

BANGLADESH

THE FASTEST GROWING
NATION BRAND IN SOUTH ASIA



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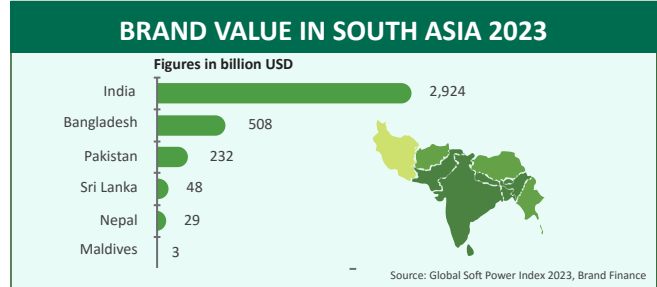
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BANGLADESH: THE FASTEST GROWING NATION BRAND IN SOUTH ASIA

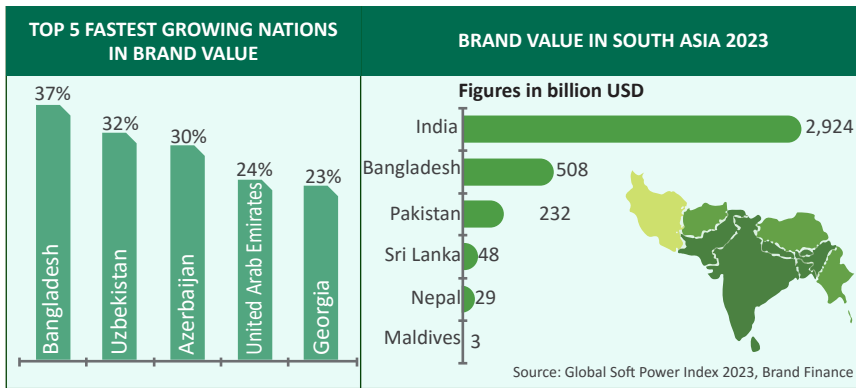
R&D DESK

Bangladesh, a country with a rich cultural heritage and a burgeoning economy, has been making waves in the global business arena with its remarkable rise in brand value. Bangladesh has emerged as the fastest growing nation brand in South Asia, surpassing its regional counterparts in terms of brand value and economic growth. This unprecedented growth has caught the attention of the business world and positioned Bangladesh as a 'rising star' in the global business landscape.

According to UK-based chartered accountancy firm Brand Finance’s published Global Soft Power Index 2023 report reveals that Bangladesh’s brand value has more than doubled over the past five years, rose by a record 37% to US\$508 billion in

2023, up from US\$371 billion in 2022, making it the 39th most valuable nation brand globally. This puts Bangladesh ahead of its neighboring countries such as Pakistan and Sri Lanka, with brand values of US\$232 billion and US\$48 billion respectively. Moreover, Bangladesh nation brand sees the highest increase in value and ranking within the 2023 ranking. This significant growth in brand value showcases Bangladesh’s economic potential and the positive perception of

its brand in the global market. There are several key factors that have contributed to Bangladesh’s increasing brand value, thus prominence on the world stage.



1 ROBUST ECONOMIC GROWTH
 One of the main drivers of Bangladesh’s rising brand value is its robust economic growth, with consistent GDP growth rates of over 6% and even surpassing 8% in recent years. Factors such as increasing exports, a growing middle class, and a favorable business environment have contributed to this impressive growth. Notably, the textile and garment industry has played a pivotal role, making Bangladesh the world’s second-largest exporter of ready-made garments and creating millions of jobs, particularly for women, leading to greater economic empowerment and social progress.

2 COMPETITIVE MANUFACTURING SECTOR
 Bangladesh’s brand value growth is driven by its competitive manufacturing sector, including textiles, pharmaceuticals, leather goods, and shipbuilding. Foreign direct investment (FDI) in these industries has facilitated technology transfer, skill development, and economic growth. The government’s policy measures, such as tax incentives, special economic zones, and infrastructure development, have created a favorable business environment, making Bangladesh an attractive destination for businesses seeking cost-effective production bases and access to emerging markets.

3 EMERGING MARKET POTENTIAL
 Bangladesh’s emerging market potential is another key factor driving its rising brand value. With a large and young population, rising disposable incomes, and a growing middle class, Bangladesh presents a significant consumer market opportunity for businesses. The country’s domestic market is estimated to be worth over US\$300 billion, and it is projected to continue growing in the coming years.

4

STRATEGIC GEO-LOCATION

Bangladesh's strategic location as a gateway to South Asia and South east Asia provides access to a vast regional market with a population of over 3 billion. This makes Bangladesh an attractive market for businesses looking to expand their footprint in the region. Furthermore, Bangladesh has been actively engaging in regional and international trade agreements, such as the South Asian Free Trade Area (SAFTA) and the Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation (BIMSTEC), which further enhances its trade and investment potential.

5

SOCIAL PROGRESS AND DEVELOPMENT

Bangladesh's remarkable progress in social development has also contributed to its rising brand value. The country has made significant strides in areas such as education, healthcare, and poverty reduction. According to the United Nations Development Programme (UNDP), Bangladesh has made significant progress in achieving the Sustainable Development Goals (SDGs). The growing emphasis on women's empowerment and gender equality has also contributed to Bangladesh's brand value growth. This has not only contributed to the empowerment of women but has also enhanced the overall productivity and competitiveness of the economy.

6

INVESTMENT IN INNOVATION AND TECHNOLOGY

Investment in innovation and technology has been a key driver of Bangladesh's rising brand value. The government actively promotes innovation and technology-driven industries like IT, software development, and digital services. The country boasts a growing pool of young and talented IT professionals who contribute to a thriving tech ecosystem. The emergence of a vibrant startup scene in Bangladesh, with homegrown startups gaining global recognition, positions the country as a hub for tech-based solutions. This creates opportunities for businesses and investors in the digital economy.

7

GLOBAL RECOGNITION AND PARTNERSHIPS

Bangladesh's global recognition and partnerships have positioned it as a reliable and trusted partner in the global business community. Strategic partnerships with countries and international organizations, such as China's Belt and Road Initiative (BRI), Japan, India, and the United States, have resulted in infrastructure investments, trade opportunities, and collaborative efforts in areas such as trade, investment, and development projects.

CONCLUSION

In conclusion, Bangladesh's remarkable rise in brand value can be attributed to a combination of factors, including robust economic growth, competitive manufacturing sector, emerging market potential, social progress and development, geopolitical stability, investments in infrastructure, investment in human capital, investment in innovation and technology, and global recognition and partnerships. These factors have helped create a conducive business environment, attract investments, promote trade and economic growth, and enhance Bangladesh's global reputation. As Bangladesh continues on its path of economic development and brand value growth, it is poised to become a significant player in the global business arena and a rising star in the global economy.

IMF LOAN FOR BANGLADESH: HOPE OR HYPE?

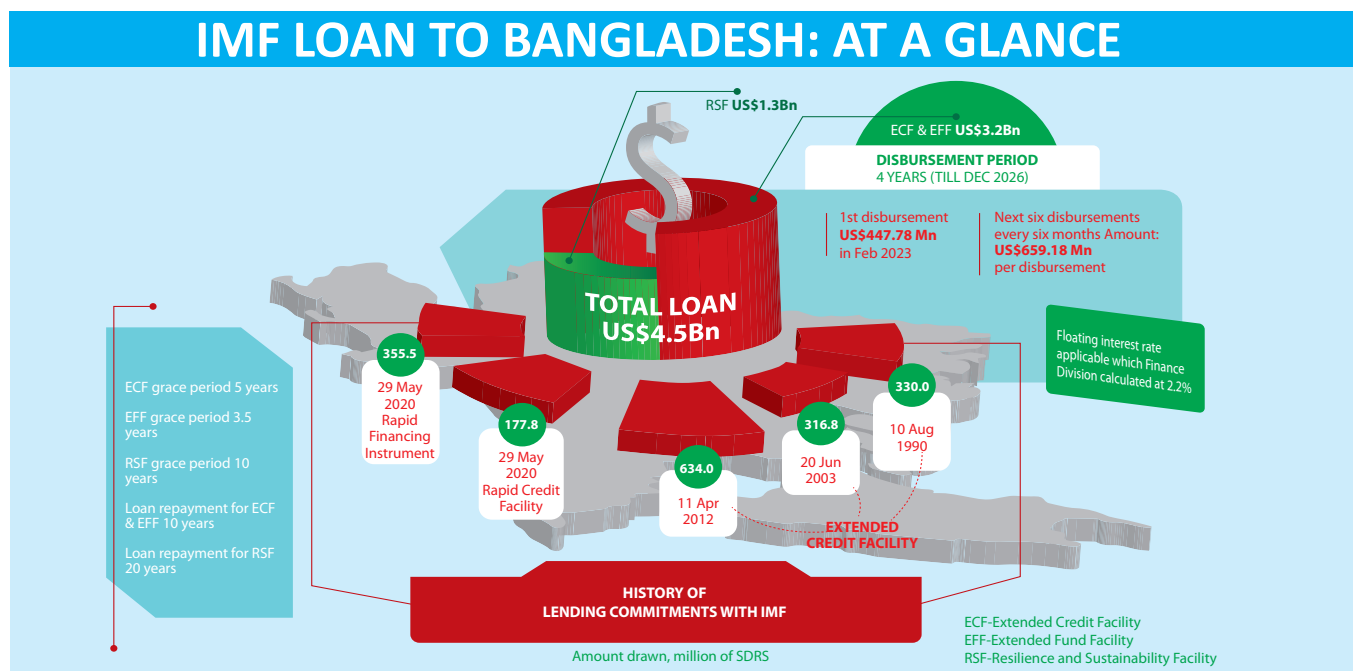
Mohammad Zoned Emran, ARM, MNC Banking Department

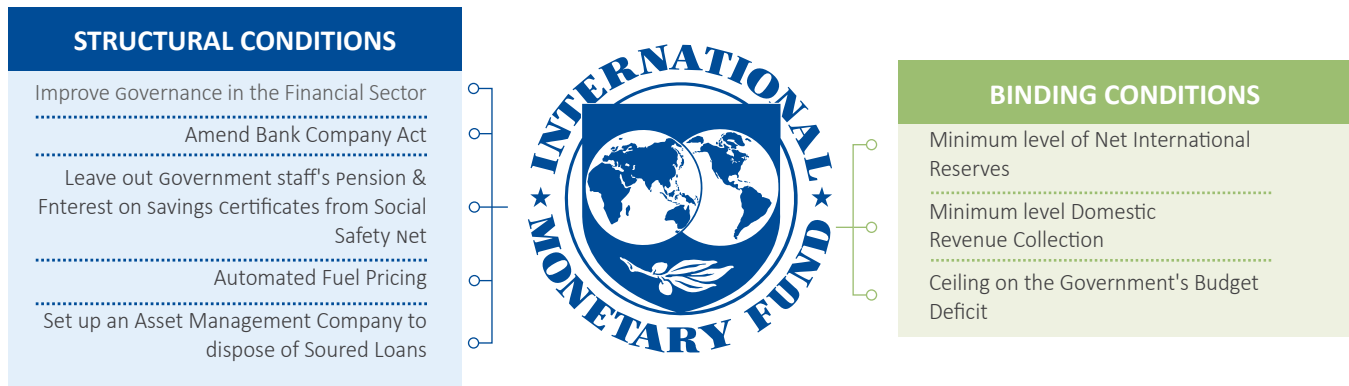
The International Monetary Fund (IMF) executive board approved a loan of US\$4.70 billion to Bangladesh on January 30, 2023 for economic support, aimed at preserving macroeconomic stability under its different credit programs, including the Extended Credit Facility (ECF), the Extended Fund Facility (EFF) arrangements, and the newly created Resilience and Sustainability Facility (RSF), following a request from the government of Bangladesh last year. Prior to the approval, an IMF team visited Bangladesh and had several meetings with government and central bank officials to understand the present economic scenarios, Balance of Payments (BoP) and the probability of lending loans.

Shortly after the loan was approved, Bangladesh received the first tranche of the loan, amounting to US\$476 million on February 3, 2023. The remaining loan amount will be disbursed every six months within the next six installments, spanning over 42 months. Before disbursement of subsequent installments, the IMF will closely observe whether Bangladesh has fulfilled its specified conditions or not. If Bangladesh fails to fulfill its conditions, the IMF may withdraw its subsequent installments of loans. However, according to a newspaper report, the average interest rate of IMF loans would be 2.20%, and the loan amounts would be repaid over 10 to 20 years with a grace period of 3 to 10 years. Bangladesh opted for the IMF loan at a time when it has been experiencing stress in the BoP and depletion of foreign currency reserves due to higher pressure of import and slower growth of remittance and export.

As requirements for availing loans, the IMF mentioned as many as 30 conditions that includes some key structural reforms stalled for years. These reforms have to be implemented phase by phase. There are numerous conditions/reforms associated with as preconditions for having next tranches of IMF loan. However, Bangladesh has accepted all the conditions of the global lender without any contest so far. All conditions have to be fulfilled within a targeted timeframe. The IMF conditions to Bangladesh for getting its loan are divided into three main categories. The 42-month loan program has 30 conditions classified under three categories: Quantitative Performance Criteria (QPC), Structural Performance Criteria (SPC), and General Commitment.

The IMF conditions include reforming tax laws so that the government could generate more tax revenues, and the Tax-GDP ratio can be enhanced. Our Tax-GDP ratio is roughly meager 7.5%. On the other hand, the IMF has given emphasis on banking sector reform as statistics show that the ratio of Non-Performing Loan (NPL) has been steadily piling up and crippling the banking sector, reaching 8.16% to Tk. 1,20,656 crore in December 2022. It also suggests improving the capital base of some banks as a few banks are suffering from capital shortfalls and also given directives to modify the bank company act. The IMF recommends withdrawing the cap of 6% and 9% deposit and lending interest rates of banks. They urge that the market will determine the





deposit and lending interest rates of the bank. Furthermore, instead of offering different exchange rates and managed rates for export, import, and remittance, the IMF insists that exchange rates should be determined by the market, i.e., supply and demand will determine currency exchange rates, especially dollar price. It recommends curtailing subsidies or offering no subsidies to electricity, petroleum, and gas, etc., and recommends adjusting the price of these products every month in line with market prices. As per its prescription, the government has already revised and adjusted the price of electricity and gas twice recently. The IMF has given a condition that government dependence on savings certificates for meeting its budget deficit should gradually reduce.

