

Recent Trends of Micro, Small & Medium Enterprises

MSME in Bangladesh & Initiatives of Dhaka Bank Limited



EDITORIAL

"The Economy of Bangladesh" write up of this insight reflects selected economic indicators including GDP Growth Rate over the years, Rate of Inflation, Call Money Rate, Foreign Exchange Reserves, Remittance, Export, Import and so on.

This quarter's article "Recent Trends of Micro, Small & Medium Enterprises [MSME] in Bangladesh & Initiatives of Dhaka Bank Limited" shows overall situation of MSME in Bangladesh including some initiatives taken by Dhaka Bank Limited. Bangladesh, like many other countries of the world, considers the SME sector as an engine of growth. Accordingly, Bangladesh is giving importance to the SME sector for poverty alleviation, employment

and domestic production growth. Bangladesh currently has about 7.8 million SME entrepreneurs. The sector employs about 25 million people.

Giving priority in the growth and development of MSME sector in Bangladesh, Bangladesh Bank has set a target of investing 25% of total loans and advances in the SME sector by 2024. Currently, all banks have invested around 18% of their total loans and advances in SME sector in Bangladesh. Following the new target, Dhaka Bank Limited [DBL] is striving to meet this target and has been taking initiatives in supply chain, distributor, cluster and start-up financing.

Several events of Dhaka Bank that took place during January-March quarter, have been furnished for your information and sharing with others.

We have incorporated a travelogue titled as কুজনে কুহরিত সন্ধ্যা with a view to give you a fabulous feeling on traveling. This may inspire you to plan your next vacation in this location.

We hope you enjoy this INSIGHT as much as we enjoyed putting various topics including travelogue, economy of Bangladesh, MSME sector and several events of Dhaka Bank.

Happy Reading!

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Arham Masudul Huq
CEO, Dhaka Bank Foundation

SUB EDITOR

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

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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](mailto:rnd@dhakabank.com.bd)

DESIGN & LAYOUT

Shajib Hossain
visualizer
Paper Rhyme Advertising Ltd.



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Recent Trends of Micro, Small & Medium Enterprises [MSME] in Bangladesh & Initiatives of Dhaka Bank Limited

Mohammad Mahbubur Rahman Palash

EVP and Head, MSME & Emerging Business Division

Reducing Poverty rates and generating employments are two major goals of our national economy. To achieve this goal various programs and activities are taken. Both labor intensive and capital intensive industries are flourishing in this populous country of ours. But labor intensive industries have become more important in the context of time. CMSME is an employment oriented industry. In this sector, as there is a wide range of employment opportunities for unemployed youth of the country, there are also employment opportunities for the family members. Bangladesh, like any other country in the world, has been giving importance to the SME sector for poverty alleviation, employment, and domestic production growth. Bangladesh also considers the SME sector as an engine of growth. Bangladesh currently has about 78 Lakh SME entrepreneurs. It is estimated that MSMEs (including cottage) constitute a significant component of economic enterprises accounting over 98% of all enterprises in Bangladesh. The sector employs about 25 million people.

In addition to meeting the internal needs of the people of the country with the products and services produced by the SME sector, they are now being exported abroad. The emerging corporate sector of the country is being created from the SME sector. This Emerging Corporate sector will help drive the country's economy in the future. The emerging corporate sector is expanding the economy by joining supply chains, distributors and cluster finance networks. The currently unemployed youth in the country will find future employment

in this emerging corporate sector. Activities are being conducted by the Government, Bangladesh Bank, Commercial & Specialized Banks and NBFIs to create many self-employed entrepreneurs in the CMSME sector. Bangladesh Bank has been financing the SME sector since 2009 with each bank's own credit policy. Each bank's self-imposed SME lending target is 25% of total lending by 2024. Currently, in average now up to 18% of the total loans of all banks are being invested in the Bangladesh SME sector. However, Bangladesh Bank has set a target of investing 25% of total loans in the SME sector by 2024.

Dhaka Bank is striving to meet this target and has been taking initiatives in supply chain, distributor, cluster and start-up financing. Dhaka Bank currently provides various financial services including SME loans to customers through 113 branches, 3 SME Centers and 27 sub-branches. Each of the branches, SME units and sub-branches are designed to be SME customer friendly. DBL is bringing new products and services to the customers through which customers can conduct various financial activities.

1.Special Refinance Scheme of SME Loans

Bangladesh Bank has launched a SME Refinancing scheme of Tk. 25,000 Crore from July, 2022 after



the successful implementation of Tk. 20,000 crore Stimulus package for the recovery of the SME sector affected by the Corona epidemic in view of Vision-2041. It was a tough challenge to invest in the CMSME sector at a rate of 9 percent by collecting the bank's own deposits at 6 percent. There is a lot of talk about whether banks can lend to the CMSME sector at just a 3 percent spread. A lot of discussions have been done on the part of BAB (Bangladesh Association of Banks) and ABB (Association of Bankers, Bangladesh) with Bangladesh Bank. Banks' proposal was to open lending rates to the CMSME sector. Bangladesh Bank has encouraged banks to finance CMSMEs by introducing incentive packages and refinancing schemes. In the incentive package, banks provided short-term financing to SMEs at a spread of 5 percent. At present, in the CMSME Loan Refinancing Scheme, banks can take funds from Bangladesh Bank at the rate of 2 percent and invest it at the customer level at the rate of 7 percent. In this the spread of the bank will be 5 percent in the long term, now the banks will not have to depend on deposits to invest in the CMSME sector and they won't have to think about Cost of Deposit and Cost of Fund. Funds are now available in the CMSME sector even at zero rates. Many International Organizations, Multilaterals and Foreign Companies have now come forward with Cost effective funds.

Regarding Tk. 25,000 Crore scheme, purpose of the loan can be both Fixed Asset acquisition as well as Working Capital. Customers can take maximum 5-year term loan facility or maximum 1-year short term loan or overdraft/CC facility at 7 percent interest rate. Banks will have similar

repayment period after disbursement to repay Bangladesh Bank's refinancing funds. The way the interest rate and duration of the loan is fixed will benefit both the bank, the customer and the country's economy. Such complaints of entrepreneurs losing everything due to high interest rates will not come again. Entrepreneurs are managing production activities, business and trade well, this is the kind of news we will get from the CMSME sector now. The Tk. 25,000 Crore refinancing scheme after the Tk. 20,000 Crore stimulus package will help the economy to recover from the sluggishness. As the refinancing scheme is revolving in nature, the entrepreneur can use this fund time and time again. Policymakers have realized the need for Cost effective funds in the CMSME sector in Bangladesh. Funds are coming in, now we need to create productive CMSME entrepreneurs.

2. Cluster Financing



Cottage, Micro & Small Enterprise [CMSE] entrepreneurs in Bangladesh operate productive activities, services and businesses at individual level with their own creativity as well as cluster-based production. SME Foundation has selected about 177 clusters in 51 districts across the country. Various banks are financing selected clients in some of these clusters. The advantage of clusters is that many productive entrepreneurs and businesses are available in one place. Various banks are providing training at the entrepreneurial level in the clusters as well and assisting

in product marketing.

There is a need to create large clusters based on products and services in Bangladesh. If large corporates and foreign buyers can be connected with the clusters, the entrepreneurs will be able to take more benefits. We are now focusing more on creating large clusters. Apart from that, we are helping those who are working as supply chain and distribution concerns of various companies, those who are producing products with creativity and are on the way to develop as emerging corporates with all kinds of support.

3. Startup Fund



"DBL Start-up Fund" is a Term Loan Product for SME (Small and Medium Enterprise) clients to promote new entrepreneurs. The aim of this facility is to encourage and support young entrepreneurs and transform their innovative ideas into businesses. This will lead to economic development and create new employment opportunities in our country.

New entrepreneurs with age between 21 years to 45 years will be eligible for a maximum of Tk.10.00 Million term loan paying a maximum 4% interest rate. Entrepreneurs with Creative and innovative ideas will get top priority while their educational qualification, technical expertise, training, experience and social acceptance will be taken into consideration.

Key features

- Target Customer: Business should be newly established and creative/innovative
- Loan Type: Term Loan
- Loan Ceiling: Tk.10.00 Million (Maximum)
- Loan Tenor: 1 to 5 years maximum
- Grace Period : upto 12 months
- Interest Rate: 4%
- Client Age Requirement: 21 years to 45 years
- Security: Original education certificates and certificates of training on relevant fields

4. Supply Chain & Distributor Finance



All around the world, Supply Chain [SC] & Distributor Finance [DF] is now a fast growing "SME" working capital solution with less complexion as well as higher efficiency. It has boomed globally over the years bringing many economic developments in domestic trade, even in international trade also. SCF & DF programs offer short-term credit to both the buyers & sellers/distributors to enable & smoothen their financing of trade. Under this process, the Financial Intermediary invites large Corporate and Commercial clients to join the Digital Platform and connect their Suppliers & Distributors. This digital platform enables Banks and financial institutions to facilitate easy and instant financing to the suppliers and distributors of large corporates

through seamless supply chain financing transactions.

Supplier finance is based on the receivable of suppliers. A supplier provides the goods or services to the Corporate buyer, based on the received & endorsed invoices from buyer, Bank finances 80-100% (on Invoice Value) to the Supplier. On or before maturity the repayment is made by Corporate buyer. The Four forms of SCF are Bills to Cash/ Online Invoice Financing, Factoring facility, Reverse Factoring facility & Purchase order/ Work Order facility.

