

MTBiz

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OCTOBER-DECEMBER 2020



CMSME FINANCING

WAY FORWARD IN POST-CORONA ERA



MTBSME
BANKING

MTB

COMMERCIAL SPACE FINANCE



মিউচুয়াল ট্রাস্ট ব্যাংক লিমিটেড
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EDITORIAL

As We write this editorial, the COVID-19 pandemic has had, and continues to have, a long-lasting effect on Bangladesh and the rest of the world. Everyone has been affected in some way – to a greater or lesser degree. Now we have new words in our vocabulary – COVID, zoom meetings, work from home, remote working, stimulus packages, lockdown, isolation, social-distancing etc. Despite a return to almost normal, for most of us life has changed considerably. COVID has had an impact on every business and in our personal lives – for better or worse.

We, at MTB, are also going through a journey of transformation. Lesson learnt from the situation arose from pandemic we are becoming used to with many things that we considered less in the past. Being a flag-bearer of this transformation, we were planning many things to revamp the MTBiz in every aspect, from its content to look to feel to engagement to rewarding. Therefore all together our mission is to bring diversity, make it content-rich and aesthetically pleasing.

With the inspiration and guidance from our honorable MD & CEO, we encouraged MTBians for writing to this magazine. We got overwhelming responses from our colleagues. Stats shows that the highest-ever contents we had received within the timeline while a few had to entertain afterwards. Sticking with the plan, we shall arrange a 'BizQuiz' after releasing the digital copy of it. All MTBians shall get a chance to earn a name by participating in this pan-bank knowledge contest. e-Certificates bearing autograph of MD & CEO and rewards shall follow the winners. The goal of this whole exercise is to make **MTBiz a family business magazine and bring back its past glory.**



Lead story of this quarter focuses on the CMSME Sector of Bangladesh. CMSME is regarded as the growth engines and drivers of innovation worldwide. They play a significant role in driving economic growth and generating jobs. In Bangladesh, this sector is actually changing the face of the economy. However in the face of COVID outbreak, this sector is in dire need of support. The writer from his years of ground-level experience in SME financing unearthed many untold facts, also shows the way-out. It is very time befitting write-up, may draw attention to the policy makers.



Another well-thought content that enriched this issue is on Alternate Dispute Resolution options to recover the ever-rising Non Performing Loans (NPL). Loan recovery after the payment pause is apprehended to be no worse than before. ADR can be a feasible remedy to ease the NPL burden from our economy at a time when current laws and regulations are insufficient to cure this cancer.



Rest sections are versatile on their own merits, wrote about digital transformation, future of banking, people issue, travelogue, poems, banking regulations, local economic affairs etc. A section is dedicated on MTB's internal affairs like MTB on media, people corner, MTBians news about their newborns, scholarly achievement, artwork etc.

We are true believer of that analogy “to improve to change”, so our endeavors shall not end here. Many are the plans in our mind, but shall fail miserably if not we have your support, guidance and above all your ownership. You will find more opportunities to get involved with this magazine. Our vision is to make it as an ideal platform to showcase your true potential.

Please give your feedback/advice to rnd@mutualtrustbank.com.

Out of a black COVID cloud, it is good to see a silver lining for business and our personal lives. We hope that dawn of new year shall shine brighter on the horizon. Wishing you a Happy, Healthy and Wealthy 2021!

Enjoy reading!



MD & CEO'S MESSAGE

Brand new calendars are lying on our desk, hanging on the walls. It announces the end of another eventful year and advent of a new dawn. 2020 is a year unlike any other. It has been one of the most volatile and challenging year that the human history ever recorded in latest few decades. The Coronavirus pandemic and economic distress have tested all of us in many different ways. It has also been a year of learning for all of us, either at the collective or individual level. Matter of optimism is, availability of vaccines heralds the end of a very difficult period and offers hope and perspective of our lives returning to normal.

Now looking back to the 'year of the century', the banking industry was impacted by multi-dimensional unforeseen challenges. The balance sheet as well as profit and loss positions have been adversely impacted due to the marauding pandemic across the globe. The COVID-19 pandemic shaken the people's confidence in Business and had a devastating ripple effect across our economy. Result of which is our country's internal money circulation gets affected, through lower internal trade and reduced import and export due to lower international trade. Along with the legacy challenges of high NPL, thinner margin as a combo effect of 9% regulation plus higher deposit cost, and higher operational and administrative costs tested us all along.

MTB being a part of this rapidly-growing economy had to face the reality, stemming out of the devastating pandemic and sensitive regulatory changes. When the pandemic hit, MTB had three top priorities—continue to provide excellent customer service our customers deserve; protect our employees; and take the steps necessary to maximize our investment returns by taking advantage of opportunities presented by rapidly changing financial markets. Despite the historical events and unforeseen changes we made strides on all fronts but may be not to the extent expected at the beginning of 2020. In just passed year we have continued to invest in our facilities and personnel to increase our capacity and improve our value creation process. In 2021, Inshallah we are optimistic to reap the benefits from these investments.



At this point I would like to welcome you to the last (i.e. 4th) issue of the flagship quarterly business magazine of MTB – **MTBiz**. Through this magazine we have remained connected with all our stakeholders since 2009 by providing in-depth information of the bank's products and services, news and events, industry updates, banking related issues, regulatory changes etc. It is also a unanimous platform for all MTBians to showcase achievements and talents of them and their family members.

In new normal era when untraditional thinking becomes traditional, we tried to bring excitements in the making of this more-than a decade old magazine. We had entertained intellectual contributions from across the Bank, something never tried before. We are overwhelmed with the responses from our colleagues. This endeavor is expected to create a learning platform that encourages creative thinking, sharing and exchanging of views by building bipolar relationships between employees and all its stakeholders. It will not only pave the way for quenching the thirst for knowledge of our readers but also help developing rapport among colleagues. Further to that a knowledge test branded as 'BizQuiz' will be arranged shortly on recently released issue. Both Winners and Content Contributors will be awarded for their achievements and contributions. Hope that these few steps shall support MTB to develop a knowledgeable employee-base and to be successful in the pursuit of becoming the **"Best Employer"** in the industry.

We hope you would enjoy reading the revamped MTBiz.

Lastly I wish you a Healthy, Wealthy and Wise New Year. Of course, we must all continue to be vigilant, wear masks and observe basic hygiene procedures.

Syed Mahbubur Rahman
Managing Director & CEO

CMSME FINANCING: WAY FORWARD IN POST-CORONA ERA

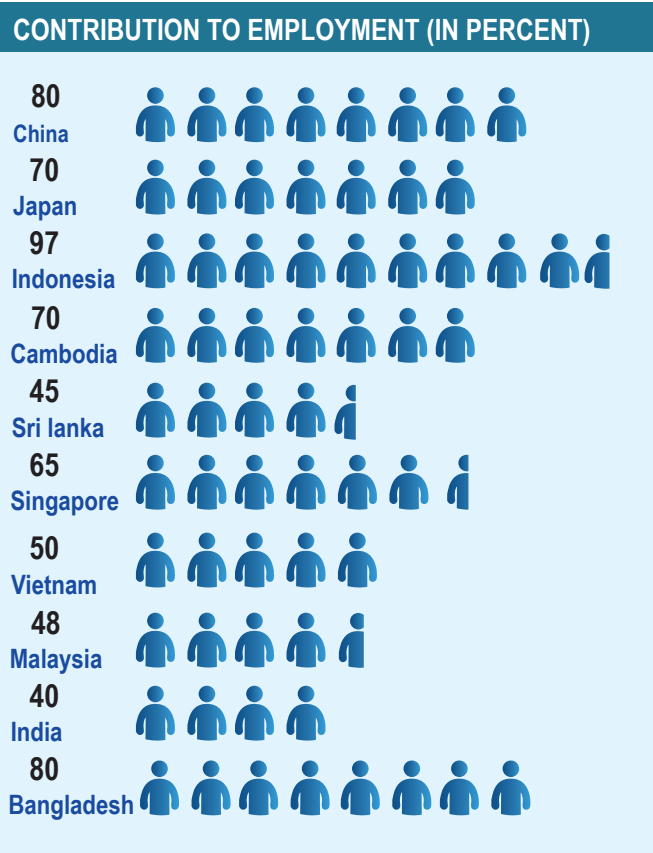


Sanjib Kumar Dey, Head, SME Banking Division

Bangladesh has a large number of Cottage, Micro, Small, and Medium (CMSME) enterprises where a total of 5.02 million people are engaged directly while 31.2 Million lives are connected indirectly. Experts opine that growth of SMEs can bring real change in Bangladesh by making the economy more vibrant as there is a huge available manpower suitable for employment in the SME sector. With proper nurturing, SMEs can become a feasible solution to create jobs for our unemployed youths. Yet unfortunately, the potential of the SMEs has not been fully utilised in the country. Though Bangladesh Bank (BB) has instructed that 21% of all bank loans must go to SMEs in 2021 which has to be 24% by 2024, in reality most small entrepreneurs are not getting loans due to lack of proper monitoring of implementation of the policy. CMSME loan outstanding stood at Tk. 213,444.47 crore which is around 20% of total loans of banking industry.

