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BENGAL WATER MACHINE **THE MIRACLE IN THE DELTA**



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CATALYST FOR GROWTH



Prudent & Visionary
Board of Directors



Skilled & Experienced
Management



Diversified & Talented
Workforce



Tk. 138.58mn¹
Social Commitment



Tk. 9.28bn¹
Surplus Capital Base



14.41%²
Capital Adequacy%



Remittance Receiver³
Among Top 10



Simplified Life
Digital Innovations

KEY FINANCIAL HIGHLIGHTS



Historic High Net Profit
Tk. 2.97bn⁴



Highest EPS Growth
Q2'2022⁵

RECOGNITIONS OF SUCCESS

	Top 10 Sustainable Banks ⁶	Bangladesh Bank	Diversity and Inclusion	Asiamoney
		Bonik Barta	Best Workplace	International Finance
			Best Customer Service	
	Highest Taxpayer ⁷	National Board of Revenue	Customer Satisfaction and Happiness	Global Banking & Finance Review
			Best CSR Bank	
			Best Digital Banking Service	
	World's Best Consumer Digital Bank	Global Finance		
	Market Leader Diversity and Inclusion	Euromoney Market Leader Rating		
Highly Regarded Digital Solution and CSR				

¹ In 2021; ² Required regulatory requirement is 12.5%; ³ All schedule banks; ⁴ In the operating history of the bank; ⁵ Among the listed banks in the capital market; ⁶ In 2020; ⁷ In FY'21-22.

BENGAL WATER MACHINE: THE MIRACLE IN THE DELTA



R&D Desk

The Prestigious journal, Science in its September 2022 issue published a ground-breaking research study titled "Bengal Water Machine" authored by brilliant Bangladeshi Scientist Mohammad Shamsudduh and his team. This study can transform Bangladesh's economy to a newer direction for better. The findings suggest that farmers in Bangladesh are unknowingly recharging underground water storage. The capture of surface water leads to the recovery of groundwater levels and helps limit flooding. What does this mean for a country facing the worst climate crisis and what are its economic implications? Read the full article here.

Being a riverine country, Bangladesh is prone to floods every year, and a large portion of the country goes under water during the monsoon season. The effects of the ongoing La Niña climate event have triggered excess monsoon rains in the South Asia region, which includes Bangladesh. In mid-2022, rapid floods inundated three districts of Bangladesh due to the record rainfall in the bordering Indian states of Meghalaya and Assam, affecting 4 million people.



Bengal Water Machine appeared on the cover of the renowned 'Science' journal's September 2022 issue.

A recent study published in the renowned journal **Science** by a group of researchers from the University College London, the University of Dhaka, and Bangladesh University of Engineering and Technology (BUET) and others shows that pumping groundwater to irrigate agricultural lands in Bangladesh can create the available subsurface storage for excess floodwater to be stored during the next monsoon. The research, aptly titled **"The Bengal Water Machine or in shorter form BWM"** reveals that millions of small farmers irrigate rice paddies during the dry season, pumping from the ground, lowering the groundwater level, which, under favourable conditions, amplifies groundwater replenishment during the subsequent monsoon and helps reduce flooding.

The discovery of the Bengal Water Machine has only been possible because of our country's long-term dedication to monitoring groundwater levels. Bangladesh has a vast network of 1,250 groundwater-level monitoring stations that are managed by the Bangladesh Water Development Board (BWDB). An extensive analysis of 465 sites between the 1988 and 2018 period estimated how much groundwater was pumped by more than 16 million farmers using more than 1 million diesel and electric pumps. According to the study, about 35% of the observation boreholes that measure groundwater levels reflect the operation of the Bengal Water Machine. Approximately 25% show depletion of groundwater

levels of varying magnitudes, and the remaining 40% of boreholes show relatively stable trends with seasonal oscillations. The study showed that cumulative freshwater capture is 75 to 90 cubic kilometres in volume, or equivalent to twice the reservoir capacity of the Three Gorges Dam in China.

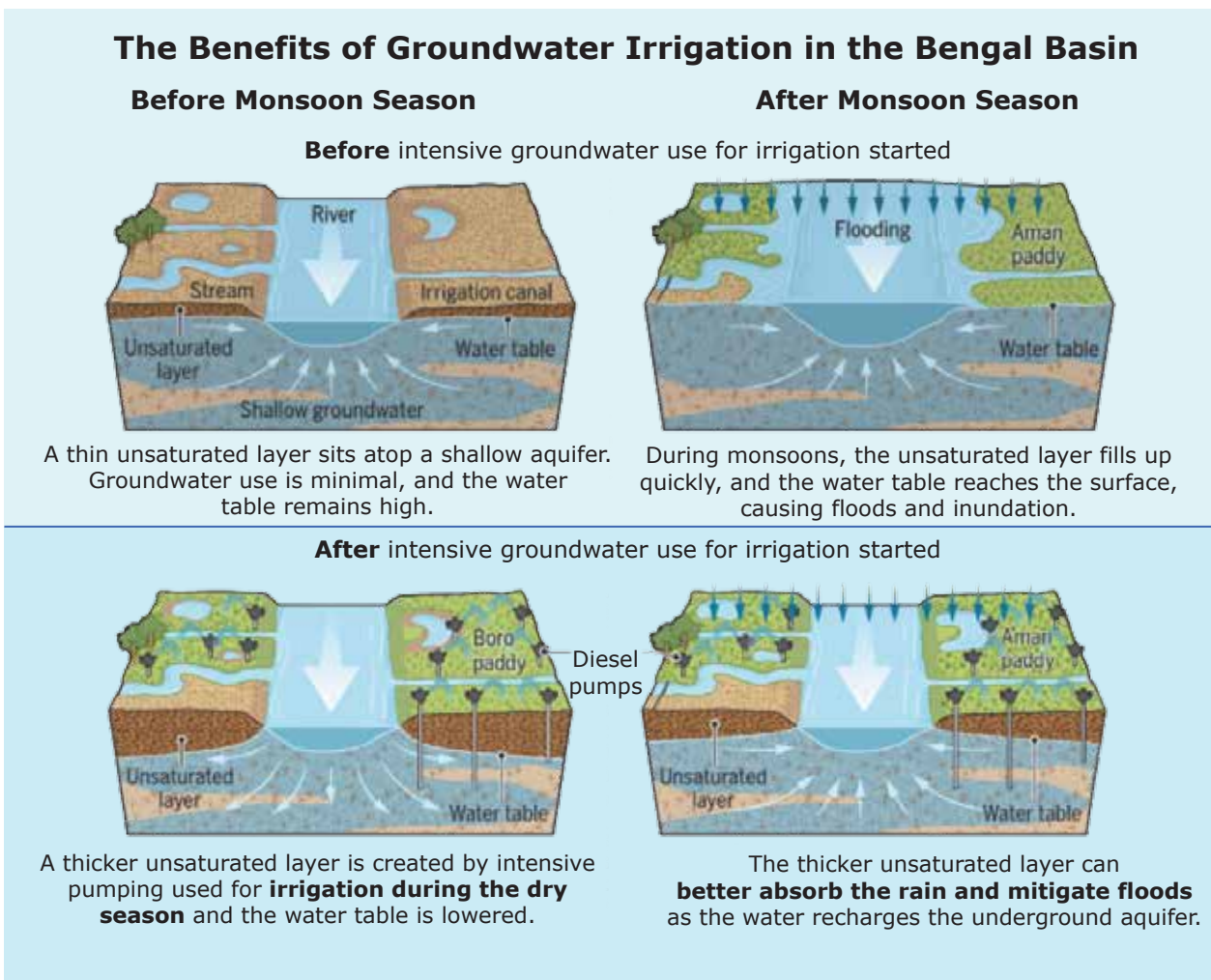
In 1975, researchers R Revelle and V Lakshminarayana proposed an alternative solution to freshwater storage in the River Ganges Basin in which incremental increases in dry-season groundwater pumpage for irrigation near river channels lower groundwater levels and enhance leakage under gravity of river flow during the subsequent monsoon. Dubbed the Ganges Water Machine, this intervention seeks to increase the capture and storage of seasonal freshwater surpluses while mitigating the monsoonal flood risk.

The latest study, published in Science magazine on September 16, extended the concept of freshwater capture of monsoonal flows beyond perennial rivers to include a range of surface waters, such as ponds, canals, and seasonal rivers, diffuse recharge through enhanced local drainage, and irrigation return flows in the Bengal Basin. The researchers described this broader set of recharge pathways induced by dry-season groundwater pumping as the Bengal Water Machine (BWM).

Evidence of its operation in the Bengal Basin of Bangladesh has been noted in an earlier study in 1975 where amplification of seasonal groundwater recharge occurs as a consequence of dry-season groundwater-fed

irrigation for rice cultivation. However, the new analysis shows how the collective action of millions of smallholder farmers abstracting shallow groundwater to irrigate a dry-season rice crop in a tropical alluvial plain has achieved freshwater capture that rivals the world's largest dams. In doing so, the study confirmed the vision of this nature-based solution to seasonal freshwater capture, following a broader set of pathways than first proposed in Science in 1975 by Revelle and Lakshminarayana. The study said that groundwater-fed irrigation had transformed much of Bangladesh's single-crop, rain-watered floodplains into highly productive double-cropping and, in places, triple-cropping lands to make the country the world's fourth highest producer of rice. This sustainable irrigation process could be replicated in other areas affected by the impacts of climate change which is intensifying extreme weather events worldwide.

In a nutshell, the Bengal Water Machine requires a comparatively minimal intervention, i.e. shallow irrigation wells that are less than 100 meters below ground level, relative to dams, to increase seasonal capture of freshwater that would otherwise drain to the Bay of Bengal. Let's explain how BWM works? During intensive dry season (November to April) groundwater irrigation to produce Boro rice lowers groundwater levels, increasing the space available underground to store water in shallow sandy sediments known as aquifers. In Bangladesh, 90% of rainfall occurs during May to October wet season. Under this favourable hydrological conditions, the space created by pumping fills up during the monsoon season from the infiltration of rainfall and leakage of floodwaters, not only in major rivers but also in smaller seasonal rivers, canals, ponds, and lakes (beels). Over time, the available storage space in aquifers has incrementally increased and enhanced the seasonal capture of freshwater during monsoon in Bangladesh.



According to the study, following droughts that hit the country between 1992 and 1994, there was a rapid increase in the use of groundwater. The capture of surface water leads to the recovery of groundwater levels and helps limit flooding.

However, the study has identified that the rate of depletion is not uniform, some groundwater was refilled during the monsoon season and some were not. Some locations where induced monsoonal recharge is insufficient to fully replenish groundwater abstracted during the dry season. For example, in the western part of Bangladesh, observed groundwater recharge approaches or exceeds potential recharge, the latter governed by rainfall, surface geology, and flood extent, are most at risk of realising the limits of increased freshwater capture through the BWM. Whereas in areas like Nilphamari and Tangail, groundwater level drops below 3 to 10 metres during the dry season and recovers the level after monsoon. Water level in Dhaka has dropped below 82 metres. It doesn't recharge but drops further every year. In summary, among the study areas, BWM had worked well in North Bengal - Dinajpur, Rangpur and Rajshahi - while the central region had also done well. Dhaka, however, was an outlier due to the sticky soil. The same was seen in Sylhet, Cox's Bazar, Noakhali, Bhola and greater Barisal regions as the soil in those areas were muddy and boro cultivation was not done in many places. The study estimated that the vacant space allowed the replenishment of more than 20 trillion gallons of water over the last 30 years.

Farmers, especially rice growers are usually blamed for overexploiting groundwater resources, however, research has indicated that other reasons such as low flows in rivers, reductions in wetland areas, and declines in rainfall play a role. To address over-pumping concerns, the Bangladeshi government introduced restrictions on groundwater pumping and is pushing to replace 400,000 diesel-run pumps with solar pumps. The study findings can induce the policymakers to think otherwise. The study has identified that the phenomenon has enabled farmers to transform the country's economy and food security, and improve resilience to climate change. In order to benefit from the operation of the Bengal Water Machine, the researchers recommend identifying the potential areas where further freshwater capture is possible under current and projected changes in monsoon rainfall and irrigation demand. Continuous monitoring of groundwater levels and abstraction can ensure the sustainability of these precious natural reservoirs. According to the researchers, wider replication of the study findings may be possible, for example in Vietnam's Mekong delta and the delta of China's Huang He river which is prone to the effects of climate change. The Bengal Water Machine can help augment international food security and durability to climate extremes caused by global warming.

“ Aditi Mukherji, Principal Researcher at the International Water Management Institute in India thinks that farmers in South Asia could see the dual benefit of increased food production and flood protection from more irrigation.

“ Professor Tarekul Islam of BUET's Institute of Water and Flood Management said the findings of the study showed BWM's effects in flood moderation. The researchers showed that the water would have flown to the Bay of Bengal had we not used it for irrigation. Now the groundwater is used for farming and floodwater is channelled to the ground. It moderates the floods a bit.

“ Shafi Mohammad Tareq, professor at the Department of Environmental Sciences in Jahangirnagar University said that the study has implications for the future estimation of groundwater recharge and use in the agriculture sector for the production of food grain in densely populated Bangladesh.

The entire country was yet to come under this study. Hence further research is needed to assess the suitability of locations for the operation of the Bengal Water Machine to maximise benefits to farmers and minimise the risks of groundwater depletion. Pilot projects will be needed to test the viability of the operation of the Bengal Water Machine in suitable areas in other parts of Bangladesh. Another research will also seek to understand better why over short distances of a few kilometres or less we observe a variety of groundwater responses, including those reflecting the Bengal Water Machine and those showing groundwater depletion.