Distributor Finance is a kind of financing that benefits both the Distributors and Manufacturers/

Corporate sellers. It commonly refers to a mode of financing in which the Financier [Bank/ NBFI] makes payment to the Manufacturer/ Principal for lifting goods on behalf of its Distributors and the Distributors after a certain Credit Term pays the money back to the Financier.

Banks have supported many small entrepreneurs grow to Emerging Corporates. We provide on-demand Credit support to MSME entrepreneurs to help their business capacity and help them conduct their business. Now SME Foundation, Joyeeta Foundation, Women Entrepreneur Association of Bangladesh [WEAB], Amal

Foundation, various National and Regional level Women Entrepreneurship Organizations, Division and District level Chambers of Commerce and Associations have come forward in the CMSME sector. We can collect Entrepreneurs from different organizations, helping entrepreneurs through refinancing schemes.

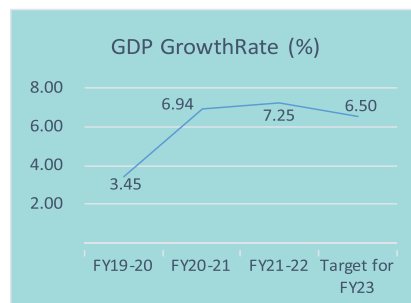
Dhaka Bank is expectant in significant growth in its MSME Portfolio and will continue to strive to achieve it. We are also optimistic that the initiatives taken by the government to revive the economy through the development of the SME sector will succeed.

Economy of Bangladesh - Selected Indicators

Mohammad Ataour Rahman

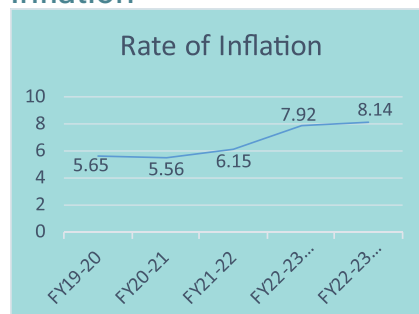
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GDP Growth Rate



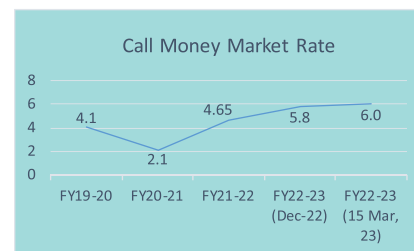
GDP growth rate of the country increased to 7.25% in FY21-22. It was lowest during pandemic period i.e. in FY19-20, which was only 3.45%. The Government has revised the target of GDP growth to 6.5% for FY22-23, from previous target of 7.5%.

Inflation



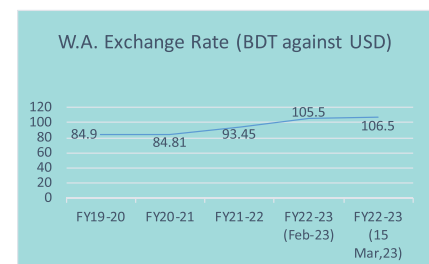
The rate of inflation measured by consumer price index (12 month average) ascended to 8.14% in February 2023, while it was 6.15%, 5.56% & 5.65% in FY-22, FY-21 and FY20 respectively. However, BB has set target of inflation in 7.5% for FY22-23.

Call Money Market Rate



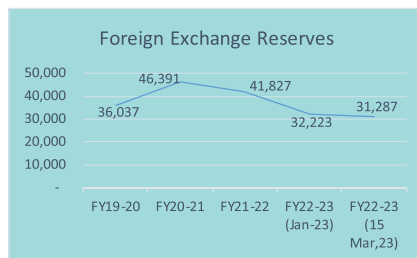
The call money market rate has increase to 6.0% on 15 March, 2023, increased by 135 basis point from 4.65% in FY21-22. Moreover, the call money rate was 2.10% in FY 20-21. The increased trend of call money market rate indicates that there is a liquidity crisis in the money market.

Foreign Exchange Rate (BDT against USD)



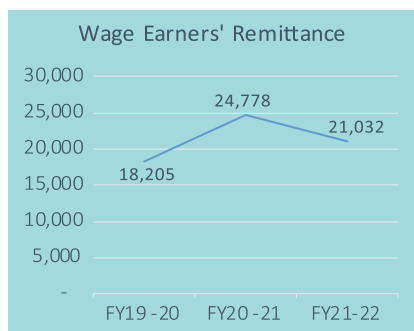
The weighted average exchange rate has increased to BDT106.5 against 1 USD on 15 March 2023. Furthermore, the exchange rate of USD started to increase after FY2020-21, it was BDT 93.45 & BDT 84.81 against 1 USD in FY21-22 & FY2020-21 respectively. This market became very volatile since FY19-20, before that time, this rate was almost stable for years.

Foreign Exchange Reserves



The foreign exchange reserves decreased to US\$ 31,287 million on 15 March 2023 from US\$ 41,826.7 million in FY21-22. However, the Reserves was US\$46,391.4 million in FY20-21, highest ever.

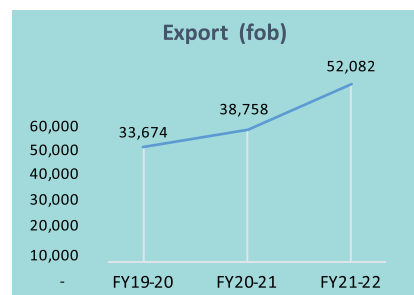
Remittance



Total remittance decreased to US\$ 21,031 million in FY21-22 from

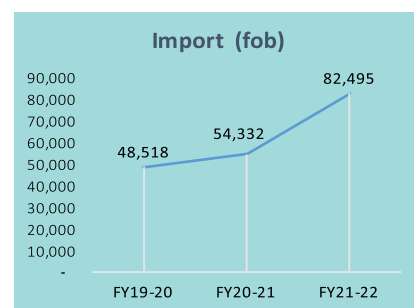
US\$ 24,777 in FY20-21. However, total remittance was only US\$18,205 million in FY19-20.

Export (f.o.b)



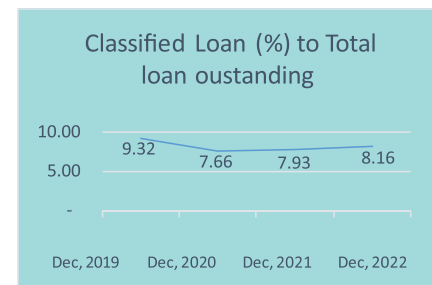
Total Export was highest in FY21-22, which was US\$ 52,082 million (34% increased from previous FY20-21). In addition, volume of export has been increasing since FY19-20.

Imports (fob)



Import was highest in last FY21-22, which was US\$ 82,495 million despite having various restrictions imposed by Bangladesh Bank.

Classified Loan



Percentage of classified loan started to increase since December 2020. NPL became 8.16% in December 2022 which was 7.93% & 7.66% in 2021 & 2020 respectively. However, NPL was very high in December 2019, which was 9.32%

Source- Bangladesh Bank

Development of Islamic Economics and Finance at the time of Islamic Golden Age

Istiaque Ahmed MBA (Coventry, UK)

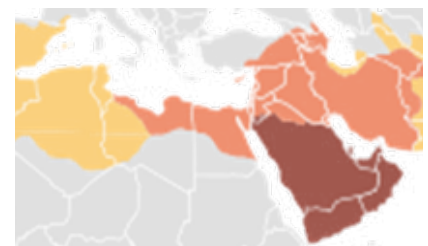
SVP, Corporate CRM Division

Islamic Golden Age

Islamic Caliphate which was a unique faith (Iman), justice (Adl), welfare (Ihsan) and knowledge (Ilm) driven dynamic Empire dominated the world especially during 661 AD to 1258 AD (the combined rule of Umayyad and Abbasid Caliphates). During that period, Islamic Caliphates became the light house of the world in respect of Knowledge, Innovation, Philosophy, Science, Math, Medicine, Legal System, Administration, Military Strategies, Naval System,

Trade, Economics and Finance. The various injunctions and verses from Holy Al Quran, Hadith, and Sunnah, as well as inspirations from Nahj al-Balagha (Book of Caliph and Imam Ali), placed values on education and emphasize the importance of acquiring knowledge, played a vital role in influencing the Muslims of this age in their search for knowledge and the development of the body of different science.

Major Expansions of the Islamic Caliphates.



Expansion under Holy Prophet Hazrat Muhammad,(PBUH) during 622-632

Expansion during the Rashidun Caliphate, 632-661

Expansion during the Umayyad Caliphate, 661-750

Source- Adopted from Wikipedia

Brief Overview of Islamic Sharia (Jurisprudence), the Theological Inspiration/ Foundation for Islamic Economics and Finance

Islamic jurisprudence elaborates how the Holy Quran, Hadith and Sunnah should be interpreted from the standpoint of linguistics, rhetoric, context, inherent meanings. In addition to the Holy Quran and Sunnah, the classical theory of Sunni fiqh recognizes mainly two other sources of law: juristic consensus (Ijma) and analogical reasoning (Qiyas). This interpretive apparatus is brought together under the rubric of Ijtihad (strongly encouraged by Prophet Mohammed), which refers to a jurist's exertion in an attempt to arrive at a ruling on a particular question. The theory of Twelver Shia jurisprudence parallels that of Sunni schools with some differences, such as recognition of reason (Aql) as a source of law in place of Qiyas and inclusion of traditions and sayings of the Twelve Imams. Such flexibility and dynamism in legal system make Islam relevant in all ages.