Since the government has asked for a loan from multilateral organizations, there has been much debate about the efficacy and consequences of IMF loans. Some experts argue that the IMF loan is not a panacea for Bangladesh's economic crisis and will not resolve our reserve crisis overnight. They point out that US\$4.7 billion is equivalent to less than one month of Bangladesh's import costs, which are roughly US\$7 billion per month. Furthermore, we will receive the loan amount in seven installments over 42 months. In addition, the government must withdraw subsidies from many items, such as gas, electricity, and petroleum, as per the prescriptions of the IMF, which will make these items more expensive and lead to skyrocketing commodity prices. As a result, the middle and lower classes will be the real sufferers. Already, point-to-point inflation has reached a record high of 9.33% year-on-year as of March 2023, and the withdrawal of subsidies will exacerbate our inflationary pressures. Experts suggest that the government withdraw or gradually reduce selling savings certificates to meet the budget deficit. This will cause significant hardship for many elderly retired people who rely on interest from savings certificates. According to economic experts, if the government had implemented reforms earlier, it would not face such economic challenges.

On the other hand, some economists believe that the government has made a timely and bold decision to approach the IMF before it is too late. The fact that the IMF is lending money to Bangladesh demonstrates our creditworthiness. The government should have implemented some reforms earlier, but much-needed reforms were not possible due to pressure from some pressure groups. Now, it will be easier for the government to take bold steps and implement overdue reforms in the name of IMF conditions, which will help us recover from the economic crisis. The banking sector reform has long been pending, and the reform must be implemented to salvage the banking sector. IMF reform will help reduce non-performing loans, capital shortfalls, and rejuvenate the bank industry. The government has already taken the initiative to revise the Bank Company Act in line with IMF prescriptions. Our Tax-to-GDP ratio is low compared to some neighboring countries in the subcontinent. Over the years, the NBR has not been able to collect targeted taxes for the government exchequer. The IMF reform agenda includes reforming the income tax law and restructuring the NBR so that it can collect targeted revenues.

Finally, it appears that IMF efforts are acceptable and, to a certain extent, a solution to our economic crisis. We cannot categorically state whether the IMF's terms are favorable or unfavorable. Some nations have benefited greatly from IMF bailouts, while others are still struggling on IMF loans and making no progress. Bangladesh is no stranger to IMF loans and the conditionalities that come with them. However, the current request for a loan is the largest in the country's history, reflecting the growth of the economy and the severity of the crisis at hand. The loan from the global organization is not a cure-all for our existing economic crisis. Ultimately, the success of the IMF support hinges on Bangladesh's ability to utilize the loan prudently and implement a transparent and accountable system. With the largest loan in its history, Bangladesh must demonstrate its capacity to manage the crisis and address its unique challenges. By doing so, it can bring the economy back on track and achieve sustainable growth for the benefit of its people.

THE BIG BANK BUSTS: A HISTORY OF THE 21ST CENTURY'S BANK DEFAULT

A Review of the Most Notable and Damaging Cases of Bank Collapses and Their Lessons

R&D DESK

The 21st century has witnessed several high-profile bank defaults that have had far-reaching consequences for the global economy. These incidents have highlighted the risks and challenges facing the banking industry, and have led to important lessons learnt for policymakers, regulators, and financial institutions alike. In this essay, we will examine some of the notable bank defaults of this century, their causes, and the lessons learned from each incident.



LEHMAN BROTHERS (2008)

The collapse of Lehman Brothers in 2008 is considered one of the catalysts of the global financial crisis. Lehman Brothers, a global investment bank headquartered in the United States, filed for bankruptcy in September 2008, triggering a chain reaction of financial turmoil worldwide. The bank's collapse was mainly due to its exposure to risky mortgage-backed securities and the failure of its risk management practices.

LESSON LEARNT



Effective risk management, including proper assessment and management of complex financial instruments, is critical to prevent bank defaults. Regulators need to strengthen oversight and regulation of financial institutions to prevent systemic risks from building up.



BANCO ESPIRITO SANTO (2014)

Banco Espírito Santo, one of Portugal's oldest and largest banks, collapsed in 2014 due to its exposure to risky assets and poor governance practices. The bank's default had significant implications for Portugal's economy and financial stability, leading to a government bailout and highlighting the importance of sound governance, risk management, and transparency in the banking sector.

LESSON LEARNT



Strong corporate governance, risk management, and transparency are vital for banks to operate safely and sustainably. Effective regulatory oversight and supervision are crucial to prevent governance failures and risky practices that can lead to defaults.



WELLS FARGO (2016)

Wells Fargo, one of the largest banks in the United States, faced a major scandal in 2016 when it was revealed that bank employees had opened millions of unauthorized customer accounts without their consent. The scandal resulted in a significant loss of customer trust, multiple regulatory fines, and damage to the bank's reputation. It exposed the importance of ethical conduct, customer protection, and internal controls in the banking industry.

LESSON LEARNT



Ethical conduct, customer protection, and robust internal controls are essential for banks to maintain trust and credibility. Banks need to prioritize ethical behavior and foster a culture of integrity at all levels of the organization.

PUNJAB NATIONAL BANK (2018)

Punjab National Bank (PNB), one of the largest public sector banks in India, faced a massive fraud in 2018 when it was revealed that a group of employees had issued fraudulent letters of undertaking (LoUs) to facilitate unauthorized loans to a jewelry company. The fraud resulted in a significant financial loss for the bank and highlighted the need for strong internal controls, risk management, and fraud detection mechanisms in banks.

LESSON LEARNT

Banks need to have robust internal controls, risk management frameworks, and strong fraud detection mechanisms in place to prevent fraudulent activities. Proper due diligence and risk assessment should be conducted before extending credit or issuing guarantees.

WIRECARD (2020)

Wirecard, a German fintech company and former member of the DAX stock index, collapsed in 2020 due to a massive accounting fraud scandal. The company had inflated its financial statements, resulting in a loss of investor confidence, regulatory investigations, and a complete breakdown of corporate governance. The incident highlighted the importance of transparency, accountability, and independent auditing in the financial sector.

LESSON LEARNT

Transparency, accountability, and independent auditing are crucial for ensuring the accuracy and reliability of financial statements. Companies and financial institutions must adhere to strict accounting standards and undergo regular audits to maintain integrity and trust in the financial system.

SILICON VALLEY BANK (2023)

The failure of Silicon Valley Bank (SVB) on March 10, 2023 was a significant event in the banking industry, as it marked the collapse of a prominent technology-focused bank. SVB, known for its innovative approach and catering to the tech industry, faced insurmountable challenges that led to its default. The causes of SVB's failure included excessive risk-taking, over-reliance on short-term funding, and lack of diversification in its loan portfolio. The incident highlighted the risks associated with rapid growth and specialization in the banking industry.

LESSON LEARNT

Diversification of risk, prudent risk management, and avoiding over-reliance on short-term funding are crucial for banks, even those operating in specialized sectors. Sustainable growth and risk mitigation should be prioritized to prevent defaults.

RECOMMENDATIONS

The bank defaults of this century have provided valuable lessons for policymakers, regulators, and financial institutions. Some of the key lessons learned from these incidents include:

- **STRENGTHEN RISK MANAGEMENT:** Banks should enhance their risk management practices by conducting comprehensive risk assessments, identifying potential risks, and implementing effective risk mitigation strategies. This includes regular stress testing, monitoring of key risk indicators, and having robust internal controls to identify and address emerging risks promptly.
- **DIVERSIFY LOAN PORTFOLIO:** Banks should avoid over-reliance on a single industry or sector and diversify their loan portfolio to spread risk. This includes maintaining a balanced mix of secured and unsecured loans, and avoiding concentration in high-risk sectors or geographies.
- **PRUDENT FUNDING STRATEGIES:** Banks should adopt sustainable funding strategies and avoid excessive reliance on short-term funding sources. Long-term funding options, such as stable deposits and bonds, should be explored to reduce liquidity risks during market disruptions.
- **STRONG GOVERNANCE AND ETHICAL CONDUCT:** Banks should ensure strong corporate governance practices, including independent oversight, effective board oversight, and adherence to ethical standards. Transparency in financial reporting, disclosure of material risks, and ethical conduct across all levels of the organization should be promoted.
- **REGULATORY COMPLIANCE:** Banks should comply with relevant regulations and guidelines, and maintain a proactive approach towards regulatory compliance. This includes staying updated with changes in regulatory requirements, engaging with regulators in a transparent manner, and implementing necessary changes to comply with regulations.
- **EMPLOYEE TRAINING AND AWARENESS:** Banks should invest in training and development programs to enhance the skills and knowledge of their employees in risk management, compliance, and ethical conduct. Regular awareness programs on fraud detection, internal controls, and risk mitigation should also be conducted to foster a culture of risk awareness and accountability.

In conclusion, the 21st century bank defaults have highlighted the need for robust risk management practices, diversification of loan portfolio, prudent funding strategies, strong governance, regulatory compliance, and employee training & awareness. By implementing these recommendations, banks can mitigate risks, prevent defaults, and safeguard the stability of the global financial system.

BRIDGING CULTURAL DIVIDES: MARKETING IN BANGLADESH

Tahsin Azad, Associate, MTB Service Quality Department

INTRODUCTION

Culture is one of the key factors that can influence global marketing strategies. In today's global business environment, firms operating in different countries face unique cultural challenges that need to be addressed for successful marketing campaigns. Bangladesh is a country with a rich cultural heritage and a unique set of values and beliefs that shape the consumer behavior of its people. In this essay, we will examine the effect of culture on global marketing strategies in the Bangladesh perspective.

BACKGROUND

Bangladesh is a culturally diverse country with a population of around 170 million people. The country has a unique set of cultural values and beliefs that are deeply rooted in its history and tradition. The majority of the population in Bangladesh is Muslim, and Islamic values play a significant role in shaping consumer behavior. The country also has a rich tradition of arts, literature, and music, which are an integral part of its culture.

THEORETICAL DISCUSSIONS

Several research studies have been conducted to understand the impact of culture on global marketing in Bangladesh. A study by Khan and Rahman (2018) found that cultural values, beliefs, and attitudes significantly influence consumer behavior in Bangladesh. The study found that cultural factors such as religion, family, social norms, and values have a significant impact on consumers' purchasing decisions.

Another study by Sultana and Rahman (2019) examined the impact of culture on the marketing strategies of multinational companies operating in Bangladesh. The study found that multinational companies need to adapt their marketing strategies to the local cultural environment to be successful in Bangladesh. The study also found that companies that respect the local culture and values have a better chance of success in the Bangladeshi market.

A study by Hasan et al. (2018) explored the influence of cultural factors on consumer buying behavior in Bangladesh. The researchers found that cultural values such as collectivism, religiosity, and family orientation significantly influenced consumer behavior. For example, consumers in Bangladesh tend to prioritize social relationships and family obligations over individualistic values. This finding suggests that marketers need to consider cultural values and norms when developing marketing strategies to appeal to local consumers.

Another study by Ali et al. (2019) examined the role of culture in shaping consumer behavior in the fast food industry in Bangladesh. The researchers found that cultural factors such as religion, language, and social norms significantly influenced consumer behavior. For instance, the study found that consumers in Bangladesh preferred halal-certified fast food, which aligns with their religious beliefs. Furthermore, the study found that social norms regarding food consumption, such as eating with family or friends, also influenced consumer behavior. The findings suggest that businesses operating in Bangladesh need to adapt their marketing strategies to cater to the unique cultural preferences of local consumers.

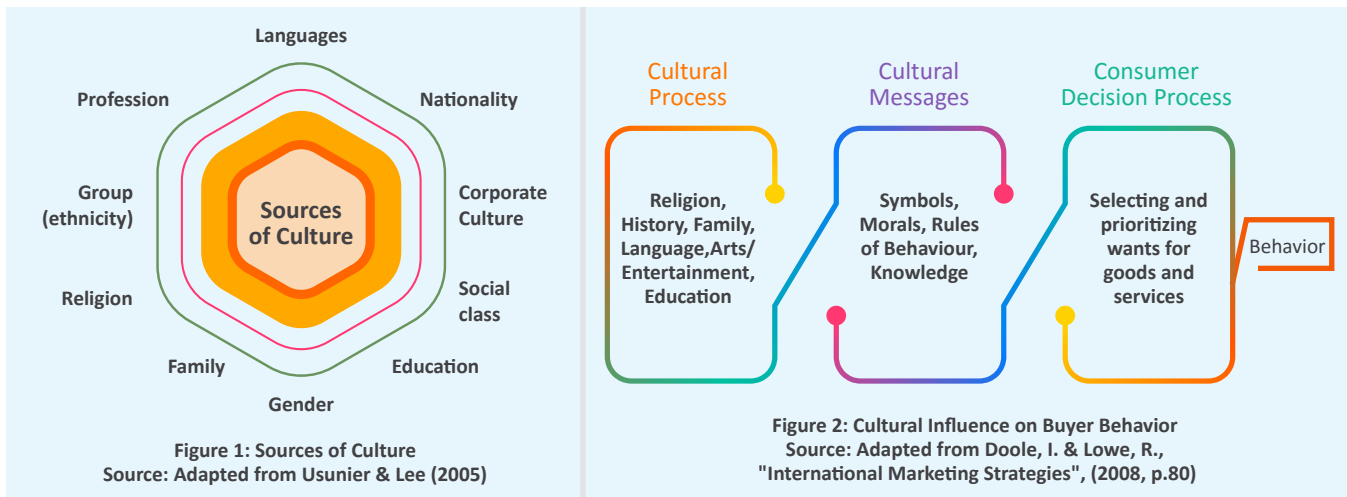
In summary, these studies suggest that culture plays a significant role in shaping consumer behavior and attitudes towards marketing strategies in Bangladesh. As a result, businesses operating in Bangladesh need to be aware of the cultural factors that influence consumer behavior and adapt their marketing strategies accordingly to be successful.

IMPORTANCE OF CULTURAL KNOWLEDGE IN GLOBAL MARKETING

Culture is an essential factor for marketers, particularly for foreign marketers. It encompasses a group of people's way of living, and an understanding and appreciation of cultural differences are crucial for successful marketing. People from different cultures may respond differently to the same product due to cultural influence. To achieve profit maximization through customer satisfaction, successful marketers must understand culture. Cultural acceptance is crucial for developing a promotional message, designing a product, and other marketing activities. Culture is a major consideration in all marketing activities, such as pricing, promotion, distribution, product packaging, and even the marketer's efforts. Culture conditions an individual's response to products, influences the purchase process, and affects consumption within a given society. Hence, a sound understanding of culture is essential for effective marketing.