Finally, it can be fairly expected that the findings of this exemplary study will serve to increase public awareness of the importance of continuously monitoring groundwater levels and quality in order to safeguard this precious natural resource for future generations.

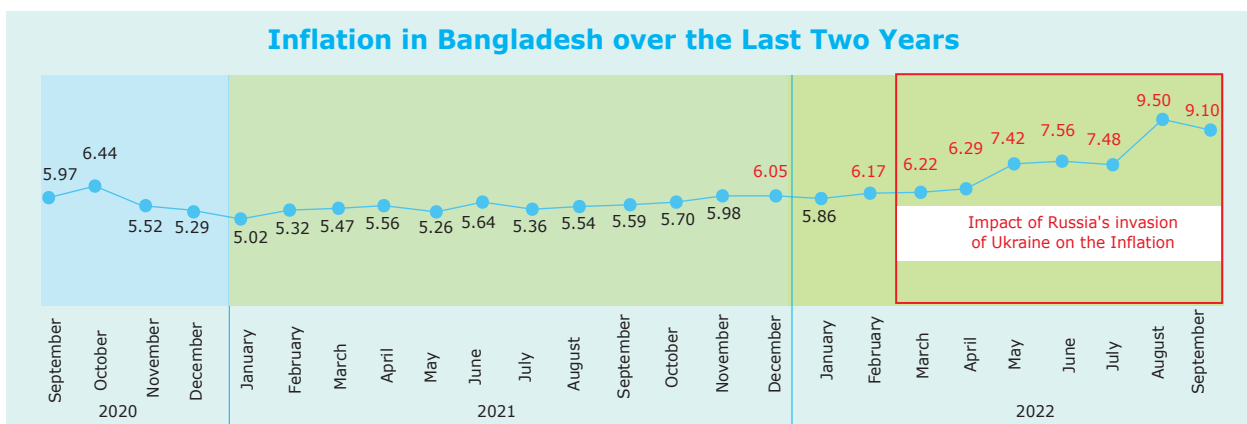
The researchers who authored the study are Mohammad Shamsudduha, Richard G Taylor and Md Izazul Haq of University College London, Sara Nowreen of BUET, Anwar Zahid of Bangladesh Water Development Board and Kazi Matin Uddin Ahmed of Dhaka University. Despite COVID-19 slowing down the momentum, the making of this paper took ten years to put together. The paper was submitted to the Science Journal in September 2021. After all the expert checks and peer reviews, the magazine authority accepted the research paper in July. And it was published online on September 15 and in print on September 16. This historic research work once again shows the highly skilled intellectual ability of Bangladeshis to rest of the world.

INFLATION CONTROL IS MUST FOR SAVING LIVES AND LIVELIHOODS



Tahsin Azad, Associate, MSQD

Inflation is defined as a rise in the general level of prices of goods and services in an economy over a period of time. It is one of the major economic variables of macroeconomics that every central bank tries to control. A relatively steady price level and moderate rate of inflation is expected for macroeconomic stability of a country. High inflation is the state of the economy where too much money chases too few goods. In this state of economy the general price level tends to be constantly going up. In an inflationary situation, the value of money depreciates because of the increased money supply in the market. At present inflation is one of the toughest macroeconomic challenges that the entire globe is suffering at various scales. Inflation in the US, the largest economy, is now at 9.1%, the highest in 40 years. Theoretically, inflation occurs for two reasons: an increase in demand and increased cost of production. After the shock of the COVID-19 pandemic subsided, demand jumped as global economic activity began to normalize from last January. But due to supply shortages and low production, global inflation has been on the rise since then. Then on February 24 this year, when Russia



invaded Ukraine, there was a severe energy crisis and production costs increased further. Again, the economic sanctions against Russia reduced the global supply of food grains including wheat. Consequently, inflation has touched its peak globally due to the twin effects of demand (demand pull) and production cost increase (cost push), which have not been seen before in history.

Since the economy is more globalized and interconnected now, the domino effect of these crises has caused global inflation and price hike. Like countries all over the world, Bangladesh is also dealing with the adverse impacts of global inflation i.e. rising inflation rate, food price hike, disruption in the commodity supply chain and decline in foreign currency reserves. Inflation in Bangladesh has increased consistently for the past couple of months. It was below 6% last January. It crossed 6% in February, and since then the rate of inflation has been increasing continuously, going up to 9.1% in September. However, economists believe that the actual inflation rate is higher than the reported ones. The pressure of inflation is more than 10%, especially on poor people.

The people of our country are facing hardship to earn their bread and butter due to ongoing inflationary pressure. Additionally, they are now struggling to survive with reckless price hikes of all commodities – imported and locally produced. The soaring prices of daily essentials such as vegetables, rice, flour, and edible oil are unbearable for low and fixed-income households. Protein sources such as fish, chicken, beef and mutton are beyond their means. Several people have been forced to use up their savings in the face of high prices. Ironically, they are losing out on their savings. Bangladesh Bank has imposed a cap on lending and deposit rates at nine and six percent, respectively. Since the deposit rate is lower than the inflation rate, savers are ultimately losing keeping money in the banking channel. The following measures can be helpful to control Inflation

1 Direct Action Policy

Moral Persuasion: Morally boosting customers to reduce consumption. The limitation of this policy is that it is not applicable in all cases, especially if the need is unavoidable (ex:diaper for babies).

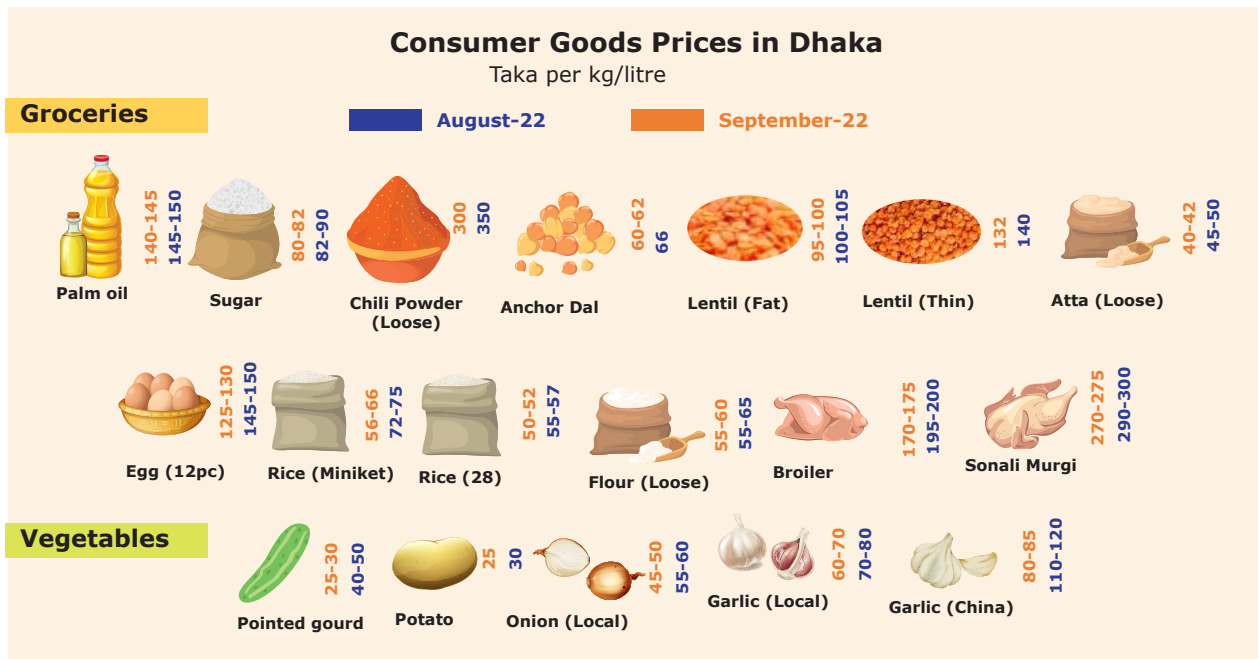
Confiscation of Legal Tenders: This is an effective way to reduce money supply. The proper implication of this system works well during hyper-inflation situations. For reference, the Indian Government decided to significantly lower the printing of 2000 rupee note to control money supply in the financial system.



2 Govt. Policies: Fiscal Policy & Monetary Policy

Fiscal Policy: Fiscal policy is the strategy of revenue earning and expenditure management of the Government. Government can control inflation through this policy by the following means: reducing tax and tariff as well as offering subsidies to production.

Monetary Policy: It is related to the money supply and credit monitoring of the country. The supervising authority of this policy in our country is Bangladesh Bank. The more the credit control, the more control over inflation. This is an indirect policy to control inflation.



3 Government Intervention in the Market System

When supply is greater than demand, economic depression arises. During such a crisis moment, the Government sometimes has to play a big role by investing in the large projects. Government intervention can be executed of the following ways:

The Policy of Price Ceiling: It is a statutory strategy whereby the Government sets the maximum price of a product above which the price will not be allowed to go further. In a constantly rising price situation, the Government can use this policy in order to stop price hikes and allow people to purchase daily necessities within their means.

The Policy of Price Floor: It is a statutory move whereby the Government of a country sets the minimum price of a product below which price will not be allowed to fall further. In a constantly falling price situation, Government normally comes forward with this step in order to protect the interest of the grower community to allow them to ensure fair price for their production.

The Policy of Buffer Stock: The buffer stock policy of the Government uses both the upper boundary of the price and lower boundary of price in order to price stabilization in the market which ultimately protects the interest of both the consumers and growers. In a very price fluctuating situation, buffer stock policy of the Government can be a better alternative to stabilize commodity prices.

Controlling hyper-inflation has now emerged as a major challenge for our economy. Unless this is tackled forcefully and with some urgency it would increase public sufferings a lot. It is also important that right policy choices are made in the effort to control inflation based on sound analysis. Hence tackling inflation is a very challenging task for every Government. Yes, the Government needs to come up with effective economic and non-economic measures, but at the end of the day, it is the Government's critical balancing act, involving economic steps, a determined approach and timely enforcement of the plan of action, to control inflation which can make a big difference. Since it is a global concern, besides the Government's various policy measures, businessmen and mass people have to work together to effectively tackle these difficult times.

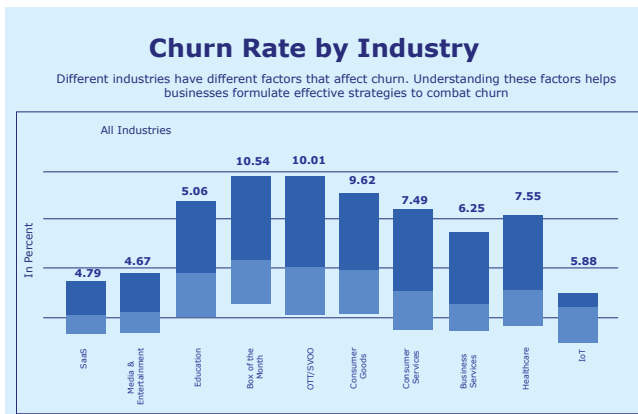
WHAT DETERMINES THE SUCCESS OF GETTING LOST CUSTOMERS BACK

Mujahidul Khan, Customer Service Officer, Dumni Branch

Trying to win back every single left customer might not be effective.

Customer churn is an unpleasant reality of any business. It can be an individual or a business entity. There is no guarantee that a customer once purchased your product or received any service, will be going to stick around forever, even if they totally loved it. Customers may be leaving for a variety of reasons – price, unresolved complaint, poor service, competitors offering greater value etc. Whatever the case, with the right customer win-back strategies in place, re-boarding former customers may greatly add up to your bottom line. But the critical question is, is it worth winning back lost customers at all?

“A study by Marketing Metrics revealed that businesses have a 20-40% chance of winning back a lost customer, as compared to a 5-20% chance of converting a prospect into a new customer. While not necessarily all lost customers are worth your re-acquisition efforts, some of them might be more valuable to your business than cold prospects.



In fact, the Client Win-Back Benchmark Study found that 26% of clients return with a strategic win-back campaign, their customer lifetime value doubles, and the ROI for reactivating past clients is 32X or more. The same study claims that win-back campaigns generate an average US\$485K for small businesses.

According to V. Kumar, a marketing professor at Georgia State University who studies customer win-back strategies, businesses have better chances to re-engage lapsed customers for a number of reasons.

First, they have already demonstrated the need for your product or service which means it’s easier to re-convert them compared to cold prospects.

Second, there is no need to build brand awareness as they are already familiar with your offerings. And

Last but not least, advancements in technologies, like CRM and Customer databases, make it easy to refer back to the history of previous customer interactions with your brand and craft more personalized win-back offers for those who churned.

Key Strategies and Tactics to Win Back Lost Customers

Find Out Why They Left in the First Place

Figuring out why your lost customers stopped buying from you is the most critical step to start with. Getting to the bottom of issues will help you determine the right course of action and help you to decide whether each particular customer should actually be re-engaged. That can easily be done by asking for customer feedback through surveys.

For example, your lost customer survey may include questions like:

Why did you decide to become our customer?

What did you like the most about working with our brand/product/service?

What caused you to leave our company?

Which competitor did you shift to?

What made you choose our competitor?

What can we do to earn back your business?

Even if one specific customer isn’t worth trying to win-back, these surveys can still give you valuable insights into where your business, product, or service failed to meet customer expectations and how you can possibly retain other customers, e.g., if you find out that the majority of those who left because your product lacks some critical features aspired by your target group, you may want to take another look at your product roadmap.