Though Banking sector lending to CMSMEs tripled from 2010 to 2016, there still appears to be a sizable financing gap for this segment, estimated at Tk. 237 billion as per IFC calculation. It is difficult for SMEs to thrive in Bangladesh because of lack of fiscal incentives, management problems, access to finance, policy inconsistency, etc.

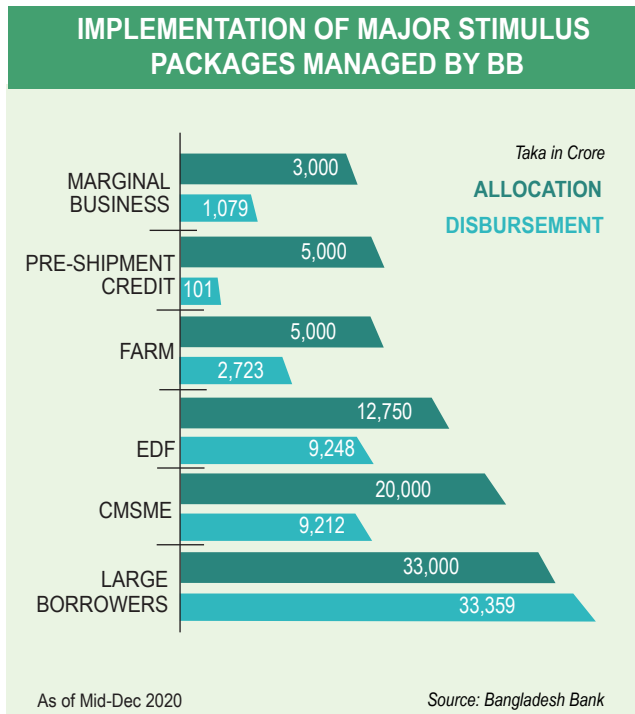
To address these impediments and promote CMSME financing in the country, Bangladesh Bank (BB) has formed separate SME & Special Programs Department (SMESPD) in December 2009. Through this department BB has been relentlessly trying to promote financial inclusion through effective focus on CMSMEs, Women Entrepreneurs, Rural Lending, New Entrepreneurs, Cluster Programs, Non-Financial Services (NFS) etc.



Different Refinance Schemes, Rebate tools, Credit Guarantee Scheme (CGS) and different policy supports are also introduced for the banks to encourage lending to CMSMEs. Besides IFC, ADB and SME Foundation are closely working with both demand and supply sides to enhance their capacity. However banks' readiness to finance the CMSMEs is still not to the expected level. For more than a decade BB has to set yearly CMSME disbursement target for commercial lenders. This regulatory push indirectly shows the banks' less interest toward CMSME financing. The truth is "we speak for small, but choose big at the end".

One simple statistics is enough to support the above statement. Since March, the government has unveiled 21 stimulus packages involving more than Tk 120,000 crore, which is about 4.3% of the GDP of Bangladesh and one of the largest in the world. Among the total allocations, India has allotted 30% total stimulus package for SMEs while Malaysia gave 28% and Bangladesh allotted only 17% to SMEs. Things get even worse when it comes to disbursement. Businesses belonging to the large industrial and service sectors have managed loans smoothly.

Entire package for large enterprises has been distributed just within two months of the declaration whereas small enterprises that summed up to 98% of total businesses have been largely deprived. More than half the pie has yet to distribute among the deserving SMEs.

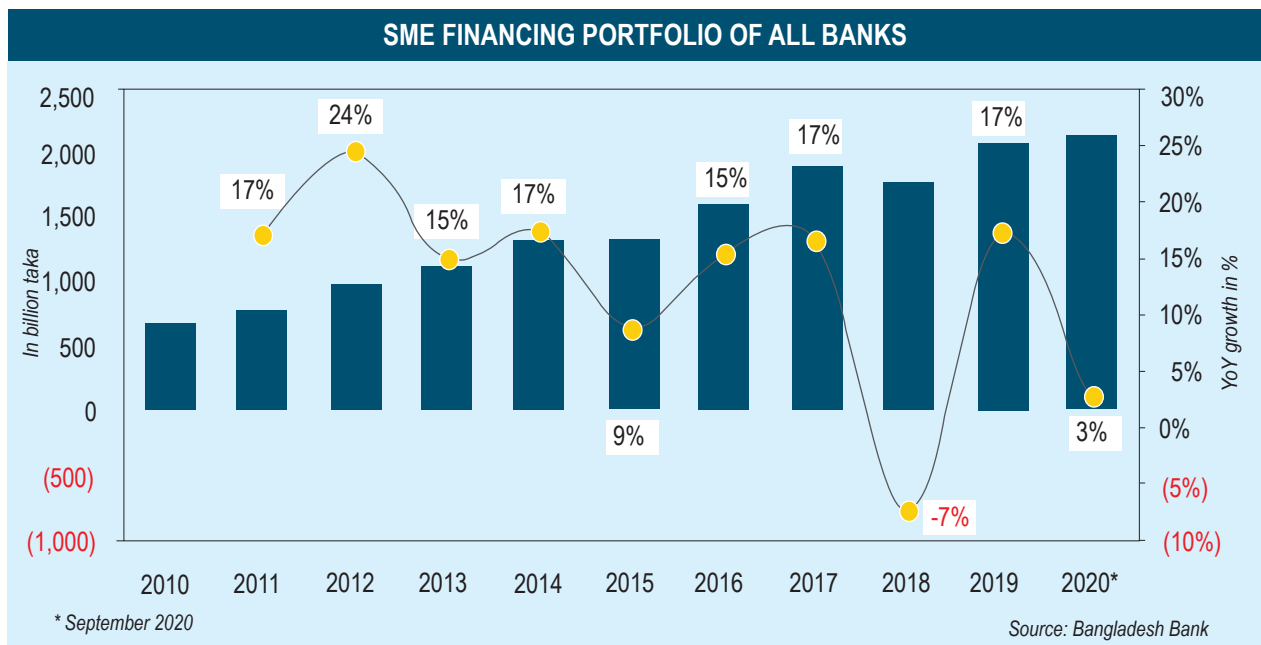


CMSME FINANCING STATISTICS OF ALL BANKS

Channels	Sep'20	Sep'19
Total Loan*	1,063,371.90	987,126.86
SME Loan*	213,444.47	195,219.62
% SME Loan	20.07%	19.78%
Classified Amount*	30,801.07	35,650.941
% Classified SME Loan	14.43%	18.26%
# Total SME Enterprises Financed [Jan-Sep]	507,788.00	567,312.00
# New Enterprises Financed [Jan-Sep]	25,302	30,111