EFFECT OF CULTURE: BANGLADESH PERSPECTIVE

Culture is a comprehensive set of socially taught behavior patterns that define a society's citizens. In Bangladesh, cultural values and norms are rapidly changing due to globalization. The younger generation in particular is being influenced by Western and Indian culture in areas such as fashion, education, food habits, communication, music, media, and behavior. While globalization has brought positive impacts such as a modern mindset, development of the education system, and access to information and technology, it has also negatively affected local industries, community norms, ethics, and values. The widening gap between the



rich and poor and foreign dominance are also concerns. Therefore, it is important to understand the impact of culture in global marketing from a Bangladesh perspective. Research studies have shown that cultural factors such as collectivism, religiosity, family orientation, and social norms significantly influence consumer behavior and marketing strategies need to consider these factors to appeal to local consumers.

ELEMENTS OF CONSIDERATION IN REGARD TO BANGLADESHI CULTURE

Cultural factors such as language, religion, education, political situation, and socio-economic conditions have a significant impact on the international marketing environment, including in Bangladesh. These cultural differences influence people's behaviors and perceptions, making them an essential aspect to consider in global marketing.

- **RELIGION:** In Bangladesh, being a predominantly Muslim country, religious differences play a crucial role in marketing strategies. International firms must be sensitive to these differences, avoiding the sale of products that are prohibited for Muslims.
- **EDUCATION:** Education is another important cultural element that affects the business functions of international firms in Bangladesh. The availability of an educated workforce and recruitment of local sales personnel are dependent on the level of education in the country.
- **LANGUAGE:** Language barriers also exist for international marketers in Bangladesh, with Bangla being the native language of the majority of the population. While English is widely used in business and commerce, there is still a shortage of highly skilled and educated workforce. Therefore, language is a vital facet of culture in Bangladesh, and international marketing communications are still affected by the existence of language barriers.

USED CASES

Several companies have successfully adapted their marketing strategies to the cultural environment in Bangladesh. Coca-Cola, for example, has successfully marketed its products in Bangladesh by adapting its marketing messages to the local cultural context. The company has used local celebrities in its advertising campaigns and promoted its products as part of the local culture. The company's marketing strategies have been successful in creating a positive brand image in Bangladesh.

Another example is Unilever, which has successfully marketed its products in Bangladesh by adapting its marketing strategies to the local cultural environment. The company has used local celebrities in its advertising campaigns and promoted its products as part of the local culture. The company's marketing strategies have been successful in creating a positive brand image in Bangladesh.

In conclusion, culture plays a significant role in shaping consumer behavior in Bangladesh. Multinational companies operating in Bangladesh need to adapt their marketing strategies to the local cultural environment to be successful. Companies that respect the local culture and values have a better chance of success in the Bangladeshi market. Despite being a culturally sensitive country, Bangladesh offers a favorable business climate for foreign investors, and the government is continuously taking initiatives to improve the economy and create a better business environment for international investors. Overall, understanding the cultural factors that influence consumer behavior is crucial for companies operating in Bangladesh and will play a significant role in their success in the global market.

CHATGPT



বর্তমান টেক দুনিয়ায় বহুল আলোচিত বিষয় চ্যাট জিপিটি। টেকনোলজির সাথে সম্পর্ক আছে অথবা আগ্রহ আছে কিন্তু এখনো চ্যাট জিপিটির নাম শুনেনি এমন লোক খুঁজে পাওয়া দুরূহ। ইতোমধ্যেই ১.৬ মিলিয়নের বেশি লোক এই চ্যাট জিপিটি ব্যবহার করে ফেলেছে। এখন প্রশ্ন হচ্ছে চ্যাট জিপিটি নিয়ে মানুষ যে এতো মাতামাতি করছে তার আসল রহস্যটা কি?

এবার আশা যাক চ্যাট জিপিটি কি সেই ব্যাখ্যায়। খুব সাধারণভাবে যদি বলতে হয়, চ্যাট জিপিটি আসলে একটি ওয়েবসাইট যেখানে প্রবেশ করলে একটি চ্যাট বক্স আসবে এবং সেখানে কিছু লিখলে কম্পিউটার নিয়ন্ত্রিত আর্টিফিসিয়াল ইন্টেলিজেন্স (AI) আপনার প্রশ্নের জবাব দিবে। এখন আপনি বলতে পারেন সেটিতো এতদিন গুগল কে কিছু জিজ্ঞেস করলে সেও তো উত্তর খুঁজে দিতো, তাহলে চ্যাট জিপিটিকে নিয়ে এতো উচ্ছ্বাসের কি আছে? এর উত্তর হচ্ছে, মাতামাতির অবশ্যই কারণ আছে। এই উত্তর খুঁজে বের করতেই চ্যাট জিপিটি গুগল সার্চ ইঞ্জিন থেকে অনন্য অসাধারণ, যেটি তাকে নিয়ে উচ্ছ্বাসের মূল কারণ। গুগলে কিছু সার্চ দিলে গুগল সেটির কোন গুছানো উত্তর না দিয়ে সেই বিষয়ের সাথে সম্পর্কিত কিছু ওয়েবসাইটের লিঙ্ক দিবে এবং কিছু তথ্য ছবছ তুলে দিবে। কিন্তু চ্যাট জিপিটির কাছে কিছু জানতে চাইলে সরাসরি কোন সত্যিকারের মানুষের মতোই সেই প্রশ্নের একদম গুছিয়ে উত্তর দিবে সেটিও একদম ঠিক যেমনটা আপনি জানতে চেয়েছিলেন। চ্যাট জিপিটির আরেকটি চমৎকার বৈশিষ্ট্য হচ্ছে, এটি ধারাবাহিকভাবে কথোপকথন বা আলোচনা চালিয়ে যেতে পারে। অর্থাৎ পূর্ববর্তী আলোচনার তথ্যাবলী মনে রেখে পরবর্তীতে আলোচনা চালিয়ে যেতে পারে ঠিক যেমনটা একজন মানুষ করতে পারে।

এই চমৎকার টেকনোলজির উদ্ভাবক মার্কিন যুক্তরাষ্ট্রের ওপেন এআই (Open AI) নামের একটি প্রতিষ্ঠান। উল্লেখ্য, ওপেন এআই কিন্তু কোন সফটওয়্যার প্রতিষ্ঠান নয়। এটি আর্টিফিসিয়াল ইন্টেলিজেন্স বা এআই নিয়ে রিসার্চ করে এমন একটি দাতব্য প্রতিষ্ঠান এবং এর অন্যতম উদ্যোক্তা হচ্ছেন টেসলার প্রতিষ্ঠাতা ইলন মাস্ক। ওপেন এআই-এর সদর দপ্তর মার্কিন যুক্তরাষ্ট্রের স্যান ফ্রান্সিস্কোতে অবস্থিত। চ্যাট জিপিটি প্রথম প্রকাশ করা হয় ৩০ নভেম্বর ২০২২ সালে। এর প্রথম প্রকাশের পর থেকেই মানুষ একেবারে ছমড়া খেয়ে পড়ে চ্যাট জিপিটির উপরে। উল্লেখ্য, চ্যাট জিপিটি এখনো পরীক্ষামূলক ফেইজে আছে। এর ফাইনাল ভার্সন এখনো আসেনি। চ্যাট জিপিটির আবিষ্কারক করা এটিকে আরো নিখুঁত করে তারপর বাজারে ছাড়বে। মজার ব্যাপার হচ্ছে, প্রতিদিন পৃথিবীর কোটি কোটি মানুষ কোটি কোটি রকম প্রশ্ন করছে। এই প্রত্যেকটি প্রশ্ন এবং কি উত্তর দিচ্ছে এর সবই চ্যাট জিপিটির সার্ভারে যোগ হচ্ছে এবং এতে এটি আরো নিখুঁত হয়ে পুরোপুরি মানুষের মতো অথবা কোন একদিন মানুষের চেয়েও নিখুঁতভাবে প্রশ্নের উত্তর দিতে পারবে।

এখন আসা যাক চ্যাট জিপিটি কিভাবে কিভাবে কাজ করে? চ্যাট জিপিটিকে কোন প্রশ্ন করা হলে সে তার নিজস্ব ডাটাবেজ থেকে তথ্য খুঁজে বের করে তার নিজস্ব অ্যালগোরিদম এর সাহায্যে উত্তর দিয়ে থাকে। এই ক্ষেত্রে, উদ্ভাবকরা চ্যাট জিপিটি বাজারে আনার আগে এর ডাটাবেজে প্রায় ৫০০ বিলিয়নের বেশি বিভিন্ন ডাটা প্রবেশ করিয়েছিলেন। একে বলে টোকেনাইজেশন। মজার ব্যাপার হচ্ছে ব্যবহারকারীদের প্রচেষ্টার মাধ্যমে এই ডাটাবেজ সমৃদ্ধকরণ এখনো চলছে। চ্যাট জিপিটি কে

যখনই কোন উদ্ভট অথবা জটিল কোন প্রশ্ন করা হচ্ছে সেই তথ্য তার ডাটাবেজে সংরক্ষণ করে রাখছে এবং পরবর্তীতে সেটাকে আরো গুছিয়ে অন্য কাউকে উত্তর দেয়। এভাবে প্রতিনিয়ত সে নিজেকে নিজে আপডেট করে অন্য উচ্চতায় নিয়ে যাচ্ছে।

এবার আসা যাক সবাই চ্যাট জিপিটিকে নিয়ে এতো ভয় পাচ্ছে কেনো? অনেকেই বলছে ভবিষ্যৎ পৃথিবী এই কৃত্তিম বুদ্ধিমত্তার হাতে চলে যাবে। আমরা অনেকেই হলিউডের টার্মিনেটর মুভি দেখেছি। যেখানে কৃত্তিম বুদ্ধিমত্তা সম্পন্ন রোবটেরা মানুষের বিরুদ্ধে যুদ্ধে অবতীর্ণ হয়। অদূর ভবিষ্যতে কৃত্তিম বুদ্ধিমত্তা মানুষের বিরুদ্ধে যুদ্ধে লিপ্ত না হলেও মানুষের রুটি রুজির বিরুদ্ধে যুদ্ধ ঘোষণা করবে এবং সেটি এখন থেকেই আঁচ পাওয়া যাচ্ছে। ধারণা করা হচ্ছে চ্যাট জিপিটির যখন ফুল ভাঙ্গন আসবে তখন হয়তো বিভিন্ন পেশার অনেকেই চাকরি হারাতে পারেন। বিশেষ করে কম্পিউটার প্রোগ্রামার, ডাটা এ্যানালিস্ট, কনটেন্ট রাইটার, লিগাল এসিস্ট্যান্ট, মার্কেট রিসার্চ এ্যানালিস্ট, গ্রাফিক্স ডিজাইনার, কাস্টমার সার্ভিস এজেন্টসহ বিভিন্ন পেশার মানুষ চাকরি হারাতে পারেন। বর্তমানে কেউ চাইলে কোন রকম প্রোগ্রামিং জ্ঞান না থাকলেও শুধুমাত্র চ্যাট জিপিটিতে কমান্ড দিয়ে নিখুঁতভাবে একটি ওয়েবসাইট বানানোর পূর্ণাঙ্গ কোড লিখিয়ে নিতে পারেন। এমনটি হয়ে থাকলে সফটওয়্যার প্রতিষ্ঠানগুলো লোকবল কমানোর দিকে এগুবে এমনটি ধারণা করা হয়।

তবে কর্মসংস্থান কিছুটা কমিয়ে দিলেও আশার কথা এই যে চ্যাট জিপিটি দেশের অর্থনীতিতে একটি বিরাট ভূমিকা রাখতে পারে বলে ধারণা করা যায়। এর সঠিক ব্যবহারের মাধ্যমে আমাদের দেশের শিক্ষার্থীরা বিশেষভাবে উপকৃত হবে। কৃষকরা প্রত্যন্ত এলাকা থেকেই জেনে নিতে পারবেন গুরুত্বপূর্ণ তথ্য। নতুন উদ্যোক্তাদের জন্য এই চ্যাট জিপিটি বিরাট আশীর্বাদ হয়ে আসবে। ব্যবসা সম্প্রসারণসহ অন্যান্য প্রশাসনিক খরচ অনেক কমিয়ে নিয়ে আনবে এই চ্যাট জিপিটি। যদিও সবাই ভয় পাচ্ছে এই ভেবে যে চ্যাট জিপিটি অনেকের চাকুরি খেয়ে নিবে, কিন্তু আসলে কি তাই? বিভিন্ন তথ্য প্রযুক্তিবিদ এমনকি চ্যাট জিপিটির আবিষ্কারকরা পর্যন্ত বিভিন্ন সময় বলেছেন যে কেউ যদি তার প্রফেশনে দক্ষ এবং একদম হালনাগাদ জ্ঞান রাখেন তাহলে তার চাকুরি যাবার সম্ভাবনা নেই। আবিষ্কারকরা বার বার বলেছেন যে চ্যাট জিপিটিকে কখনো কাজের ক্ষেত্রে প্রতিদ্বন্দ্বী হিসেবে বিবেচনা না করে, সহায়ক টুল হিসেবে দেখতে।

এখন সবচেয়ে গুরুত্বপূর্ণ প্রশ্ন হচ্ছে চ্যাট জিপিটি ব্যাংকিং খাতে কি কোন ভূমিকা রাখতে পারে? উত্তর হচ্ছে অবশ্যই। ব্যাংকিং খাতে চ্যাট জিপিটির অনেক অবদান রাখার সুযোগ আছে। বিশেষ করে কাস্টমার সার্ভিসের ক্ষেত্রে একজন গ্রাহক ব্যাংক এ একদমই না এসে ঘরে বসে চ্যাট জিপিটির মাধ্যমে সব তথ্য এবং অন্যান্য সার্ভিস সম্পর্কিত প্রক্রিয়াগুলো ভালোভাবে জানতে পারবেন। ডাটা এ্যানালিস্টরা চ্যাট জিপিটির সাহায্য নিয়ে আগের থেকে আরো নিখুঁতভাবে এ্যানালাইসিস করতে পারবেন। কর্মকর্তারাও তাদের ব্যাংকিং জ্ঞান চ্যাট জিপিটির মাধ্যমে আরো ঝালিয়ে নিতে পারবেন। তবে এখানেও একটি প্রশ্ন সকল ব্যাংকারদের মাথায় ঘুরপাক খাচ্ছে তা হলো আইটি সেক্টরের মত ব্যাংকিং কি চ্যাট জিপিটি এসে চাকুরি হতে ছাঁটাই শুরু করবে? এর উত্তর হচ্ছে অবশ্যই না। স্বয়ং এর উদ্ভাবকরা বলেছেন চ্যাট জিপিটির মত আর্টিফিসিয়াল ইন্টেলিজেন্সেরা যতই শক্তিশালী হোক না কেন কিছু কিছু সেক্টরে মানুষের বিকল্প কখনই মেশিন হতে পারে না। এর মধ্যে অন্যতম ব্যাংকিং বা ফাইন্যান্সিয়াল সেক্টর। তবে প্রযুক্তির যেভাবে উন্নতি হচ্ছে সেই ক্ষেত্রে সকল কর্মকর্তার অবশ্যই নিজেকে তথ্য প্রযুক্তিগত জ্ঞানে সমৃদ্ধ থাকতে হবে। নাহলে হয়তো একসময় দেখা যাবে ব্যাংকারদের জায়গা চ্যাট জিপিটি দখল করে নিয়েছে।