Identify the 'Likely Return' Lost Customers

Trying to win back every lapsed customer might turn out to be a waste of your time, marketing budget and human resources. Instead, you should be selective and pick out only those who are more inclined to return based on their previous behavior and the data gained from your lost customer survey. Certain categories of customers would naturally be more willing to return than others. These include customers who:

Referred your product or service to others

Never issued complaints in the past

Had complaints that were successfully resolved (a customer left with satisfaction)

Churned due to price rather than poor customer service

Likewise, customers who churned due to both price and service issues are the least likely to return. It also makes sense to look at the lifetime value of lost customers and focus more attention on those who purchased more in the past and were generally easier to sell to. This information you can source from previous transactions using customer lifecycle management software or a similar CRM database.

Approach with the Right Offers

Once you have identified and classified churned customers into the segments that are most valuable to your company, think of how you can approach them in the right way with the help of your sales and marketing automation software. At this point, offering one-size-fits-all incentives would not be the best strategy to go for. Alternatively, tailor your win-back campaigns based on their reasons for leaving. When offering special incentives to churned customers, you should also take into account that the rewards provided will most likely influence a customer's behavior once they return. For example, if you offer a one-time purchase coupon, it may not always encourage a customer to re-purchase. However, a long-term discount on their next three purchases may be a stronger motivating factor and help regain their interest in your product/service.

According to the study mentioned in the Harvard Business Review, pitching the right offers plays a key role in winning back lost customers. A telecom company tested 4 win-back offers with 40,000 customers, and here's what they found:

Employ Personalization Tactics

Strategy	Per-Person Cost (US\$)	Success Rate
Discount offer: US\$20 off for 6 months	120	45%
Upgrade offer: A US\$35 movie channel free for 3 months	105	41%
Bundled offer: US\$20 off for 6 months, plus a US\$35 movie channel free for 3 months	225	47%
Tailored offer: Customers who left over price get the discount, customers who left over service get the upgrade.	105/120	45%

From "Winning Back Lost Customers," March 2016

Source: HBR.ORG

Personalization is a critical success factor for effective marketing and subsequent sales. According to the recent Emarsys data, two-third of consumers remain loyal and frequently purchase from a brand due to the influence of personalized communications. Personalization can also go a long way when it comes to winning back churned customers. Customers who left due to service issues, may be reactivated with highly personalized incentives. If they are not completely satisfied with your product or services, you can let them know you've made major improvements based on customer feedback.

Reach Out to Customers Before They Churn

The most efficient and cost-effective way is to prevent customers from leaving in the first place. Instead of contacting left customers, you can identify those "at-risk" customers who are about to churn and reach

out to them proactively with re-engagement campaigns. It can be done by simply tracking how long it has been since they visited the branch/logged into Apps. You can then craft a series of re-engagement marketing materials and remind them of the value they have already experienced with your product or service.

The Bottom-Line

Lost customers might represent a greater value for your business than cold prospects since they are already engaged with your brand and are easier and cheaper to sell to. But just like cold leads, some of them are worth more than others. Trying to win back every single customer who churned might have a negative impact on your bottom-line. That is why you should identify and focus your re-engagement marketing efforts only on people whose prior behavior suggests they would be more likely to return.

Once the right customer segments are defined, you can customize your win-back marketing campaigns to approach lost customers with the most relevant offers and personalized incentives based on the reasons for their leaving and their aspirations.

সিলেটের বিলুপ্তস্বায় কাঁটাবাদাম



খানেন্দ আহমদ, কস্টমার মার্জিন অফিসার, মৌনদ্রীবাজার শাখা

আমরা একে চিনতাম 'হিংরা' নামে; যদিও এর লোকমুখে প্রচলিত নাম 'কাঁটাবাদাম'। ইংরেজি নাম Chestnut. কাঁটাবাদামের সাথে জড়িয়ে আছে আমার শৈশবের মধুর সব স্মৃতি। তখন স্কুলে পড়ি। হিংরা পাকার মৌসুমে বিদ্যালয়ের বিরতির ঘন্টায় টুংটাং বাজলেই দলবেঁধে চলে যেতাম স্কুলের পাশের টিলায়। পুরো টিলা কাঁটাবাদাম গাছে ভরপুর ছিল। কাঁটাময় খোলসের ভেতর থেকে খালি হাতে বাদাম বের করে আনতে গিয়ে হাতে খোঁচা লাগতো। টিলার ঘাসের ওপর বাদামের খোলস ছড়িয়ে ছিটিয়ে থাকতো বলে পায়েও কাঁটা বিঁধতো। মাঝে মাঝে আসতো টিয়ে পাখির দল। অবশ্য টিয়ে বা টিয়ের মত লম্বা চঞ্চু ব্যতীত অন্য কোনও পাখির সাহস হবে না এর কাঁটা গায়ে ঠোকর বসানোর! উঁচু গাছের শাখায় টিয়ের দল আর নিচে আমাদের সরব পদচারণায় পুরো টিলা মেতে থাকতো। স্কুল ছাড়ার প্রায় দুই যুগ কেটে গেছে। মনের ভেতর অনেক দিন থেকে তাড়না ছিল, স্কুলের টিলার হিংরা গাছগুলো বর্তমানে কেমন আছে তা দেখে আসতে। যাব যাব করেও সময় করে উঠতে পারি নাই। বাল্যবন্ধু ও সহপাঠী মামুন বর্তমানে ঢাকার একটি আইটি ফার্মের কর্মকর্তা। এবার ঈদের ছুটিতে সে বাড়িতে আসলে ঈদের পরদিন আমরা দুইজন সেই টিলাটির উদ্দেশ্যে বের হলাম। টিলায় প্রবেশ করে দেখলাম প্রায় পুরো টিলাই ফাঁকা। আগের মত গাছপালার ঘন বুনোট নেই। তাই হিংরা গাছ খুঁজে পেতে বেগ পেতে হল। অবশেষে টিলার শেষাংশে কয়েকটি গাছের দেখা পেলাম। গাছগুলো মোটামুটি উচ্চতার। প্রায় সবগুলোই পড়েছে টিলার ঢালে। তাই গাছে বুলে থাকা বাদামের কাঁটাময় ঝুঁপিগুলো ছিল ধরাছোঁয়ার বাইরে। তবে ভাগ্যক্রমে একটি গাছ পেয়ে গেলাম টিলার সমতল অংশে। ঘন পাতার বুনটের ওপর বুলে আছে ঝুঁপি ঝুঁপি কাঁটাবাদাম। বাদাম পরিপক্ব হয়নি এখনো। সম্ভবত আরও মাসখানেক লেগে যাবে পাড়ার উপযোগী হতে। কাঁটার দুর্ভেদ্য খোলস দেখতে

দেখতে ভাবছিলাম, শৈশবে আমরা কি অনায়াসেই না এই শক্ত খোলস ভেঙ্গে বাদাম বের করে আনতে পারতাম! বৃষ্টি হঠাৎ করেই শুরু হওয়াতে আমরা টিলা হতে দ্রুত বের হয়ে এলাম। জানা যায় কাঁটাবাদামের আদি বসতভিটে বা নিবাস সুদূর আমেরিকায়। গোটা বিশ্বে বেশ দামি এই বাদাম হাজার হাজার মাইল পেরিয়ে কিভাবে কখন এ দেশের সিলেটের পাহাড়-টিলাময় অঞ্চলের কিছু এলাকায় এসে বংশবিস্তার করেছে, সেটাও এক রহস্য বটে। কাঁটাবাদামের হাঁড়ির খবর ঘাটতে গিয়ে জানা যায়, এক সময় উত্তর পূর্ব আমেরিকার বিস্তীর্ণ অঞ্চল জুড়ে রাজত্ব ছিল মিষ্টি স্বাদের মাংসল রাজকীয় আমেরিকান জাতের চেস্টনাটের। তবে হঠাৎ করেই সেই আদি প্রজাতির কাঁটাবাদাম গাছ মরে ক্রমশ প্রকৃতি থেকে হারিয়ে যেতে থাকে। পরে জানা যায় তার কারণ। এক জাতের ক্ষতিকর ছত্রাকের আক্রমণ, যা ধরা পড়ে ১৯০৪ সালে। বর্তমানে সেই রাজকীয়



আমেরিকান চেস্টনাটের জায়গা দখল করেছে তার জাতভাই চীনা জাতের চেস্টনাট। কাঁটাবাদাম গবেষণা নিয়ে আমেরিকায় এমনকি একটি প্রতিষ্ঠান গড়ে তোলা হয়েছিল। যার নাম- আমেরিকান চেস্টনাট ফাউন্ডেশন।

সিলেটের বিয়ানীবাজার উপজেলার একটি কলেজের প্রভাষক খালেদ রাজ্জাক একজন সৌখিন বৃক্ষপ্রেমী। তার টিলাবাড়ির বাগানে আছে বেশ কিছু কাঁটাবাদাম গাছ। গল্পে গল্পে তিনি জানানেন, এক সময় তাদের বাড়িতে কাঁটাবাদামের প্রচুর গাছ ছিল। কাঁটাবাদাম পাকার সময়ে বাড়িতে থাকতো উৎসব উৎসব ভাব। হাজার হাজার টিয়ে পাখি কলকাকলিতে মাতিয়ে রাখতো সারা বাড়ি। সাথে কাড়াকাড়িতে যোগ দিতো গ্রামের ডানপিটে ছেলেপুলের দল। টিয়ের বাঁক এক দুই দিনেই সাবাড় করে ফেলতো পুরো বাগানের সুস্বাদু সব বাদাম। ফল পাড়ার পর নিজেদের জন্য রেখে আত্মীয় স্বজনদের বাড়িতেও পাঠানো হতো। এখন অবশ্য গাছের সংখ্যা কমে গেছে। অতিথি টিয়ে পাখির দলও আর আগের মত আসে না। সম্ভবত এতো কমে তাদের পোষায় না! ওদিকে লন্ডন থেকে প্রচারিত একটি অনলাইন টিভির সম্পাদক আনোয়ারুল ইসলাম অভির সাথে কথা হলে তিনি জানানেন, ইউরোপে কাঁটাবাদাম মোটামুটি সহজলভ্য। প্রায় দোকানেই কাঁটাবাদাম কিনতে পাওয়া যায়। উৎফুল্ল হয়ে বললেন, শখ করে তার বাসার সামনে কাঁটাবাদামের একটি চারা লাগিয়েছেন কয়েক বছর হয়। আর কিছুদিন পরেই গাছটি ফল ধরার উপযোগী হয়ে যাবে।

ভিটামিন, ফাইবার, কার্বোহাইড্রেট সহ পুষ্টিগুণে ভরপুর কাঁটাবাদাম শরীরে শক্তির যোগানের পাশাপাশি ত্বক সুস্থ রাখতে, রক্তে লোহিত কণিকা বৃদ্ধি করে এবং মস্তিষ্কের কার্যপ্রণালী বৃদ্ধিতে অবদান রাখে। এই গাছ ৪০-৫০ ফুটের মতো উঁচু হয়। আমেরিকায় ৯৮ ফুট উঁচু হওয়ার রেকর্ডও শোনা যায়। বৈশিষ্ট্যের দিকে হতে বুনো বৃক্ষ চরিত্রের কাঁটাবাদামের গাছ অনায়াসে সিলেট অঞ্চলের টিলাভূমিতে প্রাকৃতিক ভাবে জন্মাচ্ছে। বনজ গাছের বৃক্ষের মত আপনা আপনি বংশে বিস্তৃত হয়। হেমন্তের মাঝামাঝি গাছভরে আসে ফুল। গাছ বেশ দ্রুতই বাড়ে এবং বাদামও ধরে প্রচুর। টিয়ে ছাড়াও কাঠবিড়ালির মুখ থেকে বাদাম রক্ষা করা এক শক্ত কাজ। কাঁটার বলের ভেতর থেকে কীভাবে যেন তারা খুব সহজে বাদামটি খেয়ে নেয়, সে এক বিস্ময়! ফল পাকতে পাকতে পরবর্তী শরৎ দুয়ারে এসে হানা দেয়। গাছের কাঠ প্রচণ্ড শক্ত, মজবুত আর টেকসই বলে এ বৃক্ষ এখন সিলেটে বিলুপ্তপ্রায়। তবে এ গাছের কাঠ দিয়ে ফার্নিচার হয় না, কাঠ পলিশ করা যায় না বলে। সিলেটের এই ঐতিহ্য ক্রমশ প্রকৃতি থেকে হারিয়ে যাচ্ছে। এখন পর্যন্ত বাণিজ্যিকভাবে উৎপাদনের কোনো তথ্য আমার জানা নাই। এই প্রাকৃতিক ঐতিহ্যকে বিলুপ্ত হাত থেকে বাঁচাতে সকলের আন্তরিক প্রচেষ্টা দরকার। ভাল থাকুক, বেঁচে থাকুক আমাদের প্রাকৃতিক ঐতিহ্য কাঁটাবাদাম।