Fundamental and Practical Objectives of Sharia and Fiqh

Islam is not only a "din" (religion), it is also a way of life which comprises a set of Shariah and Fiqh rules relating to Ibadat (devotional acts), Muamalat (Transactions, Economics, Finance, Banking, Administration), Munakahat (marriage) and Jinayat (criminal). All activities of a Muslim are guided and governed by these Shariah and Fiqh principles in order to achieve the five objectives of Shariah known as Maqasid al-Shariah.

The Maqasid al-Shariah are:-1) Protection of Din (religion), 2) Protection of Nafs (life), 3) Protection of Nasl (progeny), 4) Protection of 'Aql (intellect) and 5) Protection of Mal (property).

As per mainstream Sunni (Hanafi,

Maliki, Shafi'i, Hanbali & Zahiri), and Shia (Twelve Imami Shia) legal analogies, the Shariah ruling on Ibadat (devotional acts) is constant can-not be changeable and must be followed as per Al Quran, and Sunnah. All other Shariah and Fiqh rulings (except direct divine ruling from Al Quran and Sunnah) are modifiable, reform-able, and expandable through Ijma, Qiyas, sayings and actions of Sabah Community (for Sunni) or Aql and sayings/actions of Twelve (12) Imams (for Twelver Imami Shia, the mainstream Shia Madhab), in alignment with the General guidance and spirit of Al Quran, and Sunnah, Such revolutionary concepts make "Din-e-Islam", a unique, universal and progressive "code of life".

Esoteric (Ma'rifa) objectives

Esoteric interpretation of the Al Quran is the quest for its hidden, inner meanings and interpretations; as well as discussion of the inner levels of meaning of the holy Quran. Esoteric interpretations are found dominantly in the Ismaili Shia (Sevener) and Sufi, Perspectives of Islam which suggest that the verses of Al Quran have deeper inner meaning, which conceals up to seven successive levels of deeper meaning, Esoteric interpretation of Al Quran [by preserving basic, direct and zahiri (exoteric) guidance of Al Quran and Sunnah] are to be derived in the context of present time and scenario, for attaining the objective of Marifa/Spiritual Enlightenment.

The Steps toward Enlightenment :- 1) Sharia: legal path. 2) Tariqa : methodic esoteric path, 3) Haqiqa: esoteric truth/verity, and 4) Ma'rifa metaphysical and spiritual enlightenment.

Islamic Economics and Finance System has been developed and inspired from Islamic Sharia (Fiqh Muamalat). It is a welfare (Ihsan) system free from Riba (Interest), Gharar (Uncertainty), Qimar

(Gambling) and Economic injustice.

Welfare Economics and Finance

Islamic economic miracle reached its' zenith during the reign of Caliph Harun al-Rashid from 786 AD to 809 AD (170 - 193 A.H.). From the ruling period of Caliph Harun al Rashid to tenth century, the Islamic Empire had enjoyed the undisputed economic supremacy over the known world of that time. The Abbasid Caliphate became such a large and supreme empire, no enemy posed a serious threat. As a result of its stability and security, Abbasid Islamic Caliphate became the most prosperous economy of that time. The spread of dynamic Islamic Theology, made 'once sleeping' agricultural and rural sectors suddenly alive, productive and robust because of the establishment of law and order, welfare and justice based Islamic Economics strategies/techniques/ wisdoms as well as the availability of a large geographical market with diverse demographic advantages.

An initial forms of "welfare capitalism" and "mercantilism" had been developed during the period of Islamic Golden Age. At that time, number of concepts and techniques had been innovated and initiated, such as bills of exchange, partnership system (mufawada), limited partnerships (mudaraba), concept of capital (al-mal), capital accumulation (nama al-mal), cheques, promissory notes, trusts (waqf system), transactional accounts, loans, and ledgers etc. The capitalists (sahib al-mal) were the owners of monetary funds and precious metals based financial capital which was central of Economic and Financial activities. Financial innovations, creativities, trustworthiness, honesty, integrity, and innovative capital management/ accumulation enabled/empowered the Islamic Traders for dominating world's major trade routes of Mediterranean, Red Sea, Indian Ocean, and South China. Initial practices of acquiring capital, loan

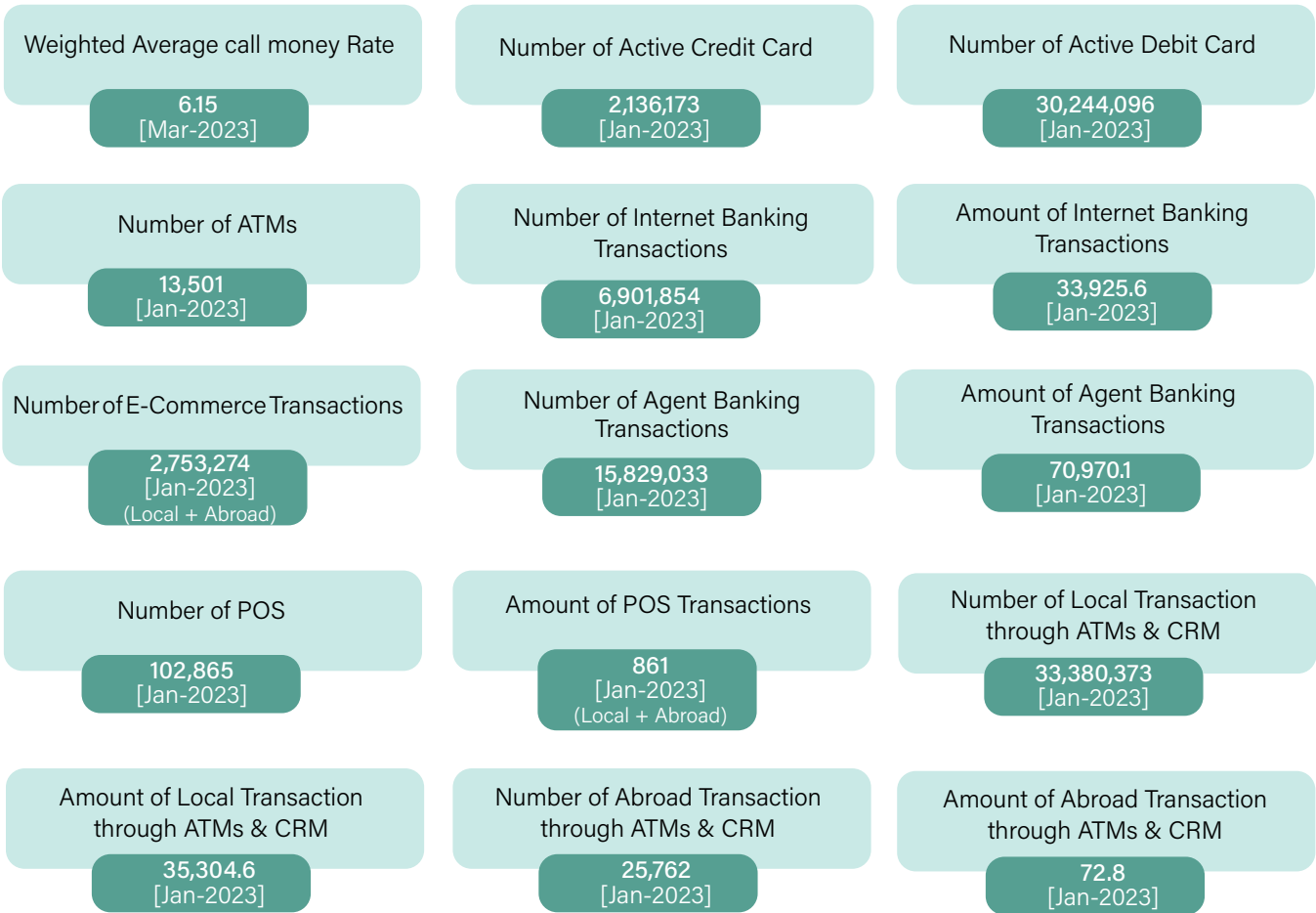
lending system and deposits safe keeping had been also started. The concepts of welfare and pension were originated from Al Quran, Sunnah and Sharia in form of Zakat (charity), which is also one of the five pillars of Islam. An organized and official form of Zakat had been widely practiced during the period of the Abbasid Caliphate. The taxes (including Zakat and Jizya) collected and accumulated in the treasury of Islamic Caliphate which were

used to provide income to the poor, elderly, orphans, widows, and the disabled. According to the Islamic jurist Al-Ghazali (Algazel, 1058–1111), the government used to stockpile food supplies in every region in case a disaster or famine occurred. The Islamic Caliphate is considered the world's first major welfare state. The central focus of Islamic Economics and Finance is welfare, justice and social wellbeing. Fiqh Muamalat under Islamic Sharia

(derived by classical and modern Islamic Scholars) are able to offer a delicate balance between profitability, welfare, income distribution and economic justice. Hence, Islamic Economic System has inherent capacity of alleviating poverty, ensure social harmony as well as taming of business crisis/ depression arises from Economic Injustices, and Imbalances.

