

MT Biz



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FITCH OUTLOOK FOR BANGLADESH ECONOMY

CHALLENGES	STRENGTH
<ul style="list-style-type: none"> Achieving expected GDP growth uncertain Rise in budget deficit for poor revenue collection Farther increase in default loans 	<ul style="list-style-type: none"> Strong foreign reserves Modest current account deficits from 2021 External debt service manageable in 2021 and 2022

BANGLADESH ECONOMY

A LOOK BACK ON 2021



BUSINESS RESEARCH (ICBR)

Between 2021 and 2023, Bangladesh's annual rate of GDP growth will accelerate to an average of 6.8 percent

- Bangladesh's economy will fast progress to 20th largest one in 2030 from its current 41st position
- The rate of GDP growth in Bangladesh is anticipated

GOVERNMENT'S DEBT

- Government debt as a share of GDP rose to 39.6% in 2020
- Public sector debt stood at





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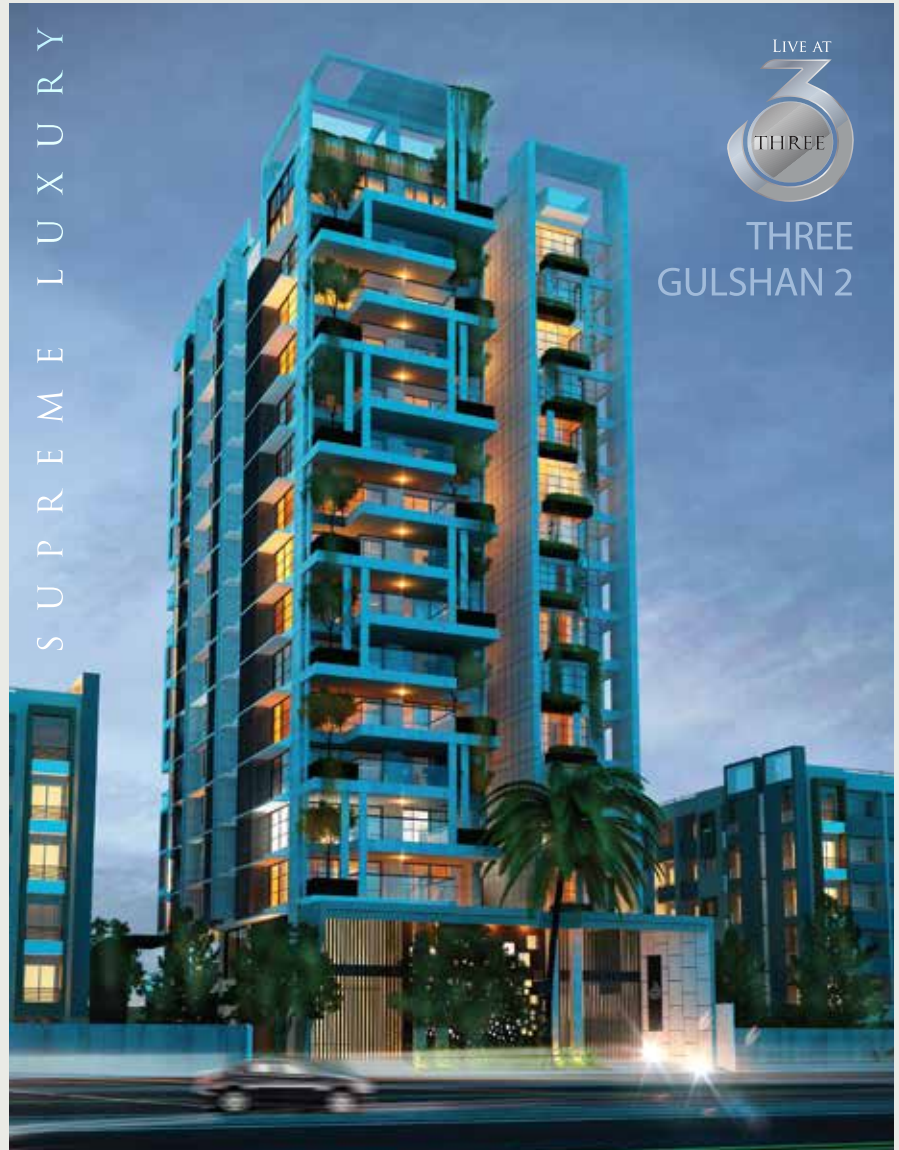
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Table of Contents

Table with 2 columns: Section Name and Page Number. Sections include: LOCAL ECONOMIC REVIEW (1), GLOBAL GEOPOLITICAL ECONOMIC REVIEW (4), BANKING PRACTICES (5), ENTREPRENEURSHIP (7), TRAVELOGUE (9), YOUTH ICONS (11), BOOK REVIEW (12), INFOGRAPHICS (13), MANAGEMENT MATTERS (15), FUN & LEARN (17), RELIGIOUS THOUGHTS (18), BIZQUIZ WINNERS (19), MTB ON MEDIA (20), HR CORNER (25), MTBian CORNER (26), POETRY (27), ART WORK (28).



BANGLADESH ECONOMY - A LOOK BACK ON 2021

Ashique Iqbal, Group Head, R&D

As we look ahead to 2022, GR&D reviews macroeconomic highlights of Bangladesh in 2021 focused on critical economic developments of the country in our end of year review .

The countrymen were expecting to celebrate 2021 with festivities, as this year was our 50 years of independence. Bangladesh has exemplified 50 years of admirable economic and social development in various global fronts. Instead, it had to struggle with the worst of the COVID-19 pandemic. The COVID-19 has put a big toll on the global economy and thus disrupted the lives and livelihood of people. However, Bangladesh's economy has been able to rebound quickly in the outgoing year 2021 from the ravages of this pandemic than its regional peers. Vaccination drives have been largely successful despite limited resources. However, the country still struggles with global inflation, balancing geopolitical ties, and rising international pressures.

Navigating the Pandemic

Bangladesh has learned to live with COVID-19, despite the virus running rampant and vaccines remaining scarce. The country has encountered over 1.5 million cases of COVID-19, with over 28,000 recorded deaths. Around 25% of the population has been fully vaccinated, with over 50% receiving one dose. Like the rest of the world, the Delta variant has been the most lethal variant for Bangladesh, with more than 250 deaths per day at its peak. While the first cases of the Omicron variant have been detected, the government's guidelines for dealing with the virus are unlikely to include strict lockdown measures unless infections rise sharply. Throughout the pandemic, the government has struggled to enforce quarantine mandates. The risks of a sudden rise in infections remain particularly high in the high-density urban city centers of the country.



Photo Courtesy: UNICEF

The government has made appreciable progress with vaccine deployment, given limited resources. Vaccination efforts had been particularly hampered in April when India postponed its promised supply of 10 million vaccines. However, Bangladesh gradually resumed its vaccination drive with support from China, the US, Japan, COVAX, the EU, and other countries. Despite initial reservations, public participation in getting vaccinated has been fairly enthusiastic. The government has made efficient use of its Shurokkha app and a walk-in vaccination system for those unable to use technology. Bangladesh already has a burgeoning pharmaceuticals industry that produces and exports medicines at a low cost. Riding on this strength, we should now reduce reliance on foreign support and start producing own vaccines. To this end, the government and Incepta, a local pharmaceutical manufacturer, signed an agreement with Sinopharm in August to produce vaccines in the country. As other manufacturers also develop their capacity, Bangladesh will have the opportunity to produce and eventually become a vaccine exporter by 2022.

Economic Progress



Photo Courtesy: ADB

After the initial shock of the coronavirus pandemic in 2020, the economy has swiftly bounced back, with production reaching almost pre-pandemic levels despite the Delta variant-induced hiccups along the way. Bangladesh targets growth at 7.2% in the next fiscal year, leading the economy to surpass US\$500 billion by 2026. The United Nations has projected a continued momentum in Bangladesh's economic growth despite a downward projection for the global economy. According to the UN's yearly report "World Economic Situation and Prospects", Bangladesh's economy could grow at 5.8% rate in 2022, up from 5.5% in 2021, and is expected to reach 6.4% in 2023. The global economy, at the same period, is projected to grow 4% in 2022, down from 5.5% last year, contracting to 3.5% in 2023 amid new waves of Covid-19 infections,

labour market challenges, supply-chain constraints, and rising inflation as predicted in the same report.



The **agricultural sector** has remained active despite the COVID situation. Subsequent to the decrease in the incidence of the corona at the end of this year, the tourist spots of the country including Cox's Bazar have been seen overflowing with tourists. As a result, the tourism sector has started to turn around after a two-year hiatus.

The country's **capital market** passed yet another eventful year with a 25% return in the core index of the main bourse. During the outgoing year 2021, the Dhaka Stock Exchange (DSE) also posted a decade-high daily turnover value along with a rise in market cap to GDP ratio. The daily turnover, an important gauge, stood at Tk. 14.75 billion on an average in 2021, up by 127% year-on-year. The DSE witnessed the second highest-ever turnover worth above Tk. 3.54 trillion, posted in 240 trading sessions executed in the outgoing year. The DSE market capitalization to GDP ratio stood at 18.01%, while the market P/E ratio stood at 17.58 at the end of 2021.

Exports are on the rise, so is import spending. Exports of the country for the current financial year have already seen a 28.41% year-on year-growth to US\$24.67 billion. Jobs have recovered as the garments sector experienced an uptick in export orders, consequently hiring more workers. However, the sourcing of raw materials remains a key concern as Chinese factories continue to operate at low capacity due to pandemic restrictions and global warming issues. Import spending has risen in line with export orders. According to Bangladesh Bank, the country imported US\$72.01 billion worth of goods in the first 11 months of 2021, compared to US\$47.42 billion a year earlier, therefore registered a robust growth of 52%. However the import situation is not particularly alarming due to dramatic hikes in global commodity prices, with the corresponding rise in exports, the outlook for the sector is quite positive overall.

Remittance which constitute one of the key drivers of the economy—have seen lower growth rates due to fewer work opportunities, higher costs of traveling, and pandemic-related restrictions. Remittance had trended up in 2020, bolstering reserves amid a pandemic. It began strong this year too, performing well throughout the first six months before it started to slow in June. Bangladesh fetched US\$1.55 billion inward remittances. Despite Covid-19, the **foreign exchange reserves** set new records by surpassing US\$48 billion in August as the expatriate income increased. Foreign currency reserves have grown about 9% year-on-year, despite the increase in import spending, the appreciation of the dollar and the jump in international commodity prices.

The headline **inflation** in December was 6.05%, compared to the rate of 5.29% last year. Part of the cause lies with oil prices, which have been on a steady upward trajectory since a sharp drop during the pandemic and have now passed 2019 levels. Few commodities have as far-reaching impact as oil, as seen in the last few months in Bangladesh.

Following global trends, global inflation has been on the higher side, rose to an estimated 5.2% in 2021, more than 2% percentage points above its trend rate in the past 10 years. US inflation was at its highest level in 39 years and it recorded an inflation of 7% last in December. This has further put pressure on the country's import payments and exchange rate, consequently lowering the foreign currency reserves. Given the financial straits of an extended pandemic and its accompanying lockdowns, it might be prudent to monitor the additional squeeze on the poor and lower-income groups due to rising inflation. While Bangladesh has previously been largely immune to global economic volatility, the government needs to be watchful against undoing its post-pandemic economic recovery efforts.

The pandemic pared down Bangladesh's anti-poverty gains. Currently, some 50 million people are without food security. This number has risen during the pandemic. We are doing well in terms of food production, but there is much left to do if we are to achieve food equality. The pandemic has hit many people and we have to first restore what they have lost before we work to improve their livelihood further.

Golden Jubilee of Bangladesh

Bangladesh celebrates its 50th year of independence in 2021. Bangladesh started its journey as an independent nation facing famine, devastating cyclones, and civil conflict that saw the killings of national leaders, including the father of the nation, Sheikh Mujibur Rahman. At the time, 80% of the country's population lived in extreme poverty. Except for jute, there was nothing left as an industry in War-ravaged Bangladesh that could immediately help the country stand on its feet.



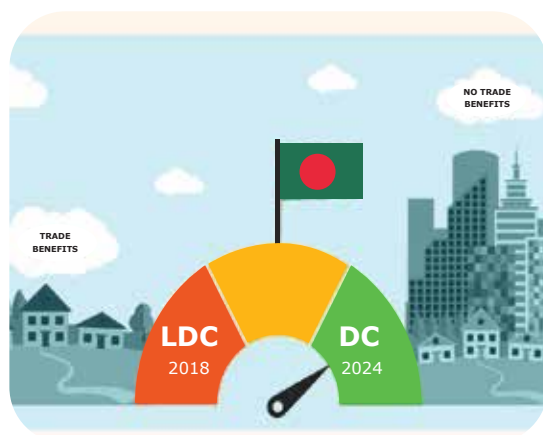
Bangladesh has come a long way since then, making exemplary progress in social and economic development. The country's GDP growth has been consistently among the highest over the last few decades, showing impressive resilience to all global economic shocks. When the

world economy contracted at the rate of 3.50%, our economy grew at around 5.47% in the outgoing fiscal year. A large population has been Bangladesh's greatest asset, as it leveraged cheap labor prices to develop its RMG industry, which is only second to China in global exports. Bangladesh's per capita income today has surpassed India and Pakistan—the country it got liberated from originally. Per capita, GNI has increased to US\$2,785 in 2021.