নদী জীবন, জীবিকা ও জনপদের ভাবন



মোঃ মাইফুন ইয়ামাম, ম্যানেজার, ডুমুরি শাখা

একটি নদীর যখন জন্ম হয়, তখন সে পাহাড়ে জমে থাকা বরফ থেকে পানিতে পরিণত হয়। অতঃপর ধীরে ধীরে নীচে নেমে আসে। তারপর আকাঁবাকা পথ পেরিয়ে অবশেষে সাগরে মিলিত হয়। তবে এ দীর্ঘ যাত্রা পথে কারও কারও সাথে তার পরিচয় হয়, কথা হয়, মাঝে মাঝে হয়তোবা থমকে দাঁড়ায়। আবার পথচলা, বিরামহীন পথ। তবে এ চলার পথে সবার কথা মনে না থাকলেও কিছু কিছু স্মৃতিতো মনের মনি কোঠায় থেকেই যায়। ঠিক না? যাওয়ার পথে কখনও কখনও খরস্রোতা নদী বিমূর্ত রূপ ধারণ করে। যেন সর্বগ্রাসী। প্রকৃতিকে ধ্বংস করে ধুয়ে মুছে সামনের দিকে যেতে থাকে। আবার হঠাৎ শান্ত, একেবারেই শান্ত। ধীরে ধীরে তার বুকের উপর প্রবাহমান জল কমতে থাকে। কমতে কমতে মাটি তার সমস্ত জল ঝুঁষে ফেলে। অতঃপর নদী একেবারেই শুষ্ক হয়ে সে তার আপন রূপ হারিয়ে ফেলে। জলের অভাবে তার বুক ফেটে যায়। যেন পথহারা পথিক। যে নদী একদিন এই ধরনের তৃষ্ণা মিটাতো, সে এখন নিজেই তৃষ্ণার্ত। যেন ক্ষীণ থেকে ক্ষীণকায় হয়ে পড়েছে। নদী এখন কাঁদছে। অথচ তার অশ্রু থেকে পানি প্রবাহিত হচ্ছে না। তারপর প্রকৃতি তার আসল রূপে পুনরায় ফিরে আসে। আকাশ থেকে পানি বৃষ্টির ফোঁটা হয়ে ঝরতে থাকে এ ধরনের বৃষ্টি। ধীরে ধীরে নদীর বুক পানি জমতে থাকে এবং সে তার গতি ফিরে পায়। স্রোতস্থিনীর দু'পাশে জল উপচিয়ে পড়তে থাকে। যেন ক্ষিপ্র গতি সম্পন্ন এক টগবগে তরণ। যেন রক্ষ-গুঞ্চ প্রকৃতির মুখে আবারও হাসি। বারংবার সে তার আপন রূপ বদলায়। কখনো মরুভূমির বুক চিরে ছুটে চলছে সাগরের পানে। যাওয়ার পথে পিছনে রেখে যায় মরুভূমির দু'পাশে সবুজের সমারোহ কিংবা সাদা কাশফুলের সম্ভার অথবা শিউলী ফুলের ঘন বন।

অবশেষে ক্লান্ত হয়ে যাত্রার শেষ প্রান্তে সাগরে এসে নিজেকে বিলীন করে নিঃশেষ করে দেয়। প্রথাগতভাবে নদীকে পূর্ণতার ধাপ অনুসারে যৌবন, পরিণত এবং বার্ধক্য-এ তিন শ্রেণীতে বিন্যস্ত করা হয়ে থাকে। যৌবন অবস্থায় নদীকে খাড়াঢাল এবং অসম তলদেশ দ্বারা শনাক্ত করা যায়। নদীর মধ্যে গতি বা পরিণত অবস্থায় নদীর প্রশস্ততা বৃদ্ধি পায়। বার্ধক্যে নদীর ভিত্তি সমতলে উপনীত হয় এবং প্রশস্ত সমতল অঞ্চলের মধ্য দিয়ে প্রবাহিত হয়। বাংলাদেশের অধিকাংশ নদ-নদীই বার্ধক্য পর্যায়ে পৌঁছে বঙ্গোপসাগরে পতিত হয়েছে।

বাংলাদেশ একটি নদীমাতৃক দেশ। তবে বাংলাদেশে ঠিক কত নদী আছে তার সঠিক পরিসংখ্যান নদী গবেষণা ইনস্টিটিউটের কাছে নেই। তবে গবেষকদের মতে, বাংলাদেশে উপনদী ও শাখা নদীর মোট সংখ্যা ২২৫। তবে নদী, উপনদী ও শাখা নদীর সর্বমোট সংখ্যা নিয়ে গবেষকদের মধ্যে যথেষ্ট মতদ্বৈততা আছে। একটি নদী থেকে অসংখ্য নদীর সৃষ্টি হয়েছে। আবার কোনো নদীর থেকে খাল বা ছড়া উৎপন্ন হয়েছে। এগুলোও প্রাকৃতিক নদীর অন্তর্ভুক্ত। এই হিসাব থেকে অনুমান করলেও বাংলাদেশকে হাজার নদীর দেশ বলা যেতে পারে।

নদীর সাথে মানুষের সম্পর্ক চিরকালের। জীবন-জীবিকা ও সভ্যতার অগ্রগতিও ঘটেছে নদীর তীরে। প্রাচীনকাল থেকেই বাঙ্গালীর যোগাযোগ, শিল্প, সাহিত্য, সংস্কৃতি সবখানেই নদীর ছাপ স্পষ্ট। বাংলাদেশের অনেক শহর, নগর, গ্রাম, বাণিজ্য কেন্দ্র বিভিন্ন নদীর তীরে গড়ে উঠেছে। বুড়িগঙ্গা নদীর তীরে রাজধানী ঢাকা, কীর্তনখোলা নদীর তীরে বরিশাল শহর, কর্ণফুলী নদীর তীরে বন্দরনগরী চট্টগ্রাম, পুরানো ব্রহ্মপুত্র নদের তীরে ময়মনসিংহ ও ভৈরব শহর অবস্থিত। বাংলাদেশের যেসব এলাকায় সড়ক ও রেলপথ নেই, সেইসব অঞ্চলে নদীপথই যোগাযোগ ও পরিবহনের একমাত্র পথ। এছাড়া



প্রকৃতির অপরূপ সাজে সজ্জিত বাংলার গ্রামগুলোও নদীর স্পর্শ থেকে মুক্ত নয়, বরং গ্রামের কৃষিনির্ভর অর্থনীতিতে নদীর অবদান অপরিসীম। এই নদীর তীরে বসে রাখাল আপনমনে বাঁশী বাজায়। কৃষক আর কৃষানী ফসল ফলায়। পৃথিবীর বিভিন্ন দেশ নদীকেন্দ্রিক পর্যটনকে কাজে লাগিয়ে অর্থনৈতিকভাবে এগিয়ে যাচ্ছে। বর্তমান সময়ে নদী সম্ভবনাময় একটি পর্যটন শিল্পে পরিণত হয়েছে। বাংলাদেশের মতো নদীমাতৃক দেশে সেটি হতে পারে একটি সম্ভবনাময় আয়ের উৎস। তবে এই খাতের সম্ভবনাকে সাফল্যে রূপান্তরের জন্য প্রয়োজন সরকারী নীতি ও সহায়তা, বেসরকারি বিনিয়োগ যা কর্মসংস্থানের সুযোগ তৈরি করতে পারে।

নদী একটি ছোট নাম। অথচ এর মধ্যে লুকিয়ে আছে কত গভীরতা। মানুষের জীবনও অনেকেটা নদীর মতো। কখনো সখ্যতা, কখনো বৈরিতা। সুখ-দুঃখ, হাসি-কান্নার এক অমরগাঁথা বুকে নিয়ে নদী নিরন্তর ছুটে চলে উৎস থেকে মোহনা অবধি। অধিকাংশ নদীর উৎস পাহাড়ে, তবে জন্ম যেখানেই হোক না কেন, প্রত্যেকটি নদীর উদ্দেশ্য এক ও অভিন্ন। ঘুরে ফিরে সাগরের সাথে মিলিত হয়। নদী কখনো পিছনে ফিরে তাকায় না। অতীতকে আঁকড়ে ধরে এক জায়গায় থেমে থাকেনা। প্রত্যেক মানুষকে নদীর মতো বাঁচতে শেখা উচিত, নেতিবাচক, বিষ্মরণযোগ্য অতীতকে পিছনে ফেলে সাফল্য অর্জনের জন্য ভবিষ্যতের পানে একগ্রাচিতে এগিয়ে যাওয়া উচিত। পুরানো জীর্ণতাকে ভুলে গিয়ে পূর্ণতা অর্জনের জন্য নতুনকে আলিঙ্গন করতে হবে। তবেই অতীতের গ্লানি, বঞ্চনা, অপ্রাপ্তির ইতিহাস মুছে গিয়ে জীবনে সাফল্য ধরা দিবে।



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WOMEN, LEAD THE WAY!

R&D Desk

Women in Bangladesh have made their marks in multiple fields, from the peak of Himalayas to sports to corporate jobs. Overcoming all the obstacles set by orthodox society, the strong-willed women chased their dreams. Here we are going to refer to some of the most fascinating recent achievements by our inspiring Bangladeshi women who have become inspiration icons in respective fields by virtue of long years of hard work, talent, and indomitable stamina.

2022 SAFF Women's Championship: History for Bangladesh

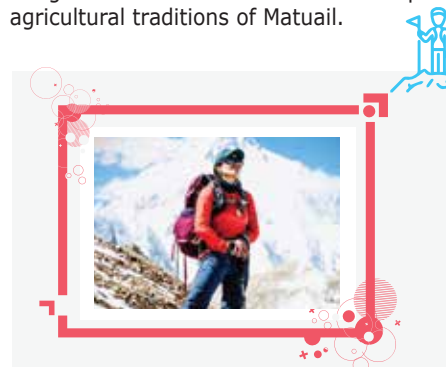
Bangladesh made history by winning the SAFF Women's Championship for the first time, beating Nepal 3-1 at the Dasharath Stadium in Kathmandu. The Bangladeshi women dominated the tournament, which included former champions and teams ranked higher than them. The Bengal tigresses bagged all the awards of the 6th edition of this tournament. Captain Sabina Khatun won the Golden Boot and the Most Valuable Award for eight goals in five games, earning the title Goal-machine. Rupna Chakma won the best goalkeeper award for conceding a single goal throughout the tournament. Apart from the individual awards, Bangladesh received the fair play trophy award of the tournament. The men's football team repeatedly failed whereas the women's team not only won an international trophy, but they did so with devastating efficiency, however, which was no accident. They had to fight against poverty, societal pressures, regressive customs and gender discrimination just for a chance to step on the football pitch. These young players, on the verge of 20, are already among the best players in South Asia.


Shwapna Bhowmick Becomes Regional Head of M&S

Bangladesh-born Shwapna Bhowmick has been promoted to the regional head role of Bangladesh and India operations of British retail giant Marks and Spencer (M&S). She was the country head of M&S for Bangladesh earlier. Her recent appointment is a huge honour for Bangladesh as M&S has a retail business in India but market sourcing and responsibility of that country has yet to be identified. Hence it goes without saying that she has to play a bigger and greater role in her latest incumbent. She reached this height starting her career in 2003 after graduating from the University of Dhaka in Philosophy. She also worked for Next and Walmart.

First Bangladeshi to Win 'Junior Nobel Prize'

Zareen Tasneem Sharif, a brilliant student of Bangladesh University of Engineering and Technology (BUET), has become the 'Global Winner 2022' of the Global Undergraduate Awards in the category of Architecture and Design for her undergraduate thesis titled "Waste in the City: Agglomerating Local Economy of Matuail Landfill". She is the first Bangladeshi to achieve this accolade. This Award is often referred to as the 'Junior Nobel Prize'. Zareen's project was a brilliant envisioning of an active landfill as an energy efficient industrial ecology that integrates the culture and lives of the people of Dhaka and brings back the lost agricultural traditions of Matuail.


Wasfia Nazreen Becomes First Bangladeshi to Summit K2

Celebrity mountaineer Wasfia Nazreen has become the first from Bangladesh to scale Pakistan's notorious K2 mountains. It is located at 8,611 metres above the sea level, second-highest mountain on Earth and far more technically difficult to climb due to notoriously fickle weather. So far 425 mountaineers of which 20 are women including Nazreen summited since 1954. Besides, she is the second Bangladeshi woman to summit Mount Everest. The famous US magazine Outside ranked her among the 40 women in the past 40 years and Men's Journal named her among the 25 most adventurous women in the last 25 years.

GIVE AND TAKE - WHY HELPING OTHERS DRIVES OUR SUCCESS



R&D Desk

Back in 2013, Adam Grant, Wharton's top-rated professor for 7 straight years, published a seminal book titled **'Give and Take - A Revolutionary Approach to Success'**. This book was named one of the best books of the year by Wall Street Journal and the Financial Times at that time. In this book, Grant proposes that the focus on performance in workplaces should be less directed to the individual, and more to the team. He suggests we should be looking closely at employee interaction - most specifically, their willingness to help. Grant's research showed that organizational success is increasingly dependent on interaction in the workplace. People tend to either:



Take from others (Takers)



Trade their time and information evenly with others (Matchers)

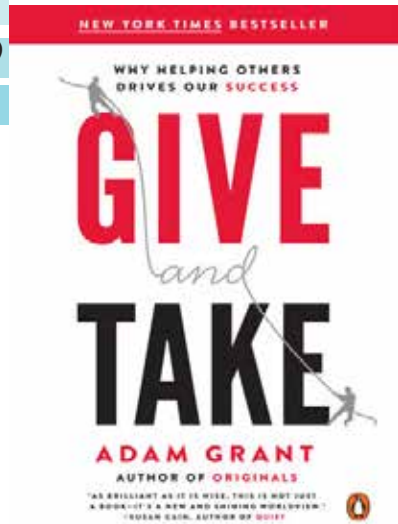


Contribute without expecting anything in return (Givers)

Most people fall into the "Matchers" category. Conducting extensive organizational research among engineers, medical students, and sales staff, Grant found that the most generous salespeople achieved the lowest sales results, the most generous students received the lowest grades, and the most giving engineers who spent so much time helping other people do their jobs, they ran out of time and energy to do their own. However the twist is while sacrificing themselves, Givers often make their organizations better.

