans to CMSME customers at a concessional interest rate under the incentive package announced by the government.

The agreement was signed between Dhaka Bank and SME Foundation at a ceremony held on 27 July at the Pan Pacific Sonargaon Hotel in Dhaka. Mr. Emranul Huq, MD & CEO of Dhaka Bank Limited and Mr. Md. Mafizur Rahman Managing Director of SME Foundation signed and exchange the agreement on behalf of their organizations.

Mr. Md. Mostaque Ahmed, Chief Emerging Market Officer [CEMO] and Mr. Md. Mahbubur Rahman Palash, Head of MSME Business of the bank were present during the agreement signing ceremony. Industries Minister Mr. Nurul Majid Mahmud Humayun, State Minister for Industries Mr. Kamal Ahmed Mojumder, Financial Institutions Division Secretary Mr. Sheikh Mohammad Salim Ullah, SME Foundation Chairman Mr. Dr. Md. Masudur Rahman, high officials of different banks and NBFIs were also present in the Signing Ceremony.

Dhaka Bank Limited has been Awarded by the National Board of Revenue (NBR) as One of the Highest Taxpayers in the Banking Sector for 2021-22 Fiscal Year



Dhaka Bank Limited has been awarded by the National Board of Revenue (NBR) as one of the highest taxpayers in the banking sector for 2021-22 fiscal year under the Largest Taxpayers Unit (LTU). Mr. Sahabub Alam Khan FCA, Chief

Financial Officer, Dhaka Bank Limited received the Award of Appreciation from Md. Iqbal Hossain, Commissioner of Taxes, Large Taxpayers Unit at an award giving ceremony held at the Tax Zone-1 Conference Hall recently.

Dhaka Bank has Inaugurated 24th Colonel Hut Sub Branch at Chittagong



Dhaka Bank Limited has inaugurated its 24th Colonel Hut- Sub Branch at Colonel Hut, Chittagong (Under Halishahar Branch) on July 25, 2022. Mr. Emranul Huq, Managing Director & CEO of Dhaka Bank Limited formally inaugurated the Colonel Hut Sub-Branch virtually through digital platform. Mr. Mohammad Abu Jafar, Additional Managing Director; Deputy Managing Director Mr. A K M Shahnawai, Mr. Akhlagur Rahman, Head of Corporate

Banking Division, Mr. Arham Masudul Huq, CEO of Dhaka Bank Foundation of Dhaka Bank were also connected to the program digitally. Mr. Nurul Arshad Chowdhury, EVP & RM Chittagong Branch, Managers of Big Branches of Chittagong Region along with reputed businessman of Colonel Hut area and other high officials of the Bank were also present physically on Colonel Hut Branch on this inauguration ceremony.

Dhaka Bank Limited has recently launched Nano Savings Scheme (NSS) in partnership with bKash Limited



Dhaka Bank Limited has recently launched a digital deposit (DPS) product called Nano Savings Scheme (NSS) in partnership with bKash Limited. An official launching ceremony was held at Dhaka Bank Limited's Gulshan Head Office on September 08, 2022. Mr. Emranul Huq, Managing Director & CEO, Dhaka Bank Limited announced the launching of the product at the event. Mr. Mohammad Abu Jafar, Additional Managing Director, Dhaka Bank Limited, Mr. A K M Shahnawaj, Deputy Managing Director (RM), Dhaka Bank Limited, Mr. A M M Moyen Uddin, Deputy Managing Director (Ops), Dhaka Bank Limited,

Mr. Md. Mostaque Ahmed, Deputy Managing Director & CEMO,

Dhaka Bank Limited and other Senior Officials of Dhaka Bank Limited were also present in the launching event. bKash Limited customers will be able to open NSS with Dhaka Bank Limited from bKash App. Interested users can choose any installment amount among Tk. 500/1000/2000/3000 for the duration of 2/3/4 years. Also, savings scheme holders will not have to bear any charge for cashing out the amount upon maturity. Through this integration with bKash Limited, Dhaka Bank Limited can offer this digital savings to bKash Limited's app using customers.

Dhaka Bank Limited has Recently Launched a Prepaid Card Product Called Aspire Student Prepaid Card in Association with VISA.