*Taka in Crore Source: Bangladesh Bank

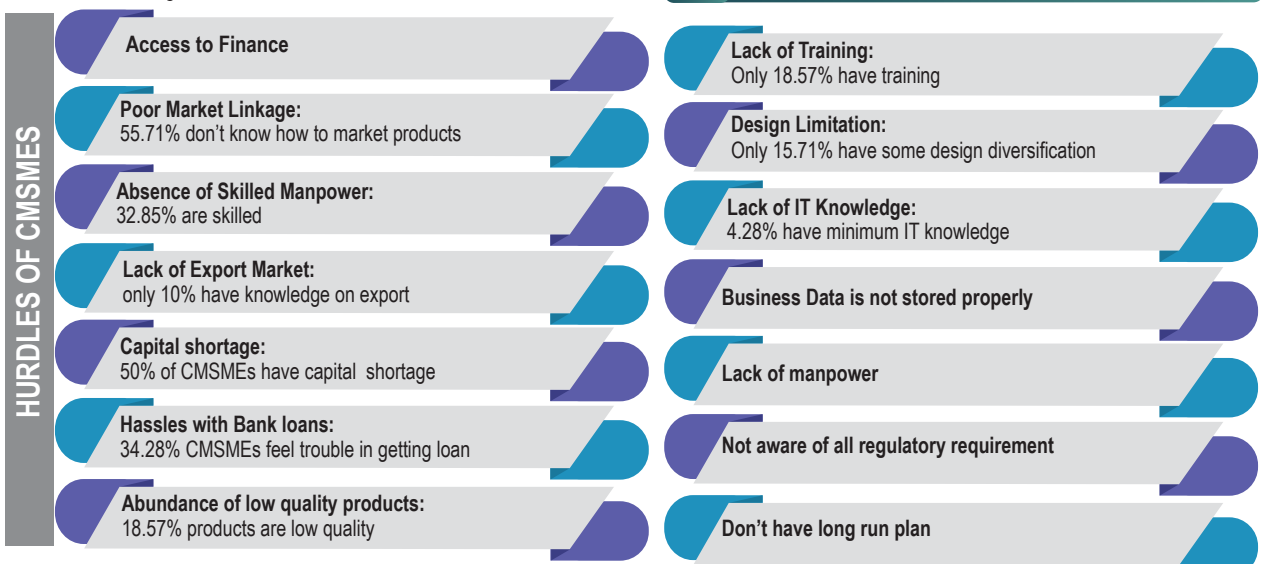
Loan to CMSME has started giving a nose dive. Interest rate ceiling is one of the core reasons to make this program financially not viable to most lenders. Only 9.87% of CMSMEs have received financing support from lenders. Each Branch channel including NBF1 and Agent outlet has on boarded averagely about 30 borrowers only. It's worthy to mention that about 18% of bank branches are loss making as well. For making quick profit Banks are still preferred walking through the safe passage by financing to the large corporate. We all are agreeing to focus more on CMSMEs to strengthen the backbone of the economy on paper. But at the time of execution, we devise many loopholes to dodge lending to small sized businesses with a fear to have higher risk on many reasons. Just 20% of total loan is given to CMSMEs whereas most of the countries in the globe are stressing on CMSMEs for their development. Even our Asian nations are climbing the ladder on the clutches of CMSMEs only. We don't deny that some FIs are sincerely trying to enhance their footprint in CMSMEs but things are progressing at a snail's pace. Bangladesh Bank has been taking many CMSME friendly policy measures to encourage banks to extend greater support to CMSMEs for the long run benefit of the economy. I can still recall the day of March 08, 2018 when the then Chairman of ABB, Mr. Syed Mahbubur Rahman requested Bangladesh Bank Governor to consider lowering specific provision for classified loan of CMSME and also to extend time period to mark a non performing loan of CMSME in a Bangladesh Bank organized fair marking International Women Day at Shishu Academy, Dhaka. We have seen the reflection of both requests in 2020. Bangladesh Bank has been addressing all our requests to make CMSMEs lending program business friendly.

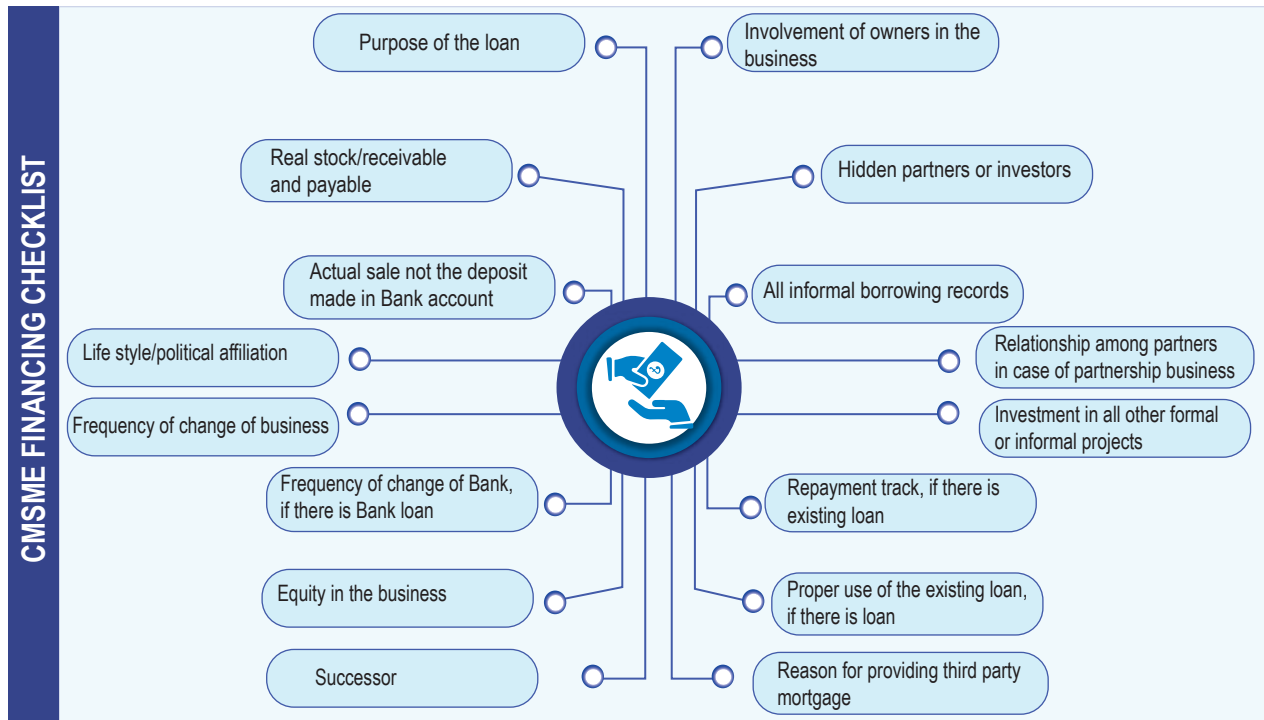


Despite taking all possible measures, more than 90% CMSMEs are not getting access to finance from banks and NBFIs. Instead they have to depend on the loans from NGOs and informal channels at much higher rate. CMSMEs are drowning into FIs but don't find enough financial support. Why is this actually happening? Let's dig down to the root to figure out the real causes of slow progress in financing to CMSMEs.



Typically SMEs are facing following challenges while running their businesses in Bangladesh.





There is no doubt that CMSME is the engine of economy of any nation and we are not exception too. This sector offers us products and services at lower price, reduces import dependency, expands export earning, creates new job and so on. Today's CMSME is tomorrow's large enterprise and that's how the business evolves across the globe. Pandemic has also given us new lesson and we are adopting to new normal life. There have been significant impact in CMSMEs due to COVID 19 and many CMSMEs have shut down business operation, slowed down production, cut down staffs, reduced different costs like marketing & distribution etc. During the pandemic when life as at complete pause and people were grilling themselves at home, CMSMEs stood strong to ensure supply of commodities, food, medicines and other essentials. Otherwise we would have to face dire consequences and crisis like many developed countries. Time has come to acknowledge the importance to the sustainable growth of CMSMEs and to nurse this sector with special attention for the livelihood of 16 Crore population. I would like to suggest few recommendations to scale up financing program of CMSMEs in future.