Bangladesh has been one of the best performers in the Millennium Development Goals (MDGs), making remarkable progress in reducing extreme poverty, improving sanitary conditions, furthering women empowerment, increasing primary and secondary education enrollment, and reducing child and maternal mortality, among others. The NGO sector has been a major driver of this progress, supporting the government with the delivery of major public services.

The country's handling of the Rohingya crisis further speaks to its resilience, as it currently houses over a million Rohingyas in Cox's Bazar, despite being the 8th largest populated country in the world.

LDC Graduation



Bangladesh has already graduated from being a Least Developed Country (LDC), scheduled to become a developing country in 2026. In this regard, The United Nations General Assembly (UNGA) in November adopted a resolution on the graduation of Bangladesh from the LDC category as it completed all procedures of graduation. This is a **“landmark achievement”** in Bangladesh's development journey, which coincides with the celebration of the 50th anniversary of Bangladesh's independence and the birth centenary of the Father of the Nation Bangabandhu Sheikh Mujibur Rahman. But the elevation to developing country status will not come without its challenges as Bangladesh will lose some of the advantages and concessions it had previously enjoyed on the world stage. There are significant gaps in Bangladesh's preparation and a lot of work needs to be done to remedy them. Bangladesh needs to reach bilateral trade deals with those countries that have yet to agree to one. In some cases,

Bangladesh hasn't even started the lengthy process of reaching such deals, which usually take years to complete.

Prepare for Future

Our economy was stronger in 2021 than in 2020. The year just ended was very promising in terms of growth. The macroeconomic trend of the country shows the optimism of V-shaped rapid recovery from vulnerability. The economy will be better in the incoming year 2022, though concern persists over the Omicron variant of the virus which has already infected a few people in Bangladesh. Bangladesh is set to become the 24th largest economy out of 191 countries by 2036 owing to its ability to attract large foreign investments, the rising RMG demand, and macroeconomic stability according to The Centre for Economics and Business Research (CEBR).

While Bangladesh has made significant strides, it has a long way to go to improve the living standard of the natives, institutional strength, and good governance. While the country is no longer as corrupt as it was two decades ago, it still ranks among the top 26 in the perceived levels of public sector corruption in the world. These challenges have become pronounced as Bangladesh has grown as a key player in global geopolitics. The country has thus far diligently balanced interests and support from global superpowers like the United States, India, China, and Russia. The government's navigation of China's alleged “debt-trap diplomacy” has been particularly laudable.

Now that 2021 is behind us, Bangladesh must look to the future and confront the inevitable macro and micro challenges like Import spending is on the rise, declining remittances a spike in consumer prices, spurred by rising oil prices, threatens to squeeze a population that has already tightened their belts due to the pandemic and graduation from LDC status. The country needs to ensure market access, improve its external competitiveness and solve problems in transport, ports and power. If we can do so, we may be able to complete the transition from graduation smoothly. We are confident that a bright future is ahead as no other countries in the region have been able to make such economic progress in last 50 years, including in road, transport, public health and infrastructure development like we did.


GLOBAL EVENTS THAT DEFINED 2021
R&D Desk


One good thing can be said about 2021 is: it wasn't as tumultuous as 2020, which put in a claim to be the worst year ever. That, however, may be damning with faint praise. Yes, the past twelve months did bring some good news. Indeed, for a moment in early summer it seemed that COVID-19 was in the rearview mirror. However, it isn't. And 2021 brought other bad news. So here are our top-pick world events in 2021. Several of these stories will continue into 2022 and beyond.

1 The AUKUS Deal Debuts

China continues to add to its global weight and AUKUS deal between US-UK-Australia was perhaps evident. AUKUS pact, a trilateral security pact announced on September 15. The three-way deal was focused on Indo-Pacific theatre, where China has number of interests. The deal will see US and UK help Australia acquire nuclear-powered submarine. It drew condemnation from China but also miffed France as Australia junked its deal with France worth US\$40 billion to enter AUKUS pact.

2 Iran's Nuclear Program Advances

Uncertainty prevails over Iran nuclear deal revival. US and other world powers had inked nuclear deal with Iran in 2015 but former US president Donald Trump withdrew US from the deal in 2018 threatening the existence of the pact. When Joe Biden became US president, his administration indicated that US was inclined to revive the deal. However the talks to revive the deal have not been fruitful at least as 2021 ended. Iran is insistent on lifting of sanctions and assurances that the deal would not be scuttled unilaterally in the future. Western powers are pointing at Iran's Uranium enrichment activities which have gathered pace after 2018.

3 Taliban's Return to Power

This is perhaps the most astonishing of all developments. Taliban the group that was, even at this time last year, was an insurgent group fighting the US-led coalition ceased power on August 15 this year in stunning speed. US spent two decades after 9/11 attacks to build and train Afghan army which was supposed to defend the country against terrorist elements. But the army and the regime led by Ashraf Ghani collapsed spectacularly as international forces began their withdrawal.

4 Capitol Hill Attacks

USA, the oldest democracy in world that often stands to uphold democratic values across the world saw its own citizens attack its own temple of democracy. Crowds of Donald Trump supporters attacked US Capitol building on January 6 when US Congress was certifying victory of Joe Biden in US Presidential election 2020. USA's democratic credentials took hit worldwide.

5 COVID Again in the Headlines

Though year 2020 was hugely marked by the coronavirus pandemic, it after effects perhaps the next chapter was seen in 2021. Just when it appeared that things were stabilising a bit with vaccinations and precautions, corona viruses decided to mutate into a more transmissible form, the Omicron variant. The variant is spreading rapidly in countries across the world and Europe is especially on alert. Though there are initial signs that virus is not causing as many deaths as previous variants but no one is willing to bet on it at least till now.

6 Pope Francis Meets Grand Ayatollah Ali Al-Sistani

On religious front, a meet of two faiths took place this year as Pope Francis, spiritual leader of Christendom met Grand Ayatollah Ali al-Sistani, one of the most senior leaders of Islam. The meeting took place in Grand Ayatollah's home in Iraq, the country home to Christian minority.

7 Ukraine Crisis

Tension between Ukraine and Russia has the entire world on the tenterhooks. Russia has amassed its military along its border with Ukraine and has been claiming that it was Ukraine that is creating security concerns for Russia. Western countries have warned Russia against invading Ukraine.



SHADOW BANKING IN BANGLADESH CONTEXT

Md. Baker Hossain, Head, Operational Risk Assurance Department

Shadow Banking means financial intermediation by legal entities and their activities that are less regulated and thus resides in the disperse geographies but it is in no means unethical or illegal.

We can be clear on the point that illegal operations declared by a country's regulators do not fall under the concept of Shadow Banking. For instance, dealing in Bitcoin or other similar cryptocurrencies are prohibited by our Central Bank. Therefore, activities dealing with cryptocurrencies are not come under the purview of Shadow Banking in our Country. Activities of unregistered entities are also not considered as Shadow Banking.

Shadow Banking is financial intermediation by the legally established or recognized entities connected with banking activities like: savings, credit, and payment that are either not explicitly permitted to do such things as they are not adequately regulated. Entities like: banks, FI, MFS providers, etc. can be Shadow Banks. Certain activities of an entity can be considered as shadow activities.

Looking into the mirror of not-so-distant history, the term 'Shadow Banking' was first used during the 2008 financial crisis to depict activities of financial institutions that were dealing in innovative financially engineered products and services like: securitized mortgage loans, collateralized debt objects, and so on in a relaxed and less challenged regulatory environment.

Entities Operating Shadow Banking in Bangladesh

Let's illustrate on the parameters from BIBM research team for defining financial intermediary entities and activities performed by entities in Shadow Banking. The justification may be drawn from the basic primary: *How and to what extend entities is accountable to the regulator?*

In order to find how adequately the entities are regulated, BIBM developed an assessment framework in the light of Bangladesh Bank coverage with following criterion:



From their analysis, it turned out that most adequately regulated entity is scheduled banks, followed by FIs in the framework's second category. In the third category, as moderately regulated entities we have insurance companies, MFIs, MFS providers, payment service providers, financial/payment services by postal department and capital market intermediaries. The least regulated entity is determined to be cooperatives.

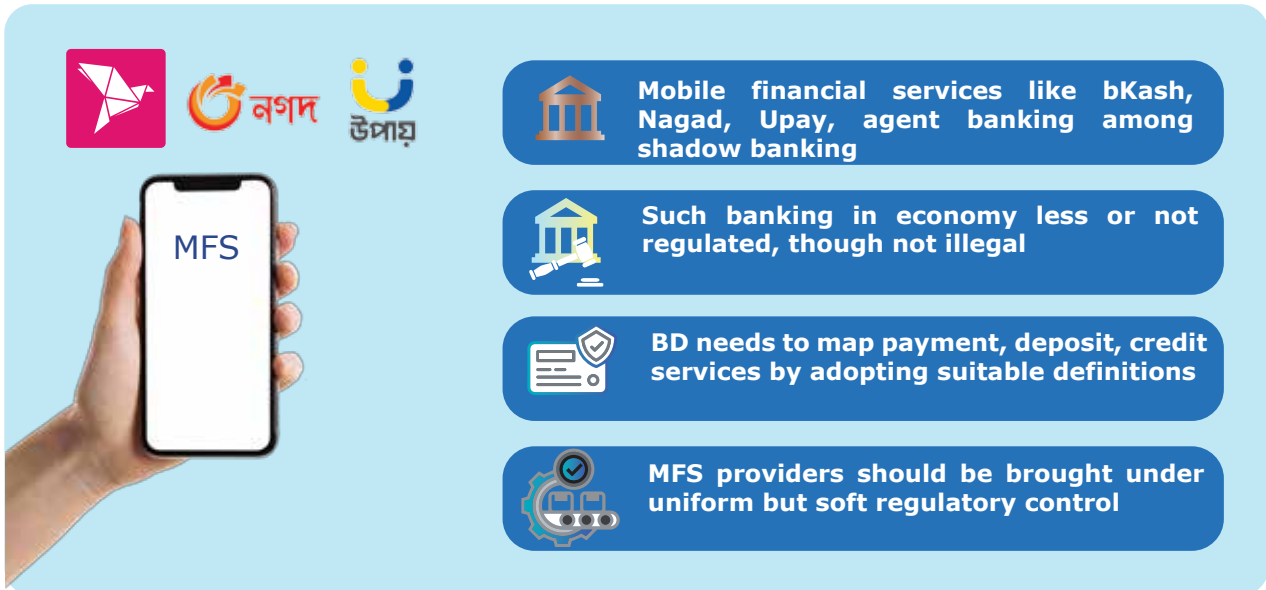
Finally, mapping the entities in various categories in the framework, BIBM justified that the below four entities are currently operating under Shadow Banking perimeter in Bangladesh:



Certain Activities of Shadow Banking in Bangladesh

BIBM emphasize that although an entity may be overall well regulated, certain activities may be considered as Shadow Banking for Bangladesh. Again here the critical question to be asked is *how and to what extend certain financial intermediary activities are accountable to regulator?*

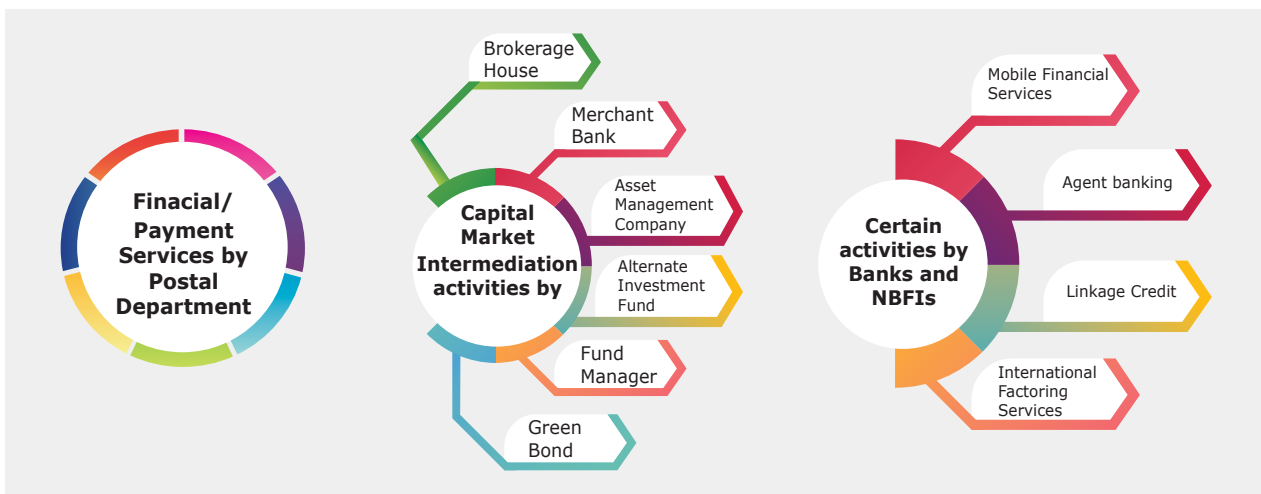
The research team chalked out some popular Shadow Banking activities in the global context like: linkage credit by banks and FIs, MFS by banks, agent banking, off-shore banking, domestic factoring, international factoring, Repo and Reverse Repo and finally, start-ups by banks.