বুজির জল অরণ্যে

খালেদ আহমেদ, কাস্টমার সার্ভিস অফিসার, মৌলভীবাজার শাখা

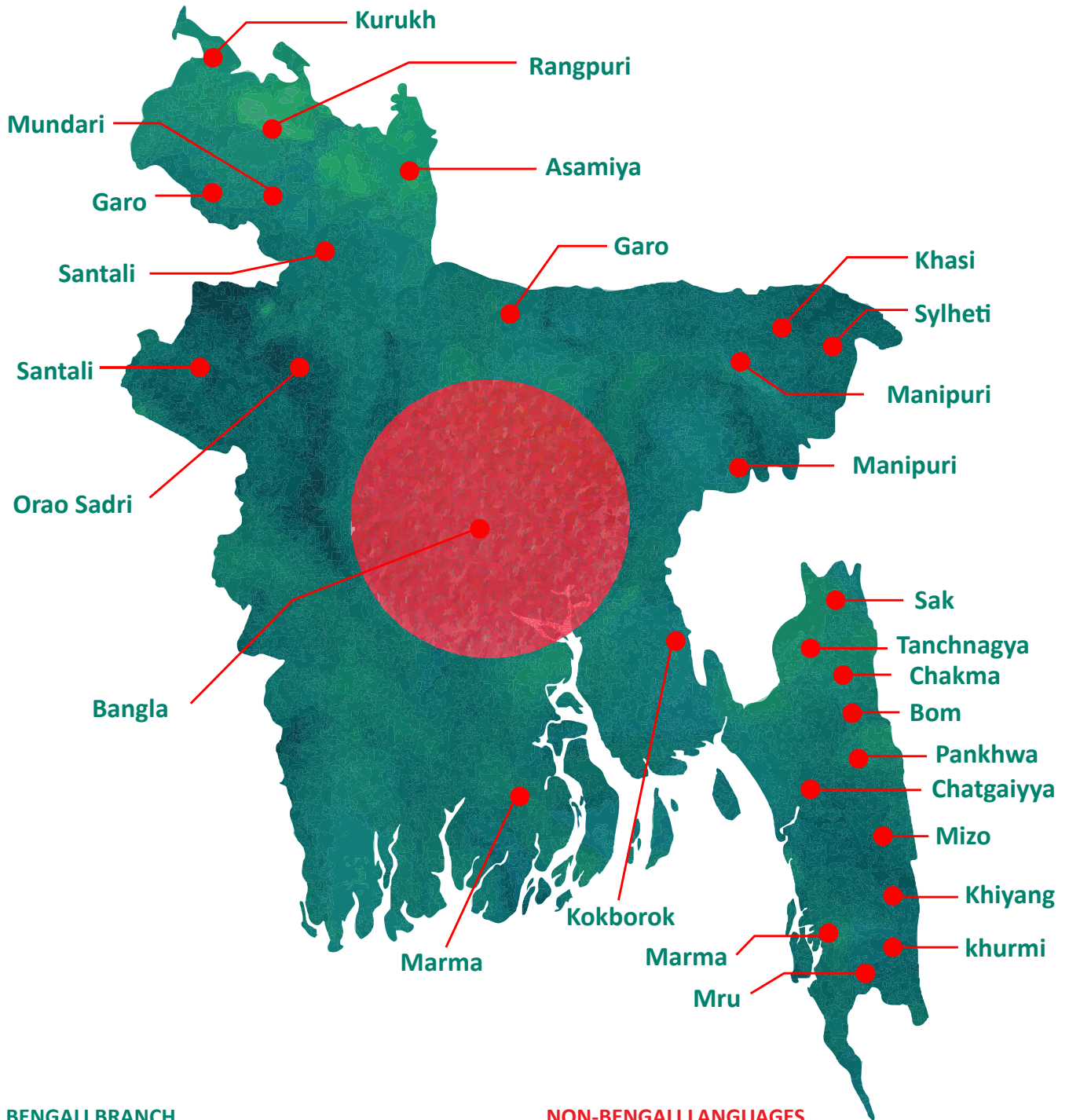
জৈন্তাপুরে না কি নতুন একটা জলার বনের সন্ধান পাওয়া গেছে! বেশ আত্মহ ভরা কষ্ট নিয়ে বলছিল জিল্লুর। সপ্তাহের শেষ কর্মদিবসে অফিস শেষ করে বাসায় ফিরে একটু গা এলিয়েছি মাত্র; এমন সময়ই ওর কলে মুঠোফোন বেজে ওঠে। ওর কথা বলার ধরণ আর নতুন কিছু আবিষ্কারের রোমাঞ্চে ক্লাস্তি বেড়ে শরীরও যেন কিছুটা চনমনে হয়ে ওঠে, যার প্রভাব পড়ে কথা বলার ধরণেও। ফোনের ওপাশ থেকে জিল্লুর এই পরিবর্তনটা ধরতে পারে, যেন সে এই মোক্ষম মুহূর্তটার অপেক্ষায় ছিল! এবার সরাসরিই বলে ফেলে, কাল সবাই মিলে যাচ্ছি বনটির সন্ধানে। মিস করিস না!। জলে ভাসা এই নতুন সন্ধান পাওয়া বনের কথা শুনেছিলাম মাস কয়েক আগে। তখনই ভেবে রেখেছিলাম, সময় করে যেতে হবে একদিন। তবে সময় ও সুযোগের অভাবে আর যাওয়া হয়ে ওঠেনি এতোদিন। ঠিক হল- সবাই সিলেট শহরের শাহপরান গেইট পয়েন্টে এক সাথে মিলিত হব। পরদিন যথাস্থানে পৌঁছার কিছুক্ষণের মধ্যে প্রায় সবাই চলে এলো। তবে হারুনের দেখা নেই। বন্ধুটি ফোনও ধরছে না! যদিও একমাত্র ওরই বাসা শাহপরান গেইট-এর কাছে ধারে কোথাও। প্রচলিত কথা- রেলস্টেশনের কাছে মানুষ না কি ট্রেন মিস করে বেশি! অবশেষে সে হাজির হল; তবে ফয়সল ঘোষণা করল, দেরির করার জন্য তার জরিমানা দুই লিটার কোক! আধা ডজন মোটর বাইকে করে আমরা রওয়ানা হলাম গন্তব্যের উদ্দেশ্যে। নিয়ামুলের বাইকের ব্যাকসিটে বসেছি আমি। সহপাঠী বন্ধুটির সাথে দেখা প্রায় অর্ধযুগ পর। ছুটে চলার ফাঁকে গল্পও টুকটাক চলতে থাকে দু'জনের। সিলেট-তামাবিল হাইওয়ে ধরে বটেশ্বর ছেড়ে এসে পথের দুইপাশ জুড়ে সবুজ টিলাশ্রেণী। কোথাও সুনিবিড় চা বাগান। চিকনাগুল ছেড়ে এসে বনগাঁও বাজারে একটুখানি যাত্রাবিরতি। জিল্লুর নেমে স্থানীয় দু'এক জনকে জিজ্ঞেস করছে বুজির বন কোথায় চেনে কিনা। ওখানে কোনো সদুত্তর না পেয়ে ছুটলাম পরের গন্তব্য হরিপুর। টিলা-পাহাড় ঘেরা হরিপুরের নামটি কমবেশি সবাই জানে। খ্যাতির কারণ একটাই- দেশের প্রথম তেলক্ষেত্র আবিষ্কৃত হয়েছিল হরিপুরে। অবশ্য সবাই যেটা জানে না, শ্রীমঙ্গলের মত ব্যাপক না হলেও এখানে স্বল্প পরিসরে আনারসের চাষ হয়। আমার কাছে শ্রীমঙ্গল ও হরিপুরের কাঁটাওয়াল হানিকুইন জাতের আনারস যেন স্বাদে অমৃত। হরিপুর বাজারে পৌঁছে একে ওকে জিজ্ঞেস করলাম সেই বনের কথা। কেউ কেউ বুজির বন শব্দটা শুনেই যেন হা করে মুখের দিকে চেয়ে থাকে! কারও অভিমত, কাপনা গাঙ্গের উজান ধরে দালাইড় হাওরে যেতে হবে। কেউ আবার বুজির কে জুগির ভেবে জৈন্তাপুর সদর হয়ে আরও দূরে যাওয়ার পরামর্শ দিল। এভাবে কয়েক জনকে জিজ্ঞেস করতে করতে অতঃপর কিছুটা আশার আলো পাওয়া গেল। মাঝ বয়সী স্থানীয় একজন পরামর্শ দিলেন কাপনা গাঙ্গ ধরে ভাটির দিকে চলে যেতে। নৌকায় করে তিন চার কিলোমিটার গেলেই দেখা দেবে বন। বাজারের ঘাটে নৌকার খোঁজ করে কিছু নাও পাওয়া গেল বটে, তবে ওদিকে কেউ যেতে রাজি হয় না। আসলে এখানে কোনো টুরিস্ট লঞ্চ বা নৌকা নেই। যা আছে তা স্থানীয় জেলদের মাছ শিকারের নাও। সময়টা বিকেল বলে ওরা মাছ ধরতে যাবে। বয়সে কিশোর হবে, একজনকে শেষে রাজি করানো গেল। তার পরামর্শে আমরা কিলোমিটার খানেক দূরের করিছ ব্রিজের দিকে ছুটলাম। সেতু পার হয়ে বাইক রেখে কর্দমাজ পথ ধরে নদীর পাড়ে গিয়ে থামি। ঘাট বলতে দুইপাশে নলখাগড়ার ঝোপের মাঝে সামান্যটুকু দাঁড়বার মত জায়গা। আমরা দাড়িয়ে অপেক্ষায় থাকি, যদিও উজানের দিকে যতদূর দৃষ্টি যায় কাঙ্ক্ষিত নায়ের চিহ্ন চোখে পড়েনা। একটা জেলে নৌকা ঘাটে এসে দাড়াতে। নায়ের পাটাতনে খলুইয়ের ভেতর খলখল করছে তাজা দেশী মাছ। টেংরা, খলসে, বাইম, গাগট মাছ। দু'চারটে রাণী মাছও আছে। সুস্বাদু আর বর্ণিল সুন্দর মাছটিকে কোথাও বা বৌ মাছ নামে ডাকা হয়। ছোটবেলায় অনেক দেখতাম, খেতাম। এখন বেশ বিরল, কালেভদ্রে দেখা মেলে। জেলেরা মাছ বেচতে কয়েক মাইল দূরের দরবস্ত বাজারে যাবে। অতঃপর আমাদের নাও চলে আসলে হুড়মুড় করে ওঠে পড়ি। মাঝারি আকারের নাও। শুরুতেই সবাইকে তাই সতর্ক করা হল- বেশি নড়াচড়া করলে কপালে শনির দশা আছে! শরতের ভরা গাঙ্গ কাপনার শ্রোত বেয়ে ভাটির পানে চলতে থাকে নৌকা। কিশোর মাঝির বৈঠায় চপাং চপাং শব্দ ওঠে। জিজ্ঞেস করলে দাঁতে হাসির বলক টেনে নাম বলল- জুয়েল। নদীর পাড়ের শেষ গ্রাম দন্তপাড়া। গ্রামের বেশির ভাগই মাছ শিকারে নির্ভরশীল। নদীর একপাশে বেতঝোপের দঙ্গল। আরেক পাশে বড়সড় নলখাগড়ার বন। এমন নিশ্চন্দ্র নলখাগড়ার ঝোপ বুনে কোয়েল পাখির উপযুক্ত বিচরণস্থল। নদীর সাথে মিলিত এক চিলতে খাল গুলোর ঢালু পাড়ে গভীর চোখ রাখছিলাম। ধূসর রংয়ের কিছু একটার নড়াচড়া যদি চোখে পড়ে! জেলে নৌকায় বাবার সাথে মাছ ধরতে বেরিয়েছে দুই শিশু। নাওয়ের ভেতর থেকে ইতিউতি তাকাচ্ছিল। ক্যামেরা তাক করতেই ফিক করে হেসে দিল। বিস্তৃত নলখাগড়ার বনের ওপর দিয়ে দূর হতে কালো বিন্দুর মত কিছু একটা আন্তে আন্তে বড় হতে থাকল। বুজির বন অবশেষে সশরীরে দেখা দিচ্ছে! কিশোর মাঝির চোখে মুখে গন্তব্যের দেখা পাওয়ার উচ্ছ্বাস। কাপনা গাঙ্গ থেকে ছোট চিকন খাল ডান দিকে মোড় নিয়ে ঢুকে গেছে বনের দিকে। নৌকা জল অরণ্যের ভেতরে ঢুকতে থাকল। আমরা তন্ময় হয়ে দেখতে থাকি অরণ্যের ভেতর নৌকার ছুটে যাওয়া। যদিও মনে হয়, নৌকা নয়, বনই বরং পেছনে ছুটেছে। স্থির পানির ওপর ছায়া পড়েছে বনের গাছ পাতা মেঘ আর আকাশের নিটোল নীলের। যেন জলের আয়নায় প্রকৃতির প্রতিবিম্ব। নৌকার চেউয়ের কম্পনে সেই আল্পনা কাঁপতে কাঁপতে মিলিয়ে যাচ্ছে। বনের ভেতর কাদায় নৌকা আটকে যায়। মাঝি বলল- নামতে হবে, নাও আর ভেতরে যাবে না। খালের পাড়ে পা ফেলতেই গোড়ালি অবধি কাদায় ডুবে গেলাম। বনের ভেতর সফেদ নরম মাটির ওপর দিয়ে খালি পায়ে হাঁটতে থাকি। ভেজা মাটির শীতলতা যেন পা হতে ফুড়ুৎ করে চুলের ডগা পর্যন্ত স্পর্শ করে। ভেজা মাটির ওপর অচেনা রঙ্গিন ঘাস। ওপরে বনের ডালপালা, পাতার ছাদোয়া। হিজল করচের গাছগুলো বেশ বয়সী। বনের নিস্তরুতা ছাপিয়ে কানে আসে পাখিদের কলকাকলির মুখরতা। একঝাঁক শালিক বসে ছিল মাথার ওপর গাছের মগডালে। সাড়া শব্দ টের পেয়ে ফুড়ুৎ করে বনের অন্যদিকে উড়ে গেল। বন পেরিয়ে অন্যপাশে কিছুটা উঁচু আড়াআড়ি চলে যাওয়া বাঁধ। তার ওপর দাড়াতে বুজির বন যেন প্যানোরমিক ভিউতে চোখে ধরা দেয়। বনের একটা পাশ ধবধবে সাদা করে রেখেছে ধবল বকের ঝাঁক। বাঁধের ঘাসের উপর বসে আমরা গল্প জুড়ে দেই। আলো নিভে যেতে শুরু করেছে। জৈন্তিয়া হাওর, কাপনা গাঙ্গ আর বুজির বনের ওপর আলোরা আন্তে আন্তে ফিকে হয়ে আসছে। আমরা নায়ে ফিরে আসি। ফেরার জন্য নৌকা ছেড়ে দেয়ার মুহূর্তে ঘনিয়ে আসা আঁধারের কৃষ্ণবর্ণের সাথে জল অরণ্যে খেলা করছিল গোধূলীর অপরূপ লালিমা।