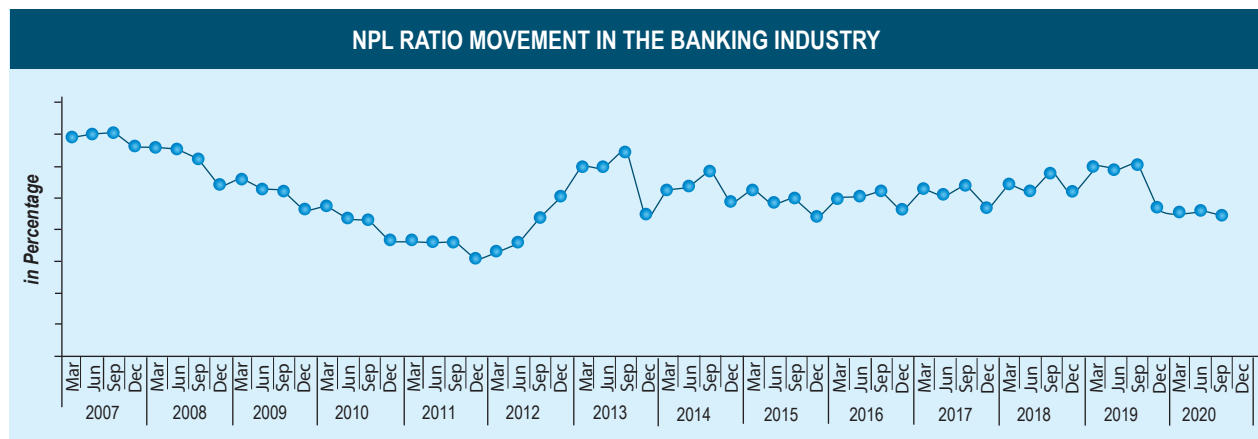
- 01 All lenders to volunteer in setting lending goal in CMSME instead of target imposed by BB
- 02 Agent outlets and remote/semi urban channels should give significant attention on CMSMEs only
- 03 All banks must develop virtual market place for their CMSME clients to show case their products and services at free of cost
- 04 Banks have to extend NFS to CMSMEs to enhance their capacity and skill
- 05 Central Bank should come forward to develop a common accounting software to record business activities of all CMSMEs
- 06 Ministry of Industries to allow Trade license free for e-commerce/f-commerce businesses operating from home and they should get bank finance
- 07 Tax should not be imposed based on bank transaction, rather there should be tailor made and soft tax structure for CMSMEs
- 08 Large corporates should be prohibited to get into businesses which are generally done by CMSMEs
- 09 Medium enterprises should be taken out from CMSME to put focus on CMS enterprises
- 10 E-loan, digital loan, data algorithm, transaction trail of different service providers like fintech etc. should be targeted and banks to develop new product to give loan to these CMSMEs
- 11 Trading sector is frontward business and importance of this sector has to be recognized
- 12 Formula based assessment must be implemented to make small ticket loan processing faster
- 13 Banks must set-up separate CRM to appraise CMSMEs and all staff working there must have at least 3 years' prior experience in this specialized financing
- 14 All the spending for NFS, accounting solutions, and virtual market place should be treated as CSR expenditure of the Banks
- 15 Since CMSMEs is supervisory program, transaction cost is much higher than the wholesale financing. Thus interest rate ceiling to be raised to 12% instead of 9%
- 16 Movable assets must be allowed as collateral besides the immovable properties

The Banking sector has a significant role in enabling business activities. Banks mobilize savings and furnish loans to individuals and businesses which promotes growth and development. Sustainable development of an economy requires a system that facilitates the business sector. A thriving financial sector increases employment, exports, cash liquidity, and aids overall cash flow. An unremitting circulation of money in the economy adds to the revenue of the government which eventually is used to enrich the standard of living of the countrymen. The part played by the financial sector in the economy makes it imperative for the legislature and judiciary to review and strengthen the legal instrument which supports better performance of financial institutions in our country.

The fundamental challenge faced by financial entities is lack of good governance. According to international monetary fund , insufficient internal control and poor risk management in financial institutions allow distribution of loan to unviable borrowers resulting in default. The recovery process of the loan also slows down because of the growing trend of loan rescheduling, restructuring and regulatory forbearance. The aggrieved parties are reluctant to settle through legal redress due to the insufficiency in the legal framework such as loopholes, procedural complexity, and delay, all of which cumulate to form a major blockage in the cash flow which in this context is called the Non-Performing Loans (NPL).

NPL is formed when banks cease to receive interest and/or instalment payments from loans as scheduled by contract. NPL has been alarmingly high in our country for the past few decades. Henceforth, Artha Rin Adalat Ain-2003 was enacted to govern law on loan recovery and Artha Rin Adalat was established solely to serve justice to the financially aggrieved in Bangladesh. A highly formalized court was designed to enable quick disposal of cases. Nevertheless, over the years' effectiveness of Artha Rin Adalat has been a subject of rigorous contention.

Alternative Dispute Resolution (ADR) was incorporated in the Artha Rin Adalat Ain-2003 as a substitute method of settlement of the dispute between the parties. ADR is an umbrella term for various methods of settlement out of court, which may include mediation, arbitration, negotiation, consolidation, and so on. Actively practicing ADR successfully mitigate the complexity and delay of litigation, simultaneously ensuring a harmonious relationship among the parties in various countries like Singapore, USA, Malaysia, and Canada. The Artha Rin Adalat Ain-2003 specifically enumerated court-annexed mediation as part of litigation but it was unable to bring any significant change in Bangladesh.



The Artha Rin Adalat failed to achieve its goal as the total NPL ratio continued to rise. Every fiscal year, enormous amount of fund is tied up as NPL, the NPL ratio stood 8.88% in September 2020. Expert opinion is that the ADR mechanism could be an important tool to reduce and recover NPL provided it is incorporated and implemented prudently.

The possible reasons behind the failure of mediation in Artha Rin suits may stem from the erroneous codification of mediation. Mediation involves a neutral party i.e. a mediator to facilitate the settlement process. The mediator does not possess the authority of decision making, the settlement is assisted by the mediator to help the parties to reach a mutually acceptable decision by themselves, which later becomes binding on all the parties involved, however when the parties fail, the parties have the autonomy to walk out of the mediation at their will. In the existing law, the Artha Rin Adalat refers cases for mediation at the post trial stage. Mediation is an out of court settlement

¹IMF, Bangladesh (Country Report No. 19/299), <<https://www.imf.org/en/Publications/CR/Issues/2019/09/17/Bangladesh-2019-Article-IV-Consultation-Press-Release-Staff-Report-and-Statement-by-the-48682>> accessed on 30th November 2020

incorporated to speed up the disposal of cases in Artha Rin Adalat, but ironically it is only referred when the parties are already either facing the challenge of procedural complexity and cost of litigation or have already exhausted it, moreover post-trial mediation takes place after the publication of auction has already been executed, which further makes the situation disagreeable between the parties making it more difficult for the parties to reach a common ground that is mutually acceptable, consequently the borrowers tend to use mediation as a time wasting tool which makes the essence of mediation redundant, defeating the purpose of ADR.

On the contrary, in order to make mediation more fruitful, mediation may be mandated prior to the initiation of any adversarial stance. As a pre-action protocol, it should take place before auctioning of the properties. This will allow the parties to find shared interest, where the parties will be more likely to create a win-win situation in a decision. Furthermore, both parties will be benefited by avoiding the cost and complexity of litigation.

Arbitration has not been included in the Artha Rin Adalat Ain by the legislators. The act may be amended to bring Arbitration within the ambit of the definition of "Adalat". An arbitral tribunal has the authority to pass a unilateral judgment within 3 months' time span and an arbitral award has the enforceability of a court decree inside the jurisdiction, it is also enforceable beyond the country border through New York Convention. Bangladesh is a signatory of the New York Convention along with 158 other countries, arbitration mandated by law can oust out the petty claims and close the flood gate of cases, reduction of the backlog of cases and will further unburden the judiciary, this will save courts' time which will allow the judiciary to deal with bigger claims.