- Mobile financial services like bKash, Nagad, Upay, agent banking among shadow banking**
- Such banking in economy less or not regulated, though not illegal**
- BD needs to map payment, deposit, credit services by adopting suitable definitions**
- MFS providers should be brought under uniform but soft regulatory control**

In their framework they evaluate these activities on criteria like: regulatory arrangement in activity, involvement level of regulated parties, supervisory arrangement in the activities, strength of reporting system for activities, capital & prudential requirements and last but not least consumer protection arrangement by the regulator.

BIBM found that on the mentioned selected financial intermediary activities, in the framework the following activities by the entities can be mapped as Shadow Banking:



BIBM points out that Shadow Banking plays a good role in financial inclusion, responding to technological advancement, forward looking innovation and consumers' demand for convenience and speed of service.

One critical observation is that the risks of shadow Banking may not be apparent in a normal situation. Shadow Banks may appear solid at some stages before any economic crisis appears. With weaker regulations than in banks, temptation may be too much for non-bank lenders to get into risky endeavours that promise very high returns. As a result of this motivation, Shadow Banking is moving fast in Bangladesh; therefore it recommends that all innovations for financial inclusion should have similar regulatory and business incentives for fair competition and efficient monitoring.

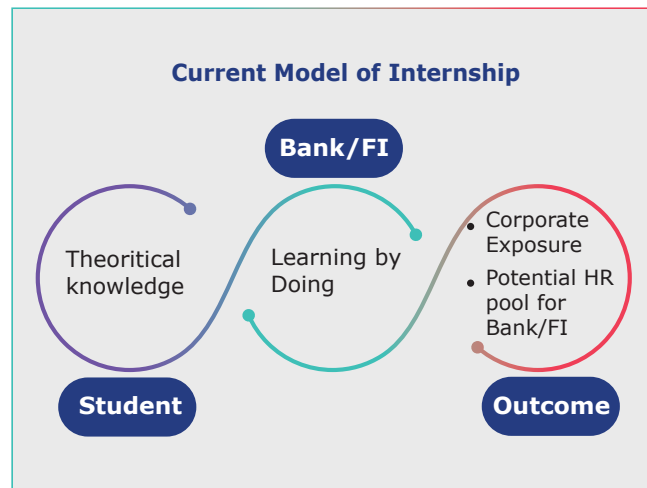
ENTREPRENEURSHIP INTERNSHIPS: POSSIBLE SCHEME FOR DEVELOP ENTREPRENEURS



Mohammed Mahbub-Un-Nabi, Financial Analyst, SME Banking Division

An internship is on-the-job training for many professional jobs, similar to an apprenticeship, more often taken up by college and university students during their undergraduate or master's degree in their free time to supplement their formal education and expose them to the world of work. An internship may be fully/partially paid or voluntary. Internship period usually last for six weeks to two months; however it varies from organization to organization. Nowadays, internships have found a prominent place in business and management studies. An increasing presence of multinational companies, rapid economic growth, globalization, individual aspirations, urbanization have all influenced the role and desirability of internships.

Unlike any other developing country Bangladesh have high level of unemployment. Even among the graduates the level is high. According to the latest Labour Force Survey conducted by the Bangladesh Bureau of Statistics (BBS), the unemployment rate among the educated population in the country is 47% while the gross unemployment rate for 2020 was 5.30%, a 1.08% increase from 2019. One in three graduates is unemployed as revealed in World Bank's Bangladesh Development Update October 2019 issue. There are various reasons identified behind this low level unemployment of the graduates which includes both major skill gap as well as the job market size. Entrepreneurship is a possible solution for generating more employment as well as to accelerate national economic development. These unemployed graduates can play a vital role by establishing their own venture or enriching existing ones.



Entrepreneurship is an evolving phenomenon. With the advancement of science and technology, it has undergone metamorphosis and emerged as a critical input for socio-economic development. Entrepreneurship is the procedure of being an industrialist, of gathering and allocating the resources, financial, creative, executive, or scientific, necessary for the achievement of new ventures. Entrepreneurship is characterized by creative solutions to troubles while ingenuity and innovation are the forte of an entrepreneur.

As a part of the Graduation programmes, Business School students have to complete internship in different organizations. So far corporate companies like: FMCG, MNC, Bank and Financial Institution are the internship placement destinations for the graduating students. Due to short period of internship and nature of work in the organization, the students usually acquire skills less than expected, mostly they are able to introduce with corporate culture as well as obtain some knowledge, which may be acquired either ways. If the students routed through a different channel directly to Cottage, Micro and Small Enterprises (CMSE), the collaboration may end with more entrepreneurs as well as quality of existing enterprises will go up. This article aims to provide a conceptual model for this student-entrepreneur interaction and entrepreneurship development model.

The idea is simple: send the students for internship to CMSEs besides large companies and corporate organizations in collaboration of Bank/NBFI and business associations.

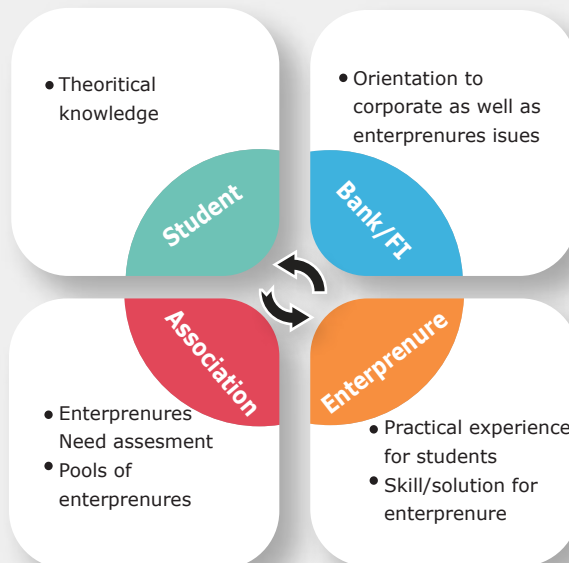
Interaction Level

The interaction model may be one to one, one to small group or one to many. One individual student can have internship with one entrepreneur. Or a group consists of 3 to 5 students with one entrepreneur. Or it can be larger group like students from Computer Science departments can develop online tools website for an emerging entrepreneur as their project work.

Interaction Channel

Students can interact directly with entrepreneurs but that will not be a feasible model. In this regard Bank and FI can play the coordination role. These institutions have pool of entrepreneurs so universities can send their students to Bank or FI for internship with the entrepreneurs financed by them. Alternative ways might include career club of the university or associations like Bangladesh Women Chamber of Commerce and Industry (BWCCI), Association of Grassroots Women Entrepreneurs of Bangladesh (AGWEB) and The National Association of Small and Cottage Industries of Bangladesh (NASCI).

Proposed Model of Internship



The Interaction and Outcomes

The students would have first-hand experience of the life of entrepreneur and the process and challenges of entrepreneurship. So they will be better prepared if they want to follow the path of entrepreneurship in later life.

Even if they choose other industries like Bank or FI, they will have a better understanding and empathy to CMSEs.

On the other hand entrepreneurs will be acquainted with theoretical knowledge and different tools like proper Accounting and management, better and effective use of ICT.

It will bring innovation which will help the entrepreneur to ease some of their existing work process as students may come out with new small idea with big impact which was earlier hidden in plain sight.

The presentation of the internship reports may follow a fair of the entrepreneurs which will help them to get more exposure.

Challenges

It is only a conceptual model, not many examples available in the market. The possible challenges include:

Conventional mindset from the side of students and teachers for not to dare the new journey. This is also true from entrepreneurs' side.

There might be fear from entrepreneur's side for exposure of business secrets or increased possibility of future competition.

Conclusion

Bank or FI can take the challenge to test the concept in collaboration with one or two universities. University through its student job placement department or career club can track down the progress or impact. Actually it would best fit if Bank or FI, Associations of Entrepreneurs and university can jointly test the concept. This concept can be replicated most of the third world countries. It is worth of test in developed countries also. It may be started with 5% of total student of a graduating batch. From the outcome or response it can be replicated at national and international level.

WANDERING IN THE HIMALAYAS : SUMMITS ON ANNAPURNA


Fatema Tuj Zohora, ARM, MNC Banking Department

“Respond to every call that excites your spirit” - Rumi

We all travel in our minds. Travel brings energy to life. As a traveller I am adventurous. When life got monotonous amid the COVID-19 pandemic I was heartily feeling to go for a trekking trip. In the year 2019, I did a summit on Poonhill in Nepal. My long-cherished dream was to go to Annapurna Base Camp (ABC). Finally, that day came in reality after a long wait. On 14 October 2021, a group of eight trekkers including myself started for Nepal to experience the most tremendous trek which is known as “ABC trek”. This trip and itinerary were organized by one of the traveller groups of Bangladesh.

ABC trekking is a lifetime experience for an adventurous person. Every step takes someone into nature. Hills, forests, waterfalls, bird’s chirping, clouds and the lifestyle of local residents are the converse of our gloomy city life. Our ABC Trek was a short, 9-days itinerary compared to most walks in this region leading up to the base camp. The actual route is designed for explorers who wish to hike to the base camp of the spectacular mountain but are restricted time-wise. Trekkers who wish to reach the ABC in a more relaxed manner can try a different route like the Annapurna Sanctuary Trek – 14 Days which would be a more appropriate choice. I captured the daily itinerary below for the travelling-loving readers.

Day 01
Dhaka to Kathmandu & Kathmandu to Pokhara

After a pleasant flight journey, we arrived at Kathmandu. We first decided to stay in Kathmandu for one night but as we arrived very early we changed our mind. After having lunch we headed towards Pokhara by a microbus and reached at night. It was almost a six hours journey by road.

Day 02
Pokhara

Pokhara is the most vivacious city of Nepal for tourists. The city is captivated by the calmness of Phewa Lake. Pokhara attracts its tourists by thrilling activities like paragliding, bungee jumping, zip-lining etc. It is also the hub for mountaineers and trekkers. All the big expeditions and trekking usually start from here. We met with our guide and also submitted papers to him for a route permit for trekking. We started for Ghandruk in the morning from Pokhara.

Drive from Pokhara to Nayapul and trek to Ghandruk

After breakfast, we had a one and half hour ride to Nayapul by Jeep. It was a pleasant journey seeing enchanting hill side natural beauty on the way to Ghandruk. Usually, people start to trek from Nayapul towards Poone hill or ABC. We reached lower Ghandruk and the actual trekking begins henceforth to Ghandruk crossing Lower Gandruk. The path is well paved having stairs intermittently. Gandruk is considered the biggest village on the trek route. It is inhabited by stone-built small houses. The village is loaded with tea houses that serve typical Nepalese cuisine. In the south, Machapuchare and Annapurna views are clearly visible. We explored the village and night view of Ghandruk. We will remember the mesmerizing night of Ghandruk indeed.



**Day 03 Ghandruk to Chomrong**

Our hike continued through a delightful muddy trail laid up with scenic villages on both sides. A beautifully snow-covered array of peaks, Annapurna South, Gangapurna, Fishtail, Hinchuli, begin to appear. The route henceforth goes uphill until Chomrong (6-7 hours hike). Hilly forests, suspension bridges, teahouses in a valley surrounded by green banana fields, rhododendrons, fern etc. are seen throughout. Chomrong lies on a hilltop having stone-paved stairs. It is the gateway to Annapurna Sanctuary and permits are granted here. Again there are numerous teahouses and shops. We stayed in a teahouse and relished the peaceful sunset on the Annapurna range and rested for the day.

**Day 04 Chomrong to Dovan**

We welcomed another amazing morning in the lush green hilly sight. Started with a descent on 2,500 stone-built stairs leading to a bridge. The hanging bridge then took us to Chomrung Khola, which seemed like entering into dense forests. The Sanctuary is flourished with rhododendrons, oak, and alpine trees. Therefore the trail looks lush and adorned with wildflowers. The trail again goes steep, just like climbing stairs till Sinwa village, which is an hour away. Sinwa is divided into Lower and Upper Sinwa. Sinwa is marked with a few teahouses and lodges. It is enclosed between a thin forest cover. We took a small tea break here. Annapurna III comes into clear visibility here. From here onwards we walked through Annapurna Sanctuary filled with dense forests. The trail similarly descends on the stone staircase for 30 minutes until Bamboo Village. We enjoyed the enormous waterfalls around us. We reached our destination Dovan for a night stay in a lodge after almost five hours trekking from Chomrong.