Banking Sector at a Glance

[Amount Taka in Crore]



Source: Bangladesh Bank

কৃজনে কুহরিত সন্ধ্যা

আসাদুজ্জামান, এস এ ভি পি
অপারেশন্স ডিভিশন

রূপবতী মধুমতী গোপালগঞ্জ আর নড়াইল জেলাকে দু ভাগে ভাগ করেছে। বসন্ত সকালের রোদ কুমারী ললনার খোঁপায় গাঁথা ফুলের মতো চেউয়ের মাথায় গুঁজে দিয়েছে মুক্তো ঝিলিক। সকাল হতে না হতেই চেউয়ের এপিঠ ওপিঠ নাও ভাসিয়ে পারাপারে পৌঁছে যাই গোপালগঞ্জ। আরুনিমায় নামার সাথে সাথেই ওপারে গোপালগঞ্জের বরফা বাজারের সুস্বাদু মিষ্টির খবর কানে আসে, মিষ্টির গামলায় ২৬ জনের কুরুক্ষেত্র, সবাই যখন রুচি পরীক্ষায় মহাব্যস্ত আমি ততক্ষণে ডাক্তারী পরামর্শকে বৃদ্ধা আঙ্গুল দেখিয়ে পরপর ২টা রসগোল্লা, রসে ভিজিয়ে গরম গরম পারোটা, স্বাস্থ্য সম্মত আদা চায়ে ডুবি আর ভাসি পুদিনা পাতা, চুমুকে তৃপ্তি আর সাথে পরম অনুভূতি। তখনো গামলা থেকে রসগোল্লা হাওয়ায় মিলে যাচ্ছে তবুও ভাটা বয়সে বেশী খেতে না পারার আক্ষেপের পাশাপাশি চলে মায়াবী প্রতিযোগিতা।



ট্যুর প্ল্যান সাধারণত গোপন রাখি, তবুও কিভাবে জানি ২৬ জন হয়ে গেলো। ২৯ সিটের টয়োটা সিভিলিয়ন রিজার্ভ করে ভোরে রওনা দেই, পাশ্চাত্য সেভু, ভান্সা, গোপালগঞ্জ হয়ে তিন ঘণ্টায় পৌঁছে যাই নড়াইলের নারাগাতির পানিপাড়া গ্রামের অরুনিমা রিসোর্ট। ২০০৯ সালে ৫০ একর জমির উপর গড়ে উঠে নয়নাভিরাম রিসোর্টটি। কৃষি ভিত্তিক ও পরিবেশ বান্ধব হবার কারণে ২০১০ সালে দেশের সেরা রিসোর্ট প্রতিযোগিতায় অরুনিমা প্রথম হয়। একটা খারাপ খবরও আছে, ২০১১ সালে আইলা ঝড়ে রিসোর্টের প্রচুর ক্ষয় ক্ষতি হয়, পাখি আসা একপ্রকার বন্ধ হয়ে যায়, ইদানিং আবার পাখির আনাগোনা দেখা যাচ্ছে, তার সাথে ব্যবসাও জমে উঠেছে, আশাকরি অরুনিমা অচিরেই তার সুনাম পুনরুদ্ধার করতে পারবে।

পৌছানোর সাথে সাথে রিসোর্টের ম্যানেজার আমাদের ভ্রমণ সাথী নবদম্পতি নিপু নীলা আর

লিটন লিজাদের ফুলেল শুভেচ্ছা জানায়, যেখানে বসে ওয়েলকাম ড্রিংকস হিসাবে ডাব খেয়েছি, জায়গাটার নাম দেই ডাব পয়েন্ট, সবাই ডাব পয়েন্টে মিলিত হয়ে একত্রে ঘুরাঘুরি করতে বের হই। ২৬ জনের জন্য সুন্দর সুন্দর নামের রয়েল, মধুমতি, নবগঙ্গা ও দ্বীপ কটেজ সহ ভিন্ন ভিন্ন ১১ টি কটেজ ভাড়া নেওয়া হয়। কটেজ গুলো একটার থেকে অন্যটা অনেক দূরে অবস্থিত, মনে হয় যেন একেকটা গ্রামে একেক কটেজ, আমার ভাগে পড়েছে শেষ গ্রামের কটেজ, রাতের গ্রাম্য পরিবেশে লাইটগুলো যেন খাম্বার মাথা থেকে ঝুঁকে পড়ে জমিন খুঁজছে আর আঁধার তাড়বার বৃথা চেষ্টায় মিটি মিটি করে জ্বলছে। মেঠোপথ ধরে ডাইনিংয়ে যেতে হয় অনেক দূর হেঁটে।

ডিনারের পর সবাইকে নিয়ে রাতের আড্ডায় বসি, বন্ধু সাজ্জাতের গান, মনজুর কৌতুক, জমিদার বন্ধু লুৎফরের মিটি মিটি হাসি, তামশা আর অনুভূতি প্রকাশে গভীর রাত পর্যন্ত আড্ডা গড়ায়। প্রথম বারের মতো আমাদের সাথে আসা আনোয়ার ভাই, নিপু, শাহিন, জাভেদ আর মিষ্টি মেয়ে মুনা প্রাঞ্জল ভাষায় তাদের ভাল লাগা ব্যক্ত করে। মালেকের সপ্তম শ্রেণিতে পড়ুয়া ছেলে মাহাদির সাবলিল বক্তব্য ভূয়সী প্রশংসা কুঁড়ায়। আমাদের পক্ষ থেকে নবদম্পতির শুভেচ্ছা স্বরূপ কাঠে প্রিন্ট করা যুগল ছবি উপহার দেয়া হয়, বিস্ময় কেটে উঠার আগেই অন্যদের জন্য কমন গিফট, সদা হাস্যজ্জল রুবলের গিফট হাতে মিটি মিটি হাসি, শিপ্রাতো আবেগী হয়ে বলেই ফেললো, “ট্যুরে এসে এই প্রথম উপহার পেলাম।”

ট্যুর উপভোগী করে তোলার জন্য সুমনের নানা রকম চেষ্টা থাকে, রওনা দেবার সময় বাসে প্রত্যেকে চারশত পঁচাত্তর টাকা দামের মুখরোচক খাবারের পোটলা ধরিয়ে দেয়, প্রত্যেক বেলায় খাবারে ৭/৮ রকমের তরকারি, ভর্তা, ভাজি, চিকেন আর তেলাপিয়া মাছের বারবিকিউ সাথে বিফ শিক, সবাই যেন ওর বাসায় বেড়াতে এসেছি। তার উপর জনে জনে খোঁজ করা, খাওয়া হয়েছে কিনা? খাবারের মান কেমন? ইত্যাদি। আদর আপ্যায়ন সুমনের নেশা, রাতে ঘুম ভালো হয়।

বন্ধু মনজু হাঁটু পানিতেই সাঁতার কাটে আর মধুমতিতে বাঁপ দিবেনা তা কি হয়? দল পাকিয়ে চলে যায় নদীর পাড়ে। আমরা ইংলিশ চ্যানেল পাড়ি জমানো সাতারুনা নেমে পড়ি সুইমিংপুলে, ঠান্ডা পানিতে জলকেলি, ওয়াটার পোলো আর ক্ষণে ক্ষণে সাঁতার কেটে বেলা পার। কখন যে

সূর্য পশ্চিমে হেলে পড়লো, লাঞ্ছের সময় পার করে দিলাম, বুঝতে পারিনি।



অলস দুপুর রোদের বুকে মাথা রেখে ঘুমায় ঘুমাক, আমাদের উদাস হতে বারণ, দুপুরকেও চঞ্চল বানিয়ে ফেলি, রোদেলা দুপুরে মাঠে বেশ জমজমাট আড্ডাটা, যার যেমন খুশী সব চলছিলো ঠিক ঠাক, বৃদ্ধাকারে বসে খোশ গল্প, শাহিন ভাবির ব্যাডমিন্টন খেলা, লুৎফর ভাবির হাঁটতে সমস্যা থাকলেও সব ইভেন্টে হাসি মুখে উপস্থিত হওয়া, এদিকে গলফ খেলায় প্রথম স্ট্রোকে হোল করতে পারার আনন্দে সুমন পত্নী লাভলী ভাবীর চিৎকারে বনের গাছও দুলে উঠে, মনে হচ্ছিলো সিদ্দিকুর রহমানকে হারিয়ে বাংলাদেশের নতুন চ্যাম্পিয়ন। সব মানুষেরই শিশু সুলভ মন আছে, শুধু পরিবেশ দরকার। একটা পরিত্যক্ত ইলেকট্রিক চড়কি ছিল মাঠের শেষ প্রান্তে ভিজা সিটগুলোর কয়েকটা দড়ি ছেঁড়া, পানি মুছে অপেক্ষাকৃত ভালো সিট গুলোতে বসে মহিলারা মহা আনন্দতে মেতে উঠলো, মালেক, সুমন আর মাহাদি দড়ি টেনে চড়কি ঘুরাতে থাকলো, যে কেউ দেখলে সার্কাস ভাববে কিন্তু আমরাতো জানি, ভ্রমণ পিপাসুরা আনন্দ করতে পছন্দ করে। চারশত বছরের পুরাতন খেলা আর্চারির ব্যবস্থাও ছিল, তীরের মাথা মোটা থাকায় টার্গেট মার্কের বেলুনগুলো ফাটছিলনা, একবার, দুইবার, তিনবার তারপর তীর হাতে নিয়েই দৌড়ে বেলুন ফাটাই।