A system may be created through which the aggrieved party can follow and pursue recovery settlement in chronological order, as mediation settles disputes ensuring the persistence of party autonomy, it can be the action of the first instance by an aggrieved party, which will be assisted by professionally accredited mediators under the supervision of licensed institutions. Upon exhausting the pre-trial mediation, parties with claims up to 25 Crores can go for Arbitration. The adversarial litigation could be the remedy of last resort and the court could impose an exemplary fine on parties who avoid the ADR before coming to Courts.

To further popularize ADR, an intensive training of concerned judges, lawyers and the court staffs should be mandatory. The training can be on a continuous basis and all organization should include Med-Arb clause in their respective commercial contract, consisting of both Mediation and Arbitration. The process can be administered via third party institutional platform such as BIAC, and such platform must be created and introduced to deal with the settlement outside the court system. To ensure reliability and gain public trust the rules and regulations of such institutions can be formed by Law and Justice division, and formal licenses can be issued to more institutions for ADR settlement practice, especially to tackle NPL disputes in the Artha Rin Adalat. To ensure fairness and further speed up the process, Artha Rin Adalat can be empowered to appoint executive authority who may be vested with powers to take charge of the mortgaged property and handle auctioning, sale, distribution of the proceeds of the sale, among the creditors and also cease property unlawfully retained by creditors. Such an entity can be listed or registered as a member in the court record.

Failure to recover payment in the Artha Rin Adalat ignites a whole new protocol in the Bankruptcy Court against the defaulters and the course of action may involve the application of reorganization, assessment of such applications, newspaper publication, issuing an arrest warrant, and reissuing decrees, which is highly cumbersome for the aggrieved parties. Furthermore, it has been observed that the defaulter tend to file writ petitions in the high court against interim orders of the Artha Rin Adalat which subverts the suit filed by the aggrieved party and decelerates the progress of the proceeding causing delay to the loan recovery process of Artha Rin Adalat. This may defeat the purpose of establishment of the Artha Rin Adalat itself. Therefore it is of utmost importance to provide some finality to the aggrieved parties in the Artha Rin Adalat, which may be done by issuing interim orders against Artha Rin Adalat decisions sparingly.

An inadequate legal system that fails to provide redress regarding loan recovery will lead to a decrease in bank revenue. As a result, loan interest for the business organizations will increase which shall further lower the investment demand in the country; as a consequence the economy will suffer. Hence addressing the lapses of the legal system is of utmost importance which can be achieved by forming a Committee which may consist of Hon'ble Governor of Bangladesh Bank, Hon'ble Finance Minister, Hon'ble Secretary of the Finance Ministry, Hon'ble Minister of Law, and Hon'ble Secretary of the Ministry of Law and Justice. The Committee may consult the Hon'ble Chief Justice of Bangladesh to discuss the subject and come to a solution with his kind assistance and direction.





A VISUALIZATION OF BANKING IN FUTURE BANGLADESH

A.K.M. Abdul Hye, Customer Service Officer, Gulshan Branch

Future is built through our imagination. What our ancestors dreamt years ago has become a reality now. Who knows what we are dreaming today may come true in future through the rapid technological advancement. How about I share my dream about banking in future Bangladesh?



01

100% cashless society. All the citizen of the country will have a bank account.

- At all sectors and levels of economic activities from MNC Executives to Rickshaw Pullers, Street Food Carts, even Beggars will accept Wire Transfer, Mobile Money or Cards.
- All the channels will be digital with no requirement of cash thus cash counters and ATMs will be found only in the museums.
- No salary or wages will be paid in Cash.

02

Every individual will have one Identity Card which is tagged with one Bank account. Here is how.

- After the birth of a baby he or she will get a unique Identity number along with a Bank account.
- As long as the children are minor their legal guardians will be able to make transactions in those accounts on their behalf.
- No need to go to specific bank to transfer money to other Bank's account. Any Bank's any branch will be able to make transaction in any other Bank's account at real time.

03

One bank account for each business entity. There will be one unique bank account for one organization irrespective of its nature of business. No need to maintain multiple accounts by any organization

04

Each customer will have a universal loan limit, Credit Card limit

05

Bank will earn only service charges in exchange of the services they rendered to the customers

06

Bank or Branch will be only service providing center or facilities processing unit

07

All Banks will use a common Core Banking Software (CBS)

08

All types of government duties and charges such as excise duty, income tax, supplementary duty etc. and banking charge will be deducted at source in real time

09

Government as well as individuals will have no problem to collect revenue or pay taxes

10

Government will require less money printing as a result of the development of digital ecosystem, therefore chances of fake note production and circulation will be abridged to a larger extent

At the end I believe, we must not stop dreaming, strive for innovation and disrupt the current financial ecosystem for the greater good of the future. At that time we may not be alive but the creations we will leave behind will make this world more convenient and livable for our generation next.



MAJOR POLICY ANNOUNCEMENT DURING OCTOBER-DECEMBER 2020

01

Agricultural Credit Department

December
29

Circular# 03 - Refinance scheme of 5,000 crore taka for providing working capital in agriculture sector due to break-out of Novel Corona Virus: Loan disbursement timeline of working capital re-financing scheme to agri sector under stimulus package has been extended to March 31, 2021.

02

Foreign Exchange Policy Department

October
06

Circular# 44 - Refinancing for imports against usance Back to Back LCs: Drawing of refinances up to 180 days from EDF for settlement of import payments against Back to Back LCs under supplier's/buyer's credit shall valid up to March 31, 2021.

October
28

Circular# 47 - Interest rate on borrowing from Export Development Fund (EDF): Interest rate on EDF loans has been reduced to 1.75% p.a. from 2% for disbursements until March 31, 2021 from which AD shall retain 1% and the reminder shall paid back to Bangladesh Bank.

December
02

Circular# 40 - Cash incentive against wage earners' remittances sent through legal channels: A number of conditions have been eased to facilitate disbursement of 2% cash incentive for inward remittance US\$ 5,000 equivalent Tk. 5 lac or more. This changes shall be effective from July 01, 2019.

03

Banking Regulation and Policy Department

October
13

Circular# 18 - To Allocate a Particular Number for Banking Diploma Examination, Part-1 and Part-2 in the Promotion Policy of Bank Officers: Banks are advised to allocate additional marks to the employees who are holding Banking Diploma degrees while considering them for promotion.

October
20

Circular# 52 - Loan Classification and Provisioning: Banks have to maintain 2% General Provision against Unclassified Loans of all consumer financing excluding House Finance.

October
29

Circular# 53 - Enhancement of working capital facilities under stimulus packages for industrial and service sector companies affected from the Novel Corona Virus (COVID-19) outbreak: The amount of working capital loan for Covid-19 affected industries and service sectors under Stimulus Package has been raised to Tk. 400 billion from Tk. 330 billion. The increased fund will be also available to A, B and C type foreign and joint-venture industries under BEZA, BEPZA and BHTPA beside the local industries. The interest rate will be 9% of which 4.50% shall be paid as subsidy.

December
10

Circular# 56 - Loan Classification: Banks will have to keep the additional 1% General Provision against Unclassified including SMA loans under 'Special General Provision-COVID-19' that will not be transferable until further notice with an aim to improve their financial health along with the shock-absorbing capacity. This special provision will be shown separately in the respective Banks' balance sheet for 2020.

December
30

Circular# 59 - Loan Classification: Defaulters who had received the rescheduling or onetime exit facility introduced in 2019 would get loan payment deferral facility for instalments which were overdue between January 01 and December 31, 2020. However beneficiaries of the onetime exit facility would not get additional 180 days.

December
31

Circular# 63 - Loan Classification and Provisioning: Banks are advised to submit CL-1 statement within 15 days (which was 25 days earlier) from the reference date otherwise penalty may be imposed against the Bank concerned.