**Day 05 Dovan to Machhapuchhre Base Camp (MBC)**

We were tired by continuous trekking but were also braced with enough energy when we thought about the strenuous day of the next day trek. The problem arose when it started to rain in the morning. We decided to walk towards MBC in spite of heavy rain. Mix path of gradual ascends and descends with a muddy trail led to Himalaya. We walked through bamboo forests. Eventually, we passed the tree line slowly. A few landslide and avalanche-prone areas appeared on the path ahead. We were worried to continue our hike in rain. Finally, our team decided to resume trekking after taking a break. After a thrilling and awful trek, we reached MBC. We all were shivering for cold and after changing damp cloths we gathered in the dining hall of the lodge.

**Day 06 Machhapuchhre Base Camp to Annapurna Base Camp**

We got ready for the most awaited day of the trek. This day was a walk literally into the mountains, on the mountains. The route took a sharp 90-degree turn to the left for ABC. Just we got closer to the camp, the magnificent Annapurna-I become bigger and bigger. The ABC is like being on an island encircled by giant peaks and huge never-ending ranges. The altitude is 4,130 metre. We enjoyed our lunch looking at the white clouds waving over these peaks. We spent the rest of the day breathing with the mountains though it was still raining. At night we felt like we are in dreamland. We enjoyed the hunter moon and the breathtaking views of snowy mountains.

**Day 07 Annapurna Base Camp to Machhapuchhre Base Camp to Dovan**

Lived every moment and got ready to retrace steps back to Dovan. Followed the same trail and rest in our shelters after the blissful day.

**Day 08 Dovan to Chomrong**

This is the same trail while we were retracing the steps back to Chomrong. The trail is mostly descending. Again we retraced our path to Sinwa then to Bamboo village. After a steep descend to Chomrong Khola, we crossed the same hanging bridge led to Chomrong village.

**Day 09 Chomrong to Jhinu**

Finally, the day came to say goodbye to the Annapurna peak. The trail ascends to signpost Juini. From the trail descends for almost 2 hours to reach Jhinu Danda.

Jhinu to Nayapul and drive to Pokhara

The trail to Nayapul is pleasant with landscape views of Nepal. We all said goodbye to our guide, porters and returned to Pokhara by a Jeep.



Sohel Mursheq Becomes the World's Top 2% Scientists for Consecutive Three Years



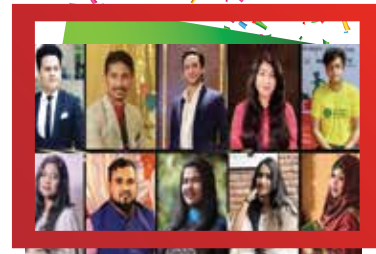
SM Sohel Mursheq, a Bangladeshi-born professor at the Instituto Superior Tecnico (IST) of the University of Lisbon in Portugal, has been named among the World's Top 2% scientists for the third consecutive year. He is also a research member of the Center for Innovation, Technology and Policy Research (IN+). Stanford University, USA recently published the global ranking of top scientists. This comprehensive list was prepared by analyzing research data like publications, citations, h-index and other indicators from 1965 to 2020 covering more than 6 million scientists from all over the world.

Besides 10 books and 32 book-chapters Prof. Mursheq has so far authored/co-authored 180 scientific publications in leading international journals and conferences. In 2020, he received the prestigious ASEM-DUO Professorial Fellowship Award.

10 Bangladeshi Youths on Top 100 Young Talent of Asia List

Ten Bangladeshi youths aged between 18 and 30 have been named in the Top 100 Young Talent of Asia list this year. Top 100 talented young individuals among over 900 nominees world-wide have been selected because of their contributions to the community and the impactful stories they have been a part of. Monsta Asia, a talent growth and engagement platform of Malaysia, organizes the lists of these remarkable individuals.

The 10 Bangladeshi youths named in the list are: Mohammad Shafin Arshad, Volunteer for Bangladesh (VBD), Zisan Rehman, Penny for Many, Safa Jahangir, Sarin's Store, Sadi Muhammad Tamim from Pathshala, A S M Ashikur Rahman, Youth Hub, Nuzhat Fatima Faruk, Pensive Stories, Mehrin Laila, Volunteer Stories, Sanjida Hoque, AIM Initiative Foundation, Rafeed Elahi Chowdhury, The Business Standard and Subrina Habib, AIM Initiative Foundation.



Bangladeshi Expat Haleem Awarded US Presidential Lifetime Achievement Award



Shah M Haleem, a Bangladeshi expatriate, hailing from Gopalganj, currently living in the US state of Texas, has been accorded the prestigious "Presidential Lifetime Achievement Award-2021". He is the first Bangladeshi-American to receive such a distinguished Presidential award. He received this award for his lifelong service to the community and volunteer services in the USA. He was rewarded with a signed certificate by President of the United States Joe Biden, a plaque, a Presidential Achievement coin with seal, a Presidential Achievement coat pin, a White House Presidential pen and a champagne glass with the Presidential Seal.

By profession, Shah Haleem is a successful entrepreneur and real estate investor. He is the immediate former Chairperson of FOBANA. He has served six years as the Chairperson of Bangladesh Association, Houston.

Fairooz Faizah Beether Changemaker Award Winner

Fairooz Faizah Beether received the 2021 Goalkeepers Global Goals Changemaker Award, presented by The Bill & Melinda Gates Foundation. This programme identifies and highlights the stories of young activists, campaigners and innovators across the world, and recognizes their actions that are progressing the Global Goals.

Faizah received the award for her outstanding work in promoting good health and well-being under SDG-3. She is the co-founder of Moner School, an online platform that aims to raise awareness about mental health and ensure equal access to mental healthcare across the country. Launched in 2018, Moner School is an initiative to educate people as well as give them non-judgmental spaces, where they can talk about mental health freely, and get help whenever they need.



BOOK SYNOPSIS - EXECUTION - THE DISCIPLINE OF GETTING THINGS DONE



SYNOPSIS

R&D Desk

Authors Ram Charan and former Honeywell CEO Larry Bossidy share leadership strategies about how to hire doers that energize others, make decisions quickly, get things done through delegation and follow through.

TOP INSIGHTS

The process to create an execution culture is similar to the six sigma process for continual improvement. Leaders constantly look for deviations from desired tolerance levels in execution across areas like profit margins to promotions. They swiftly close the gap and raise the bar for the entire organization. Like Six Sigma, execution works only when people practice it continuously.

Leaders who execute do not preside. They actively lead. The leader who presides takes pride in a hands-off style and does not deal with core issues or confront people responsible for poor performance.

Lack of execution can cost CEOs their jobs. In 2000 alone, over 40 CEOs from the top 200 companies on the Fortune 500 list were removed by their board because they could not execute what they had committed to do.

Employees need a small number of clear priorities to execute well. When you speak to employees, emphasize only three or four key priorities that will influence the overall company performance.

Emotional fortitude gives you the courage to be open to unpleasant information. It also allows you to accept opposite points of view, be firm with underperformers and handle ambiguity in a complex organization. Authenticity is key to emotional fortitude.

People watch a leader's behavior for ethical clues. If a leader behaves differently than what he preaches, the best will lose faith, and the worst will follow his footsteps.

Candid conversations are central to execution. Honesty helps the organization effectively gather accurate information, process it and reshape it to produce decisions.

Executive development is a core competency. Leaders need to spend as much as 40% of their time and emotional energy in the selection, appraisal and development of people.

Most companies look for leadership candidates who are thinkers and visionaries. To build an execution culture, you must select the doer with a proven track record of execution over the thinker with elite academic credentials and a high IQ.

A robust people's process does three things. First, it evaluates individuals accurately and in-depth. Second, it provides a framework to identify and develop the leadership talent required to execute its strategy. Finally, it creates a strong leadership pipeline to enable succession.

The people's process must be linked to strategic milestones in the Near (0-2 years), Mid (2-5 years) and Long terms (5+ years).

Organizations must have robust processes to analyze succession depth and retention risk. Succession depth analysis determines whether a company has enough high-potential candidates to fill positions. Retention risk analysis evaluates a person's potential for mobility and the risk faced if they leave.

Identify critical jobs and create talent pipelines for them. Critical jobs are those that are essential to execute the organization's strategic vision successfully. These jobs are not necessarily high-level ones.

Talent reviews are best conducted in a group setting. Get five people who know the candidate to share their observations, argue differences and reach a conclusion. This approach is far better than the perspective of any single person.

The strategy process must be designed and owned by those who will execute it.

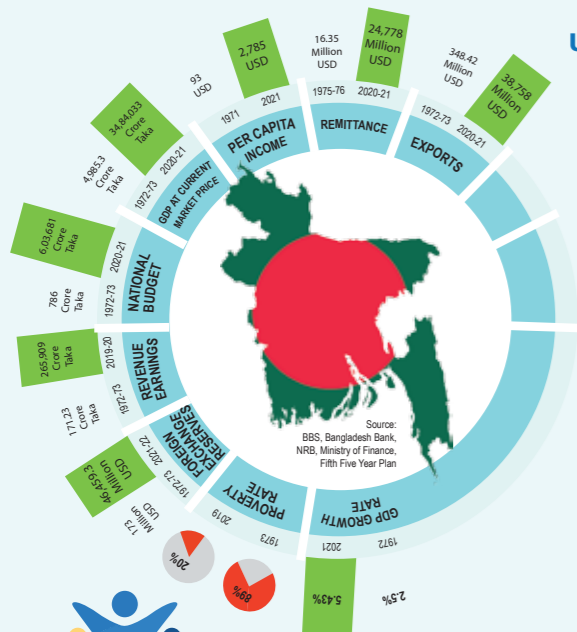


Source: Amazon

SUMMARY

Execution requires leaders to be hands-on and intensively involved with their people and organizations. They must put vital leadership behaviors in place and create a culture of execution to run the core processes effectively. In this way, execution is a systematic way to expose reality and act on it.

50 YEARS 'GLORIOUS JOURNEY OF BANGLADESH

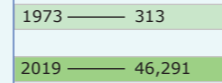


CALLED A "BOTTOMLESS BASKET" BY FORMER US SECRETARY OF STATE HENRY KISSINGER IN 1974

BANGLADESH NOW

- 7th largest remittance receiving country in the world
- Rolls out 5G technology in December while the country started its journey to speedier internet in June 1996
- Bangladesh is recommended to graduate from LDC list in 2026
- Women participation in labour force is 36%, the most gender equal country in South Asia
- 3rd largest garments exporter in the world
- It keeps outrunning India-one of the world's largest economies in per capita GDP
- It aspires to reach the Upper Middle-Income status by 2031 and High Income-country by 2041
- Bangladesh next global big tech destination for e-health
- Foreign assistance was 75% which is remarkably lower to 11% in FY21 budget

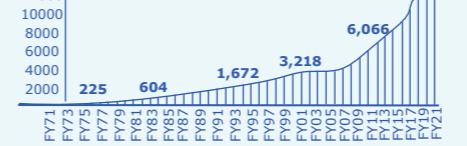
Mill Factory Count



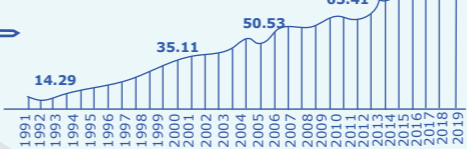
MOVING FROM DARKNESS TO LIGHT

- 146 Number of power plant in 2020
- 16.3% Power sector contribution to GDP
- 99.5% At present of the total population has access to electricity

Power Generation (Figures in Megawatt)



Access to Electricity (% of population)



BRIDGING THE GAP

4.8km long **Bangabandhu Bridge**, built in 1998 over Jamuna river, at a cost of **TK37.46 Billion**

Padma Bridge, started construction in December 2014, at a cost of **TK301.93 Billion** (own funded)

Overall physical progress is 84%+ till February 2021

METRO RAIL MEGA PROJECT

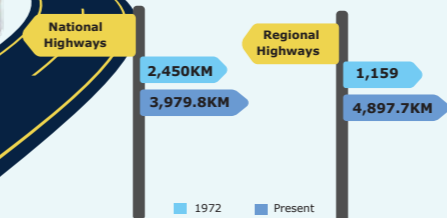
Project cost in Crore TK:
MRT- 5 41,238.55
MRT- 1 52,561.43
MRT- 6 23,90.07 (Tenure 2021-2024)

MRT- 6
24 Trains with 144 coaches
1800 passengers each train
Will carry passengers by Dec 2022

AGRICULTURE

Production
1972 21 million T
2020 42.5 million T

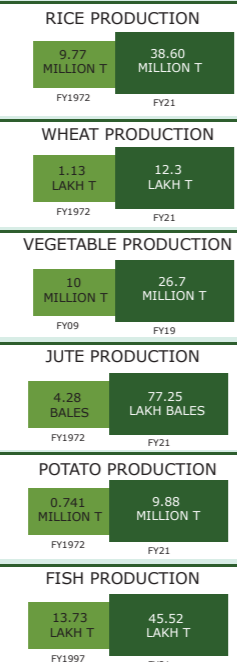
Output
1971 1Tonnes/Hectre
2021 5 Tonnes/Hectre