Grant discovered that the more people are sharing knowledge and mentoring, the better the organization does across every measurable metric - profits, customer satisfaction, employee retention, and lower operating expenses to name a few.

If Givers are the individual personal performers in an organization, you would think the Takers or Matchers were the best performers, but Grant found that the Givers are overrepresented at both the bottom and top of every trackable metrics. So Grant has found a number of conditions that are integral to make workplaces where givers can excel and succeed.



Protect Them from 'Burnout'



To create an organization where the Givers are the ones at the positive extreme of performance, it's important that Givers' contributions are valued and moreover, their energy gets valued and appreciated so they don't burn out.

Create a 'Culture' of Asking for Help



Creating a culture that actively encourages asking for help not only protects Givers but also motivates more people to become Givers because 75-90% of all giving in organizations starts with a request. The more people can feel safe to ask for help, the more give and take you can generate.

Be Careful about Who You 'Hire'



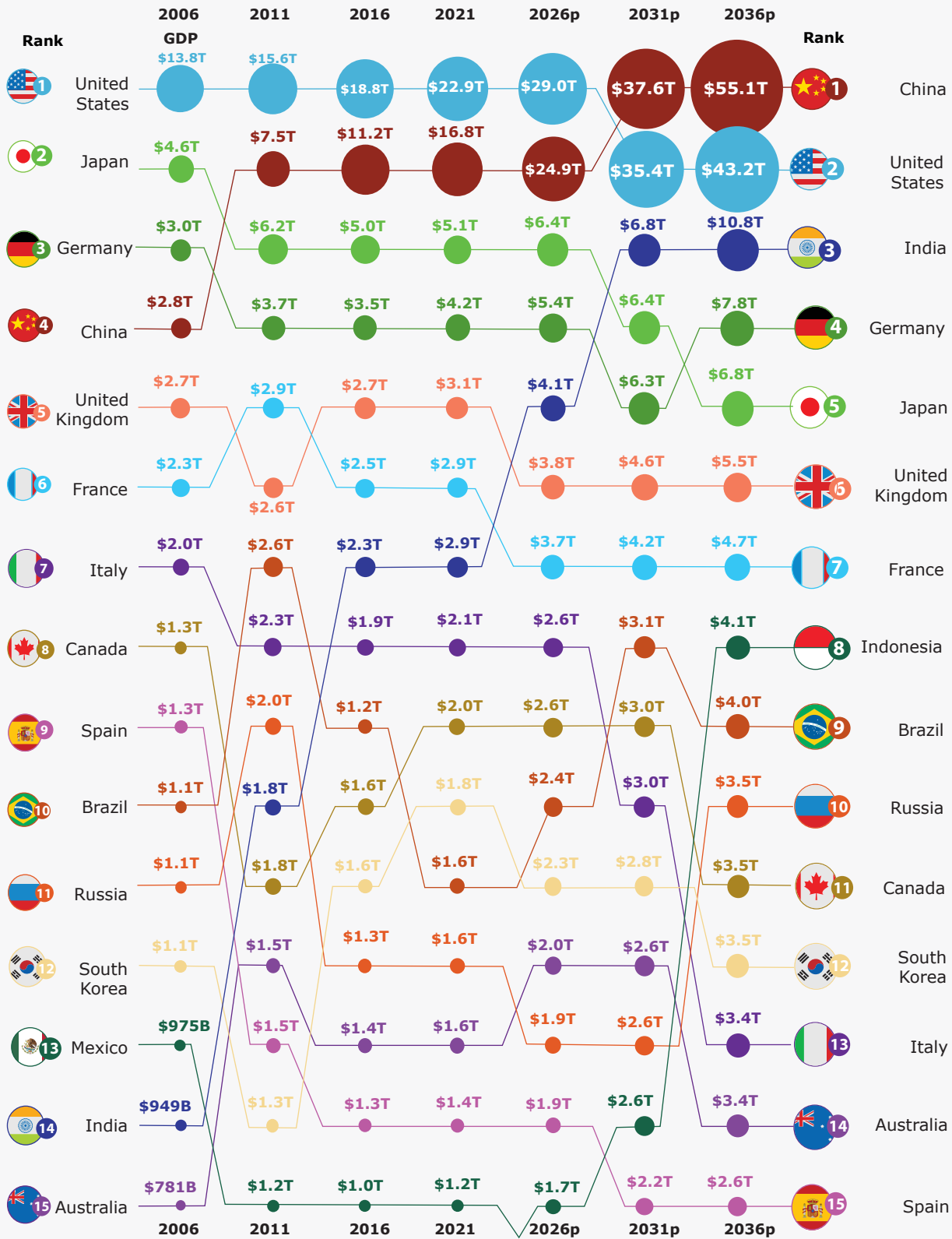
The negative impact of a Taker on culture is usually double to triple the effect of a Giver. One rotten apple really does spoil the barrel. A Taker on a team will make all the other Givers stop giving. It is unlikely one giver can create more Givers. Rather, everyone else will take advantage of that generosity and take rather than give more! So effective team building is not about bringing in Givers, but removing Takers so you're left with all Givers and Matchers.

Building a culture of Give and Take is worth it. As Grant has shown, it's not an issue of personality, but values and an investment in fostering giving is an investment in the bottom line. Grant's research proves that all business metrics improve when **employees collaborate**. Now more than ever with dispersed, remote workforces and significant financial challenges, it's time to harness people power in solving problems together.

The Global Economic Shift

Economies Ranked by Projected GDP

The world economy continues to grow, and is expected to soar past US\$100 trillion this year. By 2035, the world's GDP will double, and China is likely to become the largest economy by 2030.



Source: The Center of Economics and Business Research, The World Bank and Trading Economics.

The History of

INNOVATION CYCLES

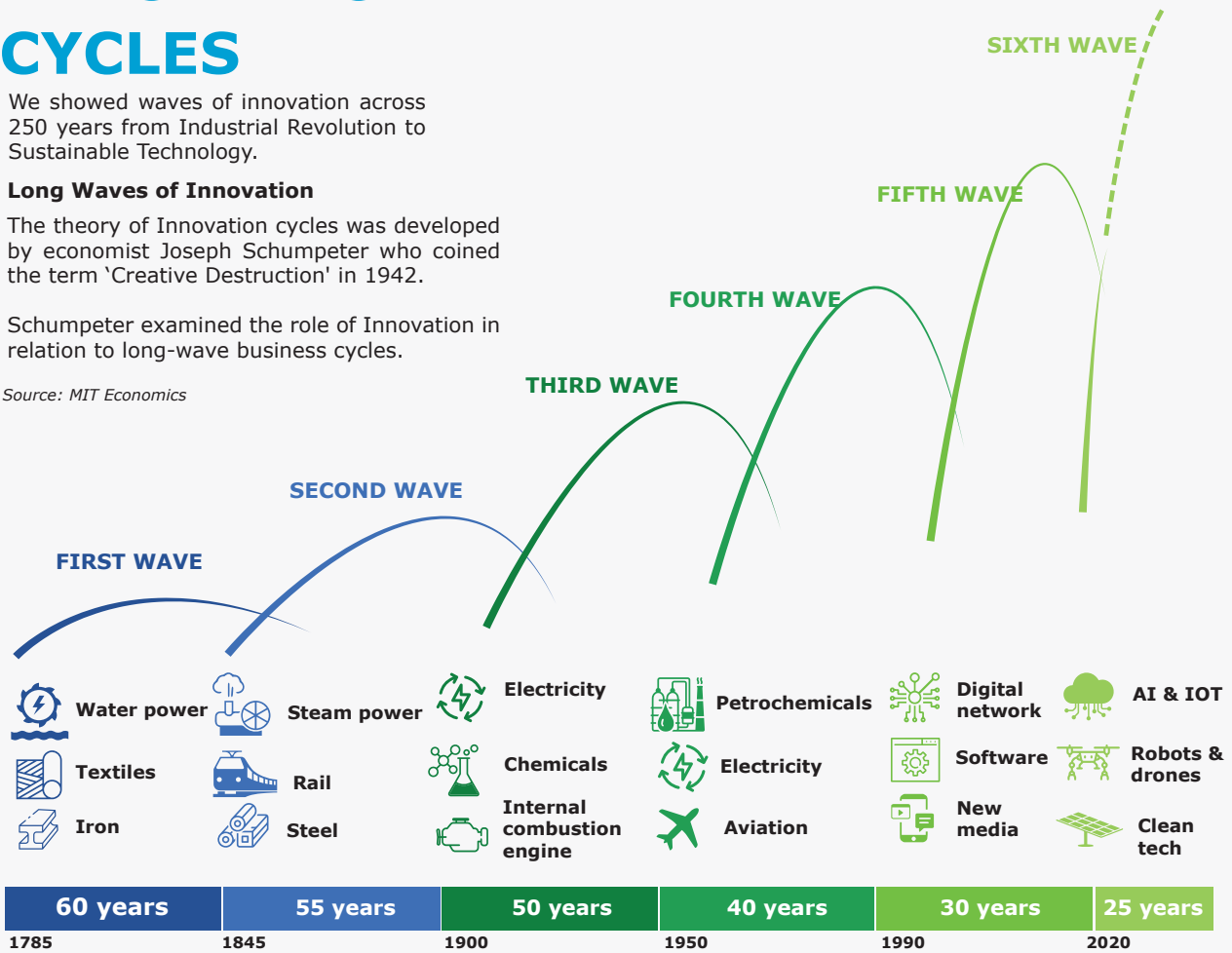
We showed waves of innovation across 250 years from Industrial Revolution to Sustainable Technology.

Long Waves of Innovation

The theory of Innovation cycles was developed by economist Joseph Schumpeter who coined the term 'Creative Destruction' in 1942.

Schumpeter examined the role of Innovation in relation to long-wave business cycles.

Source: MIT Economics

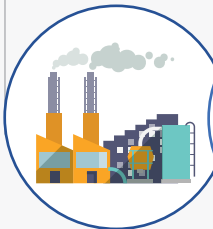


Source: Edelson Institute

KEY BREAKTHROUGHS

FIRST WAVE

During the Industrial Revolution, the first factory emerged a cotton mill in Britain.



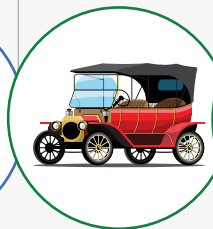
SECOND WAVE

As railway proliferated, their networks strongly influenced urban growth.

Source: Nacima Baron, HAL

THIRD WAVE

Henry Ford's Model T introduced the assembly line, revolutionizing the automotive industry.



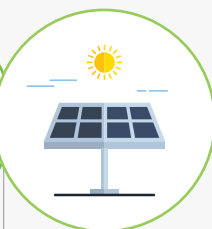
FOURTH WAVE

Aviation gains mass adoption on a global scale, providing a lever to economic integration.

Source: OECD

FIFTH WAVE

In 1990, 2.3mn used the internet-by 2016 this reached 3.48bn.



SIXTH WAVE

As climate challenges intensify, clean tech may reshape business models and consumption patterns.



দৈনন্দিন ব্যাংকিং এ মুহূর্তের প্রয়োজনীয়তা

রিয়ামাত্র ইমপ্রিয়াজ চৌধুরী, রিমেশনশিপ অফিসার, ডুমুরি শাখা

বর্তমান সময়ে ব্যাংকিং সারা বিশ্বে একটি অত্যন্ত প্রতিযোগিতামূলক কিন্তু আকর্ষণীয় পেশা। ব্যাংকিং পেশার মত এত উচ্চ বেতন-ভাতা সহ আনুষঙ্গিক সুবিধাদি এবং কর্মজীবনের অ গতির সুযোগ আর অন্য কোন পেশায় পাওয়া দুর্লব। তাই বর্তমানে মেধাবি তরুণদের পছন্দের পেশার শীর্ষে রয়েছে ব্যাংকিং। এত চাকচিক্যের মাঝেও এই পেশায় আছে মারাত্মক কিছু স্বাস্থ্যঝুঁকি যা সম্পর্কে জানা আমাদের সকলের জন্য জরুরি।



মানসিক চাপ

ব্যাংকে মানসিক চাপে থাকেনা এমন কাউকে সম্ভবত খুঁজে পাওয়া যাবেনা। বর্তমানে প্রচলিত প্রতিযোগিতার মার্কেটে কর্তৃপক্ষের বেঁধে দেওয়া বিজনেস টার্গেট এর কারণে সবাই কমবেশি মানসিক পীড়নে থাকেন। এছাড়া অন্যান্য কারণ যেমন কাজের জ্বল, প্রতারণা-জালিয়াতির সম্ভবনা ইত্যাদি এর কারণে ব্যাংকারদের পুরোটো কর্মঘন্টা মানসিক চাপে থাকেন। যার কারণে আজকাল বেশিরভাগ ব্যাংকারের মাঝে উচ্চ রক্তচাপ, ডায়াবেটিস, হৃদরোগ দেখা দিচ্ছে। এই সমস্যা থেকে উত্তরণের পথ আমাদেরকেই খুঁজে বের করতে হবে। যেহেতু ব্যাংকিং বর্তমানে একটি প্রতিযোগিতামূলক পেশা তাই আমাদের এই বিজনেস টার্গেটকে পেশাগত উন্নতি সাধনের জন্য একটা চ্যালেঞ্জ হিসেবে নিতে হবে। এই কারণে মোটেই বাড়তি মানসিক চাপ নেওয়া যাবেনা। পরিবারকে বেশি বেশি সময় দিতে হবে। অবসর সময়ে নিজের পছন্দের কিছু নিয়ে নিজেকে ব্যস্ত রাখতে হবে যেমন বাগান করা, মাছ ধরা, বই পড়া ইত্যাদি। সময় পেলেই দেশে/দেশের বাইরে কোথাও থেকে ঘুরে আসার চেষ্টা করতে হবে। ভ্রমণ মনকে প্রফুল্ল রাখে, মানসিক চাপ দূর করে