04

Department of Off-Site Supervision

November
12

Circular# 36 - Holidays of the year 2021: A list of bank holidays for the year 2021 has been declared

05

Debt Management Department

October
21

Circular# 05 - Guidelines on Sukuk Issue and Management under Shariah Based Investment Contract: Banks and FIs are instructed to follow the Guidelines on Sukuk Issue and Management under Shariah Based Investment Contract issued by Finance Ministry.

06

SME & Special Programmes Department

November
26

Circular# 16 - Special loan/investment facility of Tk. 20,000 crore provided to CMSME sector affected by Novel Corona Virus (COVID-19) pandemic: Maximum 35% loans under stimulus package can be disbursed to the Trading businesses while the rest shall be disbursed among manufacturing and service sub-sectors. Besides fund disbursement timeline has extended to December 31, 2020.

November
03

Circular# 04 - Manual of Credit Guarantee Scheme: Under this scheme any entrepreneur of CMS category can avail a collateral-free loan between Tk 0.2 to 5 million as working capital.

07

Payment Systems Department

November
16

Circular# 09 - About Opening of Personal Retail Account: BB allows micro traders to open personal retail accounts in Banks or MFS channels for receiving small payments. No TIN, VAT number or any other documents is required except attestation/certification from Local Public Representative. However, such accounts must be opened under the direct supervision of MFS operators or representatives of the Banks.

08

Financial Inclusion Department

November
09

Circular# 02 - Refinance Scheme for the COVID-19 affected low income professionals, farmers and holders of small and marginal businesses: NGOs are allowed to take funds from at most 03 (three) banks to finance farmers and low-income groups under Tk. 3,000 crore revolving Refinance Scheme.

Source: Bangladesh Bank

STIMULUS PACKAGES TO ADDRESS COVID-19 AND ECONOMIC RECOVERY OF BANGLADESH



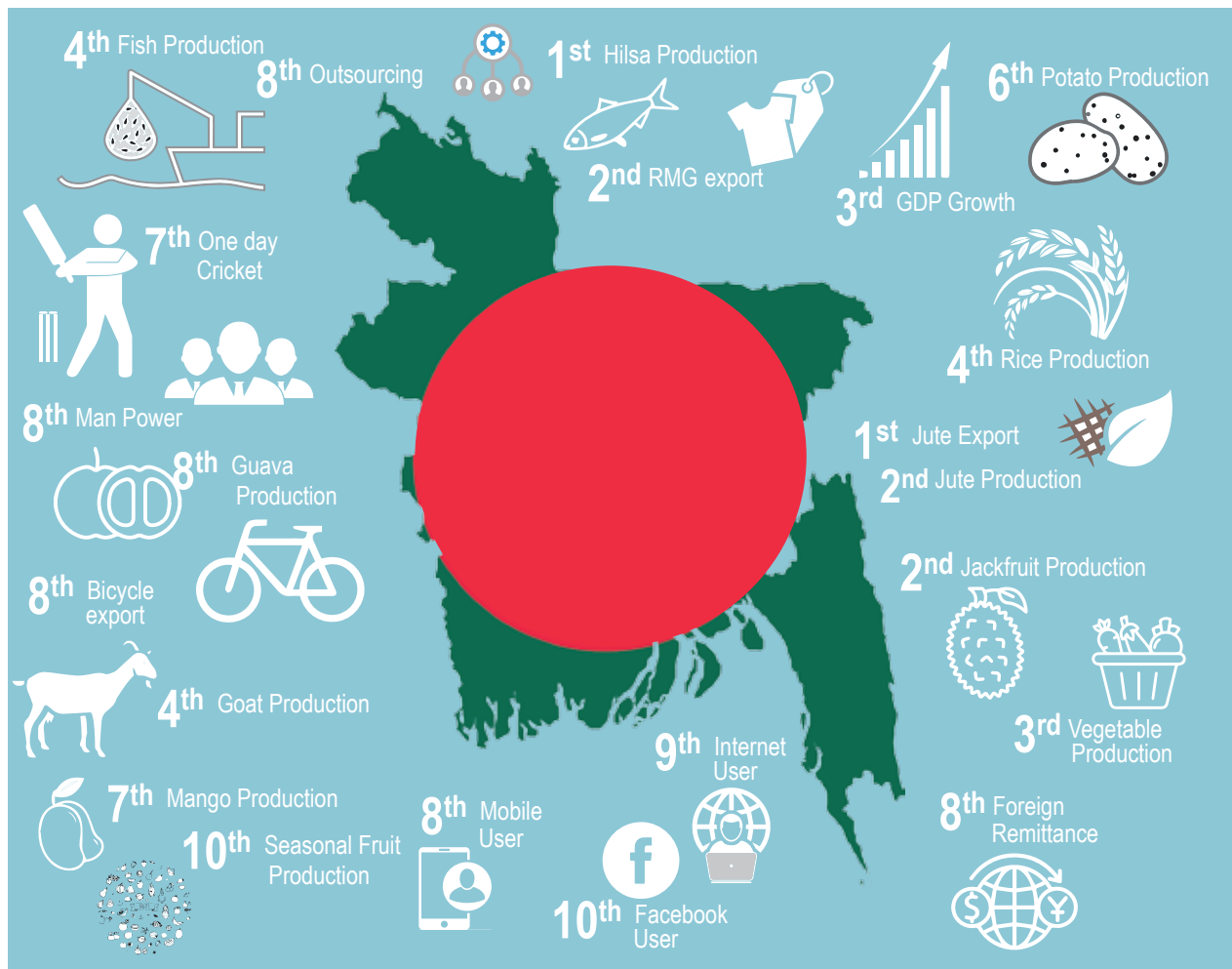
SRL#	NAME OF THE PACKAGE	ALLOCATION (Billion BDT)
1	Special Fund for salary support to workers of export-oriented manufacturing industries including ready-made garments	50
2	Providing low interest working capital loans to affected industries and service sector enterprises to ensure their business continuation	400
3	Providing low interest working capital loans to cottage, micro, small and medium enterprises	200
4	Expanding the Export Development Fund (EDF) to US\$ 5 Billion from US\$ 3.5 Billion and setting its interest rate to only 2% to enhance the facility to import raw materials under Back-to-Back LCs	127.5
5	Introducing Pre-Shipment Credit Refinance Scheme to enhance the capacity of exporters	50
6	Providing special honorarium equivalent to two months' basic salary to the doctors, nurses, medical workers engaged in serving corona patients	01
7	Providing appropriate compensation to doctors, nurses and health workers engaged in serving corona patients as well as to employees of field administration, law enforcement agencies, armed forces and other directly involved government employees engaged in implementing instructions of the government in case of coronavirus infection, or providing appropriate compensation to their families in case of death	7.5
8	Free distribution of 5 lakh metric tons of rice and 1 lakh metric tons of wheat to the poor who have suddenly become jobless due to the coronavirus outbreak	25
9	Selling rice at TK 10 per kg under the Open Market Sale (OMS) among low-income people badly affected by the coronavirus outbreak	7.7
10	Providing direct cash transfer of TK 2,500 each to 50 lakh beneficiary families across the country to protect the ultra-poor who have become jobless and lost their income due to the outbreak of corona virus	12.58
11	Increasing the number of beneficiaries of old age allowance, widow and divorcee allowance and disability allowance by a total of 11 lakh to protect the poor from the adverse effects of coronavirus	8.15
12	Allocating fund for the construction of home for homeless people affected by the coronavirus	21.3
13	Increasing the target for procurement and distribution of paddy by 2 lakh metric tons to ensure fair price of paddy and keep the price of rice stable in the market in the aftermath of the coronavirus outbreak	8.6
14	Providing support for farm mechanization	32.2
15	Enhancing the amount of agricultural subsidy	95
16	Establishing an Agriculture Refinance Scheme to ensure easy loans for farmers	50
17	Establishing a refinance scheme for low income professionals, farmers, and small traders	30
18	Providing low interest loans to rural poor farmers, expatriate migrant workers and trained youth and unemployed youth for establishing business and self-employment in agriculture and agro-related production and services, small business, small and cottage industries	20
19	Providing subsidy for partial remission of commercial bank's suspended interest of April and May of 2020	20
20	Credit Guarantee Scheme for the CMS sector	20
21	Social safety net program for the helpless workers in the RMG, leather goods and footwear industries	15
Total (In TK)		1,201.53
Total (in US\$)		14,014 Million
As % of GDP		4.3

Source: Bangladesh Economic Review 2020 and MoF.