কিভাবে যাবেনঃ সিলেটের কর্দমতলী থেকে বাস অথবা বন্দর বাজার থেকে লেগুনা পাওয়া যায় হরিপুর বাজারে যাওয়ার জন্য। সেখান থেকে কাপনা গাঙ্গের ঘাটে নৌকার খোঁজ করলে পাওয়া যাবে। তবে ভাড়া নেয়ার পূর্বে দর দাম ঠিক করে নেয়া উত্তম এবং কোন প্রকার অগ্রিম অর্থ প্রদান করবেন না। মাঝারি আকারের নায়ে সাত আট জন যাওয়া যাবে।

LANGUAGES OF BANGLADESH

Bangladesh, located in the lowlands of Bengal, has a majority population that speaks the Bengali language. However, there are other Eastern Indic languages that are closely related to Bengali and form a dialect continuum. In addition to these, the region also has indigenous languages belonging to the Austroasiatic, Dravidian, and Tibeto-Burman language families, mostly spoken in the mountainous areas. Although the larger Austroasiatic languages like Khmer and Vietnamese are spoken in Southeast Asia, smaller languages from the same family are spoken by the native communities in Northern and Eastern Bangladesh.



BENGALI BRANCH

Standard Bengali, Bangali, Chittagonion, Dhakaiya Kutti, Noakhailla, Sylheti, Varendri

NON-BENGALI LANGUAGES

Chakma, Bishnupriya Manipuri, Hajong, Marmo, Rohingya, Tangchangya, Sadri, Bihari

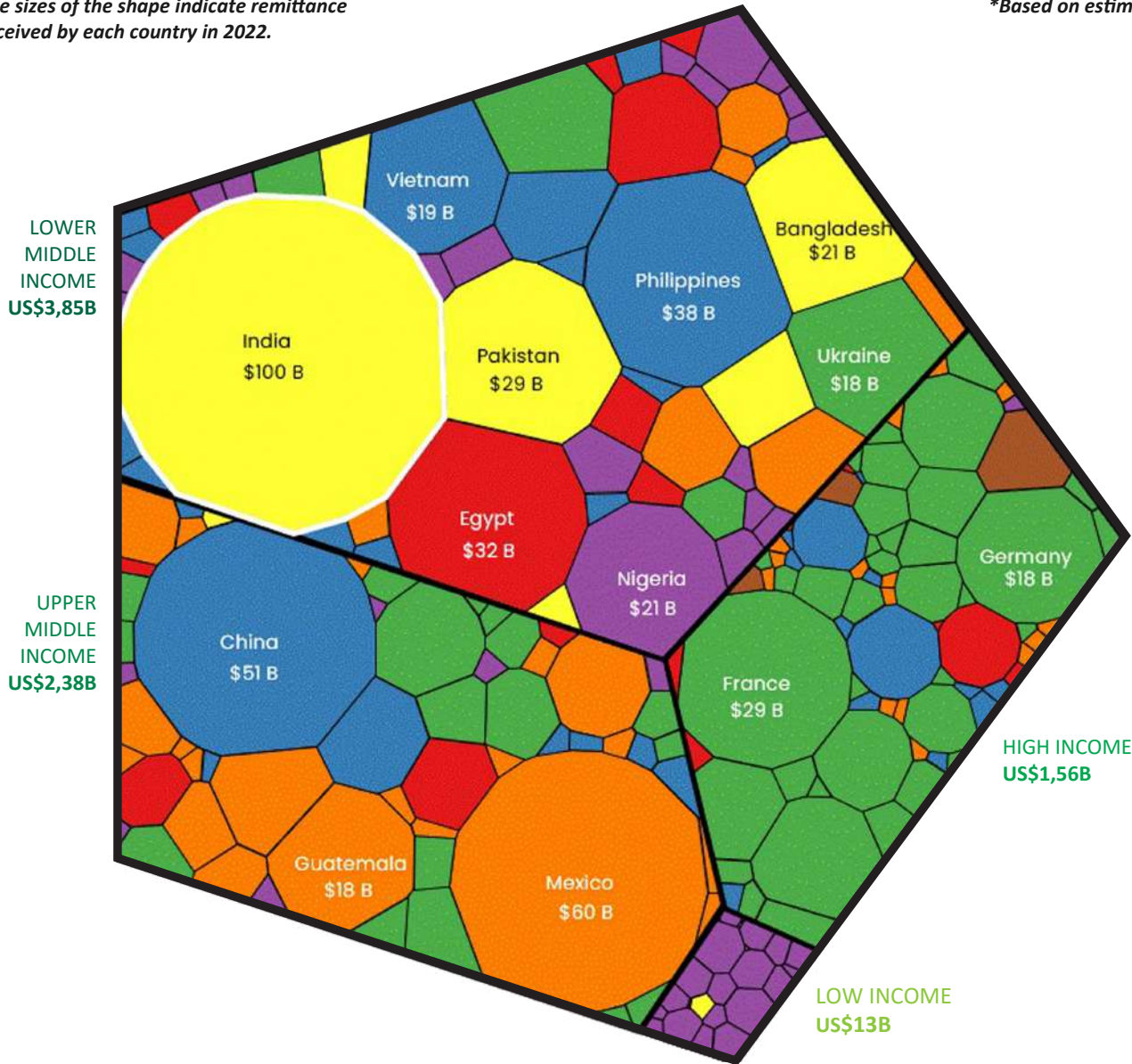
REMITTANCE FLOWS BY COUNTRIES IN 2022

The COVID-19 pandemic had a significant impact on global immigration, resulting in a 27% slowdown and a drop in remittance flows by 1.5% to US\$711 billion in 2020. However, as travel restrictions eased and visa approvals restarted, global remittance flows rose to an estimated US\$794 billion in 2022. These remittances play a crucial role in the economies of low and middle-income countries, helping to alleviate poverty, improve nutrition, and increase school enrollment rates.

However, research also suggests that overreliance on remittances can hinder consistent economic growth. India has reached an all-time high with an estimated US\$100 billion in remittances received, partially due to migrant Indians shifting to high-skilled jobs in high-income countries including the U.S., the UK, and Singapore, from low-skilled and low-paying jobs in Gulf countries. Mexico and China follow with estimated inbound transfers of US\$60 billion and US\$51 billion, respectively, in 2022.

The sizes of the shape indicate remittance received by each country in 2022.

*Based on estimates



| | | | |
|--------------------|---------------------|---------------------------|---------------|
| South Asia | East Asia & Pacific | Europe & Central Asia | North America |
| Sub-Saharan Africa | Middle East & North | Latin America & Caribbean | |

THE 4-HOUR WORK WEEK

R&D DESK

“The 4-Hour Work Week” by Timothy Ferriss is a groundbreaking book that challenges the traditional notion of work and lifestyle. Through his personal experiences and in-depth research, Ferriss offers a blueprint for living a fulfilling life while achieving financial freedom and independence. He encourages readers to design their own lifestyles, break free from the 9-5 grind, and join the “new rich” who prioritize time and experiences over money. Key themes are below for the readers’ quick references.



1 CHALLENGE TRADITIONAL NOTIONS OF WORK & SUCCESS

- Question the “deferred-life” plan and seek out new models of success
- Challenge the idea of working long hours and sacrificing personal time for career success
- Reject the idea that retirement is the only time to pursue travel and adventure

2 CHALLENGE TRADITIONAL THINKING ABOUT PERSONAL LIFE

- Identify personal goals and passions
- Build a life around fulfilling experiences rather than material possessions
- Focus on creating freedom and flexibility in work and personal life

3 AUTOMATE AND OUTSOURCE LOW-IMPACT TASKS

- Identify time-consuming, low-impact tasks and outsource them to virtual assistants or automation tools
- Leverage technology to streamline processes and improve efficiency
- Free up time and energy to focus on high-impact activities

4 FOCUS ON HIGH-IMPACT ACTIVITIES

- Identify key objectives and prioritize high-impact activities
- Eliminate distractions and time-wasters
- Use the 80/20 principle to focus on activities that generate the most results

5 TAKE EXTENDED “MINI-RETIREMENTS”

- Take extended breaks from work to pursue personal goals and experiences
- Use travel and adventure to gain new perspectives and refresh creativity
- Embrace “mini-retirements” as a way to create a fulfilling lifestyle

6 BUILD PASSIVE INCOME STREAMS

- Create products or services that generate passive income
- Identify opportunities for affiliate marketing or advertising revenue
- Build multiple income streams to create financial freedom

7 PRIORITIZE HEALTH AND FITNESS

- Focus on maintaining physical health and fitness
- Incorporate healthy habits into daily routines
- Use exercise and healthy living as a foundation for a fulfilling lifestyle

8 LEARN NEW SKILLS THROUGH EXPERIMENTATION AND ONLINE EDUCATION

- Experiment with new skills and hobbies to build new interests and passions
- Use online education resources to learn new skills
- Use new skills to build a more fulfilling career or lifestyle

9 BUILD A PERSONAL BRAND AND BECOME AN AUTHORITY IN A PARTICULAR FIELD

- Identify a niche area of expertise and build a personal brand around it
- Use social media and other online tools to establish a presence and connect with a community
- Become an authority in a particular field to create leverage and opportunities for growth

10 TAKE ACTION AND IMPLEMENT STRATEGIES TO CREATE A FULFILLING LIFESTYLE

- Take decisive action to pursue personal goals and create a fulfilling lifestyle
- Use the strategies and tools outlined in the book to create a better work-life balance
- Embrace experimentation and failure as a necessary part of personal growth and success

Although the book has received criticism for promoting a “get-rich-quick” mentality and oversimplifying the challenges of building a successful business, it remains a bestseller worldwide and has inspired many individuals to pursue a more fulfilling and balanced lifestyle.



FROM BANKING TO BUSINESS:
**THE UNFORGETTABLE
LEGACY OF
ROKIA AFZAL RAHMAN**

R&D DESK

Rokia Afzal Rahman was a prominent figure in Bangladesh known for her contributions to the business and development sectors, as well as her support for women's empowerment and free media. She passed away at the age of 82 in a Singaporean hospital, leaving behind a legacy that has earned her numerous accolades and tributes from people of varying sectors.

Ms. Rokia's career began in commercial banking, where she became the first female bank manager in the country, serving in the role for seven years. She then ventured into business, starting with a small bank loan that enabled her to purchase land in Munshiganj and build a cold storage named RR Cold Storage Limited. She later acquired another agro-business company, Imaan Cold Storage Limited, and worked directly with over 15,000 farmers as the chairperson and CEO of both companies. Her philosophy was to do business in a way that earns respect.

Throughout her career, Ms. Rokia was an advocate for women's empowerment, serving as the founding president of the Bangladesh Federation of Women Entrepreneurs. She was also a board member of premier education and development organizations such as BRAC, MIDAS, and Manusher Jonno. She founded a chain of shops called "Mini Mart" in 1996, owned and managed by a group of women entrepreneurs. Her influence and care extended beyond her children, making her an oak tree for her extended family.

Despite facing threats from local goons and opposing giving bribes, Ms. Rokia never gave up her principles of integrity and transparency. She balanced her work and personal life, persevering through the difficult business landscape for women. Her accomplishments in business spanned many sectors, including media, insurance, real estate, and the power sector.

During her lifetime, Ms. Rokia received numerous awards and recognition for her contributions to business, women's empowerment, and education. She shared the stage with other eminent personalities at the World Economic Forum in 2012. She was a former trustee board member of Business Initiative Leading Development (BUILD) and was also the chairperson of Banchte Shekha, an organization that improves the lives of the extremely poor. Ms. Rokia never looked for recognition or awards and was always shy when accepting them.

Ms. Rokia's humility and leadership by example were qualities that inspired others to follow in her footsteps. During her tenure as the MCCI president from 2014 to 2015, the organization celebrated 110 years of its existence, with former Indian President Late A P J Abdul Kalam as the keynote speaker and special guest at the event. Ms. Rahman played a crucial role in showcasing the country's progress to the world during the celebration of MCCI's 110th anniversary.

Ms. Rokia Rahman was not only a visionary business leader with remarkable humane qualities but also a champion of women's empowerment and a stalwart supporter of free media in Bangladesh. Her influence and care spread wide and deep beyond just her children, and tributes poured in from people of varying sectors, shining a light on how big a hole her loss leaves in Bangladesh's business and social landscape. Her foresight was unparalleled. Her patriotism, dedication, and commitment to the development of the private sector were truly inspirational and unique. No one other than Ms. Rokia has contributed so much to the development of women entrepreneurs in Bangladesh. She is survived by two daughters and a son.

May her soul rest in eternal peace, and we offer our deepest condolences to the grieving family.

Let her life and legacy be an inspiration to All.