স্বাস্থ্যবিক রোগ

বর্তমানে ব্যাংকারদের এটা আরেকটি মারাত্মক সমস্যা। বেশিরভাগ ক্ষেত্রে ব্যাংকাররা গড়ে ৮-৯ ঘন্টা অফিস করে থাকেন। এই সময়ের মধ্যে টানা বসে থাকার কারণে নানা স্নায়ুবিিক রোগ ব্যাধি দেখা দেয় যার মধ্যে উল্লেখযোগ্য হলো ঘাড়, কোমর ও মেরুদন্ডের ব্যাধি। দীর্ঘক্ষণ কম্পিউটার চালানোর ফলে অনেক ক্ষেত্রে হাতের আঙ্গুল নাড়ানোতে সমস্যা দেখা দেয়। এক সমীক্ষায় দেখা গেছে যুক্তরাষ্ট্রে ৭০% ব্যাংকার কোন না কোন স্নায়ুবিিক সমস্যায় ভুগছে। এই সমস্যা উত্তরণে আমাদের অবশ্যই একটানা বসে কাজ করা যাবে না। কাজের ফাঁকে ফাঁকে হাঁটাচলা করা উচিত। ডেস্কে বসে প্রতি ২০ মিনিট অন্তর কাজের ফাঁকে ফ্রি হ্যান্ড ব্যায়াম করা যেতে পারে।



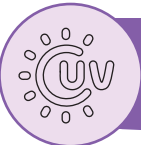
টাকার জীবানু

এই ঝুঁকিটিতে সবচেয়ে বেশি পড়ে ব্যাংকের ক্যাশ ও ক্লিয়ারিং সেকশনে কর্মরত ব্যাংকাররা। টাকা অনেক হাত ঘুরে ব্যাংকে আসে। এই ক্ষেত্রে টাকায় অনেক রকম জীবাণু থাকে যেটা প্রাণঘাতী হতে পারে। ক্যাশ অফিসারদের অবশ্যই বিশেষ সতর্কতার সাথে টাকা গননা করতে হবে। এই ক্ষেত্রে সবচেয়ে ভালো হয় হ্যান্ড গ্লাভস্ আর মাস্ক পরিধান করলে।



চোখের সমস্যা- মাইওপিয়া, হাই- পারমেট্রোপিয়া

সারাদিন একটানা কম্পিউটারের সামনে বসে থাকিয়ে থাকতে থাকতে বেশিরভাগ ব্যাংকারদের চোখের সমস্যা দেখা দিচ্ছে। এই ক্ষেত্রে বেশিরভাগের হাইপারমেট্রোপিয়া বা দূরে দেখতে সমস্যা হচ্ছে অথবা মাইওপিয়া বা কাছের জিনিস দেখতে সমস্যা হচ্ছে। এই ক্ষেত্রে কম্পিউটারের মনিটরে রশ্মি প্রতিরোধক গ্লাস ব্যবহার অথবা যারা চশমা পড়েন তারা বিশেষ ব্লু কট লেন্স ব্যবহার করলে উপকার পাবেন।



আল্ট্রা-ভায়োলেট রশ্মির ক্ষতি

একজন ব্যাংকারকে সারাদিন অফিসে অন্তর্জাল বা ওয়াইফাই ব্যবহার করে কাজ করার কারণে ইহা হতে বিচ্ছুরিত রশ্মির ভিতরে থাকতে হয় যেটা মানব শরীরের জন্য অত্যন্ত ক্ষতিকর। এছাড়া ক্যাশ এবং ক্লিয়ারিং ডিপার্টমেন্টে যারা কাজ করেন, তাদের চেক বা টাকা অনেক সময় আল্ট্রা ভায়োলেট মেশিন দিয়ে যাচাই করতে হয় যেটার রশ্মি মানুষের শরীরের জন্য খুবই ক্ষতিকর। যেহেতু একজন ব্যাংকার এর পক্ষে নেট, ওয়াইফাই অথবা আল্ট্রা ভায়োলেট মেশিন এর ব্যবহার সম্পূর্ণ পরিহার করা সম্ভব না তাই সবার উচিত হবে এইসব মাধ্যম/যন্ত্র ব্যবহারের ক্ষেত্রে পরিমিত বোধের পরিচয় দেয়া অথবা যথোপযুক্ত সাবধানতা অবলম্বন করা।



গ্যাস্ট্রিক

এই সমস্যা বর্তমান সময়ে ব্যাংকারদের মাঝে ব্যাপক হারে দেখা যাচ্ছে। অধিকাংশ ব্যাংকার কাজের চাপে সময়মত নাশ্তা এবং লাঞ্চ করতে পারেন না। এর ফলে ধীরে ধীরে তারা গ্যাস্ট্রিকে আক্রান্ত হচ্ছেন আজীবনের জন্য। এই ক্ষেত্রে যতই ব্যস্ত থাকুন না কেনো অবশ্যই সময়মত খাওয়া দাওয়া সম্পন্ন করে নিতে হবে এবং ডেস্কে খাওয়ার মত হালকা কিছু রেখে দিতে হবে যেমন বিস্কুট, কেক ইত্যাদি, কিছুক্ষণ পর পর বিশুদ্ধ পানি পান করতে হবে এবং ধূমপান হতে বিরত থাকতে হবে।



নিদ্রাহীনতা

এটি আরেকটি মারাত্মক সমস্যা ব্যাংকারদের জন্য। সারাদিন কর্মক্ষেত্রে মানসিক চাপ নিয়ে বাসায় আসার পরে রাতে অনেকেরই আর ঘুম আসেনা। এই ক্ষেত্রে সারাদিন কর্মস্থলে যাই হোক না কেনো বাসায় এসে অবশ্যই সব চিন্তা বাদ দিয়ে ঘুমানোর চেষ্টা করতে হবে। ঘুমানোর সময়ে অবশ্যই মোবাইল বন্ধ/ সাইলেন্ট করে রাখতে হবে, মোবাইল ফোনকে দূরে চার্জ দিতে হবে, ঘুমানোর প্রস্তুতির কমপক্ষে আধাঘন্টা পূর্বে টিভি/ল্যাপটপ/কম্পিউটার চালানো হতে বিরত থাকতে হবে।

এই সব সমস্যা সত্ত্বেও যেহেতু আমাদের জীবিকা নির্বাহ করতে হবে, তাই সকল ক্ষেত্রে আমাদের আরো সচেতন ও সতর্ক হয়ে কাজ করতে হবে যাতে আমরা অযাচিত স্বাস্থ্যঝুঁকিতে না পড়ি। এটা মাথায় রাখতে হবে সর্বোপরি নিজের সুস্বাস্থ্য সর্বোপরি। শরীর- মন সুস্থ থাকলে তবেই আমরা ভালো কাজ করে কর্মক্ষেত্রে সফলতা অর্জন করতে পারবো।



KEY MANAGEMENT CHANGE

	Name	Designation	Present Organization
Newly Appointed	Khairul Alam Choudhury	Chairman	AB Bank Limited
	Ziaul Hasan Siddiqui	Chairman	Sonali Bank Limited
	Romo Rouf Chowdhury	Chairman	Bank Asia Limited
	Mohammad Feroz Hossain	MD & CEO	Exim Bank Limited
	Md. Mazibur Rahman	MD	Probashi Kallyan Bank
	Md. Murshedul Kabir	MD & CEO	Agrani Bank Limited
	Mohammad Jahangir	MD & CEO	Rupali Bank Limited
	Md. Afzal Karim	CEO & MD	Sonali Bank Limited
	Rafiqul Islam	MD & CEO	Shimanto Bank Limited
	Md. Zahidul Haque	MD	Rajshahi Krishi Unnayan Bank
	Shwapna Bhowmick	Regional Head of Bangladesh and India	Marks and Spencer (M&S)
Re-appointment	Mohammed Mahtabur Rahman	Chairman	NRB Bank Limited
	Md. Abul Bashar	Chairman	NCC Bank Limited
	Abdul Kadir Molla	Chairman	South Bangla Agriculture and Commerce Bank Limited
	Rukhmila Zaman	Chairman	United Commercial Bank Limited
	S.M. Abu Mohsin	Chairman, BEC	NCC Bank Limited
	Anisuzzaman Chowdhury	Chairman, BEC	United Commercial Bank Limited
	M.A. Sabur	Chairman, BRMC	United Commercial Bank Limited

*MD - Managing Director; CEO - Chief Executive Officer; BEC- Board Executive Committee; BRMC- Board Risk Management Committee

BRAIN TEASER



How many fruits can you figure out from the adjacent picture?



MTB ON MEDIA



CORPORATE SOCIAL RESPONSIBILITY



MTB Foundation Presents 11th 'Bravery & Courage Award'



MTB Foundation presented 11th Bravery & Courage Award to the families of the thirteen Late Firefighters who sacrificed their lives in the Sitakunda fire incident. MTB Foundation acknowledged the bravery of the firefighters by presenting awards to their bereaved families. Commemorative crests and individual cheques were handed over to the family members of the Late Firefighters at the bank's Corporate Head Office. MTB Founding Chairman & Director, Syed Manzur Elahi, current Chairman, Md. Wakiluddin, Director, Rashed Ahmed Chowdhury, Independent Directors, Nasreen Sattar & Faruq Ahmad Siddiqi, MD & CEO, Syed Mahbubur Rahman, MTB Foundation CEO, Samia Chowdhury and other senior officials of the bank were

present at this simple event. MTB Foundation has been conferring this award since 2012 in recognition of bravery and the selfless exemplary act of individuals and their families.

MTB Stands by the Flood Affected People in Sunamganj



MTB, as part of its CSR initiatives, has distributed emergency relief items amongst the flood-affected people in Sunamganj. Sunamganj-4 MP, Pir Fazlur Rahman (Misbah) distributed the relief items amongst the distressed families at various places of Sunamganj district. Among others, Head of Sylhet Region & Branch Manager, Mohammad Kamran Ahmed, MTB senior officials, managers of nearby MTB branches along with local elite, leaders of local business associations, and people from different strata were also present during these philanthropic activities.

MTB Foundation Collaborates with Ispahani Islamia Eye Institute & Hospital



MTB Foundation signed an agreement with Ispahani Islamia Eye Institute and Hospital (IIEI&H) for the project titled, 'Eye Health Service for the Garment Workers'. Under the agreement, MTB Foundation and IIEI&H will jointly organize eye camps for garment workers, especially female workers of different Ready-made Garments (RMG) factories in Bangladesh. The objective of the partnership is to give these female garment workers access to high-quality eye care facilities so they can work without difficulties and improve their lives. IIEI&H CEO, Brig Gen A K M Akhtaruzzaman, NDC, PSC (Retd) and MTB Foundation CEO, Samia Chowdhury signed

the agreement in the presence of MTB MD & CEO, Syed Mahbubur Rahman at a ceremony held at the bank's Corporate Head Office.

CMSME DEVELOPMENT



MTB Inks with BB to Disburse Loans at 4% Interest Rate



MTB has recently signed a participatory agreement with Bangladesh Bank (BB) to enhance the production of wheat and maize under newly introduced Tk. 10 billion refinance scheme by providing loans at 4% interest rate. MTB MD & CEO Syed Mahbubur Rahman signed the agreement on behalf of the Bank. BB DG, A.K.M Sajedur Rahman Khan, ED, Md. Awlad Hossain Chowdhury and BB ACD Director, Md. Abul Kalam Azad were present in the signing ceremony held at BB's conference hall on September 25, 2022.

MTB will Disburse Loans to CMSME Sectors at 7% Rate



MTB has signed an agreement with BB to disburse loans at 7% interest rate under "Refinance Scheme against Term Loans to Cottage, Micro, Small and Medium Enterprises (CMSME) Sectors". Chief Guest BB Governor, Abdur Rouf Talukder and Special Guest Deputy Governor, Abu Farah Md. Nasser were present at this event. BB ED, Md. Obaidul Hoque was also present during the event. MTB MD & CEO, Syed Mahbubur Rahman and BB SMESPD Director, Md. Jaker Hossain signed the agreement on behalf of their respective organizations.

MTB Signs Agreement with SME Foundation to Offer SME Loan at 4%



MTB has recently signed a revolving financing agreement with the SME Foundation to disburse stimulus loan to Micro and Small entrepreneurs of different SME Clusters and Value Chains across the country funded by the Government of Bangladesh (GOB). Ministry of Finance, Financial Institutions Division, Secretary, Sheikh Mohammad Salim Ullah attended the event as the Chief Guest while Ministry of Finance Additional Secretary, Dr. Md. Khairuzzaman Mozumder and BB Deputy Governor, A.K.M Sajedur Rahman Khan were also present as Special Guests. SME Foundation Chairperson, Dr. Md. Masudur Rahman, presided the event. SME Foundation MD, Dr. Md. Mafizur Rahman and MTB MD & CEO, Syed Mahbubur Rahman signed the agreement on behalf of their respective organizations.

DIGITAL INITIATIVES



MTB & SSL Launches Open Banking Solution



MTB and Software Shop Limited (SSL), have jointly launched Open Banking Solution at a ceremony held at the bank's Corporate Head Office. MTB and SSL have introduced this solution in accordance with the bank's Digital Transformation and Development vision to improve the clients' digital experience. SSL Group Advisor, Ahmed Kamal Khan Chowdhury and MTB MD & CEO, Syed Mahbubur Rahman jointly launched the 'Open Banking Solution'. Other senior officials from both the organizations were also present at the ceremony.