SOCIAL TRANSFORMATION

- LIFE EXPECTANCY AT BIRTH**
1974: 46.2 YEARS
2020: 72.8 YEARS
- ADULT LITERACY RATE**
1974: 25.8%
2020: 75.6%
- INFANT MORTALITY RATE**
1974: 139
2020: 21 (Per 1000 live births)
- POPULATION SIZE** (Figures in million)
1974: 74
2020: 168.22 (Estimated population size as of 01 Jan 2021: 169.11 million)
- POPULATION GROWTH RATE**
1974: 2.50%
2020: 1.37%
- TOTAL FERTILITY RATE**
1974: 6.9
2020: 2.04 (Babies per woman aged 15-49 years)
- CONTRACEPTIVE PREVALENCE RATE**
1974: 4.7%
2020: 63.9% (% of married women aged 15-49 years)
- CRUDE BIRTH RATE**
1974: 42
2020: 18.1 (Per 1000 population)
- MATERNAL MORTALITY RATE**
1974: 7.5
2020: 1.63 (Per 1000 live births)

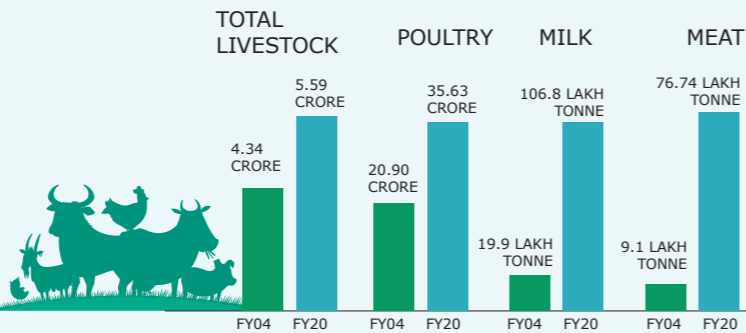
AGRICULTURE STORY



GLOBAL POSITION

- Rice Production: 4th
- Vegetable Production: 3rd
- Potato Production: 6th
- Mango Production: 7th
- Guava Production: 8th
- Jute Production: 2nd
- Freshwater Production: 3rd
- Hilsha fish Production: 1st

LIVESTOCK AND POULTRY



LARGEST GREEN RMG

- THE EARLY DAYS OF RMG**
Only 9 export-oriented garment manufacturing units in 1978
- WHERE WE ARE NOW**
3,500 active clothing factories Bangladesh now has 150 green garment factories-highest in the world
- Hardly \$1 million of export earning were generated in late 1970s
- \$31.457 million earned from exports in FY21, emerging as the world's 2nd largest
- Mohammad Reazuddin, the first RMG exporter, sold 10,000 pieces of shirts to France on 28 July, 1978
- Now exporting to 167 COUNTRIES
- ONLY 1 LAKH employees were in FY1985-86
- 40 LAKH+ jobs created
- Child labour until 1994
- 57.7% employees with primary education degree, with average age of 26 years



TREND OF RMG EXPORT EARNINGS



THE EVER-GROWING PHARMACEUTICAL INDUSTRY

- Began in the 1950s
 - Got patent exemption under the British Patents and Designs Act, 1911
 - Growth began in the 1980s
 - Signed the TRIPS agreement in 1995
 - Received benefits from WTO without patent
- | Early years of Pharma | Present |
|--|--|
| Only US\$25 million pharmaceutical industry size of Bangladesh in 1982 | Grew to US\$3.24 billion (TK 27,500 crore) industry in FY21 with 4.3% YoY growth. Witnessed a 12.1% CAGR over the last 5 years |
| 16 local pharmaceutical companies during the 1980s, and 8 MNCs had 75% market share | At present, there are 257 registered companies. Manufactures 450+ generic drugs |
| TK30 crore of annual medicine imports until 1980s, Pharmaceutical sector was import-oriented | \$169.02 million export earning in FY21. Local producers serving 97% of domestic market. Export demand from 151 countries |

SPECTACULAR GROWTH OF CONSUMERISM

- Early years of electronics
- Present
- Consumer electronic sector started in 1950 with the setting up assembly plants for radio sets
- Market size US\$3 billion+ in 2019. 15% Compound annual growth rate (CAGR) in the last 10 years
- Before 1980 most electronics were imported, except of one-band radio
- \$67.48 million worth electronics exported in FY21
- Before 2010, foreign brands had around 80% share of the refrigerator market
- Local companies meet 70% of air conditioner demand
- Bangladesh imported 100% of handsets before 2017
- Declining refrigerator imports (\$21.06 million in FY19, \$13.43 million in FY20); local brands meet 80% demand (2020)
- 60% of feature phones are made or assembled in Bangladesh
- Samsung Symphony, Oppo, Realme produce 85% of smartphones locally meeting 55% of local demand for both smartphones and feature phones

THE EMERGENCE OF MFS

- MFS first came out in 2011 with bKash being the pioneer
- Bangladesh Bank released MFS Guidelines on 22 sep 2011
- MFS PERFORMANCE OF SEPT 2021 ONLY**
- 13 Banks providing MFS
- 1.14 MILLION agents in total
- 106.47 million registered clients
- 40.70 million active accounts (June 2021- August 2021)
- 324.96 million transactions in total
- 10.83 million daily transactions on average
- Transaction amount of **TK65,141.40CR** on average
- Transaction amount of **TK2,007.43CR** on average

INSPIRING LEADERSHIP STYLES FOR WORKPLACE SUCCESS

Md. Saiful Islam, Customer Service Officer, Baghber Bazar Sub-Branch

“Before you are a leader, success is all about growing yourself. When you become a leader, success is all about growing others.” - Jack Welch

Leadership is All About Inspiring People

In today’s dynamic workplace, we need leaders to challenge the status quo, to inspire, and to motivate. But we also require managers to assist in developing and maintaining a smoothly functioning workplace. Many people are promoted or recruited into leadership positions without understanding the fundamental philosophy of leadership, it’s all about people.

Organizations provide their managers with legitimate authority to lead, but there is no assurance that they will lead. Managers are the de facto leader in their organization, but their mindset and qualities prevent some managers from becoming leaders.

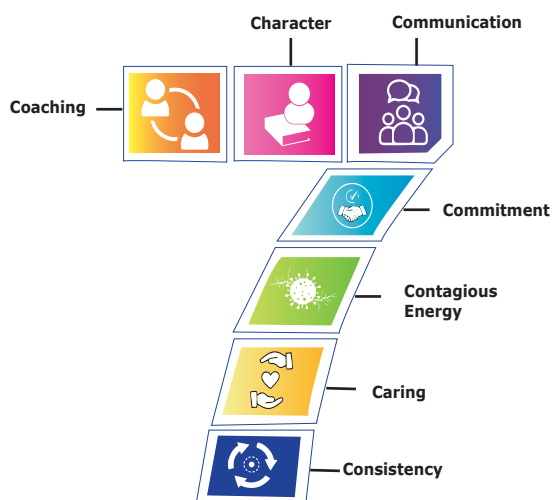
To successfully navigate all the disruptions in today’s fiercely competitive world, we need a new generation of purpose-driven leaders who can inspire people to believe that **IMPOSSIBLE** means **I M POSSIBLE**. We need leaders to stand up for their employees, to lead by example, and to create an environment which their employees will love.

When a leader can inspire and empower their team to become the very best version of themselves by challenging their assumptions of what they can accomplish, a leader can now empower their team to believe in the impossible and produce incredible results to the astonishment of many.

Great Leaders ‘Listen Not Hear’

Being a leader should not be viewed as a license to increase the volume of rhetoric. Astute leaders know there is far more to be gained by surrendering the floor than by dominating it.

7 C’s To Build a Winning Team



Listening is a core aspect but many people in leadership positions don’t listen: **they may be hearing, but they are not listening**. While some may be impressed with how well you speak, the right people will be impressed with how well you listen.

According to Glenn Llopis, team building is both an art and a science, and the leader who can consistently build high performance teams is worth their weight in gold. When you manage each team member individually, you maximise their strengths and learn how to fill in for their weaker areas.

This is what true support is all about. Supported teams are successful teams. Leaders are only as successful as their teams, and the great ones know that with the right team dynamics, decisions, and diverse personalities, everyone wins.

Leaders Don’t Create Followers but Leaders

Today’s most influential businesses encourage every employee to take on leadership roles because one of the first responsibilities as a leader is to help people become leaders.

If leaders are comfortable with people working in the organization coming to work every day, doing the same mundane tasks for 5, 10, 15 years with no self-development, you are not a leader : you are an average manager at best. What separates great companies from good ones is their ability to build a leadership culture that cultivates great leaders throughout their organization.

It’s not about maintaining followers; it’s all about mentoring, coaching and developing a new generation of great leaders; inspired and motivated to make a difference in the lives of people they are entrusted to serve.

The Only ‘Antidote’ is Strong, Positive ‘Leadership’

Successful companies understand that culture is crucial to their success. They recognize that when problems develop, changes are sometimes necessary to eliminate the toxic behaviors dragging down the company. However, if much of the problem can be traced to toxic leadership, there must be leadership changes.

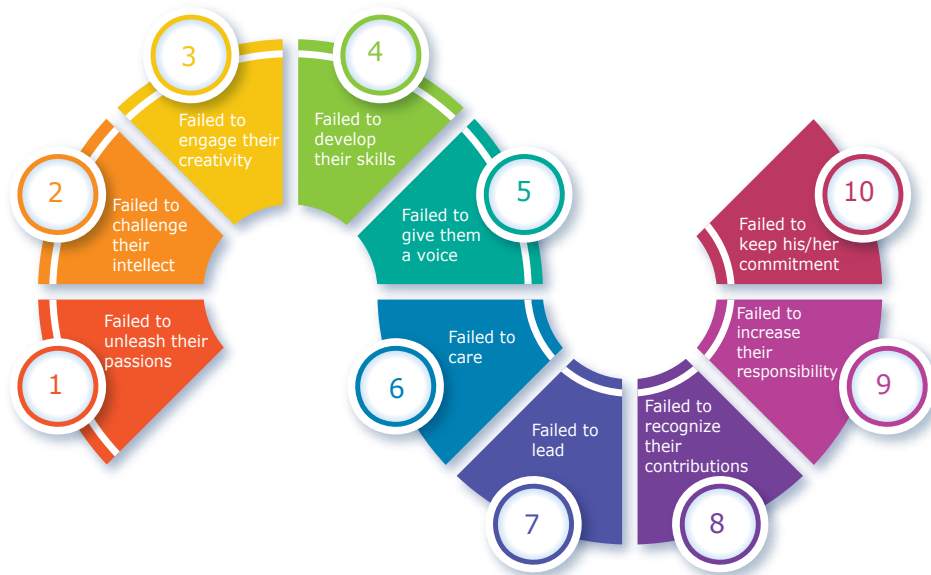
Great leadership is essential to any organizational success, if toxic behavior in a workplace is left unchecked, it will spread and kill the organization. The only strong antidote to a toxic work environment is inspirational, genuine, motivational, and positive leadership.

When you were made a leader you weren’t given a crown, you were given the responsibility to bring out the best in others.

Many leaders seem to forget that leading others should be held in reverence more than anything else. Being the leader means that you have been placed in a position to serve others. Too often, we have seen leaders duck and cover, throw their people under the bus, throw their positional weight around, and instead of leading from a place of service, lead from a place of ego when things get rough.

Leaders are privileged to be in a position where they can direct, shape, and focus people’s potential to a specific result. When leaders are given the responsibility to lead, they are given a tremendous opportunity to influence many people’s lives positively: a responsibility one should never take for granted.

**10 Reasons
Why Talent
Leave a Leader**



Show Respect and Kindness to Everyone

At work, we often take things at face value and fail to see the hardships someone faces every day. Sometimes a person doesn’t fight a battle with the strength of their biceps, but they must turn inward to find their mental and emotional power.

As leaders, it’s so important to create a great and safe work environment that allows people to reach out for help. We are surrounded by people who are silently battling daily but show up every day at work trying to make the best of it. Someone may have a sick child at home or someone dealing with the death of a loved one or maybe a single parent fighting every day to hold their home together.

We don’t know, and we may never know, which is why you should always show respect and kindness to everyone. There are amazing and strong people who show up for work every day, giving it their all to help their organization fulfil its purpose but silently fighting battles in their personal lives that we know nothing about.