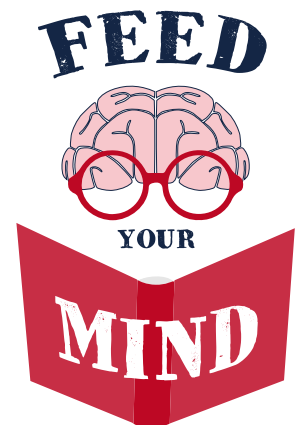
KEY MANAGEMENT CHANGE

| | Name | Designation | Current Organization |
|-------------------|------------------------------|---------------------|---|
| Fresh Appointment | Ms. Maksuda Begum | Executive Director | Bangladesh Bank |
| | Mr. Md. Jaker Hossain | Executive Director | Bangladesh Bank |
| | Mr. Md. Abdul Mannan | Executive Director | Bangladesh Bank |
| | Mr. Belal Ahmed | Chairman | Social Islami Bank Limited |
| | Ms. Imrana Zaman Chowdhury | Vice Chairman | Meghna Bank Limited |
| | Mr. Mohammad Ali | MD & CEO | Pubali Bank Limited |
| | Mr. Md. Habibur Rahman | MD & CEO | Standard Bank Limited |
| | Mr. Mohammad Iqbal Chowdhury | MD & CEO | LafargeHolcim Bangladesh |
| | Mr. Mamunur Rashid Molla | MD & CEO | CVC Finance |
| | Mr. Md Mozammel Hossain | MD | Summit Power Limited |
| | Mr. Mahia Juned | AMD | City Bank Limited |
| | Mr. Shahed Sekander | AMD | Premier Bank Limited |
| | Mr. Syed Nowsher Ali | AMD | Premier Bank Limited |
| | Mr. Shamsuddin Chowdhury | AMD | Premier Bank Limited |
| | Mr. Md Shahid Hassan Mallik | AMD | Premier Bank Limited |
| Ms. Zinnia Huq | CFO and Finance Director | Unilever Bangladesh | |
| Re appointment | Mr. Mohammed Yunus | Chairman | Shahjalal Islami Bank Limited |
| | Prof. Dr. Md Salim Uddin | Chairman | Bangladesh House Building Finance Corporation |

*MD - Managing Director, CEO - Chief Executive Officer, AMD- Additional Managing Director, CFO-Chief Financial Officer

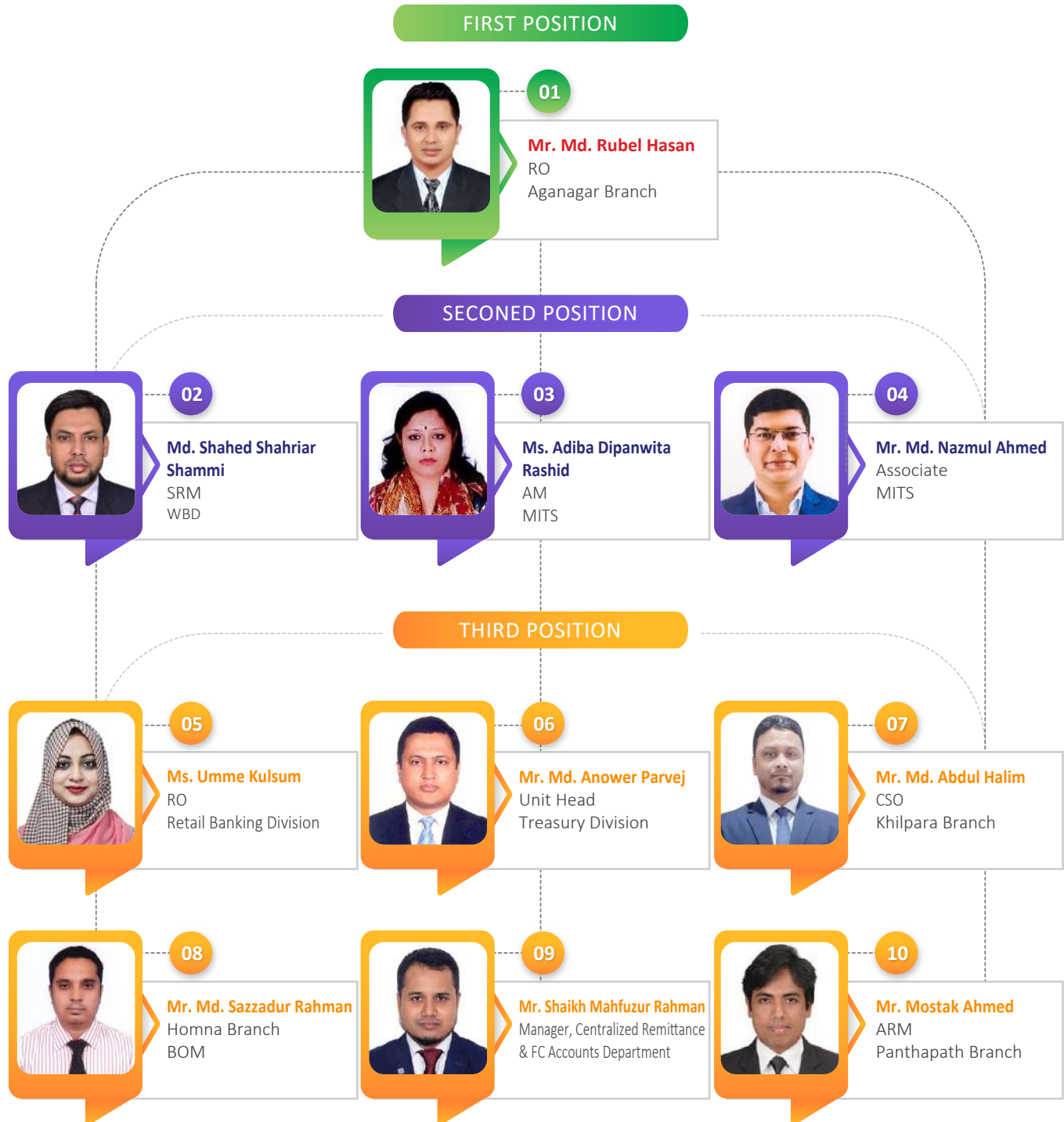
BRAIN TEASER

- Mr. and Mrs. Rahman have six daughters and each daughter has one brother. How many people are in the family?
- You live in a one story house made entirely of redwood. What color would the stairs be?
- Always in you, sometimes on you, if I surround you, I can kill you. What am I?
- I have a little house in which I live all alone. It has no doors or windows, and if I want to go out I must break through the wall. What am I?
- I am a word of six; my first three letters refer to an automobile; my last three letters refer to a household animal; my first four letters is a fish; my whole is found in your room. What am I?
- A time when they are green, a time when they're brown, but both of these times, cause me to frown. But just in between, for a very short while, they are perfect and yellow and cause me to smile! What am I talking about here?
- A pregnant lady named her children: Dominique, Regis, Michelle, Fawn, Sophie, and Lara. What will she name her next child?
Options are: (A) JESSICA (B) KATIE (C) ABBY (D) TILLY
- If there are four sheep, two dogs and one herds-men, how many feet are there?
- There are 2 ducks in front of 2 other ducks. There are 2 ducks behind 2 other ducks. There are 2 ducks beside 2 other ducks. How many ducks are there?



BizQuiz LEADER BOARD

OUR COLLEAGUES ARE OUR PRIDE!
 CONGRATULATIONS TO THE WINNERS FOR THEIR BRILLIANT PERFORMANCE IN BizQuiz **SEASON-8**



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 Minimum Required Marks. To encourage MTBians, an Honour Board is also circulated on the Bank's intra-net **MNet** and succeeding **MTBiz** issue.

MTB ON MEDIA

CORPORATE SOCIAL RESPONSIBILITY

MTB DONATES TK 40 MILLION TO THE PRIME MINISTER'S HOME CONSTRUCTION FUND FOR HOMELESS PEOPLE



Mutual Trust Bank Limited (MTB) has provided Tk. 40 million as part of its Corporate Social Responsibility (CSR) to support the Home Construction Fund by Private Finance, Ashrayan Project-2 PMO, Dhaka. This fund aims to provide homeless people with homes and land in different parts of the country. The Honorable Prime Minister of Bangladesh, Sheikh Hasina, received the cheque from MTB Chairman, Md. Abdul Malek, and Immediate Past Chairman, Md. Wakiluddin at a ceremony held recently. MTB Chairman, Md. Abdul Malek, expressed his belief that this contribution would help alleviate the suffering of homeless people, as the bank continues to be part of humanitarian activities and stand by the people of the country.

12TH BRAVERY & COURAGE AWARD PRESENTED TO LATE SALMAN FARZI SHAMEEM



MTB Foundation has presented its 12th Bravery and Courage Award to the family of the late Salman Farzi Shameem. He sacrificed his life while attempting to save three minor siblings from an oncoming train in Bou Bazar Village of Kundapukur Union, Nilphamari Sadar Upazila. The award ceremony was held at MTB Centre in Dhaka, where the family received a special cheque and crest. The event was attended by Founding Chairman & Vice Chairman Syed Manzur Elahi, Chairman Md. Abdul Malek, Immediate Past Chairman & Director Md. Wakiluddin, Directors Rashed Ahmed Chowdhury & Md. Hedayetullah, Independent Director, Nasreen Sattar, and senior executives of the Bank, including the MD and CEO, Syed Mahbubur Rahman. MTB Foundation introduced the award in 2012 to recognize acts of bravery and reward selfless individuals and their families.

MTB FOUNDATION HANDS OVER BLANKETS TO CADET COLLEGE CLUB LIMITED (CCCL)



MTB Foundation, committed to maintaining the highest standards of CSR, recently donated blankets to Cadet College Club Limited (CCCL) for distribution among the cold-affected underprivileged people of different regions of Bangladesh. Vice Chairman of MTB Foundation, Chairman of MTB Board Risk Management Committee (BRMC), and Director Rashed Ahmed Chowdhury, handed over the blankets to President of CCCL Shahadat Musharraf Khan (Mukul), at a ceremony held at the CCCL premises in Purbachal, Dhaka. Vice President of CCCL Prof. Dr. Rashed Al Mahmud Titumir, Secretary General T M Shahidul Islam, DMD & CAMLCO Rais Uddin Ahmad and other senior executives of both the organizations were among the attendees.

MTB DISTRIBUTES BLANKETS AMONGST THE COLD-AFFECTED PEOPLE



MTB, under the guidance of Honorable Prime Minister Sheikh Hasina, recently distributed blankets among cold-affected families in Beraid, Badda, Dhaka, as part of their Corporate Social Responsibility (CSR) initiatives. The blankets were handed over by Director & Former Chairman Md. Hedayetullah, in the presence of Councillor of Ward #42, Dhaka North City Corporation (DNCC) Ayub Ansar Mintu. During the event Md. Hedayetullah expressed, "As a socially responsible corporate entity, MTB has always been a part of humanitarian activities and stands by the people of the country. We believe our support may alleviate the sufferings of the cold-affected people of Beraid."

MTB FOUNDATION SUPPORTS MARGINAL FARMERS IN PARTNERSHIP WITH ADORSHO PRANISHEBA



MTB Foundation has partnered with Adorsho PraniSheba Limited for the project 'Improving the livelihood status of the marginal farmers through Joutho Khamar (Shared Farming)'. The collaboration aims to enable farmers to purchase and rear young bulls to sell during Eid-ul-Azha, thereby improving their economic conditions. MTB Foundation aims to achieve Sustainable Development Goals (SDG) 1, 2, and 8 - No Poverty, Zero Hunger, and Decent Work and Economic Growth - through this initiative. The agreement was signed by Co-founder & CEO of Adorsho PraniSheba Limited Fida Haq, and CEO of MTB Foundation Samia Chowdhury at a simple ceremony held at the bank's Corporate Head Office, in the presence of MD & CEO, Syed Mahbubur Rahman, and other senior executives of both the organizations.

MTB FOUNDATION SIGNS AGREEMENT WITH NOTRE DAME COLLEGE (NDC)



MTB Foundation and Notre Dame College have joined hands for the 'Funding Feeding Program of Literacy School at Notre Dame College' project. The program intends to provide healthy meals to underprivileged students of the Literacy School and support the achievement of Sustainable Development Goals 2 and 4. The agreement signing ceremony was held at NDC, with Principal Dr. Fr. Hemanto Pius Rozario, CSC, and CEO of MTB Foundation Samia Chowdhury, signing the agreement. The event was also attended by MD & CEO Syed Mahbubur Rahman, DMD & CAMLCO Rais Uddin Ahmad, along with other officials from both the organizations.

ANNUAL GENERAL MEETING
3rd ANNUAL GENERAL MEETING (AGM) OF MTB FOUNDATION HELD



MTB Foundation held its 3rd Annual General Meeting at the bank's Corporate Head Office in Dhaka, chaired by Chairman of MTB Foundation and Founding Chairman Syed Manzur Elahi. The meeting was moderated by Group Company Secretary Malik Muntasir Reza, while CEO of MTB Foundation Samia Chowdhury, presented the agenda. Vice Chairman of MTB Foundation Rashed Ahmed Chowdhury, and Members of the Governing Body of MTB Foundation, including Md. Wakiluddin, Md. Abdul Malek, Md. Hedayetullah, and MD & CEO Syed Mahbubur Rahman, were in attendance. Additional MD & GCRO Chowdhury Akhtar Asif, DMD & CAMLCO Rais Uddin Ahmad, also participated in the meeting.

AWARDS & RECOGNITION
DIGITAL BANKER AWARDS MTB FOR OUTSTANDING RESPONSES DURING COVID -19



MTB has won the prestigious "Outstanding Response to COVID-19" global award at the Global Innovation Awards 2023, for its exceptional efforts in supporting its CMSME and Agri clients during the pandemic. Digital Banker, a leading global banking and finance publication, presented the award to MTB for providing support to a total of 1,700 clients, including 1,280 CMSME clients and 420 Agri clients, with a total limit of Tk. 6,779 million. MTB's MD & CEO, Syed Mahbubur Rahman, expressed his commitment to continuing innovative efforts and initiatives towards building a sustainable and resilient economy for Bangladesh.

MTBian MEETUP

MTB HOLDS 'MTB ANNUAL TOWN HALL 2023'



MTB ANNUAL TOWNHALL 2023

MTB hosted its Annual Town Hall in Dhaka on February 10, 2023, where the bank unveiled its theme for 2023, "Reinvent to Grow," and discussed its strategies and plans for the year ahead. During the event, MD & CEO Syed Mahbubur Rahman recognized the valuable contributions of all MTBians and presented awards in 74 categories. Mr. Rahman also presented highlights of the bank's performance and direction for the 2023, expressing gratitude towards all MTBians, executives and directors for their contributions. MTB Chairman Md. Abdul Malek applauded the hard work put in by all MTBians for significant progress in the year 2022, while Vice Chairman & Founding Chairman Syed Manzur Elahi elaborated on MTB's founding principles and appreciated the dedication shown by the MTBians in order to ensure seamless customer service during the Covid-19 pandemic. AMD & GCRO, Chowdhury Akhtar Asif and DMDs, Goutam Prosad Das, Md. Khalid Mahmood Khan & Rais Uddin Ahmad attended the day-long event. Divisional and Departmental Heads, Managers of all MTB branches and Chief Executive Officers of two subsidiary companies- MTB Securities Ltd. and MTB Capital Ltd. were also present at this largest gathering in the bank's history.