নারিকেল বা খেজুর গাছের ডালের গোরার দিকে এক ধরনের রসহীন আবরণ থাকে, নাম তার সর্পা। ডাইনিংয়ের সামনে সর্পাবাজি দেখালো, সর্পা পুড়িয়ে, কচুপাতা ছিদ্র করে পাতার ভিতর নিয়ে দড়ি বেঁধে মাথার উপর চারিদিকে ঘুরাতে শুরু করে। অবশ্য সর্পাবাজির আগে লাইট নিভিয়ে অন্ধকার নামানো হয়। চক্রে চক্রে আগুনের ফুঙ্কিগুলো পাতার ফাঁক দিয়ে বেরিয়ে আসতে থাকে, মনে হয় হাজার হাজার জোনাকি উড়ে বেড়াচ্ছে, হাতের নাগালে পাই, তবু ধরতে গেলে নাই। আবার যখন অনেক জোরে ঘুরাতে থাকে মনে হয় সৌরজগতের রহস্যময় বিন্যাস চোখের সামনে, গ্রহ নক্ষত্র ঘুরে বেড়াচ্ছে নিজস্ব

কক্ষপথে। সর্পাবাজি খেলাটা প্রথম দেখলাম, দারুন লেগেছে।

মাছ চাষের জন্য ছোট বড় ১৯টি পুকুর, বড় বড় রুই, কাতল, মুগেল দেখেছি স্বচক্ষে, অরনিমার বিশেষত্ব হচ্ছে গেস্টদের অরগানিক খাদ্য সরবরাহ করা। একটি বড় লেক এর মাঝে কৃত্তিম দ্বীপ। লেকের চারপাশে বিভিন্ন প্রকার ফলগাছ, ফুলগাছ, ঔষধি গাছ ও ঝাউবন। জায়গাটা শীতকালে অতিথি পাখির কলকাকলিতে মুখরিত হয়ে থাকে। রিসোর্ট ম্যানেজার যখন বলে দুই লাখ আমার তখন গল্পই মনে হয়েছে, আমি তো পাঁচ হাজারেই খুশী, আসলেই তাই, কলতান মুখুর পাঁচ সাত হাজার পাখি উড়াল দেয় আবার ফিরে আসে ডালে ডালে। অপরূপ শোভা জাগে যখন পাখি দল সকাল বেলা ঝাঁকে ঝাঁকে উড়ে চলে

যায় দূরে আবার ফিরে আসে সন্ধ্যায়। লেকের মাঝে ছোট দ্বীপ ওয়াচ পয়েন্ট থেকে পাখি দেখে মন ভরেনা, যে দ্বীপের গাছে গাছে পাখির বাস নৌকা নিয়ে চলে যাই সে দ্বীপের খুব কাছাকাছি।

পাখি নিয়ে একটা গল্প বলি, ত্রিশালের দরিরামপুর হাইস্কুলে সপ্তম শ্রেণিতে অধ্যয়ন কালে মাস্টারমশাই বলেছিলেন গল্পের রচনা লিখতে, গল্পের রচনায় তাঁর মন বসেনা, তিনি ইংরেজীতে সাত পৃষ্ঠা পাখির রচনা লিখলেন। মাস্টারমশাই কি জানতেন না যে এই নজরুলই হবেন একদিন ব্রিটিশ বিরোধী বিদ্রোহী কবি কাজী নজরুল ইসলাম। কথাটা হঠাৎ মনে পড়লো যখন চোখের সামনে হাজার হাজার পাখি উড়ে বেড়াতে দেখি, শীতে সাইবেরিয়া থেকে বেড়াতে আসে পাখির দল, বিলুপ্ত প্রায় সুইচোরা, শ্যামা, ফিঙে,

বুলবুলি, শালিক, কানা বকের ঝাক, দীঘির জলে ময়ূরকণ্ঠী রঙের হাসের জলকেলি। লেকের মাঝে কৃত্তিম দ্বীপের গাছে গাছে পাখির বসবাস, অভয় অরণ্য, হাজার হাজার পাখি উড়ে চলে যায় দূরে আবার ঝাঁকে ঝাঁকে ফিরে আসে আপন নিবাসে মুখর কলতানে, এতো পাখি একসাথে দেখে মাথা খারাপ হবার জোগাড়, নৌকা নিয়ে দ্বীপের চার পাশে ঘুরে বেড়াই, ক্ষণে ক্ষণে উড়াল দেয় আবার ফিরে আসে। এখানে মানুষ উন্মুখ হয়ে থাকে ভালবাসা দিতে আর ভাল লাগা নিতে। এখানে আজ কুজন কুহরিত বসন্তে আলো আধারি খেলা করে দিগন্তে। এখানে পাখির ডাকে রাত নামে, পাখির গানে ভোর জাগে। ভ্রমর গুনগুনায় বক্ষের অন্তরে, ভালোবাসা বাসা বাঁধে মনমন্দিরে। এখানে প্রণয় ভাসে জল ও বাতাসে আর প্রেমী কথা কয় চোখের ভাষাতে।

Highlights from the Quarter

Oil price falls

Oil prices edged lower in volatile trade as weak demand data from China and a gloomy economic outlook weighed. Brent crude futures fell 46 cents, or 0.54 per cent, to \$85.45 a barrel by 1017 GMT. US West Texas Intermediate crude was down 38 cents, or 0.47 per cent, at \$79.88. Both contracts rose by over \$1, and Brent dropped \$1 in earlier trading. "Brent and WTI have recovered almost 15 per cent from the lows a few weeks ago as traders continue to price in stronger Chinese demand.



Bangladesh Bank lifts minimum deposit rate, hikes lending rate up to 12pc

The Bangladesh Bank withdrew the minimum deposit rate for banks and allowed lending rate on consumers' credit up to 12 per cent in its monetary policy announced for the

second half of financial year 2022-23. Earlier, the minimum deposit rate was the average of three months' inflation rate, and the consumer credit refers to personal loan, and loan on car, real estate, education, etc. The BB in its cautiously accommodative MPS also raised its policy rate by 25 basis points to contain inflationary and exchange rate pressure. Considering a suitable economic condition, the nine per cent lending rate cap will be removed, according to the statement.

Bank branches go past 11,000 mark for first time



Branches of banks in Bangladesh have gone past the 11,000-mark for the first time despite expanding digitalization in the financial sector, central bank data showed.

Scheduled banks had 11,030 physical branches in October, according to the Bangladesh Bank review of e-banking and e-commerce statistics. Scheduled banks facilitate financial transactions by opening branches and installing automated teller machines (ATMs), point of sale (POS) devices, cash deposit machines (CDMs), and cash register machines (CRMs) in urban and rural areas. There were 13,269 ATMs, 1,021 POS machines, 1,221 CDMs, and 2,256 CRMs in October. The review showed a bank branch serves 15,332 persons on average while every 12,745 persons receive digital financial services using an ATM. The BB monthly report made the calculation using the total population of 16.91 crore for the fiscal year of 2020-2021. The use of mobile financial service (MFS) has kept expanding, according to the report.

Bangladesh secures \$4.7b in IMF loans

The Executive Board of the International Monetary Fund has approved \$4.7 billion in loans for Bangladesh at the request of the government, helping the country build a buffer against depleting forex

reserves. Bangladesh secured about \$3.3 billion under the Extended Credit Facility (ECF) and the Extended Fund Facility (EFF) arrangements. This approval enables the immediate disbursement of about \$476 million. The IMF Executive Board also approved about \$1.4 billion under the newly created Resilience and Sustainability Facility (RSF).

Government forms body to run universal pension scheme



Earlier, the government on January 31 published a gazette notification of the Universal Pension Management Act 2023 which was passed in the parliament on January 24 this year. The act mentioned that all Bangladeshi nationals aged between 18 and 50 years are eligible to participate in this pension scheme and get pension each month when they reach at 60 years. However, people aged over 50 also can participate in the scheme but they will be eligible to receive pension until their death, only after providing premium for at least 10 years uninterruptedly. The act mentioned

that government will soon establish a National Pension Authority to run the scheme headed by an executive chairman and four more members. A 16-member governing body, headed by finance minister, will be formed to oversee the activities of the pension authority.

Key Appointments in Banks

Name	Designation	Bank
Md Abdul Malek	Chairman	Mutual Trust Bank Ltd.
Syed Manzur Elahi	Vice-Chairman	Mutual Trust Bank Ltd.
Imrana Zaman Chowdhury	Vice-Chairman	Meghna Bank Ltd.
Mohammad Ali	MD & CEO	Pubali Bank Ltd.
Md Habibur Rahman	MD & CEO	Standard Bank Ltd.
Shamsuddin Chowdhury	AMD	Premier Bank Ltd.
Md Shahid Hassan Mallik	AMD	Premier Bank Ltd.
Sheikh Abdul Bakir	DMD	Dhaka Bank Ltd.
Akhlaqur Rahman	DMD	Dhaka Bank Ltd.
Darashiko Khasru	DMD	Dhaka Bank Ltd.
Mesbaul Asif Siddiqui	DMD	City Bank Ltd.
Alamgir Kabir	DMD	UCBL
Md Aminur Rahman	DMD	AB Bank Ltd.
Ahmed Enayet Manzur	DMD	Pubali Bank Ltd.
Md Shahnewaz Khan	DMD	Pubali Bank Ltd.
Mohammad Anisuzzaman	DMD	Pubali Bank Ltd.
Abidur Rahman Chowdhury	DMD	Southeast Bank Ltd.
Md Masum Uddin Khan	DMD	Southeast Bank Ltd.

Promotion, New Executive Joining, Transfer & Assignment, Retirement

Promotion as DMD

Mr. Sheikh Abdul Bakir Promoted as Deputy Managing Director of Dhaka Bank Limited

Dhaka Bank Limited recently promoted Mr. Sheikh Abdul Bakir as the Deputy Managing Director. Prior to this role, he was serving the Bank as the Senior Executive Vice President and Head of the Branch- Local Office. Mr. Bakir is one of the top most performers of Dhaka Bank, who has a proven track record of successful achievement in business development and profitability of the bank. Mr. Bakir has joined the Bank in 1995 and during his 27 years of long and diverse career, he successfully led the Bank as Manager of Local Office, Dhanmondi Branch, Karwan Bazar Branch and Banani Road 11 Branch. Mr. Bakir is an MBA and travelled many countries for training and participating in different international conference on finance & banking. Before joining Dhaka Bank, he served NCCBL and Basic Bank Limited as well. He is also the proud father of three sons.