KEY MANAGEMENT CHANGE

Name	Designation	Current Organization
Shaikh Md. Salim	Executive Director	Bangladesh Bank
Md. Masud Biswas	Head	Bangladesh Financial Intelligence Unit
Abu Hena Md. Rahmantul Munim	Chairman, BoD	National Board of Revenue (NBR)
Shamima Nargis	Chairman, BoD	Bangladesh Development Bank Ltd.
Mrs. Nilufer Zafarullah	Chairman, BoD	Midland Bank Limited
Md. Mahbub ul Alam	Chairman, BoD	Social Islami Bank Limited
Md. Mehmood Husain	MD & CEO	National Bank Limited
Selim R.F. Hussain	MD & CEO	BRAC Bank Limited
Masihul Huq Chowdhury	MD & CEO	Community Bank Bangladesh Ltd.
Md. Ismail Hossain	MD	Bangladesh Krishi Bank
Md. Abdul Mannan	MD	Rajshahi Krishi Unnayan Bank
Zafar Alam	MD & CEO	Social Islami Bank Limited
Arif Quadri	MD	United Commercial Bank Limited
Md. Monzur Mofiz	MD (CC)	One Bank Limited
Mian Quamrul Hasan Chowdhury	AMD	Shahjalal Islami Bank Limited
Abu Reza Md. Yeahia	AMD	Social Islami Bank Limited

*MD-Managing Director, CEO-Chief Executive Officer, AMD-Additional Managing Director, CC-Current Charge, BoD-Board of Directors

FUN & LEARN



I	T	E	O	E	H	S	I	F	A	D	B	S	E
C	D	B	R	R	D	R	D	C	O	O	B	C	L
O	A	L	B	R	A	T	H	A	D	L	B	H	I
A	R	R	A	H	T	S	N	R	R	P	T	E	D
D	H	N	H	D	R	N	T	A	Z	H	S	E	O
W	C	R	O	W	R	H	R	I	L	I	P	T	C
A	E	O	S	T	R	I	C	H	C	N	N	A	O
H	R	C	A	I	E	R	T	B	H	A	B	H	R
T	D	E	I	L	R	A	B	B	I	T	C	A	C
D	B	H	T	R	F	F	B	D	N	T	T	O	T
W	O	C	S	R	E	C	E	I	E	T	R	T	C
Z	E	B	R	A	O	R	A	E	N	P	S	T	R
B	S	A	R	B	W	S	R	E	O	H	E	I	A
T	D	E	Z	E	B	E	O	A	I	O	A	T	F

How many **Animals** can you identify from this picture? Count and List them all.





ইসলামের চিরন্তন সৌন্দর্য

মোহাম্মদ শ্বাহেন শিকদার, রিয়েশনশিপ অফিসার, মোনমাইড আব-ব্রাঞ্চ

নিশ্চয়ই ইসলামই আল্লাহর একমাত্র মনোনীত ধর্ম (সূরা আল-ইমরান: ১৯)। ইসলাম আল্লাহর মনোনীত পূর্ণাঙ্গ ধীন। ইসলামের শাব্দিক অর্থ হলো এক ও অদ্বিতীয় আল্লাহর নিকট আত্মসমর্পণ করা। ইসলাম মানুষের সামগ্রিক জীবনের শান্তি, কল্যাণ, সাফল্য ও সৌন্দর্যের চিরন্তন সত্যপথ। মানুষের ঈমান বা আকীদা ইবাদত থেকে শুরু করে ব্যক্তিগত, পারিবারিক, সামাজিক, অর্থনৈতিক, রাজনৈতিক, আধ্যাত্মিক ও আন্তর্জাতিক জীবনের প্রতিটি ক্ষেত্রে শান্তি ও সমৃদ্ধির জন্য কী করতে হবে তা কোরআন যেমন বলে দিয়েছে তেমনই আমাদের প্রিয় নবী হযরত মুহাম্মদ (সা.) নিজে বাস্তবে তা দেখিয়ে দিয়ে গেছেন। আকীদার অন্যতম বিশ্বাসগুলো হলো তওহীদ, ফেরেশতা, কিতাব, নবী-রাসূল, আখিরাত, ত্বকদীর এবং মুত্যর পর পুনরুত্থানের উপর বিশ্বাস স্থাপন করা। ইসলামের এই শাস্ত ও চিরন্তন সৌন্দর্যের নানাদিক নিম্নে সংক্ষিপ্ত আকারে বর্ণিত হলো।

আর রাক্বানিয়া: তাওহীদ বা একত্ববাদ ইসলামের মূলভিত্তি। পবিত্র কোরআনে এ বিষয়টি বারবার স্পষ্ট করা হয়েছে। আল্লাহ বলেন, ‘বল, তিনি আল্লাহ এক ও অদ্বিতীয়। আল্লাহ কোনো কিছুর মুখাপেক্ষী নন, সবই তাঁর মুখাপেক্ষী। তিনি কাউকে জন্ম দেন না, আর তাঁকেও জন্ম দেওয়া হয়নি। তাঁর সমকক্ষ কেউ নেই।’ (সূরা ইখলাস: ১-৪)।

আল কোরআন: ইসলামের অন্যতম সৌন্দর্যের প্রতীক হলো বিস্ময়কর গ্রন্থ আল কোরআন। এটি সর্বাধিক প্রশংসিত মহাপ্রজ্ঞাময় রাক্বুল আলামিনের পক্ষ থেকে শ্রেষ্ঠ নবী বিশ্বনবী হযরত মুহাম্মদ (সা.)-এর ওপর দীর্ঘ তেইশ বছর ধরে বিভিন্ন প্রেক্ষাপটে প্রয়োজনের তাগিদে নাজিল হয়েছে। কোরআনের বক্তব্য নতুন, দৃঢ় ভিত্তিপূর্ণ, ব্যাপক ফলদায়ক ও নজিরবিহীন। কোরআনের চেয়ে উন্নত বক্তব্যের অস্তিত্ব কল্পনা করা যায় না। মুসলমান-অমুসলমান নির্বিশেষে সব যুগের জ্ঞানী ও বিশেষজ্ঞরা কোরআনের বিচিত্রময় তথ্যসম্ভার, ইতিহাস জ্ঞান, ভবিষ্যদ্বাণী এবং এর বাগিতা, ভাষাশৈলী ও সাহিত্য মানকে অলৌকিক বলে উল্লেখ করেছেন। এ প্রসঙ্গে আল্লাহ বলেন, কুরআন অকাট্য সত্য এবং সত্য সহকারে তা নাখিল হয়েছে (সূরা আল-ইমরান: ৩)।

আল ইনসানিয়া: ইসলামের তৃতীয় সৌন্দর্যের নাম হলো আল ইনসানিয়া যার অর্থ হলো মানবতা। ইসলাম হলো মানবতার ধর্ম। সৌহার্দ্য, ভ্রাতৃত্ব, বন্ধুত্ব ও সাম্যের সেতুবন্ধনই হলো ইসলাম। জাতি-ধর্ম, বংশ-বর্ণ নির্বিশেষে সবার প্রতি, এমন কি জীব-জানোয়ারের প্রতিও ন্যায় বিচার, সহমর্মিতা, সৌজন্যমূলক আচরণ করার নির্দেশ রয়েছে এই ধর্মে। ইসলাম পৃথিবীর এক মাত্র মানবতার কল্যাণকামী শ্রেষ্ঠ ধর্ম যেখানে মানবতার কল্যাণ সাধন করাকে অতীব গুরুত্বের সঙ্গে বিবেচনা করা হয়েছে। আল্লাহতায়াল্লা বলেন, "তোমারা শ্রেষ্ঠ উম্মত মানব জাতির কল্যাণের জন্যে তোমাদের উদ্ভব ঘটানো হয়েছে (সূরা আল ইমরান: ১১০)।" তাই প্রত্যেক মানুষেরই পারস্পরিক মানবতাবোধ ও উদারনৈতিক মানসিকতা থাকা অপরিহার্য।

আসসুমুল: ইসলামের চতুর্থ সৌন্দর্যের নাম আসসুমুল যার অর্থ সামিল করা। মানব জীবনে যা কিছু প্রয়োজন তার সব কিছু ইসলামে এমনভাবে অন্তর্ভুক্ত করা হয়েছে যা প্রকৃত পক্ষেই পরিপূর্ণ এবং অতুলনীয়। আল্লাহ পবিত্র কুরআন শুরু করেছেন বিসমিল্লাহ দিয়ে যার প্রথম অক্ষর 'বা' শেষ করেছেন সূরা নাসের শেষ আয়াতের শেষ অক্ষর 'ছীন' দিয়ে। 'বা' আর 'ছীন' কে একত্র করলে হয় বাহ যার অর্থ যথেষ্ট। আল্লাহ এখানে বুঝাতে চেয়েছেন যে, কোরআনের ৩০ পারায় তিনি যা কিছু দিয়েছেন তা মানব জাতির জন্য যথেষ্ট।

আল উমুম: ইসলামের পঞ্চম সৌন্দর্যের নাম হলো আল উমুম যার অর্থ Universal Religion বা সার্বজনীন ধর্ম।

ইসলাম বিশেষ কোনো যুগ বা কালের ধর্ম নয়। ইসলাম সর্বকালের সর্বযুগের ধর্ম। ইসলাম পৃথিবীর সকল বর্ণ, গোত্র, জাতি এবং ধনী-গরীব, সাদা-কালো ও আরব-অনারব সকল মানুষের জন্যই প্রেরিত। আর তাই মহান আল্লাহতায়াল্লা নিজের পরিচয় দেওয়ার সময় বলেছেন, যে তিনি রাক্বুল আলামিন। আবার বিশ্বনবী হযরত মুহাম্মদ (সা.)-এর পরিচয় দেওয়ার সময় বলেন, হে নবী আমি আপনাকে সমস্ত জগতের ও মানবজাতির কল্যাণের জন্য রহমত স্বরূপ পাঠিয়েছি।

আতাইসির: ইসলামের ষষ্ঠ সৌন্দর্যের নাম আতাইসির যার অর্থ সহজ। ইসলাম সহজ, সরল ও সাম্যের জীবন বিধান। এ প্রসঙ্গে আল্লাহ বলেন, ধীন ইসলাম সকল প্রকার বক্রতা এবং গোড়ামি থেকে মুক্ত (আল কোরআন)। তাই শান্তির জন্য আমাদের ইসলামের দেখিয়ে দেয়া সহজ ও সরল পথে জীবন পরিচালিত করা উচিত।

দিনুল ফিতরা: ইসলামের সপ্তম সৌন্দর্যের নাম দিনুল ফিতরা যার অর্থ স্বভাব ধর্ম। ইসলামে এমন কিছু নেই যা কারো রুচি সম্মত নয়। ইসলামকে জানতে বুঝতে পড়তে রুচিতে বাধে এমন কোনো মতবাদ নেই।

দিনুল ইলম: ইসলামের অষ্টম সৌন্দর্যের নাম দিনুল ইলম যার অর্থ জ্ঞান। পবিত্র কোরআনের সর্ব প্রথম বাণীই হলো, ‘পড়ো’। ‘পড়ো তোমার রবের নামে, যিনি সৃষ্টি করেছেন। পড়ো তোমার রব মহা সম্মানিত, যিনি শিখিয়েছেন কলমের মাধ্যমে। শিখিয়েছেন মানুষকে, যা তারা জানতো না।’ (সূরা আলাক: ১-৫)। ইসলামে জ্ঞান চর্চার গুরুত্ব সর্বোচ্চ। ইসলাম আমাদের দোলনা থেকে কবর পর্যন্ত জ্ঞান অর্জন করার শিক্ষা দেয়। রাসুলুল্লাহ (সা.) বলেছেন, ‘জ্ঞান অর্জন করা প্রত্যেক মুসলমান নর-নারীর ওপর ফরজ বা অবশ্য কর্তব্য’। মানুষকে ‘আশরাফুল মাখলুকাৎ’ বা সৃষ্টির সেরা জীব হিসেবে গণ্য করা হয়। অন্যান্য প্রাণীর সাথে তার মূল পার্থক্যই হলো তার জ্ঞানের ব্যবহার। মানুষের মধ্যে পূর্ণমাত্রায় জ্ঞান-বুদ্ধি, বিবেক ও চিন্তা-চেতনা দেওয়া হয়েছে, যাতে ন্যায়-অন্যায়ের প্রভেদ করে সং পথে চলতে পারে এবং জাগতিক অপকর্মের পরিণতি ও ফল উপলব্ধি করতে পারে।

দিনুস সালাম: ইসলামের নবম সৌন্দর্যের নাম দিনুস সালাম যার অর্থ শান্তি। শান্তি ও সম্প্রীতির বিশ্বজনীন জীবন বিধান হলো ইসলাম। মানুষের জীবনে শান্তি ও নিরাপত্তা নিশ্চিত করার জন্যই ইসলামী ব্যবস্থা মানুষের মধ্যে পারস্পরিক ভালোবাসা, সহমর্মিতা, সহযোগিতা, সুসম্পর্ক বজায় রাখা এবং ঐক্যবদ্ধ জীবন যাপনকে অপরিহার্য করে দিয়েছে। পক্ষান্তরে যেসব বিষয় মানুষের মধ্যে বিভেদ, অনৈক্য, হিংসা- বিদ্বেষ, জিঘাংসা, হানাহানি, খুনখারাবী, হতাশা, বঞ্চনা, শোষণ, নিপীড়ন এবং সাধারণ ও স্বাভাবিক সম্পর্কের মধ্যে চির ধরায়, ইসলাম এ সকল বিষয়কে কঠোরভাবে নিষেধ করেছে এবং হারাম ঘোষণা করেছে। পবিত্র কোরআন শরীফে আল্লাহপাক ইরশাদ করেন ‘ফিত্না-ফাসাদ বা দাঙ্গা-হাঙ্গামা সৃষ্টি করা হত্যার চেয়েও কঠিন অপরাধ।’ (সূরা বাকারা: ১৯১)। ইসলামের ইতিহাসে দৃষ্টি নিবদ্ধ করলে