MTB Inaugurates Smart Haat at Aftabnagar, Dhaka



MTB, in association with BB and Dhaka North City Corporation (DNCC) have inaugurated Smart Haat at Aftabnagar, Dhaka to facilitate digital payments in cattle purchase during Eid-ul-Azha. Smart Haat will facilitate Buyers to pay Sellers through POS using debit or credit card, QR Code, MFS and Agent Banking services. MTB ATM Booth can be used at the haat area too. BB PSD Director, Md. Mezbaul Haque, Additional Director, Shah Zia-Ul Haque, Mastercard Bangladesh Country Manager, Syed Mohammad Kamal, VISA Director, Md. Nasimul Islam and MTB DMD & CBO, Md. Khalid Mahmood Khan have inaugurated the Smart Haat through a ceremony in the haat area of Aftabnagar.

GLOBAL AWARDS AND RECOGNITIONS



MTB Receives 'Best Bank for Diversity and Inclusion' Award from Asiamoney



MTB has won the "Best Bank for Diversity and Inclusion in Bangladesh 2022" award presented by Asiamoney, a division of global media group Euromoney Institutional Investor PLC. Asiamoney awarded MTB this award for initiating and implementing diversity, equity and inclusion initiatives irrespective of age, gender, disability, race and ethnicity, and social class, in and outside the bank. MTB AMD & GCRO, Chowdhury Akhtar Asif received the award on September 21, 2022 in Singapore. MTB GR&D Head, Ashique Iqbal, was also present during the event. On this occasion, MTB MD & CEO, Syed Mahbubur Rahman said that MTB is nurturing a workforce with diverse personnel, point of views and approaches to establish a culture of inclusivity.

MTB Wins World's Best Consumer Digital Bank in APAC'22 by Global Finance



MTB has won the 'World's Best Consumer Digital Banks in Asia-Pacific 2022' award conferred by Global Finance, a North America based leading global financial publication. MTB DMD & CBO, Md. Khalid Mahmood Khan and MTB Digital Banking Head, Khalid Hossain received the award on September 20, 2022 in UAE. On this occasion, MTB MD & CEO, Syed Mahbubur Rahman said that amid the rapid digital revolutions, the bank introduced new and improved digital products and services that are well-accepted in the market. This digital transformation journey will continue to make banking easy, convenient and secure for All.

MTB Gets Market Leader Rating in Diversity & Inclusion by Euromoney



MTB has been rated as the "Market Leader" in the Diversity and Inclusion category in "Market Leaders 2022" survey by Euromoney. MTB was honored for implementing measures on diversity, equity and inclusion across the bank, irrespective of age, gender, disability, race, tribe and social class. Euromoney has also rated the bank as "Highly Regarded" under the CSR and Digital Solutions categories for going through an exceptional transformation and continuing versatile social development activities in the past few years. On that note, MTB MD and CEO Syed Mahbubur Rahman said that the biggest asset of any financial institution is to gain the trust of society and customers. We are on the way to winning customers' confidence.

These ratings are the reflection of our strong commitment towards excellence in every business aspects.

MTB Gets 'Best Customer Service Bank' Award by International Finance Magazine



MTB has been recently named winner of the prestigious 'Best Customer Service Bank - Bangladesh in 2022' award by the UK-based premium business and finance magazine International Finance. MTB received the award for its exceptional customer service, commitment to innovation and its omni-channel strategy, which includes fully digital banking services integrated with the traditional banking channels, online and mobile banking App.

NBR Awards MTB as One of the Highest Tax Payers in FY 2021-22



MTB has been awarded as one of the highest taxpayers in the banking sector for FY 2021-22 under Large Taxpayers Unit (LTU) category by the National Board of Revenue (NBR). MTB MD & CEO, Syed Mahbubur Rahman received the Award of Appreciation from LTU Commissioner of Taxes, Md. Iqbal Hossain at an award giving ceremony held at Tax Zone-1 Conference Hall recently. Dhaka Taxes Zone-3 Commissioner of Taxes, Nazmul Karim was the Chief Guest and Dhaka Taxes Zone-7 Commissioner, Abu Hannan Delowar Hossain, was the Special Guest in the ceremony.

CONFERENCE & WORKSHOP



MTB Celebrates Customer Service Week



To ensure customer satisfaction by enhancing the standards of service, MTB celebrated 'Customer Service Week' from August 21-25, 2022 in South-West Bengal & North Bengal regions. Nilphamari-4 Member of Parliament, Md. Ahsan Adelur Rahman inaugurated this event in the presence of some distinguished customers of the bank in a ceremony held at MTB Rangpur Branch. MTB MD & CEO, Syed Mahbubur Rahman, DMD & CAMLCO, Rais Uddin Ahmad along with other senior officials of the bank were also present at the ceremony celebrated throughout the week.

MTB CLUB ACTIVITIES



MTB Club Arranges Indoor Games Carnival



MTB Club has organized a two-day long Indoor Games Carnival 2022 for MTBians as a part of its work-life balancing initiatives. MTBians from different divisions, departments and branches of the bank participated in this event at Green Point Table Tennis, Dhaka. MTB MD & CEO, Syed Mahbubur Rahman inaugurated this event and handed over the trophies amongst the winners. AMD & GCRO Chowdhury Akhtar Asif, DMD & CBO, Md. Khalid Mahmood Khan and MTB Club President and DMD & CAMLCO, Rais Uddin Ahmad along with other MTBians and their families were also present during this festival.

SPECIAL DAY CELEBRATION



MTB Arranges Tree Plantation Programme



MTB, as a part of its various programmes to commemorate the 47th Martyrdom Anniversary of the Greatest Bengali of Thousand Years and Architect of Bangladesh, Bangabandhu Sheikh Mujibur Rahman and National Mourning Day 2022, has arranged a Tree Plantation Programme in association with Gulshan Society at Gulshan Lake Park on August 15, 2022. MTB MD & CEO, Syed Mahbubur Rahman was present at the event with the bank's Senior Management and members of Gulshan Society. Gulshan Society Vice Presidents, Eva Rahman & Niaz Rahim, MTB AMD & GCRO, Chowdhury Akhtar Asif, along with other officials.

STRATEGIC ALLIANCE



MTB Inks Deal with Paragon Group



MTB and Paragon Group have recently signed an agreement for Cash Management Services at a simple ceremony held at the bank's Corporate Head Office. Paragon Group Chairman & Managing Director Moshir Rahman and MTB MD & CEO, Syed Mahbubur Rahman signed the agreement on behalf of their respective organizations. Among others, Paragon Group Chief Financial Officer, Aminul Islam, FCA, MTB DMD & CBO, Md. Khalid Mahmood Khan along with other senior officials from both the organizations were also present at the event.

CHANNEL EXPANSION



MTB Inaugurates Agent Banking Centre at Bhasan Char, Hatiya, Noakhali



MTB has recently opened an Agent Banking Centre at Bhasan Char, Hatiya, Noakhali. MTB is the only bank in Bhasan Char to provide banking services to the local people. Additional Refugee Relief and Repatriation Commissioner & Deputy Secretary, Md. Mahfuzar Rahman inaugurated the Centre as Chief Guest in a simple ceremony held at the Centre premises. Head of MTB Agent Banking Department, Madan Mahan Karmoker, along with local elites, leaders of local business associations, people from different strata and other officials of Bangladesh Navy and the bank also attended the opening ceremony.

CAREER TALK



MTB & IUB Jointly Organize 'IUBians Meet the Bank'



MTB and Independent University, Bangladesh (IUB) have jointly organized a series of interactive and informative sessions under an integrated event titled 'IUBians meet the Bank' at the university campus. The Bank showcased its Student Banking services and products such as Graduate Account, Cards, Edu-Finance and Student File Services. IUBians also got the opportunity to clarify their queries on studying abroad, career preparation, and managing finance. IUB Career Guidance & Placement Office, Assistant Director, Sharmeen Islam and MTB Head of Group HR, Masud Mushfiq Zaman shared their experiences and views on a separate career talk. IUB Professor Niaz Ahmed Khan, PhD, Pro-Vice Chancellor, Khandker Md.

Iftekhar Haider and MTB MD & CEO, Syed Mahbubur Rahman along with other officials from both the organizations attended the event.

CHANGE IN C-SUIT



Md. Bakhteyar Hossain New Chief Operating Officer of MTB

MTB announces the appointment of Md. Bakhteyar Hossain as Chief Operating Officer (COO) to support and execute the company's mission and strategy, effective September 15, 2022.

Mr. Bakhteyar comes with over twenty-eight years of Banking experience with specialization in International Trade. During his tenure spanning close to three decades, he has gathered versatile experience by leading Transaction Banking Division of the Bank comprised of Non-Resident Banking, Trade Sales, Cash Management, Public Sector Banking, Airport Exchange Booths & Factoring Services Department, Global Financial Institutions, Offshore Banking Unit (Operations), SWIFT and MNC Banking including management of FDI Help Desk & China Desk. He also led the Centralized Trade Services Operations of the Bank for the last 11 (eleven) years. He spearheaded the Trade Operations centralization of the Bank in 2010. His earlier incumbent was with Agrani Bank, one of the largest state-owned banks in the country.

He holds a Master of Business Administration (MBA) from Australia, with 3 (three) specializations, in International Business, Finance & Banking and Strategic Human Resources Management. His other Masters in Science (MSc) is from The University of Dhaka in Geography & Environmental Science.

He is the first Certified Documentary Credit Specialist (CDCS) professional from Bangladesh, earned this certification in 2000. As one of the first 5 (five) senior documentary credit professionals in the world, LIBF honored him with the "CDCS Advocate" title. He obtained "Certificate in Trade Finance Compliance" from LIBF in 2020. His other trade finance related certifications are Certified Trade Finance Professional (CTFP) by International Chamber of Commerce (ICC) and Certificate in Trade Finance Compliance (CTFC) by LIBF. He is also serving the mentorship role in Finance of International Trade (FIT) & UCP600 – an IFC-FIT initiative in Bangladesh.

He is an active member of Documentary Instruments Dispute Resolution Expertise (DOCDEX) Services of ICC Banking Commission – Bangladesh and Export Sub-Committee of Metropolitan Chamber of Commerce and Industry (MCCI). He is also a member of LIBF and Graduate Management Association of Australia (GMAA) Inc. He participated in various conferences, seminars, workshops and training programmes on International Trade and FI, at home and abroad.



HR CORNER



Executive Onboarded



Md. Arif Bin Idrish
Divisional Head
Islamic Banking Division
DoJ: 14/09/2022



R. Z. Shah Alam
Senior Manager
Technology Operations Division
DoJ: 01/09/2022

*MTBians joined in July-September 2022 quarter

Executive at New Assignment



Badrun Nessa Chowdhury
Branch Operations Manager
Dhanmondi Branch
ED: 19/07/2022



Md. Rashedul Hasan Chowdhury
Branch Manager
Kaligong SME/Agri Branch
ED: 04/08/2022



Mohammad Quaium Sarder
Branch Manager
Dholaikhal Branch
ED: 09/08/2022



Md. Ariful Haq
Branch Manager
Mirpur Branch
ED: 01/08/2022



Khondoker Asif Khaled
Deputy Head
NRB Division
ED: 12/09/2022



Shariful Islam Bhuiyan
Senior Financial Analyst
SME-CRM Department
ED: 12/08/2022



Moazzem Hossain
Branch Manager
Monipur Bazar Branch
ED: 05/09/2022



Md. Mahfuzul Haque
Branch Operations Manager
Mirpur Branch
ED: 22/07/2022



Md. Shamim Kabir
Branch Operations Manager
Pallabi Branch
ED: 09/09/2022



Afzal Hoshain
Branch Operations Manager
Progati Sarani Branch
ED: 07/09/2022

* DoJ-Date of Joining; ED-Effective Date

Good Luck to MTB Alumni



Md. Humayun Kabir
Branch Manager & SVP
Mirpur Branch
Left: 19/07/2022



Naimul Hasan Khan
Unit Head & VP
SME Banking Division
Left: 17/07/2022



Md. Monir Hossain
Department Head & VP
Centralized Remittance and FC AC
Left: 27/08/2022



Md. Baker Hossain
Department Head & VP
Operational Risk Assurance
Left: 11/09/2022



Mohammad Sajeedur Rahman
Senior Relationship Manager & SAVP
Retail Banking Division
Left: 17/07/2022



Mohammad Abdullah Al Mamun
Branch Manager & SAVP
Dholaikhal Branch
Left: 11/08/2022



Md. Nazmul Ahsan
Unit Head & AVP
Digital Banking Division
Left: 24/07/2022



Towhid Khan Majlish
Senior Manager & AVP
Islamic Banking Division
Left: 31/07/2022

Longest Serving MTBians



Md. Enayet Ullah
Branch Manager
Dilkusha Branch
DoJ: 24/08/1999



Md. Ifthakhar Hassan
Branch Manager
Babu Bazar Branch
DoJ: 28/08/1999



Mohammad Awlad Hossain
Senior Manager
GICC
DoJ: 11/09/1999



Md. Shamim-Uz-Zaman
Branch Manager
Rahattarpool Branch
DoJ: 23/08/1999



Farhana Pervin
Senior Manager
GICC
DoJ: 19/10/1999



Kh. Shafique Enayet
Branch Manager
Faridpur Branch
DoJ: 01/09/1999



Mohammad Abdur Razzak
Customer Service Manager
Savar Branch
DoJ: 01/08/1999



Syed Md. Abu Shoeb
Branch Operations Manager
Nazirhat Branch
DoJ: 28/11/1999

***Note: These MTBians are serving the bank for more than 22 years and continuing till date*



MAJOR CAPACITY DEVELOPMENT PROGRAMMES

Workshop on Effective Communication Skills



A daylong workshop was organized on Effective Communication Skills followed by a Closing and Certificate Awarding Ceremony recently at a hotel, Dhaka. A total of 35 participants from different divisions and branches participated in the workshop. Future Icon CEO, Yousuf Efti conducted this programme. MTB MD & CEO, Syed Mahbubur Rahman graced the ceremony while AMD & GCRO, Chowdhury Akhtar Asif, DMD & CAMLCO, Rais Uddin Ahmad, GHoHR, Masud Mushfiq Zaman, MTBTI Principal, Marcus C. Gomes, Head of Communications, Azam Khan and MTBTI Faculty members were also present at the ceremony.