UNSTOPPABLE BANGLADESH: FROM BOTTOMLESS BASKET TO VIBRANT ECONOMY

- Bloomberg's** Covid-19 Resilience Rankings ranked Bangladesh 20th and 1st in South Asia in terms of effectively handling of Coronavirus combined with the least amount of disruption to business and society
- Centre for Economics and Business Research (CEBR)**, UK's leading economics consultancy firm forecasted that Bangladesh will surpass Malaysia, Hong Kong and Singapore as the 30th largest economy in the world by 2024 and will become the 25th largest economy in the world by 2035, advancing from current 41st place
- JP Morgan**, a global leader in Investment Banking placed Bangladesh as one of the '**Frontier Five**' markets which have impressive economic and investment potential



- Bangladesh is one the hottest emerging market having the potentials of attracting more foreign investment - **Investor Chronicle**, a UK based research organization
- Among **The Next Eleven (N-11)** emerging countries Bangladesh has a high potential of becoming the world's largest economy - **Goldman Sachs** research report
- Bangladesh will be among the top three fastest growing economies in the world by 2030 - **PricewaterhouseCoopers (PwC)**
- Citi Investment Research & Analysis of Citigroup** ranked Bangladesh as one of the third generation (3G) countries expected to deliver high growth and profitable investment opportunities
- Bangladesh is one of the Top-20 countries in terms of attractiveness based on growth and market size according to **Agility Index**



DIGITAL TRANSFORMATION IS NOT ALL ABOUT TECHNOLOGY

Md. Shakhawat Alam Khan Biddut, Manager, MTB Digital Banking Division

Let me begin with a quote from H.G. Wells: “The path of least resistance is the path of the loser.” To understand this quote in the context of current worldwide buzzword – “Digital Transformation”, we need to delve deeper into how people perceive the pursuance of digital transformation.

If you were to ask anyone “why do we need digital transformation in a bank?”, chances are that the most common answer will be “well, people these days are using internet and more gadgets. Also, there is a trend among people to avoid interaction with other people to receive services. That’s why we need to go digital.”

Broadly, this response is self-sufficient of explaining the necessity of digital transformation, but, if you look at the response carefully, you will see that there is no allusion of the process behind the transformation, i.e. backend processes for going digital. This brings us to our first pitfall of uncoordinated Digital Transformation: “Frontend, not backend”.



Frontend, not Backend: Like the response above, often in the pursuit of digital transformation, organizations rush to develop and inaugurate customer-facing application with robust eye-candy features, but do the bare minimum at the backend of that application. If you were to explain this approach using analogy, it would be like a bike with Harley-Davidson branded exterior with a measly 75cc engine!!

01

The level of thought behind introducing innovation at the customer facing part of the application often vastly surpasses the level of thought behind the backend design. The key reason usually is organization’s or respective department’s inability to introduce or welcome new/improved operational practices, simply digitizing the existing manual process, instead of digitalizing it. The inability may stem from regulations in place, or lacking the drive for change, or not taking the ownership of process re-engineering. Whatever the reason is, the end result is something like this – before introduction of the new application, TAT was 3 days, after the implementation, TAT is still the same with no improving in any metrics.

02

Perfection, not Prototype: Another common mistake in digital transformation is the desire to do something new, innovative, holistic and fully digital. Prototyping is the name of the game in the rapidly changing digital business landscape. If you take 12 months to formulate a perfect digital solution with all the features, by the time you roll it out 18 or 24 months later, your solution may already be obsolete. You might have been better served by taking 1 month to figure out the barebones solution, the new core and innovative value proposition, checking various prototypes based on the solution and just putting the right prototype out in the market within 2 months with much less cost to be a market innovation leader, capture a larger piece of the digital-savvy customer pie and stay ahead.



Failure is not an Option: This is similar to the perfection mistake. Often times, the best digital solutions and innovations come out because of the organization’s support of failures in innovation, of course, in a controlled manner. Thinking outside the box can rarely happen if employees are not allowed to try something new and failure is strongly discouraged. Innovation may not come out of the shell, if the organization culture sponsors the “failure is not an option” mindset.

03

04

Digital Transformation is the Job of IT Department: The most common scenario in organizations is that, the Top Management almost always staunchly supports making the policies to facilitate digital transformation. But, what happens is that as the policies trickle down to upper to mid to lower management, the policies get translated into “Digital is IT Department’s job.” This creates silos within different Departments and Teams, which results in massive disconnect within the organization. This mindset also leads to decelerating and sometimes impeding the flow and speed of digital transformation.





Vendor vs Partner: In most of the organizations have trouble with the idea of developing partnerships with other innovative players in the market, even in completely unrelated industries. The concept of an open pool of partners instead of vendors means partners can chip in even during “*identifying needs*” phase, or can often identify completely new solutions to existing problems, or can offer solutions with dramatic results where no one knew solutions could be feasible or needed. Imagine a scenario, where everyone is okay with a certain process TAT being 3 days. A partner with expertise in that process can suggest process improvement with TAT being 1 day, which would not have been possible if the partner was simply a vendor. In such cases vendor had to wait for the need to be identified first by the organization.

05

06

Process Improvement takes a Backseat, Digital Transformation is the Priority: As the buzzword “*Digital Transformation*” gains popularity, many can be forgiven for thinking that organization must go digital at any cost. But, that is too simplistic view. The good-old process improvement and process re-engineering activities are still the driving forces behind a successful organizational transformation of any sort, be it manual or digital. What value can your organization deliver if your core activities and processes are problem-ridden? Well, hardly any.



Digital is all about Tech and Tools, not People: This could not be further from the truth, but this is nevertheless a prevalent notion among many organizations. This is the greatest and biggest pitfall of uncoordinated Digital Transformation. This belief is the reason why many organizations often fear for their job safety because they think Digital Transformation will make them obsolete in a changing world. This in turn makes them less willing or effective to being champions or driving forces of digital transformation in their respective jobs.

07

The digital transformation journey is a challenging one, fraught with dangers and possibilities. To navigate throughout this journey, the centerpiece of a successful digital transformation must always and always be internal segment of the “*People*”, i.e. employees always come first in the journey. Everyone in the organization must have a thorough idea about the organization’s Vision of Digital Transformation, and what the organization needs from each of them to make the transformation journey a success. Re-skilling of employees as required must be a priority and a commitment from them. Motivated and driven employees are the heart of any and all Digital Transformation. The external segment of the “*People*” is the customers, who will be the beneficiaries of the digital transformation.

Partnership with Fintech and other leading players in various industries are keys to having a successful Digital Transformation strategy, because an organization cannot have all core competencies, it must supplement itself with the core competencies of others to offer unique value proposition far superior to that of the competitors. Also, the future of everything is in “*Data Analytics*”. And, you simply cannot have an advantage in “*Data*” unless you are connected to data streams or data sources of various kinds from various players in various industries.

Process improvement, and process re-engineering is still as relevant as they were 30 years ago. Simultaneous drive in the traditional process improvement and process re-engineering activities along with Digital Transformation strategy will leave little room for errors.

By now it should be understood that successful digital transformation is a path of strong resistance. There are so many barriers to break through. There are people barrier, process barrier, policy barrier, mindset barrier and so on. It is not easy to break these barriers. It takes careful planning, resource allocation, change management, ecosystem development. But, it is worth in the end, because it keeps the organization stay relevant in a changing world.