দেখা যায়, মক্কা বিজয়ের দিন মহানবী (সা.) বিজয়ীবেশে মক্কায় প্রবেশ করেন এবং কুরাইশদের ক্ষমা করেন যা শান্তি- সম্প্রীতি প্রতিষ্ঠায় ইসলামের চিরন্তন আদর্শের জানান দেয়। পারস্পরিক সাক্ষাতে সালাম বিনিময়ের যে বিধান ইসলামে রয়েছে তাও সম্প্রীতির বন্ধন সুসংহতকরণের উজ্জ্বল প্রয়াস।

আল ওয়াসাতিয়া: ইসলামের দশম সৌন্দর্যের নাম আল ওয়াসাতিয়া যার অর্থ মধ্যম পন্থা। ইসলাম হলো মধ্যম পন্থার ধর্ম। চরমপন্থা অবলম্বন ইসলামি আক্বীদা, বিশ্বাস ও চেতনার সম্পূর্ণ বিরোধী। ইসলামি জীবন ব্যবস্থায় ভারসাম্যপূর্ণ আচরণ, পরমত সহনশীলতার মনোভাব ও মধ্যম পন্থা অবলম্বন মুসলমানদের চরিত্রের অনুপম বৈশিষ্ট্য। নবী করিম (সা.) সাবধান বাণী উচ্চারণ করে বলেছেন, 'তোমরা আগে অস্ত্র উত্তোলন করো না বা অস্ত্রের ভয়-ভীতিও প্রদর্শন করো না।' হাদিস শরিফে বর্ণিত আছে, নবী করিম (সা.) ঘোষণা করেছেন, 'আমাকে সরল পন্থা অবলম্বন করার জন্য পাঠানো হয়েছে, চরমপন্থা অবলম্বনের জন্য নয়।' তিনি আরো বলেছেন, 'সহজ, সরলপন্থা অবলম্বন করবে, কঠোরতা প্রদর্শন করবে না। সুসংবাদ দাও, ঘৃণা ছড়িয়ে না।' (বুখারি)

আল উদুহ: ইসলামের শিক্ষা অত্যন্ত পরিষ্কার, যুক্তি গ্রাহ্য ও সহজবোধ্য। এর আবেদন খুব হৃদয়গ্রাহী ও মর্মস্পর্শী। প্রতিটি মানুষ সরাসরি কোরআন থেকে শিক্ষা গ্রহণ করতে পারে এবং কোরআনের আলোকে জীবন চালাতে পারে।

উপসংহার: ইসলামের মূল উৎস হলো কুরআন-সুন্নাহ যা একটি পরিপূর্ণ জীবন বিধান। ইসলাম সতত সৌন্দর্য ও মাধুর্যপূর্ণ ধর্ম, যা মানুষকে সরল পথে চলতে ও সঠিক নির্দেশনায় পৌঁছাতে সহায়তা করে। ইসলামের শান্তি-সম্প্রীতির পরিমল সৃষ্টি লোকব্যাপী বিস্তৃত; জাতি, ধর্ম, বর্ণ নির্বিশেষে সমগ্র বিশ্বমানবতা এ শান্তি-সমুদ্রে অবগাহনের অধিকার সংরক্ষণ করে। আমরা যেন সেই আলোকবর্তিকা নিয়ে সোজা ও সঠিক পথ খুঁজে পাই এবং একটি সুখী ও সুন্দর পৃথিবী বিনির্মাণ করতে পারি সেজন্য আল্লাহতাআলা আমাদের সবাইকে ইসলামের সৌন্দর্য মোতাবেক জীবন যাপনের তওফিক দান করুন, আমিন।

THIRD BizQUIZ WINNERS



Fateha Bushra
Integrated & Centralized MITS
Operations Division, CHO



Sk. Razibul Islam
NRB Division, CHO



Shahnaz Parveen
Liability Operations
Department, CHO



Rashid Ahmed Bin Wali
Payroll Banking
Department, CHO



Md. Wasim Ali
Nazirhat Branch



Farhana Akter
Jubilee Road Branch



Younus Ahamed
Mirpur Branch




Shahidul Ashraf Khan
CDA Avenue Branch



Md. Bokhtiar Chowdhury
Sonargaon Branch



Nasreen Akhter
Mirpur Branch

BizQuiz is a pan-bank 'Fun & Learn' real-time knowledge contest which takes place immediately after the release of each MTBIZ issue. **Fastest 10** highest scoring MTBians are awarded with Cash incentives and Certificate of Excellence signed by MD & CEO. Besides, participating MTBians also receive Certificate of Participation endorsed by MD & CEO on securing the pass mark. To encourage MTBians, an Honour Board is also circulated in the Bank's intra-net  and succeeding **MTBIZ** Issue.

MTB ON MEDIA



CORPORATE SOCIAL RESPONSIBILITY



MTB Donates 80,000 Blankets to the Prime Minister's Relief Fund



MTB as part of its CSR initiatives, has recently donated 80,000 blankets to the Prime Minister's Relief Fund for the cold-stricken people of different regions of the country. Honorable Prime Minister of the People's Republic of Bangladesh, Sheikh Hasina joined the event through video conference from Gana Bhaban. Dr. Ahmad Kaikaus, Principal Secretary of the Prime Minister, has received a token of blankets on Her behalf from Md. Hedayetullah, Director & Chairman of the Executive Committee and Nasreen Sattar, Independent Director of the Bank in this simple event.

MTB Foundation Launches Niloufer Manzur Memorial Scholarship



MTB Foundation has recently initiated the Niloufer Manzur Memorial Scholarship programme in collaboration with the Faculty of Business Studies, University of Dhaka in memory of the Founding Principal of Sunbeams School, Ms. Niloufer Manzur. This time 16 female and 18 male students received monthly stipend for a year. Professor Dr. Md. Akhtaruzzaman, Vice-Chancellor, University of Dhaka was the Chief Guest while MTB Founding Chairman Syed Manzur Elahi and Md. Abdul Malek, Vice Chairman attended as the Guest of Honour and Special Guest. Syed Mahbubur Rahman, MD & CEO along with other senior officials of the Bank and Professor Dr. Muhammad Abdul Moyeen, Dean (Acting), Faculty of Business Studies and Professor Dr. Razia Begum, Department of Marketing, University of Dhaka were also present.

MTB Foundation Presents 9th 'Bravery & Courage Award'



On the occasion of MTB's 22nd anniversary, MTB Foundation presented 9th MTB 'Bravery & Courage' Award to the family of Late Syed Shah Alam, a leader of local Cyclone Preparedness Program (CPP) who died after a boat capsized in Kalapara Upazila of Patuakhali while evacuating the cyclone-affected people during the super cyclone 'Amphan'. A special crest and a cheque were handed over at the Bank's Corporate Head Office, Dhaka. MTB Chairman, Md. Wakiluddin, Vice Chairman, Md. Abdul Malek, MTB Directors, Syed Manzur Elahi and Rashed Ahmed Chowdhury, MD & CEO, Syed Mahbubur Rahman,

AMDs, DMDs and other senior officials of the Bank were present at this simple event. This award was introduced in 2012 to recognize bravery and selfless act of individuals and their families.

MTB Distributes Blankets amongst the Cold-Affected People of Feni



As a part of humanitarian gesture, MTB has distributed blankets amongst the less privileged people of Feni region through its Feni Branch under its CSR programme. MTB Director, Rashed Ahmed Chowdhury personally handed over the blankets at a simple ceremony while local branch officials and other dignitaries and local elites were also present. Considering the recent cold wave that swept the country, this philanthropic activity shall spread warmth among the distressed people of this area.



AWARD AND RECOGNITION

Bangladesh Bank (BB) Recognises MTB for CMSME Loan Disbursement



MTB has received a Letter of Appreciation from BB for achieving 100% disbursement target of First Phase Covid-19 CMSME Stimulus Package in FY'20-21. BB Governor Fazle Kabir handed over the letter to Syed Mahbubur Rahman, MD & CEO, MTB at the Bankers' Meeting held at BB's Jahangir Alam auditorium recently. Earlier in April last year, under the direction of Honorable Prime Minister, Sheikh Hasina, Bangladesh Bank unveiled a stimulus package worth Tk. 20,000 crore for the CMSMEs to protect them from the impacts of the COVID-19 pandemic. Such recognition shall definitely motivate the Bank in the implementation of other stimulus packages declared by the Central Bank and Government.

MTB Receives 21st ICAB National Award



MTB has recently been awarded the Best Presented Annual Report-2020 (3rd position) in the Private Sector Banks category and Certificate of Merit in the Integrated Reporting category by The Institute of Chartered Accountants of Bangladesh (ICAB). The award was handed over at a ceremony held on December 11, 2021 at a local hotel in the capital. Syed Rafiqul Haq, AMD & CBO, MTB received the award on behalf of the bank from Tipu Munshi, MP & Honourable Commerce Minister, the People's Republic of Bangladesh. The other senior officials of the bank were also present during the event. This award will instil MTB's going-on efforts to reinforce good corporate governance practices at the bank.

MTB Receives the Amcham CSR Excellence Award



MTB, in recognition of the bank's contribution towards Corporate Social Responsibility (CSR) in Bangladesh, has recently been awarded the AmCham CSR Excellence Award by American Chamber of Commerce in Bangladesh on December 2, 2021 at a local hotel in the capital. With a view to supporting combined efforts in achieving SDGs, MTB employed its best efforts for the development of society, country and its people in the focused areas like Education, Healthcare, Disaster Management and Sports & Culture. This acknowledgement will motivate to make MTB's CSR activities more need-focused and purposive.

MTB Receives the 3rd Consecutive PCI DSS Certificate



MTB has recently received Payment Card Industry Data Security Standard (PCI DSS) Version 3.2.1 for three years in a row, a compliance certification which ensures security of card systems, from SISA Information Security, a Qualified Security Assessor (QSA) company. MTB has maintained the required compliance which has been audited by the Certification authority SISA. Syed Mahbubur Rahman, MD & CEO, MTB received the certificate from Ahmed Kamal Khan Chowdhury, Group Advisor, Software Shop Limited (SSL Wireless) & the local partner of SISA at a simple ceremony held at the bank's Corporate Head Office.

MTB Arranges 'Agent Banking Heroes Recognition Programme 2021'



As a part of celebrating the 22nd Anniversary of the bank and inauguration of the 200th Agent Banking Centre, MTB has arranged 'Agent Banking Heroes Recognition Programme 2021' for the first-time in its Agent Banking operations. The purpose of this unique event was to recognize the contribution of all the stakeholders involved both in receiving and delivering Agent Banking service across the country. Md. Abul Bashar, ED, BB, graced the event as the Chief Guest while Syed Mahbubur Rahman, MD & CEO, MTB along with the customers & their families, agents, bank's representatives at the Agent outlets and MTB senior officials were also present in this lively event.

MTB Celebrates Customer Service Week



To maintain the highest-level of customer satisfaction by enhancing the standards of our year-round customer service initiatives in tune with the celebration of 'Mujib Borsho' and 22nd Anniversary of the bank, MTB has recently organized 'Customer Service Week' from October 17 to 21, 2021. The motto of this Service Week was to provide delightful banking experience to its customers. Syed Mahbubur Rahman, MD & CEO has inaugurated this event in the presence of some distinguished customers of the bank in a simple ceremony held at the bank's Corporate Head Office.

PRODUCT & SERVICE INNOVATION



MTB Launches the Biometric Login Facility on its Smart Banking Application



MTB has recently added Biometric Login facility in its Smart Banking Application. With this feature inclusion, MTB Smart Banking App, is now more secure and convenient. Users of this App can now effortlessly login in a faster way using FaceID or TouchID. Syed Mahbubur Rahman, MD & CEO of the bank unveiled this feature for the general-purpose use at a simple ceremony held at the bank's Corporate Head Office. Syed Rafiqul Haq, AMD & CBO, Goutam Prosad Das, Md. Khalid Mahmood Khan, DMDs along with other senior officials were also present at the event.

MTB Launches 'MTB IEB Co-Branded Visa Signature Credit Card'



MTB has recently launched 'MTB IEB Co-Branded Visa Signature Credit Card' for the members of The Institution of Engineers, Bangladesh (IEB) at IEB Headquarters, Dhaka. Professor Dr. Engineer Shamim Z. Bosunia, Former President, IEB and Syed Mahbubur Rahman, MD & CEO, MTB graced the event. Md. Shahadat Hossain (Shiblu), Honorary General Secretary, Engr. Khandker Manjur Morshed, Vice President, IEB and Goutam Prosad Das, Md. Khalid Mahmood Khan, DMDs MTB along with senior officials from both the organizations were present at the event. The holders of this Co-branded Credit Card will enjoy exclusive benefits like free annual fee in first year, free access to 1,100 international airport Lounges and MTB Air Lounges at domestic airports, avail meet & greet service, complimentary MTB Protection Plan (MPP), Buy 1 Get 1 offers and many other year-round attractive facilities.