Mr. Akhlaqur Rahman Promoted as Deputy Managing Director of Dhaka Bank Limited

Dhaka Bank Limited recently promoted Mr. Akhlaqur Rahman as the Deputy Managing Director. Prior to this role, he was serving the Bank as the Senior Executive Vice President and Head of Corporate Banking. Mr. Rahman has almost three decades of professional banking experience. He started his career with UCBL and joined Dhaka Bank on 1 March 1998. During his long tenure with Dhaka Bank, Mr. Rahman served in various key positions which includes Head of Corporate Banking, Branch Manager for various corporate Branches of the Bank. Mr. Rahman successfully led as the Manager of Baridhara branch, Gulshan branch, and Banani branch from the year 2010 to 2020. His leadership, passion for development and commitment brought greater success for the bank in years. Mr. Rahman attended various professional banking training programs at home and abroad namely China, Italy, India etc. Mr. Rahman obtained his Secondary from St Placid's School, Higher Secondary from Government Hazi Mohammad Mohsin College, Chittagong and Master's Degree from the University of Chittagong. He is also the proud father of one son and one daughter.



Mr. Darashiko Khasru Promoted as Deputy Managing Director of Dhaka Bank Limited

Dhaka Bank Limited recently promoted Mr. Darashiko Khasru as the Deputy Managing Director. Prior to this role, he was serving the Bank as the Senior Executive Vice President and Chief Risk Officer. Mr. Khasru has almost three decades of professional banking experience. He started his career with AB Bank and joined Dhaka Bank on 03 June 1995. During his long tenure with Dhaka Bank, Mr. Khasru served in various key positions of the Bank. Mr. Khasru successfully led Finance and Accounts Division as Head and performed the role of Chief Financial Officer (CFO) of the Bank. At present, he is performing his responsibilities as the Chief Risk officer of the bank as well as overseeing and supervising the General Services Division and Engineering Division. His leadership, commitment, hard work and performance brought greater success for the bank in years. Mr. Khasru is a Science Graduate from the University of Dhaka and obtained his MBA degree from a private University.



New Executive Joining



Mr. Md. Minhaz Uddin
SVP & Head
Card Business Unit



Mr. Sujan Kumar Ghosh
AVP
DBTI, Head Office



Mr. Md. Saifur Rahman
AVP & Manager
Chowmuhani Branch



Mr. Mohammad Nuruddin
AVP & Manager In-charge
Azadi Bazar Branch



Mr. Mayen Uddin
AVP & Manager In-charge
Chhagalnaiya Branch

Transfer & Assignment



Mr. Md. Altamas Nirjhar
SVP & Head
GSD, Head Office



Mr. Md. Monjur Morshed
SAVP & Manager In-charge
Rangpur Branch



Mr. Md. Wahid Muktadir
SAVP & Manager In-charge
Saidpur Branch



Mr. Soheb Ahmed
AVP & Manager In-charge
Pabna Branch

Retirement



Mr. Habib Ahsan Chowdhury
SAVP
Mohakhali Branch



Mr. Golaam Mahbob Newaz
AVP
E P Z Branch

Events

Dhaka Bank Limited Donated Tk. 4 Crore to “Home Construction Fund by Private Finance” Ashrayan Project-2, PMO, Dhaka



Mr. Abdul Hai Sarker, Chairman, Dhaka Bank Limited donated Tk. 4 Crore on behalf of the bank towards Home Construction fund by Private Finance, Ashrayan Project-02 of Prime Minister's Office, Dhaka.

Honorable Prime Minister of Government of the People's Republic of Bangladesh, Sheikh Hasina received the donation in person at Prime Minister's Office on January 15, 2023. The Donation fund will be

used to support to build houses for the homeless and helpless people in various districts of the country. Mr. Md. Nazrul Islam Mazumder, Chairman, Bangladesh Association of Banks (BAB) was also present.

“International Women's Day 2023” Celebration by Dhaka Bank Limited



Dhaka Bank Limited organized the “International Women's Day 2023” celebration on March 13, 2023 at the bank's Head Office premises. The bank's Chairman and Management team were present to observe the formal cake-cutting ceremony, which was carried out by the female employees of the bank. The respected Chairman of Dhaka Bank, Mr. Abdul Hai Sarker, and Mrs. Selina Hai were present along with

the bank's Director, Mrs. Rokshana Zaman, and other executives and their spouses. At the beginning of the event, the Managing Director and CEO of Dhaka Bank, Mr. Emranul Huq, welcome the guests and spoke about the significance of International Women's Day. Ms. Maliha Kadir, CEO of Shohoz.com, delivered a motivational speech to encourage and inspire the employees. “I am a worker and I

pledge to stand tall in the world,” was the theme of the special celebration organized by Dhaka Bank on International Women's Day 2023, and every female employee of Dhaka Bank was provided with special gifts. This was an effort of Dhaka Bank to acknowledge the contribution of women in the country's infrastructure and economic development.

Dhaka Bank Limited has Distributed Blankets among the Cold affected Poor and Distressed People of Araihaazar Thana, Narayanganj



Dhaka Bank Limited has distributed blankets among the poor and disadvantaged people of the country under Corporate Social Responsibility (CSR) of the bank on January 6, 2023. Mr. A. T. M. Hayatuzzaman Khan, Former Chairman of Dhaka Bank has distributed blankets on behalf of Bank among the poor

and distressed people of Araihaazar Thana, Narayanganj. Mr. Emranul Huq, Managing Director and CEO of Dhaka Bank, Mr. Mohammad Abu Jafar, Additional Managing Director; Mr. AKM Shahnawaj; Mr. AMM Moin Uddin, Mr. Akhlaqur Rahman, Mr. Md. Mostaque Ahmed, Deputy Managing Directors of Dhaka Bank

Limited, Mr. M Rezaur Rahman, EVP & Head, Human Resources Division; Mr. Sahabub Alam Khan, EVP & Chief Financial Officer; Mr. Arham Masudul Huq, CEO of Dhaka Bank Foundation along with branch managers of Narayanganj area and dignitaries of the area were also present on the occasion.

ঢাকা ব্যাংকের কর্মীদের অংশগ্রহণে অনুষ্ঠিত হলো অমর একুশে ঢাকা ব্যাংক আন্তঃ ক্রিকেট টুর্নামেন্ট -২০২৩



২১শে ফেব্রুয়ারী শহীদ দিবস ও আন্তর্জাতিক মাতৃ ভাষা দিবস উপলক্ষে ঢাকা ব্যাংকের কর্মীদের অংশগ্রহণে অমর একুশে ঢাকা ব্যাংক আন্তঃ ক্রিকেট টুর্নামেন্ট -২০২৩ নামে ৪দিন ব্যাপী একটি আন্তঃ ক্রিকেট টুর্নামেন্ট এর আয়োজন করে। ঢাকা ব্যাংকের ব্যবস্থাপনা পরিচালক ও প্রধান নির্বাহী জনাব এমরানুল হক বলেন উড়িয়ে ও ফিতা কেটে এই টুর্নামেন্টের শুভ উদ্বোধন ঘোষণা করেন। ঢাকা ব্যাংকের উপব্যবস্থাপনা

পরিচালক বৃন্দ জনাব মোঃ মোস্তাক আহমেদ, জনাব আখলাকুর রহমান, শেখ আব্দুল বাকির, এ এম.এম মইন উদ্দিন সহ ঢাকা ব্যাংক এর বিভিন্ন শাখার শাখা বাবস্থাপকবৃন্দ সহ অসংখ্য কর্মীদের অংশগ্রহণের মধ্য দিয়ে এই অনুষ্ঠানের শুভ সূচনা হয়। ঢাকা ব্যাংকের ব্যবস্থাপনা পরিচালক ও প্রধান নির্বাহী জনাব এমরানুল হক এই ক্রিকেট ম্যাচ এর জন্য একটি থিম সং এর মোড়ক উন্মোচন এবং টুর্নামেন্টটি আনন্দমুখর

করে তুলতে আন্তঃ ক্রিকেট টুর্নামেন্ট -২০২৩- এর সকল দল ও খেলোয়াড়দের প্রতি শুভকামনা প্রদান করেন। ২৫শে ফেব্রুয়ারী, ২০২৩ তুরাগ রাইডার্স (প্রধান কার্যালয় -১) দলটি এই টুর্নামেন্ট এর চ্যাম্পিয়ন হয় এবং ঢাকা ব্যাংকের পরিচালক জনাব রেশাদুর রহমান উপস্থিত থেকে চ্যাম্পিয়ন দলটির হাতে চ্যাম্পিয়ন ট্রফিটি তুলে দেন।

Polish Ambassador Visited Dhaka Bank Limited, Head Office



The Hon'ble Ambassador of the Republic of Poland H.E Mr. Adam Burakowski along with Ms. Ewa Stankiewicz, Second Secretary of the Embassy of the Republic of Poland in New Delhi visited Dhaka Bank Limited Head Office on February 23, 2023 at the invitation of Mr. Reshadur

Rahman Shaheen, Honorary Consul General of Republic of Poland and former Chairman and Sponsor Director of Dhaka Bank Limited. They stayed sometime in the Bank and had interaction with the management team. They also visited Mujib Corner at the Bank premises

and appreciated the ambiance of the corner where the historical pictures of events and story of the father of the Nation Bangabandhu Sheikh Muzibur Rahman were placed. The Ambassador also commented on the visitor's Book.