An official launching ceremony was held at the premise of the prominent educational institute - Independent University, Bangladesh on September 21, 2022. The student prepaid card was jointly unveiled by Mr. Emranul Huq, Managing Director and CEO of Dhaka Bank Limited and Professor Niaz Ahmed Khan, Ph.D, Pro-Vice Chancellor of Independent University, Bangladesh (IUB) at the event. Mr. Md. Mostaque Ahmed, Deputy Managing Director & CEMO, Dhaka Bank Limited, Mr. H.M. Mostafizur Rahaman, EVP & Head of Retail Business Division, Dhaka Bank Limited, Mr. Kazi Md. Husamuddin, Director, Finance & Accounts Department, IUB, Mr. Ashraful Amin, Director, Council Affairs, IUB, Professor Dr. J.M.A Hannan, Dean, School of Pharmacy & Public Health, IUB and other

Senior Officials of Dhaka Bank Limited and Independent University, Bangladesh were also present in the launching event

The Aspire Student Prepaid Card can be availed by any students of Bangladesh having a valid Student ID supported by Guardian Documents (if NID is not present for the student) from any Branches, Online Application and Student Banking unit of Dhaka Bank Limited. Students will be able to use the card at any Dhaka Bank or any other banks ATM, POS and for e-Commerce sites. For foreign travel and transactions, the students can endorse their passport against the said card and make foreign transactions at ease.

Dhaka Bank Limited has Signed an Agreement on August 04, 2022 for Providing Cash Management Services to Omera Petroleum Limited



Dhaka Bank Limited has signed an agreement on August 04, 2022 for providing cash management services to Omera Petroleum Limited at Dhaka Bank Limited's Gulshan Head Office. Mr. Mustafa Husain, SEVP & Manager, Gulshan Branch, Dhaka Bank Limited and Mr. Md. Atiar Rahman, Head of Finance & Accounts, Omera Petroleum Limited

signed and exchanged the agreements on behalf of their respective organizations in presence of Mr. Emranul Huq, Managing Director & CEO, Dhaka Bank Limited. 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.

Round Table Meeting / Discussion on Trade Finance and RMG Business



A Round Table Meeting / Discussion was held on Trade Finance and RMG Business influenced by inflation in the USA and Europe, Russia and Ukraine War. The meeting was organized by RMG Division on 14th August 2022 at Dhaka Bank Training Institute.

Additional Managing Director Mohammad Abu Jafar along with Senior Executive Vice President and Head of RMG Division Mukarram Hossain Chowdhury, Executive Vice

President & In-Charge of CPC-Trade Operations Abu Taher Md. Zakaria, Senior Vice President & Head of International Division Abu Jahid Ansary and Vice President & In-Charge of Offshore Banking Division Rumman Habib discussed regarding OBU financing, FI Relationship, Foreign Remittance Mobilization, Trade related Operational Issues, Global Economic Perspectives and trend & challenges of international banking.



"আমাদের পূর্ণতায় আপনারা"

ঢাকা ব্যাংক–এর ব্যবস্থাপনা পরিচালক ও সিইও জনাব ইমরানুল হক হেড অফিসে সাপোটিং স্টাফদের সাথে প্রাতরাশ–এর আয়োজন করেন এবং পুরস্কার বিতরণের মাধ্যমে একটি নতুন অধ্যায়ের সূচনা করলেন। তাঁর এই মহান উদ্যোগকে স্বাগত জানাই।





ঢাকা ব্যাংকে এখন সঞ্চয় করুন সহজেই

ছোট ছোট সঞ্চয় মাঝে মাঝে বিশাল ভরসা হয়ে দাঁড়ায়। তাই বিকাশ অ্যাপের সেভিংস থেকে ঢাকা ব্যাংকের ন্যানো সেভিংস এ (ডিপিএস) টাকা রাখুন নিরাপদে।

*মাসে ৫০০, ১০০০, ২০০০ এবং ৩০০০ টাকা করে সঞ্চয় করুন *সঞ্চয়ের মেয়াদকাল ২, ৩ ও ৪ বছর

*সঞ্চয়ের মেয়াদ শেষে বিকাশ ওয়ালেট থেকে টাকা তোলা যাবে সম্পূর্ণ বিনা খরচ