MTB ORGANIZES ITS BUSINESS CONFERENCE 2023



MTB has recently organized its Business Conference 2023 at Samson H. Chowdhury Auditorium, MTB Tower, Dhaka. The conference was inaugurated by MD & CEO Syed Mahbubur Rahman. Other distinguished attendees included AMD & GCRO, Chowdhury Akhtar Asif, DMD & CBO, Md. Khalid Mahmood Khan, DMD & CAMLCO, Rais Uddin Ahmad and Head of Branch Banking Division, Abdul Mannan.

MTB ARRANGED 'SERVICE HEROES 2022'



MTB recognized and rewarded its 'Service Heroes' for their valuable contributions and excellent service provided in 2022 at a simple ceremony held at the bank's Corporate Head Office. During the event, MD & CEO Syed Mahbubur Rahman presented crests to employees who demonstrated exceptional service to the bank's internal and external clients in 2022. This recognition highlights MTB's commitment to delivering the highest standard of courteous and efficient service to its clients. Senior executives and officials, including AMD & GCRO Chowdhury Akhtar Asif, DMDs Goutam Prosad Das, Md. Khalid Mahmood Khan, and Rais Uddin Ahmad, along with the award winners, were also present at the program.

MTB ARRANGED ITS ANNUAL RISK CONFERENCE 2022



MTB recently organized its Annual Risk Conference 2022 virtually, chaired by MD & CEO Syed Mahbubur Rahman, with the theme "Dynamic Risk Management Practices for Sustainable Growth." The conference aimed to promote effective risk management for sustainable business growth and regulatory compliance. The senior management team, including AMD & GCRO Chowdhury Akhtar Asif MTB discussed the prevailing and emergent risk management issues and the future landscape of risks. "The conference aims to reinforce the importance of robust risk governance and engage all stakeholders in the bank's resilient growth journey," said Syed Mahbubur Rahman at the conference.

PRODUCT AND SERVICE INNOVATION

MTB LAUNCHES EI SOMOYER BANKING CAMPAIGN



MTB celebrated its 23rd founding anniversary with a renewed focus on providing its customers with exceptional banking services. As part of its digital transformation journey, the bank is set to launch the ‘Ei Somoyer Banking’ campaign at the beginning of 2023. The campaign aims to provide customers with seamless and flexible banking services online and offline, allowing them to focus on their core activities. During a Meet the Press event, MTB’s MD & CEO Syed Mahbubur Rahman, along with AMD Chowdhury Akhtar Asif, DMDs Goutam Prosad Das, Md. Khalid Mahmood Khan, and Rais Uddin Ahmed Khan, briefed the media about the upcoming initiatives. The bank’s vision of branchless banking in Bangladesh is taking shape through its digital innovation and transformation efforts.

MTB EXECUTED A TRANSACTION WITH J.P. MORGAN



MTB has executed a successful US-origin yellow soya beans import transaction with J.P. Morgan, under US EXIM insurance coverage. J.P. Morgan supported as the Confirming bank and assisted in structuring the deal. MD & CEO Syed Mahbubur Rahman, expressed his gratitude to Sazzad Anam and Suneet Kodnani of J.P. Morgan for their exceptional effort. This transaction has opened up an opportunity for MTB to serve customers importing from the USA, enhancing their global capability, and boosting confidence among foreign partners, including correspondent Banks, Multilateral Development Institutions, and investors. This transaction will further strengthen MTB’s position in the market.

US\$55MILLION DUAL TRANCHE SYNDICATED FINANCING FACILITY FOR MTB



Mutual Trust Bank Limited (MTB) has successfully closed a US\$55 million 1-year Dual Tranche Syndicated Financing Facility to support its international trade finance, arranged by Mashreq and subscribed by seven lenders from GCC, Africa, and Europe, including The Islamic Corporation for the Development of the Private Sector (ICD), the private sector wing of Islamic Development Bank Group, Habib Bank (UK & Belgium), Bank Muscat, Doha Bank, and Caixa Bank. The closing ceremony, held at MTB’s Corporate Head Office, was attended by MD & CEO Syed Mahbubur Rahman, Mashreq’s Chief Country Representative Kazi Ziaul Islam, and Tafsir Ahmed, the Unit Head of Syndications, as a representative of ICD. Mustafa Aziz Ata, the Global Head of FI & NBFIs was virtually present along with all the representatives of the partner banks. The representatives of the partner banks expressed eagerness to explore more products with MTB in future.

CMSME DEVELOPMENT

MTB WILL DISBURSE LOAN TO FARMERS AT 4%



MTB has signed a Participating Financial Institution (PFI) agreement with Bangladesh Bank to disburse Agri loans to farmers under the Tk. 5,000 crore Agri Refinance scheme. The program aims to ensure food security by providing farmers with loans to produce crops, vegetables, fish, and livestock. MD & CEO, Syed Mahbubur Rahman, signed the agreement on behalf of the bank.

MTB WILL DISBURSE LOAN TO EXPORTERS AT 4%



MTB has become a PFI for availing Export Facilitation Pre-Finance Fund (EFPF) from Bangladesh Bank. Under this agreement, MTB can provide loans to exporters at a 4% p.a. interest rate to import and collect their raw materials. The event was attended by DMD & Head of Group ICC Goutam Prosad Das, and Head of SME & Agri Banking Division Sanjib Kumar Dey from MTB. Bangladesh Bank's Governor, Abdur Rouf Talukder and Deputy Governor, Abu Farah Md. Nasser were also among the attendees. The event was presided over by Executive Director of Bangladesh Bank, Nurun Nahar.

STRATEGIC ALLIANCE

MTB INKS DEAL WITH BANGLADESH INVESTMENT DEVELOPMENT AUTHORITY (BIDA)



MTB and BIDA have signed an agreement for One Stop Services (OSS) at a ceremony held at Bangladesh Bank, with the aim of providing the highest standard of service to customers. The signing ceremony was attended by high-level officials, including Governor of Bangladesh Bank Abdur Rouf Talukder, and Executive Chairman of BIDA Lokman Hossain Miah. MD & CEO Syed Mahbubur Rahman, and Director General of BIDA Jibon Krishna Saha Roy, signed the agreement on behalf of their respective organizations. Senior officials from all three organizations were also present at the ceremony.

MTB SIGNED A PARTICIPATORY AGREEMENT WITH BANGLADESH BANK



MTB has signed a Participatory Agreement with Bangladesh Bank to access the Tk. 5,000 crore Green Transformation Fund (GTF), a refinance scheme aimed at promoting sustainable growth in export-oriented and manufacturing industries. The agreement signing ceremony was held at Bangladesh Bank premises, with Governor of Bangladesh Bank Abdur Rouf Talukder and AMD & GCRO Chowdhury Akhtar Asif exchanging copies of the agreements. Also present were Deputy Governor Kazi Saidur Rahman, Executive Director Md. Khurshid Alam, Director of Sustainable Finance Department Chowdhury Liakat Ali, and Head of CRM of MTB Usman Rashed Muyeen,

MTB INKS DEAL WITH SQ GROUP



MTB and SQ Group inked a Cash Management Services agreement at MTB Centre, Dhaka recently. In the presence of MD & CEO Syed Mahbubur Rahman, DMD & CBO Md. Khalid Mahmood Khan, and Group Chief Financial Officer, SQ Group Alope Bagchi, signed the agreement on behalf of their respective organizations. Senior officials from both organizations were also present at the ceremony. The agreement will provide the SQ Group with access to MTB's comprehensive Cash Management Solutions.

MTB INKS DEAL WITH MODERN GROUP



MTB and Modern Group have signed an agreement for Cash Management Services at Akhtaruzzaman Centre, Agrabad, Chattogram. The ceremony was attended by top officials from both organizations, including MD & CEO Syed Mahbubur Rahman. DMD & CBO Md. Khalid Mahmood Khan, and Managing Director of Modern Group Abu Sufian Chowdhury have signed the agreement on behalf of their respective organizations. The agreement will provide the Modern Group with access to the bank's Comprehensive Cash Management Solutions.

MTB INKS DEAL WITH BURO BANGLADESH



MTB and BURO Bangladesh have signed an agreement for Cash Management Services at MTB Centre, Dhaka. In the presence of MD & CEO Syed Mahbubur Rahman, DMD & CBO Md. Khalid Mahmood Khan and Finance Director, BURO Bangladesh M Mosharrof Hossain, signed the agreement on behalf of their respective organizations. In addition to Farmina Hossain, Director of Operation & Financial Services from BURO Bangladesh, several other senior officials from both the organizations were present at the ceremony.

MTB INKS DEAL WITH QUALITY FEEDS LIMITED



MTB and Quality Feeds Limited have recently signed a Cash Management Services agreement at MTB Centre, Dhaka. MD & CEO Syed Mahbubur Rahman, and Director, Finance & Risk Management, Quality Feeds Limited M. Basir Rahman signed the deal on behalf of their respective organizations at a simple ceremony held at the bank's Corporate Head Office. The agreement signing ceremony took place with the presence of senior officials from both organizations, including AMD & GCRO Chowdhury Akhtar Asif from MTB, Asst. Director, Finance & Accounts Md. Aminul Islam, Senior. GM, Finance & Accounts Md. Bayazid Hossain, & DGM, Corporate Affairs & HR Md. Tamal Hasan, from Quality Feeds Limited along with other senior officials from both the organizations were also present at the ceremony.

MTB INKS DEAL WITH BRAC



MTB and BRAC have signed an agreement for Cash Management Services at a simple ceremony held at the bank's Corporate Head Office. MD & CEO, Syed Mahbubur Rahman, DMD & CBO Md. Khalid Mahmood Khan, and Tushar Bhowmik, CFO of BRAC, signed the agreement on behalf of their respective organizations. Also present were Mohammad Mamun Faruk, Divisional Head of Wholesale Banking-1 from MTB, and Muhammad Enamul Huq, Head of Treasury, Tahmina Aktar, AGM of Finance and Banking Relationships from BRAC, Other senior officials from both organizations were also present.

MTB SIGNS MOU WITH EDISON REAL ESTATE LIMITED



MTB has signed a Memorandum of Understanding (MoU) with Edison Real Estate Ltd. to enhance their home loan sourcing and marketing campaigns. The agreement was signed by MTB's MD & CEO Syed Mahbubur Rahman, and Md. Aminur Rashid, Chairman of Edison Real Estate Ltd., at the bank's Corporate Head Office. The ceremony was attended by senior officials from both organizations, including AMD & GCRO, Chowdhury Akhtar Asif, and DMD & CBO Md. Khalid Mahmood Khan, as well as Ahmed Pasha, Director, Sahedul Karim Munna, Additional Director, Masud Alam, Additional Director, Sabbir Rahman, Head of Finance, and Mohammad Taiabur Rahman, Head of Marketing of Edison Real Estate Ltd.

'MTB & DEVELOPERS MEET' HELD WITH A THEME 'SPECTRUM OF OPPORTUNITIES'



MTB recently organized an event in Dhaka named 'MTB & Developers Meet' with the theme 'Spectrum of Opportunities.' The event aimed to explore the real estate sector's opportunities and saw active participation from industry leaders and top management of renowned developers in the country. To address the challenges faced by the real estate industry and the role of banks in its sustainable growth, the event featured a Panel Discussion. The Panel Discussion was moderated by MTB's MD & CEO, Syed Mahbubur Rahman, and included F R Khan, MD of Building Technologies

and Ideas Ltd., Engr. Md. Arifur Rahman, CEO of Assurance Developments Ltd., Ghulam Rasool, MD & CEO of Asset Developments and Holdings Ltd., Engr. Tanveerul Haque Probal, MD of Building for Future Ltd., and Shabbir Hossain, CEO of Doreen Developments Ltd. as panelists. The panelists shared their valuable insights and ideas about the industry and its potential for growth.

AWARENESS PROGRAMME

MTB FOUNDATION INITIATES 'SENSITIZATION ON DISABILITY INCLUSION'



MTB Foundation, in partnership with Bangladesh Business & Disability Network (BBDN), has organized the 'Sensitization on Disability Inclusion' program at MTB Corporate Head Office in the presence of the Senior Management Team to create an inclusive workplace for Persons with Disabilities (PwDs). The program aims to help attain Sustainable Development Goals (SDG) 1 (Zero Poverty), SDG – 8 (Decent Work and Economic Growth) and SDG – 10 (Reduced Inequalities). The first sensitization session was inaugurated by MD & CEO Syed Mahbubur Rahman, and moderated by CEO of MTB Foundation Samia Chowdhury. Head of Operations from BBDN Aziza Ahmed discussed the barriers faced by PwDs for employment and provided direction for inclusion of PwDs in the workplace during the session.

SPECIAL DAY CELEBRATION

MTB CELEBRATES INTERNATIONAL WOMEN'S DAY 2023



MTB celebrated International Women's Day 2023 at its Corporate Head Office in Dhaka with the theme "DigitALL: Innovation and Technology for Gender Equality". The event included a group discussion, where MTBians shared their views, and winners were selected by a jury panel that included Farah Kabir, Country Director of Action Aid Bangladesh, Ayesha Kabir, Head of English at Daily Prothom Alo, and Sadya Afreeen Mallick, a renowned singer. MD & CEO Syed Mahbubur Rahman, AMD & GCRO Chowdhury Akhtar Asif, DMDs Goutam Prosad Das, Md. Khalid Mahmood Khan, and Rais Uddin Ahmad, male and female MTBians, and other senior officials of the bank attended the event and cut a cake to commemorate the special day.