Participating Agreement Exchange Program for Export Facilitation Pre-Finance Fund (EFPF) of Bangladesh Bank to Dhaka Bank Limited



Governor of Bangladesh Bank Mr. Abdur Rouf Talukder and Mr. Emranul Huq, Managing Director and CEO of Dhaka Bank Limited recently exchanged a participating agreement signed at Bangladesh Bank Head Office to utilize Export Facilitation Pre-Finance Fund (EFPF) of BDT. 10,000 Cr. towards

Banks in order to facilitate local export oriented industries (both direct and deemed exporters) by providing pre-finance facility against their import/local-procurement of raw materials through BBLC. Deputy Governor of Bangladesh Bank Mr. Abu Farah Md. Nasser and Director of Banking Regulation & Policy

Department (BRPD) of Bangladesh Bank Ms. Maksuda Begum, SEVP & Head of RMG Division of Dhaka Bank Ltd. Mr. Mukarram Hossain Chowdhury were also present at the occasion on behalf of their respective organizations.

Managers Meeting-2023 was held at Dhaka Bank with all Branches



Mr. Emranul Huq, Managing Director & CEO of Dhaka Bank Limited met all the Branch Managers across the country through Zoom Conference on 5th March, 2023. In the Meeting, budget of previous year was reviewed and the budget target of

this year was also given. Meeting was presided over by the Managing Director & CEO of Dhaka Bank Limited. Among others, Additional Managing Director Mr. Mohammad Abu Jafar; Deputy Managing Directors A K M Shahnawaj, A M M

Moyen Uddin, Akhlaqur Rahman, Md. Mostaque Ahmed, Sheikh Abdul Bakir, Darashiko Khasru and Chief Financial Officer Mr. Sahabub Alam Khan along with other members of senior management were present online.

Dhaka Bank Signed an Agreement with Bangladesh Bank to Provide Easy Credit Facilities to Farmers.



Bangladesh Bank has formed a fund of Tk 5,000 crore under the 'Refinancing Scheme for Agriculture Sector to Ensure Food Security.' Honorable Governor of Bangladesh Bank Mr. Abdur Rauf Talukder was present as the chief guest at the

signing ceremony. Mr. AKM Sajedur Rahman Khan, Deputy Governor of Bangladesh Bank and Mr. Emranul Huq, Managing Director and CEO of Dhaka Bank Limited were also present at the ceremony. Under this refinance scheme; farmers in rice, vegetables,

fruit, flower farming, fisheries, poultry and dairy production sectors will get loan facility at 4% interest. As a leading bank, Dhaka Bank has always prioritized agriculture financing.

VISA Recognizing Outstanding Contributions – 2022 was arranged at Dhaka Bank Limited Corporate Office



Every year VISA recognizes clients and partners for their valuable contributions through the Visa Payment Excellence Awards. At the beginning of the year, VISA would like to give recognition to such key contributors from Dhaka Bank who have played an outstanding role in 2022. Managing Director & CEO Mr. Emranul Huq, Additional Managing Director Mr. Mohammad Abu Jafar, and Deputy Managing Directors Mr.

A K M Shahnawaj, Mr. A M M Momen Uddin, & Mr. Md. Mostaque Ahmed headed the recognition program on behalf of Dhaka Bank Limited. Dhaka Bank Limited nominated the following five officials who excelled for the year 2022. They are Ms. Humayra Zaman - Senior Assistant Vice President of Cards & ADC Operations Unit; Mr. Md. Mayeen Akbar - Assistant Vice President, Business, Rewards &

Alliance of Retail Business Division; Mr. Md. Ehasanul Alam Saadi - Senior Principal Officer of Telemarketing, Cards & ADC Operations Unit; Mr. Navid Al Galib - Principal Officer of Product Development, Retail Business Division and Mr. Akram Hossain Rahat - Officer of Information Technology Division.

School Banking Campaign 2023 organized by Dhaka Bank Limited at BAF Shaheen College Dhaka, Shaheen Hall, BAF, Dhaka Cantonment.



Dhaka Bank Limited organized School Banking Campaign at BAF Shaheen College Dhaka on 2 January 2023. Mr. Emranul Huq, Managing Director & CEO, Dhaka Bank Limited was the Special Guest of this campaign program. Mr. Anisul Hoque, managing Editor of Prothom Alo and Editor of Kishore Alo was present as the Chief Guest of the program to motivate the students to make habit of savings from their

early age. Mr. Md. Mostaque Ahmed, Deputy Managing Director of Dhaka Bank Limited was present as Special Guest. The program was presided by Group Captain A K M Abdur Rajjaque, Principal of BAF Shaheen College Dhaka. Mr. Mustafa Husain, SEVP & Manager, Gulshan Branch, Dhaka Bank Limited, Mr. H. M. Mostafizur Rahaman, EVP & Head of Retail Business Division along with high officials of the Dhaka

Bank Limited and teachers from BAF Shaheen College Dhaka were also present at the program. Around 800 students of Class six to ten participated in the campaign. Dhaka Bank Limited provides account facility backed by insurance coverage for the students up to age 18. The account has no fees and charges and provides higher rate of interest.

Dhaka Bank Limited Donated Tk. 3 Lac towards Bayanno Bangla Gobeshona Sangshta as Financial Assistance under Corporate Social Responsibility (CSR)



Mr. Emranul Huq, Managing Director & CEO of Dhaka Bank Limited handed over Tk. 3 Lac Cheque to Monowara Tamanna, Researcher of Bayanno Bangla Gobeshona Sangshta as financial assistance

towards Bayanno Bangla Gobeshona Sangshta for the Research Work on Biography of "Begum Fazilatunnesa Mujib Renu" under Corporate Social Responsibility at Dhaka Bank Head Office. Mr. Md. Mostaque Ahmed

(CEMO), Mr. Akhlaqur Rahman Deputy Managing Directors of Dhaka Bank Limited along with other high officials of the Bank and Bayanno Bangla Gobeshona Sangshta were present at that gracious occasion.

Green Transformation Fund (GTF) Signing of Dhaka Bank Limited with Bangladesh Bank



Dhaka Bank Limited has signed an agreement with Bangladesh Bank regarding participation in the Green Transformation Fund (GTF) under Refinance Scheme of TK 5000 crore. Mr. Emranul Huq, Managing Director and CEO of Dhaka Bank Limited and Mr. Abdur Rouf Talukder, Governor of Bangladesh Bank exchanged

the agreement on March 16, 2023 at Bangladesh Bank, Head office, Dhaka. The fund was introduced by the Bangladesh Bank to accelerate green practice and sustainable growth in export oriented and manufacturing industries. Among others, Deputy Governor Mr. Kazi Saidur Rahman, Executive Director

Mr. Md Khurshid Alam, Director of Sustainable Finance Department Mr. Chowdhury Liakat Ali of Bangladesh Bank and Head of RMG Division of Dhaka Bank Limited Mr. Mukarram Hossain Chowdhury, were present at the ceremony.

Dhaka Bank Limited has Signed Agreement with Bangladesh Bank for availing Bangladesh Bank's Refinance Scheme Titled 'Refinance Scheme for Digital Nano Loan'



Bangladesh Bank has announced the refinance scheme of Tk. 100 crore against Digital Nano Loans with an aim to expand the financial inclusion of marginalized population of the country. Dhaka Bank will receive refinancing from Bangladesh Bank against digitally disbursed Nano loans. The agreement was signed on March 12, 2023 at a ceremony held at Bangladesh Bank's head office in Dhaka. Recently Dhaka Bank received Bangladesh Bank's approval for commercial launching

of their End to End Digital Loan "Dhaka Bank eRin". With eRin app a customer can apply for an unsecured personal loan up to Tk. 50,000 and the loan will be disbursed in his/her account within 2 hours of applying on a banking day while the customer can apply for the loan 24X7 anywhere from Bangladesh without submitting any physical documents to the bank. Md. Abul Bashar, Executive Director of Bangladesh Bank was present as the Chief Guest while Emranul Huq, Managing Director and CEO of Dhaka

Bank, and Md. Nazrul Islam, Director of Financial Inclusion Department of Bangladesh Bank, signed and exchanged the agreement on behalf of their respective organizations. Md. Iqbal Mohsin, Additional Director and Md. Mosharaf Hossain, Joint Director of Bangladesh Bank; AMM Moyeen Uddin, DMD and Mosleh Saad Mahmud, Head of Liability & Cash Management of Dhaka Bank; and other officials from both organizations were present on the occasion.

MOU Signing Ceremony between Dhaka Bank Limited & Crown Cement PLC on Distributor Finance Program



Dhaka Bank Limited & Crown Cement PLC, a leading Cement and Concrete Product Manufacturer in Bangladesh, signed an MoU on Distributor Finance Program at the Head Office of Dhaka Bank Limited. Under this MOU, the distributors all over the country of Crown Cement PLC 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. Mollah Mohammad Majnu, Managing Director of Crown Cement PLC have signed & exchanged the agreement on behalf of their respective organizations. Among others, Additional Managing

Director Mr. Mohammad Abu Jafar, Deputy Managing Directors Mr. Md. Mostaque Ahmed, Mr. Sheikh Abdul Bakir of Dhaka Bank Limited and Mr. Mohammad Ahasan Ullah, FCA, Chief Financial Officer, Crown Cement PLC and other senior officials of both the organizations were also present in the signing ceremony.