Workshop on Business Etiquette & Business Communication



A two days long workshop on Business Etiquette & Business Communication was organized recently at the bank's Corporate Head Office, Dhaka. The workshop was conducted by Innerglo Training Coach & CEO, Ms. Kishwar Shakhawat. A total of 30 participants from different divisions and branches participated in this engaging programme. They were taught about basic requirements of speaking and writing in English, body language, time management, workplace etiquette, anxiety management through active yoga and many other best practices. MTB MD & CEO, Syed Mahbubur Rahman inaugurated the programme. DMD & GHoICC, Goutam Prosad Das and DMD & CBO, Md. Khalid Mahmood Khan handed over certificates to the participants in the Closing Ceremony. MTB GHoHR, Masud Mushfiq Zaman, MTBTI Principal, Marcus C. Gomes and MTBTI Faculty Members were also present at the programme.

Hybrid Training Program on "Credit Risk Management"



A week long Hybrid Training program on "Credit Risk Management" has been arranged for 38 SME RMs recently at MTB Tower, Dhaka. The course was designed covering 360 degrees on Credit Risk Management starting from good borrower selection to NPL management and Future of Banking amid the digital disruptions. MTB AMD & GCRO, Chowdhury Akhtar Asif inaugurated the programme. Head of BBD-1, Abdul Mannan was present in the Certificate Awarding Ceremony. Diverse resource persons from EBL former DMD & CRO, Abul Moqsud to MTB Head of SME-CRM, Iftekhar Aziz, Head of CAD, Md. Sirajul Islam, Head of DBD, Khalid Hossin, Head of SAMD, Mir Iqbal Hossain, Head of SME Credit (Monitoring), Noor-E-Azam along with MTBTI Faculty Members shared the industry best practices, latest regulations, policies and real-life experiences with the participants.

Hybrid Foundation Training for In-Service Officers



A week-long Hybrid Foundation Training for In-Service Officers was arranged at the MTB Tower, Dhaka. MTB MD & CEO, Syed Mahbubur Rahman inaugurated the ceremony. A total of 85 participants from different branches and sub-branches joined the training, of which 48 were present physically and the rest joined virtually from different corners of the country. Former GM, Bangladesh Bank & Former MTBTI Principal, KM Abdul Wadood and Former MTBTI Training Consultant, Md. Akhtar Hussain conducted the programme. MTBTI Principal, Marcus C. Gomes and MTBTI Faculty members were also present during the training.

Academic Achievement



Farhan Fuad Ahmed, MBBS
Father: Giash Uddin Ahmed
 Regional Head
 Cumilla Region, BBD-1



Nusrat Jahan Tuli, MBBS
Father: Mohammed Nizam Uddin
 Branch Manager
 Hemayetpur Branch

Arrived on Earth



Fatimah Nawar
MTBian: Rashna Sharmin Asha
 Associate
 Training Institute
 11/09/2022



Nazira Tabassum (Aiza)
MTBian: Md. Nazimn Uddin
 Branch Operations Manager
 Kamrangir Char Branch
 07/09/2022



Rehaan Murad
MTBian: Rumana Raufun &
 Imran Murad
 31/08/2022



Jannatun Naim Elham
MTBian: Mohammad Iqbal Hossain
 Customer Service Officer
 Sarkerhat Branch
 14/05/2022

কবিতা



যখন আমি থাকবো না

মৈয়দা শ্রনিয়া ইমদাম, কাস্টমার মার্কেটিং অফিসার, শ্যামদী শাখা

যখন আমি থাকবো না
 তখনও এই বিশ্ব ব্রহ্মাণ্ডে মানুষের পদচারণা থাকবে অবিরাম
 প্রকৃতি তার অপূরণ সৌন্দর্যের পসরা সাজিয়ে রাখবে
 পৃথিবী আপন গতিতে সূর্যের চারদিকে ঘূর্ণায়মান থাকবে।

সুখ-দুঃখ, হাসি-কান্না থাকবে তখনো বিরাজমান
 চন্দ্র-সূর্য আর গ্রহ তারা উঠবে সেই আগের মতো
 গোখুলি বেলায় অন্ত ডোবার সাথে সাথে
 স্বপ্নে ফেরার তাড়া দেখা যাবে
 শুধু রয়ে যাব আমি একা নিকষ আঁধারে।

যখন আমি এই সুন্দর ধরণীতে এসেছিলাম
 নিষ্পাপ শিশুর মতো অবিশ্রান্ত কেঁদেছিলাম।
 আমার সেই অশ্রুজল মুছে দিয়েছিল
 আমার প্রিয় জনেরা।

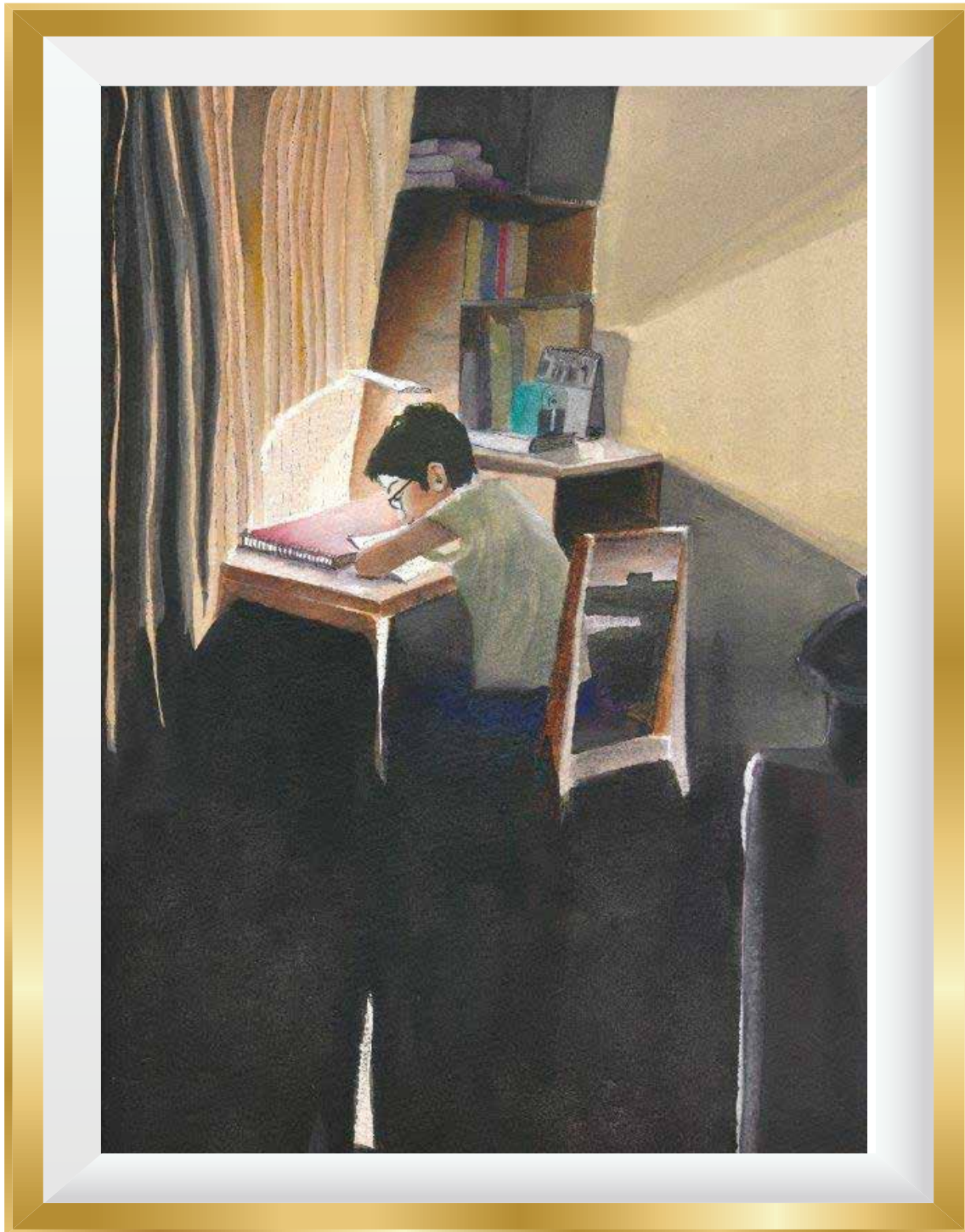
যখন আমি অন্তিম শয়ানে যাত্রা করব
 তাদের চোখের অশ্রুফোঁটা মুছে দিব কিভাবে?

যখন ছিলাম আমি মায়ের কোলে
 কত মানুষ ভালবেসে নিয়েছিল আমায় কোলে তুলে।
 মায়ার পৃথিবীতে আরো মায়া বাড়িয়ে
 বাঁচতে চাইনা আমি চিরকাল
 মরেও যেন অমর হয়ে বেঁচে থাকতে পারি অনন্তকাল।

যখন আমি এই পৃথিবীর মায়া ছেড়ে চলে যাব
 তখন কি কারো মনে পরবে আমার কথা?
 আমার হাসি কান্না আর অব্যক্ত মনের ব্যথা!
 কত মনেই না আঘাত দিয়েছি নিজের অজান্তে
 করবে কি তারা মনে আমায় একবারও?
 হয়তো এই লেখা কবিতাটাই স্মৃতি হয়ে থাকবে চিরকাল
 আমার কর্মের মাঝেই রয়েছে স্বীয় অমরত্বের নীড়।



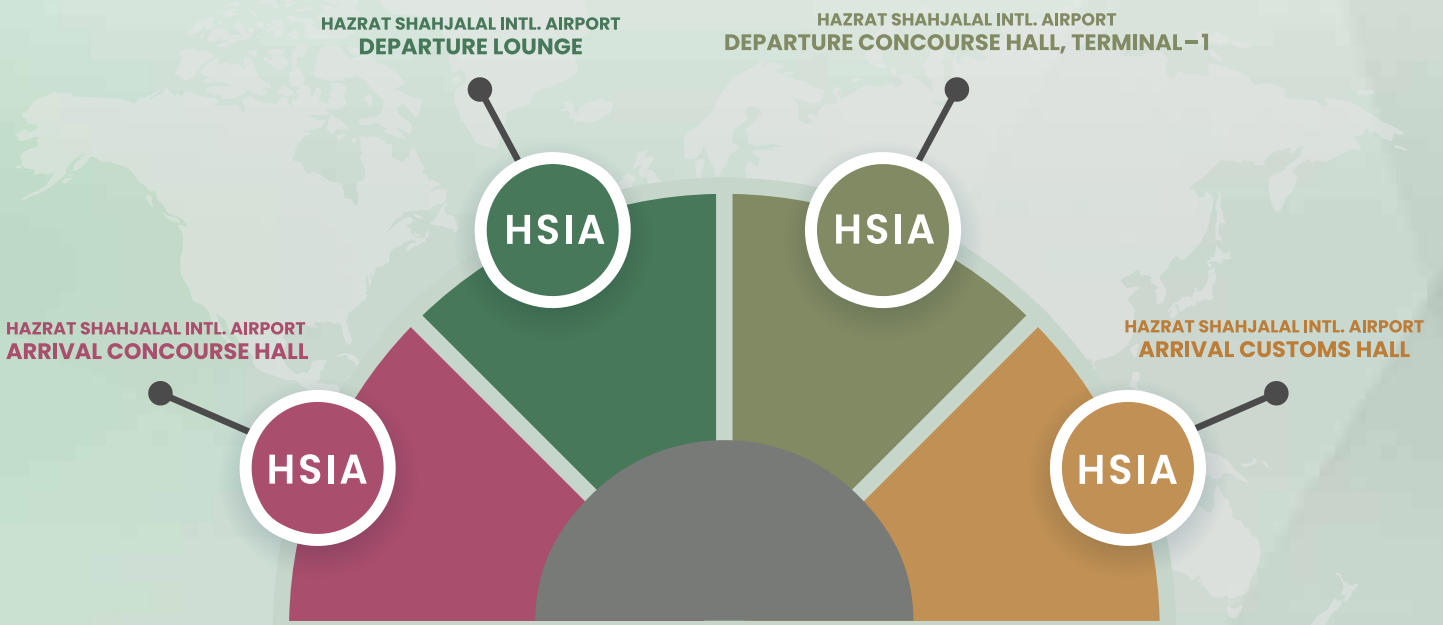
ART WORK



Tahera Akter, Unit Head, SME-CRM Department

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MTBTM

23
YEARS
OF TRUSTED PARTNERSHIP

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হাতের কাছে সব সময়



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 **MTB**
CAPITAL LTD.
You can invest with us