HR CORNER
EXECUTIVE ONBOARDED



Rafidul Hoque Chowdhury
SVP & Unit Head
Wholesale Banking Division



Tamjeed Rahman
AVP & Unit Head
Card Operations Department



Chandan Kumar Ghosh
VP & Unit Head
SME & Agri Banking Division



Md. Ashrafuzzaman
AVP
Retail Banking Division

RE-APPOINTMENT



Abdul Mannan
SEVP & Divisional Head
Branch Banking Division



Mir Iqbal Hossain
EVP & Divisional Head
Special Asset Management
Division

EXECUTIVE AT NEW ASSIGNMENT



Md. Anisur Rahman
EVP & Branch Manager
Principal Branch



Mohammad Shaheen Khan
EVP & Unit Head
Branch Banking Division



Md. Ifthakhar Hassan
SVP & Branch Manager
Sonargaon Branch,
Narayanganj



Md. Azam Ali Khan
SVP & Branch Manager
Fulbaria Branch



Md. Mostafa Khaled Bin Ali
SVP & Regional Head
Branch Banking Division



Abu Zafar Md. Saleh
SVP & Senior Manager
Internal Control & Compliance



Md. Khairul Islam
SVP & Department Head
Operational Risk Assurance
Department



Md. Mohiuddin Chowdhury
SAVP & Branch Operation
Manager
Kakrail Branch



Mohammad Ali
SAVP & Senior Manager
Internal Control &
Compliance



Farhana Ahmed
AVP & Senior Manager
Operational Risk Assurance
Department

* DoJ-Date of Joining

LONGEST SERVING MTBIANS


Md. Shirajul Islam
SVP & Department Head
Credit Administration Dept



Shamima Akhter
SAVP & Branch Manager
Shah Mokhdum Avenue Branch



Md. Ashrafuzzahan
AVP & Branch Manager
Kamrangir Char Branch



Mohammad Shahariar Islam
FAVP & Manager
Liability Operations Department



Md. Abul Kalam Azad
VP & Unit Head
Liability Operations
Department



Md. Rezaul Islam
VP & Branch Manager
Prograti Sharani Branch



Iqbal Ahmed
VP & Branch Operations
Manager
Dilkusha Branch



Rabayka Sultana
AVP & Senior Manager
Integrated and Centralized MITS



Wahidur Rahman
FAVP & Customer Service
Manager
Uttara Model Town Branch



Muhammad Nasir Uddin
JAVP & Customer Service
Manager
Chawk MoghalTuli Branch



Shahnaz Parveen
FAVP & Manager
Liability Operations Department

RETIREMENT


Md. Amirul Islam
EVP & Regional head
Branch Banking Division

**** Note: These MTBIans joined the bank in January - March period and continuously serving more than 19 years
MTBIans whose names appeared in earlier issues not shown to avoid repetition**

GOOD LUCK TO MTB ALUMNI


Ashraf Uddin Ahmed
SVP
Asset Operations Department



Mustafa Shakil Hasan
AVP
Credit Risk Management
Division



Md. Zahirul Islam Talukder
AVP
Wholesale Banking Division-1



Muhammad Faruk Al Muzahid
AVP
MTB China Desk

**DoJ: Date of Joining*

PEOPLE DEVELOPMENT



WORKSHOP ON “BUSINESS ETIQUETTE & COMMUNICATION”

Recently, a two-day workshop on “Business Etiquette & Business Communication” was held at the MTBTI premises located in MTB Tower, Dhaka. The workshop was led by Ms. Kishwar Shafi Chaudhury, the Coach and CEO of Innerglo Training, and attended by 22 participants from various branches and divisions. The workshop was officially inaugurated by the Principal of MTBTI, Mr. Marcus C. Gomes, and the participants were welcomed by Mr. Md. Tauhidul Alam, the Senior Faculty and Head of Learning & Facilitation Wing at MTBTI. The workshop was coordinated by MTBTI Faculty and Manager Mr. ABM Ahsanul Haque.

“TRAINING OF TRAINERS (TOT)” WORKSHOP

MTB Training Institute (MTBTI) held a three-day workshop on “Training of Trainers (ToT)” at MTB Tower in Dhaka. The workshop was attended by 17 in-house trainers from various divisions and branches of the company. Corporate trainer and consultant from LEADBD, Mr. Muhammad Shafiqul Islam, conducted the workshop, while the Principal of MTBTI, Mr. Marcus C. Gomes, along with MTBTI Faculty and Manager Mr. Zia Uddin Ahmad and Mr. ABM Ahsanul Haque, conducted separate sessions during the event.



WORKSHOP ON “MS EXCEL- DATA ANALYSIS AND MIS MANAGEMENT”

A full-day workshop focusing on “MS Excel - Data Analysis and MIS Management” was conducted at the Computer Lab of MTBTI, located in MTB Tower, Dhaka. The workshop was spearheaded by Mr. Ashique Iqbal, Group Head of MTB Group Research & Development, and was inaugurated by the Principal of MTBTI, Mr. Marcus C. Gomes. This hands-on program was coordinated by MTBTI Faculty and Manager Mr. ABM Ahsanul Haque, and MTBTI Manager Mr. Sadman Prodhan. A total of 18 participants from different divisions and branches attended this intensive workshop.



“WORK ORDER FINANCING AND ITS MODES, RISK FACTORS & MITIGATIONS AND STANDARD OPERATING PROCEDURE” WORKSHOP

A daylong workshop on “Work Order Financing and its Modes, Risk factors & Mitigations and Standard Operating Procedure” was recently conducted at Bishwa Sahitya Kendra, Banglamotor, Dhaka. The workshop was attended by 39 participants from different branches and divisions, and it was conducted by VP, Corporate CRM Mr. Md. Saiful Islam at Dhaka Bank Ltd., and Unit Head of SME-CRM Department Mr. Md. Saiful Islam at MTB. The workshop was inaugurated by MTB AMD & GCRO Mr. Chowdhury Akhtar Asif. Principal of MTBTI Mr. Marcus C. Gomes, along with MTBTI faculty members and officials, were also present at the workshop.



ACADEMIC ACHIEVEMENT



Nasrin Sultana
DAIBB
Customer Service officer
Dhohakhal Branch



A. T. M. Shafayatul Islam
CFA (Level 1 Completed)
Manager
Group Finance



Seyed Nazmul Haque
CSAA
Manager
Training Institute

DAIBB- Diploma/Associate of The Institute of Bankers, Bangladesh, CFA- Chartered Financial Analyst, CSAA- Certified Shariah Advisor and Auditor

ARRIVED ON EARTH



Md. Sheraz Parvej
MTBian: Md. Shahid Parvej,
Associate,
Retail Banking Division
DoB: March 05, 2023



Inan Muntasir
MTBian: Md. Ilas
Khan,
Assistant Manager, ICC
DoB: January 08, 2023



Ayantika Saha Supriya
MTBian: Surjo Kumar Saha,
Customer Service Officer,
Madhabdi branch
DoB: January 09, 2023



Tashrika Islam Reeha
MTBian: Taiba Ahmed,
Customer Service Officer,
Utara Model Town Branch
DoB: January 01, 2023



Arya Shafayot
MTBian: A.T.M. Shafayatul Islam,
Manager, Group Finance
DoB: February 28, 2023



Shohraan Abdul Wajid Adnan
MTBian: Taimina Akter,
Customer Service Officer,
Bardhara Branch
DoB: February 05, 2023

DoB- Date of Birth

5 SUMMER FRUITS TO BOOST IMMUNITY



WATERMELON
Watermelon filled with ample amounts of lycopene, vitamins A, C and water, averts respiratory infections.



APPLE
Apple loaded with flavonoids, quercetin and vitamin A bolsters the immune system and improves lung health.



BERRIES
Berries imbued with vitamins A, C reduce cell damage and strengthen the immune system.

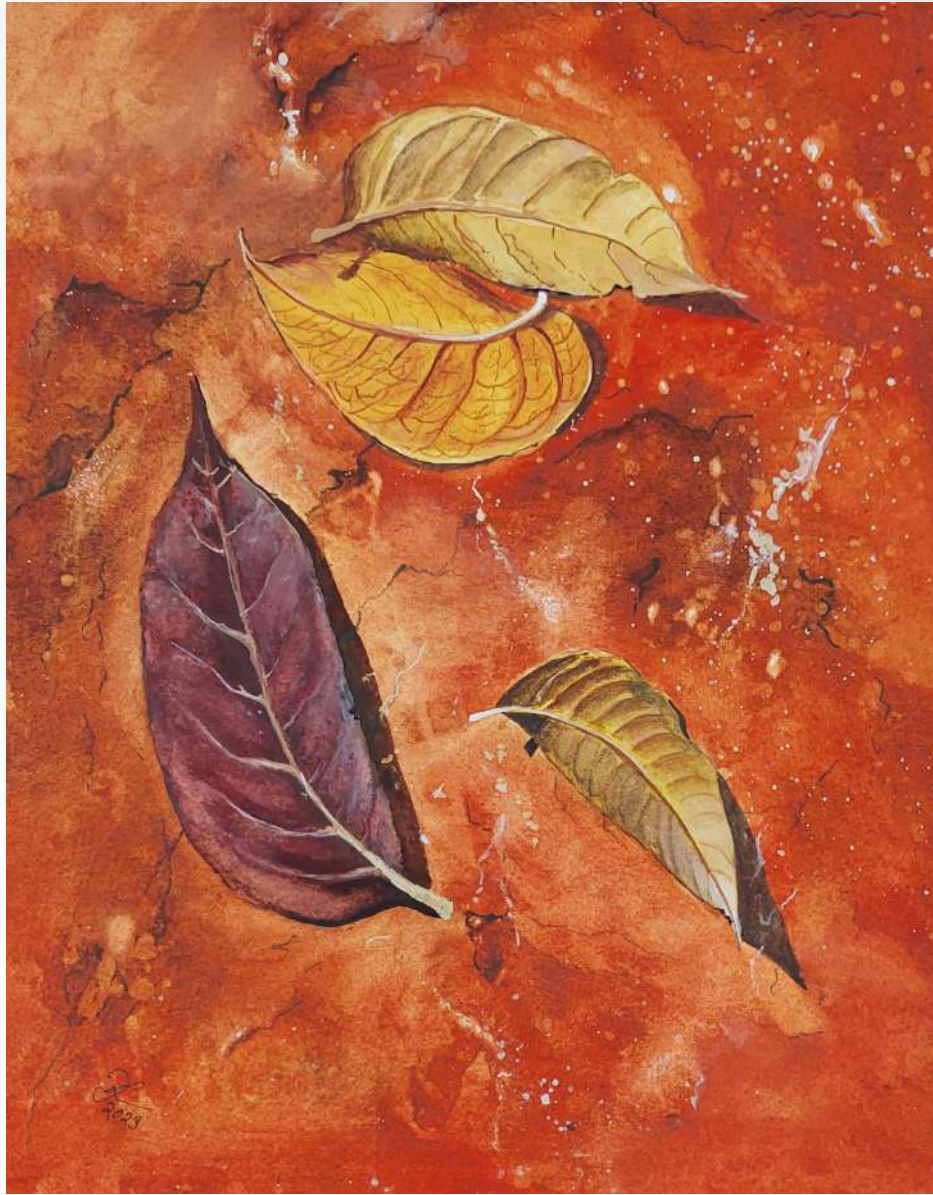


ORANGE
Orange is high on vitamin C, A and fibre. Oranges support healthy immune response and help faster recovery from infections.



MANGO
Mangoes are not only a tasty treat, but they can also help regulate body temperature, prevent heat strokes, improve digestion, & boost immunity during hot summer days.

ART WORK



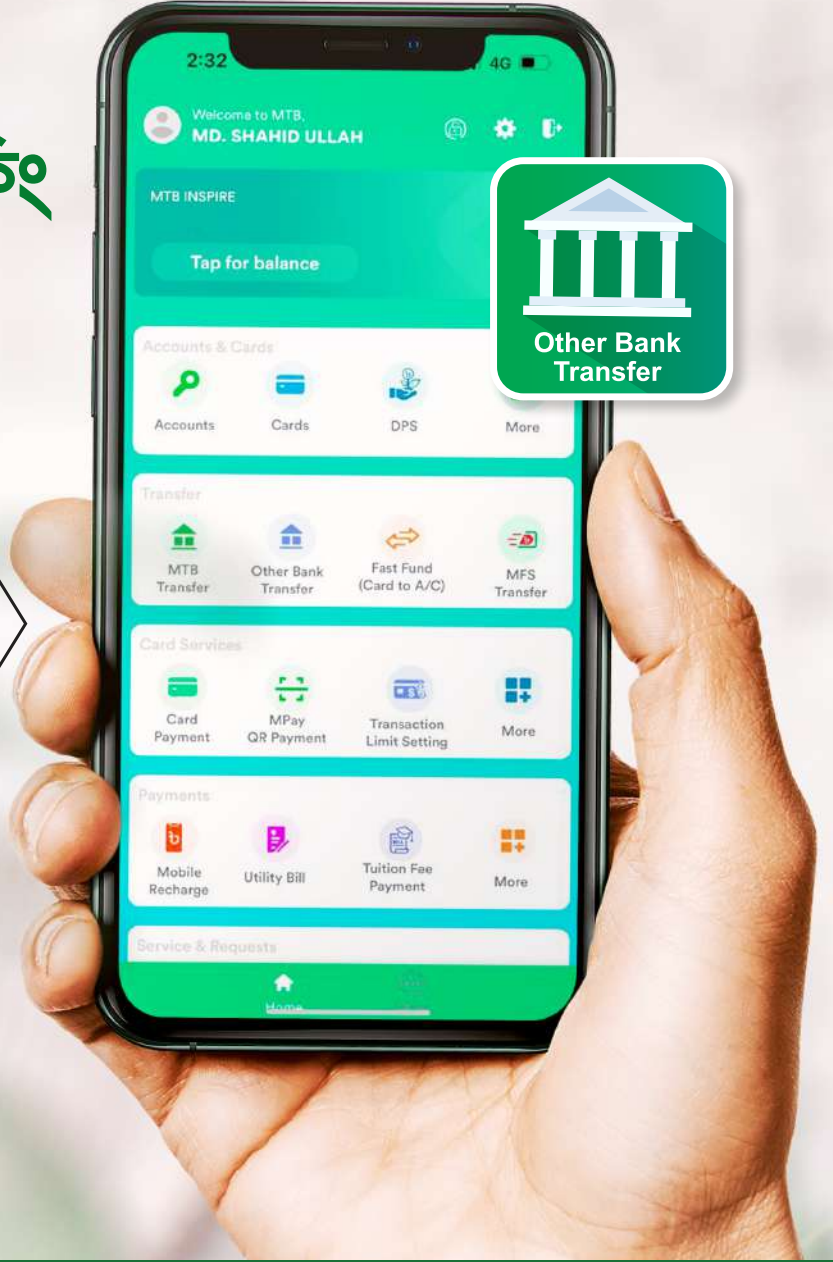
Tahera Akter
Branch Operations Manager
Gulshan Branch

এমটিবি স্মার্ট ব্যাংকিং অ্যাপে

প্রতিদিন

১০ লক্ষ পর্যন্ত

NPSB ফান্ড ট্রান্সফার
সম্পূর্ণ ফ্রী



একক লেনদেনে সর্বোচ্চ ৩ লক্ষ টাকা পাঠানো যাবে

MTB 24/7 Contact Centre ☎ 16219 or 09604016219

119 BRANCHES
38 SUB BRANCHES
198 MTB পজেন্ট ব্যাংকিং হাতের কাছই সব সময়ে
310 24/7 ATM
13 CDM
2919 POS
1411 QR MERCHANT



মিউচুয়াল ট্রাস্ট ব্যাংক লিমিটেড™
Mutual Trust Bank Ltd.

you can bank on us



MTB CAPITAL LTD.™
You can invest with us