MTB Launches Co-Branded Credit Card for Grameenphone's GP Star Customers



MTB has recently introduced co-branded 'Visa Signature and Platinum Credit Card' partnering with Grameenphone Ltd. for its GP Star customers at a local hotel in the capital. The event was graced by Yasir Azman, CEO, Grameenphone and Syed Mahbubur Rahman, MD & CEO, MTB. Through this launching, MTB will have greater reach to whom it will offer richer and world-class card usage experience. The holders of this Co-branded Credit Card will enjoy exclusive benefits like free annual fee in first year, free access to 1,100 international airport Lounges and MTB Air Lounges at domestic airports, avail meet & greet service, complimentary MTB Protection Plan (MPP), Buy 1 Get 1 offers and many other year-round attractive facilities.

MTB Launches Co-Branded Business Credit Card for BASIS Members



MTB has recently launched co-branded Visa Business credit card partnering with Bangladesh Association of Software and Information Services (BASIS) for the members of the latter organization at a local hotel in the capital. The event was graced by Syed Almas Kabir, President, BASIS and Syed Mahbubur Rahman, MD & CEO, MTB. The Co-branded Business Card powered by Visa is the newest and first of its kind product in the product basket of the bank. The users of this Co-branded Credit Card will enjoy exclusive benefits like globally accepted dual currency business credit card, no issuance fee & zero renewal fee if annual spending is at least Tk. 2 lac, interest free period of 45 days, complimentary access to MTB air lounges, complimentary

lounges, complimentary airport meet & greet service and many other attractive facilities.



STRATEGIC ALLIANCE

MTB Signs Agreement with Guardian Life Insurance Limited



MTB has recently signed an agreement with Guardian Life Insurance Limited to provide cash management services to the latter organization at a ceremony held at the Bank's Corporate Head Office, Dhaka. Sheikh Rakibul Karim, CEO (CC), Guardian Life Insurance Limited and Syed Mahbubur Rahman, MD and CEO, MTB signed the agreement on behalf of their respective organizations. Among others, Majedur Rashid Chowdhury, HoF&A, Shamim Ahmed, COO, Guardian Life Insurance Limited and Md Khalid Mahmood Khan, DMD & HoCCB along with senior officials from both the organizations were also present at the ceremony.



CONFERENCES

MTB Arranges Branch Managers' Conference 2021



MTB has successfully arranged Branch Managers' Conference 2021, a refreshers' training on Money Laundering and Terrorist Financing Risk Management. MTB arranged the conference at Samson H. Chowdhury Auditorium, MTB Tower. Dhaka based Branch Managers and the members of Management Committee and Central Compliance Committee were present physically while rest of the managers joined virtually from different corners of the country. The conference was graced by Md. Masud Biswas, Head, Bangladesh Financial Intelligence Unit (BFIU) as Chief Guest and A.B.M. Zahurul Huda, GM, BFIU as Special Guest. The event was hosted by Syed Mahbubur Rahman, MD & CEO while Rais Uddin Ahmad, DMD & CAMLCO moderated the event.



MTB Arranges its Annual Risk Conference 2021



MTB organized Annual Risk Conference 2021 virtually on November 27, 2021. The event was chaired by Syed Mahbubur Rahman, MD & CEO, hosted by Chowdhury Akhtar Asif, AMD & GCRO and attended by the bank's Senior Management team, branch officials, officers and executives associated with managing risks at the Head Office level. The conference was organized in harmony with MTB's strong commitment to build a robust risk management culture and remain complied with the regulatory expectations by engaging everyone in the journey. This conference aims to disseminate the importance of effective risk management across the bank in order to achieve sustainable business growth. This year the theme of the Conference is "Risk Governance & Sustainability".

ANNIVERSARY CELEBRATION



MTB Celebrates 22nd Founding Anniversary



MTB has celebrated its 22nd Founding Anniversary on October 24 at its Corporate Head Office with flying colours. MTB Tower, All MTB branches and sub-branches across the country celebrated this joyous occasion in unison.

Syed Mahbubur Rahman, MD & CEO, Chowdhury Akhtar Asif, AMD & GCRO, Goutam Prosad Das, Tarek Reaz Khan, Rais Uddin Ahmad, Md. Khalid Mahmood Khan, DMDs along with other senior officials of the bank were present during the cake cutting event organized at the bank's Corporate Head Office.

On this occasion, MTB organized a week-long numerous celebration events for its customers, stakeholders, and employees. In this connection, an art competition titled "Aparup Bangladesh" for the children of MTBians was organized. Besides, MTB arranged events like health checkup with the support of United Hospital for its employees and staffs, as well as offering week-long discount deals for customers with eight real estate companies, five automobile companies, and two merchants. MTB has also organized a press briefing on the occasion of the bank's 22nd founding anniversary.

During this period, a number of valuable clients of the bank sent Anniversary wishes. Syed M. Altaf Hussain, CEO, WW Grains Corporation is one of such loyal clients of the bank. On behalf of the CEO, Syed M. Jan, Director, WW Grains Corporation, conveyed his wishes with some souvenirs to MTB management.



HR CORNER

New Executive Joining



Nahreen Quayyum
BM & VP
Dhanmondi Road 2 Branch
DoJ: 06/12/2021



I.B.M. Kabir Mahamood
BM & VP
Shyamoli Branch
DoJ: 18/11/2021



Sonchoy Kumer Saha
DCEO & SVP
MTB Securities Limited
DoJ: 01/11/2021

New Assignment at Executive Level



Md. Rabiul Alam
UH & SAVP
Digital Banking Division
ED: 22/11/2021



Kazi Mazbah Uddin
BM & VP
Bashundhara Branch
ED: 04/11/2021



Samia Chowdhury
CEO (Acting) & SAVP
MTB Foundation
ED: 01/11/2021



Md. Alamgir Hassan
BM & VP
Malibagh Chowdhurypara Branch
ED: 31/10/2021



Mir Ashaduzzaman
BM & AVP
Sarulia Bazar SME/Agri Branch
ED: 28/10/2021



Md. Azizul Haque
SB In-charge & AVP
Dakshin Khan Sub-Branch
ED: 28/10/2021



Sabrina Sahnaz
SM & AVP
Card Operations Department
ED: 26/10/2021



Selina Kamrun
SRM & AVP
Agrabad Branch
ED: 14/10/2021



Mohammad Shibbirul Islam Bhuiyan
SRM & AVP
Panthapath Branch
ED: 10/10/2021



Fayaz Atiqul Islam
SRM & AVP
Banani Branch
ED: 03/10/2021



M. Amir Hossain
UH & VP
SME Banking Division
ED: 03/10/2021

*DoJ-Date of Joining; ED-Effective Date, BM-Branch Manager; DCEO-Deputy Chief Executive Officer; UH-Unit Head, SB-Sub Branch; SM-Senior Manager; SRM-Senior Relationship Manager

Farewell


Shyamol Boran Das
SEVP & CIDO
Left: 06/11/2021



Md. Shahid Anwar Mazumder
BM & VP
Left: 21/10/2021



Mahmud Al Fahad
UH & AVP
Left: 21/10/2021



Mohammed Alamgir
HoCS & SAVP
Left: 12/10/2021

* HoCS-Head of Card Sales, CIDO- Chief Information & Digital Officer

Retirement


Syed Rafiqul Haq
Last Designation: AMD & CBO
Retired: 31/12/2021

* CBO-Chief Business Officer



Md. Nazimuddin Bhuiyan
Last Designation: SM & SAVP
Retired: 31/12/2021



Md. Akhtar Hussain
Last Designation: Training Consultant
Retired: 23/12/2021



K. M. Abdul Wadood
Last Designation: Principal & EVP
Retired: 01/10/2021

Academic Achievement


Md. Aminul Islam, CAMS
Divisional Head
AML & CFT Division



Md. Baker Hossain, CAMS
Head
Operational Risk Assurance Department

* CAMS-Certified Anti-Money Laundering Specialist

We Mourn

Raja Jashim Uddin (1970-2021)

Raja Jashim Uddin, is one of the early joiners at MTB, started his more-than-two-decades old career in this Bank on July 11, 2000. CIB Department was his first posting where he has 20+ years working experience. Before leaving us, he was posted in the Transaction Banking Department. He experienced a severe cardiac arrest on October 14, 2021, after fighting hard, he breathed last on the same day. He was working in the capacity of Manager before leaving for eternity.


Tazul Islam (1988-2021)

Tazul Islam, a Chittagong-bound young banker posted last at MTB Oxygen Mor Branch, left us untimely on December 26, 2021 after collided with a recklessly driven covered van coming from opposite direction. He released his last breath on the way to hospital. His journey at MTB started on February 24, 2013. In his short banking stint, he executed his responsibilities with utmost sincerity at the office of Chittagong Division Branches, Amanbazar and Nazirhat Branch. He unfortunately left us at the age of 33.

We, MTB Family are deeply saddened by the loss of our young colleagues. This untimely death is very difficult to bear. They were not just a colleague but also loyal and humble co-workers to all of us. Their memories will never be forgotten. We pray that Almighty Allah grants the bereaved families the strength to bear this irreparable loss. Our thought and prayers are always with them and their families. Ameen.



Arrived on Earth



Manazir Irteza Sherazi
MTBian: Rajowan Rumman Sherazi
Associate
MTB Collection Department
📅 07/10/21



Mst. Mehrish Hossain Inaya
MTBian: Md. Ajmol Hussain
Relationship Officer
Kushtia Branch
📅 10/10/2021



Suhaiba Rashid Ayat
MTBian: Md. Sohel Rana
Customer Service Officer
Oxygen Mor Branch
📅 14/10/2021



Johan Islam Ayash
MTBian: Md. Jahidul Islam
Customer Service Officer
Dhaka Uddayan Sub-Branch
📅 15/10/2021



Sweety Binte Kawsar
MTBian: Md. Kawsar Nahid
Customer Service Officer
Fulbaria Branch
📅 17/11/2021



Sunhera Efneer Arwa
MTBian: Savrina Bithe
Associate
MTB Collection Department
📅 30/11/2021



Nairiti Deb
MTBian: Newton Deb
Relationship Officer
Agrabad Branch
📅 13/12/2021



Walid Abdullah Yusuf
MTBian: Mohammed Habibur Rahman
Branch Manager
Bormi Branch
📅 26/12/2021

একগুচ্ছ কবিতা



কে তুমি?

আবদুল মাননান

ডিভিশনাল হেড, এমটিবি ব্রাঞ্চ ব্যাংকিং-১

মধ্যরাতে হঠাৎ ঘুম ভেঙ্গে জেগে উঠি
অন্ধকারে ওয়াশবুমের ঠিকানা খুঁজি,
কোথায় বাতির সুইচ হাতড়াতে থাকি
অবশেষে খুঁজে পেয়ে বাঁচি।
ঘুম ঘুম চোখে আরশিতে নিজেই খুঁজে ফিরি,
কে তুমি?
নিজেই চিনতে পারিনা আমি!
অনেক বিচারী, শেষে দেখি
উল্টো করে জামা গায়ে দিয়ে আছি!

উল্টো পথে হেঁটে যাচ্ছি কতকাল ধরে
সবকিছু নিজের মনে করে!
যেন ধরণীর শেষ অবধি বেঁচে থাকবো না মরে,
আমাদের এই উল্টো যাত্রা কবে হবে শেষ?
সবকিছু আমার! ভাবতে বড় লাগে বেশ,
একদিন চলে যাব কেউ ভাবতে চায় না আগে,
ছোট বড় সবকিছু আঁকড়ে ধরে থাকে!

শীত কাহন

জসিম উদ্দিন খান

শাখা ব্যবস্থাপক, কালুরঘাট শিল্প এলাকা শাখা

শীত গিরগির, শীত গিরগির,
পারছি না আর সহিতে,
ইচ্ছে আরো লেপের ওমে,
আরও কিছুক্ষণ রইতে।

হাড় কনকন, হাড় কনকন,
লাগছে ব্যথা বেশ,
শীত পোশাকে রোদের উষ্ণতায়
সকল কষ্ট শেষ।

হাত ঝিনঝিন, পা ঝিনঝিন,
গা টানটান ভাব,
কুসুম গরম পানির স্নানে,
শীত বলে বাপবাপ।

ভাব ওমওম, ভাব ওমওম,
কাঁথায় জড়াই বুক,
খেজুর রস আর ভাপা পিঠায়,
খেতে ভারি সুখ।

শীত হিমহিম, শীত হিমহিম,
যতোই লাগুক গায়ে,
এক নিমিষেই দূর হয়ে যায়,
ধোঁয়া ওঠা গরম চায়ে।

ART WORK



Tahera Akter, Unit Head, SME-CRM Department



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