DBTI Training Programs in the first quarter of 2023



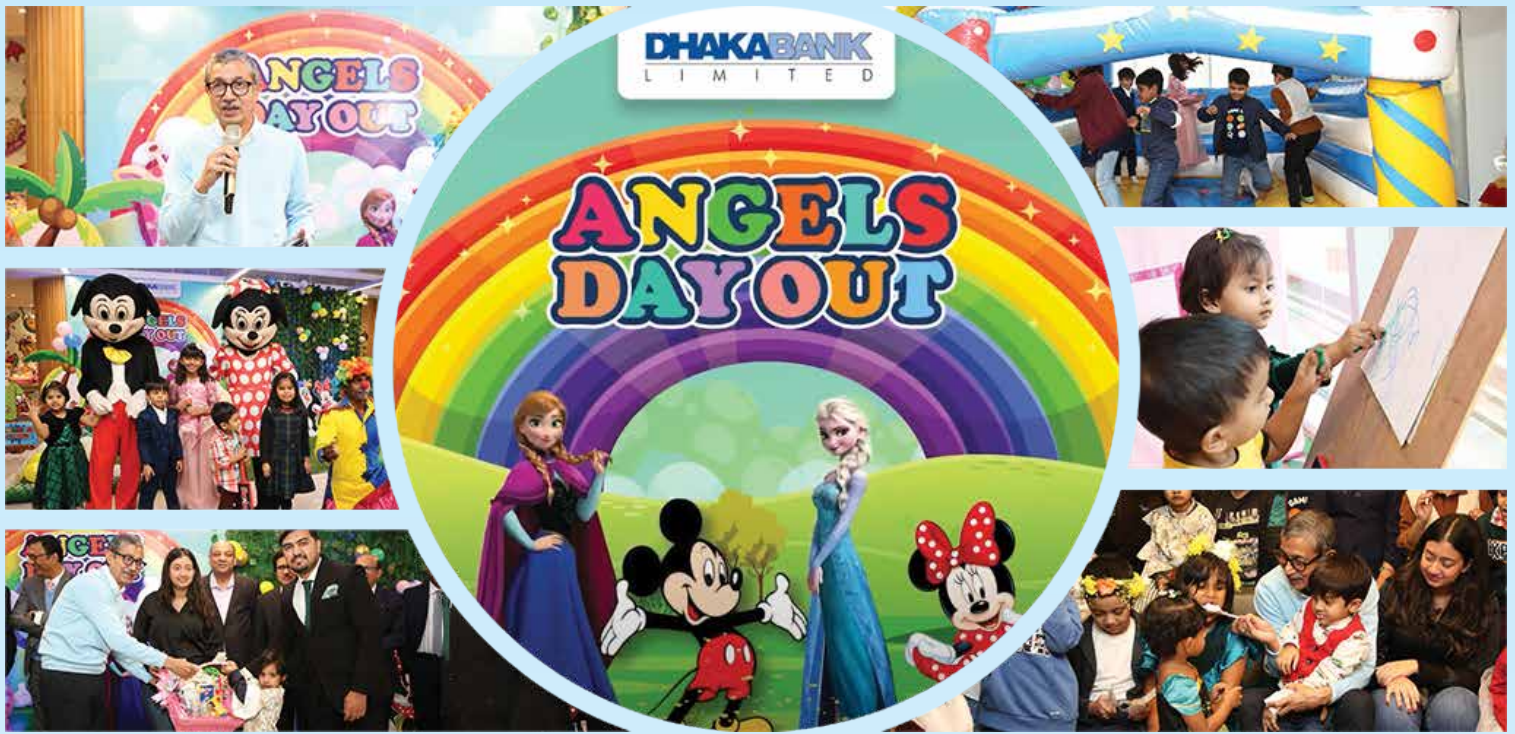
Two-Day long Training Program on LEADERSHIP EXCELLENCE was held at DBTI premises during February 11-12, 2023

Since its inception, Dhaka Bank Training Institute [DBTI] has been contributing to the capacity and skill development of the employees of Dhaka Bank. During COVID-19 and after post-covid shock,

DBTI going through a Blended-learning Model approach. During the first quarter (January-March) of 2023, total 31 training programs have been arranged by DBTI. Among these, 05 programs were

online based. Total 1038 participants of different level of Dhaka Bank employees participated in these training programs.

Sl. No.	Training Title	Date	Duration	Mode of Delivery	Number of Participants Attended	Level of The Participants
1	Foundation & Refreshers' Training	Jan 01-12, 2023	10	On-Campus	23	Spo-Taco
2	Professional and Personal Image Improvement For Selective Female Employee of Dhaka Bank Limited	Jan 07, 2023	1	On-Campus	36	Vp-Officer
3	Asset Liability Risk & Icc Risk Management	Jan 15, 2023	1	Online	39	Svp-Ao
4	Corporate Banking	Jan 16, 2023	1	Online	33	Fvp-Ao
5	Introduction of Operations Manual	Jan 18-19, 2023	2	On-Campus	34	Fvp-Ao
6	Bonded Facility And Risk In Export Financing	Jan 21, 2023	1	Online	44	Vp-Ao
7	Trade Financing In Banks	Jan 22-24, 2023	3	On-Campus	30	Spo-Ao
8	Introduction of New Credit Card Payment Deposit Slip	Jan 25, 2023	1	Online	102	Spo-Aoc
9	E-Commerce And Banking	Jan 26, 2023	1	On-Campus	21	Fvp-Ao
10	Sustainable Finance (Green Banking)	Jan 29, 2023	1	On-Campus	25	Fvp-Officer
11	Prevention of Money Laundering & Combating Financing of Terrorism (Aml & Cft)	Jan 30, 2023	1	On-Campus	41	Fvp-Ao
12	Foreign Trade Risk Management & Tbml	Jan 31, 2023	1	Online	22	Fvp-Ao
13	Credit Risk Management	Feb 02, 2023	1	On-Campus	25	Vp-Officer
14	Customer Service Excellence	Feb 04-05, 2023	2	On-Campus	47	Avp-Aoc
15	Credit Appraisal And Management: Pre and Post Approval Function	Feb 07-09, 2023	3	On-Campus	32	Avp-Ao
16	Leadership Excellence	Feb 11-12, 2023	2	On-Campus	48	Svp-Avp
17	Prevention of Malpractices and Fraud In Cash	Feb 13, 2023	1	On-Campus	27	Aoc
18	Branch Management Gb & Administration	Feb 15-16, 2023	2	On-Campus	24	Vp-Avp
19	Cash Management For Branch Officials	Feb 19, 2023	1	On-Campus	32	Fvp-oc
20	Time & Stress Management For Bankers	Feb 22, 2023	1	On-Campus	30	Spo-So
21	Msme Loan Processing	Feb 26, 2023	1	On-Campus	32	Fvp-Ao
22	Prevention of Money Laundering & Combating Financing of Terrorism (Aml & Cft)	Feb 27, 2023	1	On-Campus	38	Vp-Tao
23	Prevention of Malpractices And Frauds Forgeries In Banks For General Banking	Mar 02, 2023	1	On-Campus	27	Vp-Aoc
24	Financing Sme Business: Appraisal, Administration and Loan Documentation	Mar 05-06, 2023	2	On-Campus	23	Vp-Officer
25	Legal Aspect of General Banking	Mar 07, 2023	1	On-Campus	23	Spo-Aoc
26	Foreign Trade Risk Management And Trade-Based Money Laundering	Mar 11, 2023	1	On-Campus	45	Evp-So
27	Retail Banking	Mar12-13, 2023	2	On-Campus	30	Spo-Aoc
28	Trade Finance In Banks	Mar 14-16, 2023	3	On-Campus	17	Vp-Avp
29	Basel Iii: Operational Risk Management And Reporting	March 19, 2023	1	On-Campus	33	Svp-So
30	Islamic Banking Operations	March 20, 2023	1	On-Campus	31	Avp-Aoc
31	Prevention Of Malpractices And Frauds In Cash	March 30, 2023	1	On-Campus	24	Po-Aoc



Dhaka Bank Limited celebrated New Year 2023 with employees and their children in a different form

On the first day of the New Year, Dhaka Bank Limited hosted an exceptional event called "Angels Day Out" at their Head Office in Gulshan-1 for the children of their employees aged 2–5 years. It was a day filled with joy and excitement for Dhaka Bank and all those in attendance.

The event was graced by the honorable presence of Mr. Emranul Huq, Managing Director & CEO of Dhaka Bank Limited, along with 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, Mr. Akhlaqur Rahman and Mr. Sheikh Abdul Bakir, Heads of different divisions of the Head Office, Branch Managers, and other employees.

The children of the bank's employees were actively engaged in various games and activities throughout the day, including magic shows, live cartoons, slippers, drawing, football games, and jumping, and others. The program also featured a delectable spread of foods for the children to enjoy.

The highlight of the day was the raffle draw and gift hamper ceremony, where all the children had a chance to win exciting prizes. Additionally, there was a special raffle draw for three lucky winners who had the opportunity to sit in the Managing Director's chair. The event concluded with the Managing Director cutting the cake with all the children and employees of Dhaka Bank Limited, making it a truly memorable day. This event was a unique initiative in the banking industry, aimed at fostering a sense of community and involving employees' families in the Dhaka Bank Limited's celebrations.

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