KEY MANAGEMENT CHANGE

FRESH APPOINTMENT



NAME	DESIGNATION	CURRENT ORGANIZATION
A.K.M Sajedur Rahman Khan	Deputy Governor	Bangladesh Bank
Kazi Sayedur Rahman	Deputy Governor	Bangladesh Bank
Daniel de Lange	Director, Board of Directors	Mutual Trust Bank Limited
Tarik Ur Rahman	Director, Board of Directors	Mutual Trust Bank Limited
S.M. Abu Mohsin	Chairman, Board of Directors	NCC Bank Limited
Md. Abul Bashar	Vice Chairman, Board of Directors	NCC Bank Limited
Rebecca Brosnan	Director, Board of Directors	The City Bank Limited
Khondkar Ibrahim Khaled	Independent Director	Pubali Bank Limited
Md. Ahsan Ullah	Independent Director	Meghna Bank Limited
Dr. Syed Ferhat Anwar	Independent Director	Meghna Bank Limited
Rizwan Rahman	President	Dhaka Chamber of Commerce and Industry
Mohammad Mamdudur Rashid	Managing Director & CEO	NCC Bank Limited
Omar Farooque	Managing Director & CEO	Bangladesh Commerce Bank Limited
Md. Touhidul Alam Khan	Additional Managing Director	Standard Bank Limited

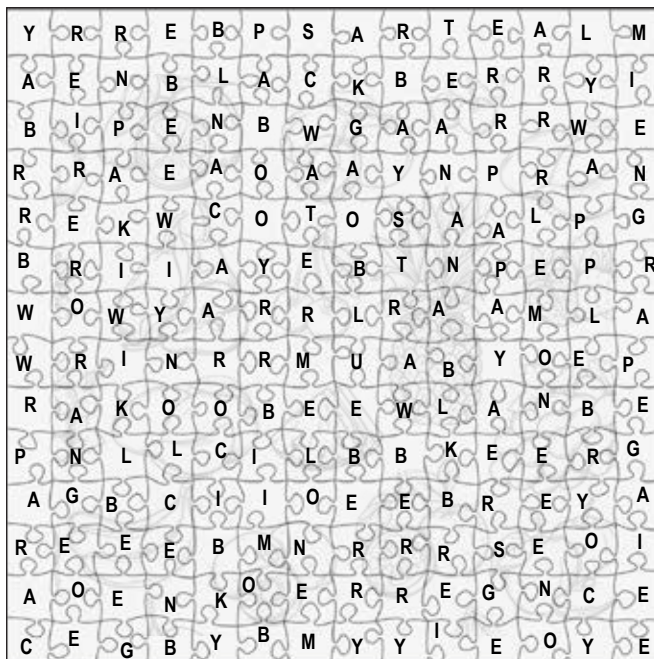
RE-APPOINTMENT



Shameran Abed	Chairman, Board of Directors	bKash
Dr. Zaid Bakht	Chairman, Board of Directors	Agrani Bank Limited
Md. Abdus Salam Azad (F.F.)	CEO & Managing Director	Janata Bank Limited

* During October-December 2020 Period

FUN & LEARN



How many fruits can you identify from the adjacent picture? Count and List them all.





আপনার সহকর্মীকে জানার ও চেনার উপায়

এস.এম. শরীফজ্জামান (শরীফ), শাখা ব্যবস্থাপক, রাজশাহী শাখা

আসলেই কি আমরা আমাদের সহকর্মীকে চিনি? অনেক সময়ই দেখা যায় কোন অনাকাঙ্ক্ষিত ঘটনায় কোন সহকর্মী যখন প্রতিষ্ঠান ছেড়ে চলে যান তখন খুব আলোচনা হয়- উনি এমন কি করেছিলেন? কেন চলে গেলেন? উনাকে তো খুব ভালো মানুষ ভেবেছিলাম, উনাকে দেখে তো কখনো মনেই হয় নাই উনি এমন কিছু করতে পারেন!!! শুরু হয় নানান জল্পনা কল্পনার। বহু দিনের চেনা সহকর্মী মুহূর্তেই হয়ে যায় খুব অচেনা। যে কোন ভালো প্রতিষ্ঠানেই অসাধুতার কোন স্থান হয় না। আর তাই প্রতিষ্ঠান ও ব্যক্তিগত স্বার্থ রক্ষার্থে হতে হয় সতর্ক। এই জন্যই কর্মস্থলে কার্যদিবসের বেশির ভাগ সময় যাদের সাথে কাটাতে হয় তাদের সম্পর্কে জানা আমাদের জন্য অতীব গুরুত্বপূর্ণ এছাড়াও Know Your Employee Policy ব্যাংকের Prevention of Money Laundering and Combating Terrorist Financing কর্মকাণ্ডেরই অন্তর্ভুক্ত।

আর্থিক প্রতিষ্ঠানের সুনাম অক্ষুণ্ন রাখতে প্রতিষ্ঠানের প্রতিটি কর্মীর ব্যক্তিগত নীতি, মূল্যবোধ ও সততার গুরুত্ব অনস্বীকার্য। আর তাই উর্ধ্বতন কর্মকর্তাদের নিম্নে উল্লেখিত বিষয়গুলো পর্যবেক্ষণের মাধ্যমে সকল অধিনস্ত কর্মীর ব্যক্তিগত মূল্যবোধ ও সততার বিষয়গুলো পেশাদারিত্বের সাথে লক্ষ্য রাখতে হবে:

- 🔍 আয়ের সাথে ব্যয়ের সামঞ্জস্য থাকতে হবে। হঠাৎ করে জীবনযাত্রার মানে অস্বাভাবিক কোন পরিবর্তন দেখা গেলে তা পর্যবেক্ষণ করতে হবে
- 🔍 অতিরিক্ত বিদেশ ভ্রমণ যা আয়ের সাথে সামঞ্জস্যপূর্ণ কিনা তা লক্ষণীয়
- 🔍 সহকর্মী বা গ্রাহকের কাছ থেকে ধারদেনা করছে কিনা/পাওনা টাকা আদায়ের জন্য অপরিচিত মানুষ নিয়মিত অফিসে আসছেন কিনা সেটা লক্ষণীয় বিষয়
- 🔍 একাধিক ব্যাংকের Credit Card ব্যবহার করছেন কিনা বা একাধিক ব্যাংক হতে Loan গ্রহণ করছেন কিনা বা Credit Card/ Loan এর জন্য তদবীর করছেন কিনা
- 🔍 Dual employment কিংবা business করছে কিনা লক্ষ্য রাখতে হবে। বর্তমান চাকুরী ব্যতীত অন্যান্য অর্থ উপার্জনকারী বিষয়ে জড়িত থাকলে কর্মক্ষেত্রে স্বার্থের সংঘাত হতে পারে। মনে রাখতে হবে এর জন্য উপযুক্ত কর্তৃপক্ষের পূর্ব অনুমতি নিয়ে নিতে হবে
- 🔍 দীর্ঘদিন একই কাজে থাকা সত্ত্বেও কর্মস্থল/কর্ম পরিধি পরিবর্তন করতে না চাওয়া
- 🔍 Second Line তৈরী করার ব্যাপারে অনীহা প্রকাশ করছেন কিনা
- 🔍 কর্মদিবস শেষ হবার পরেও নিয়মিত থাকতে চাওয়া এবং অপ্রয়োজনে অস্বাভাবিক (ছুটির দিনে) সময়ে অফিসে যেতে চাওয়া। বাধ্যতামূলক বার্ষিক ছুটিতে না যাওয়া। এমনকি ব্যক্তিগত বা অন্য কোন প্রয়োজনে ছুটি না নেয়ার প্রবণতা ভেবে দেখবার বিষয়
- 🔍 অন্য সহকর্মীর attendance দিয়ে দেয়া, অফিস চলাকালীন সময়ে ব্যক্তিগত কাজে নিয়মিত দীর্ঘ সময় বাইরে অবস্থান করা কিংবা অননুমোদিত ছুটি/নিয়মিত দেরীতে কর্মস্থলে যোগদান করছেন কিনা লক্ষ্য রাখতে হবে
- 🔍 কর্মস্থল/ সহকর্মীদের সম্পর্কে নিয়মিত নেতিবাচক/বিরূপ মন্তব্য করছেন কিনা
- 🔍 বিপরীত লিঙ্গের সহকর্মীর সাথে অন্তরঙ্গ সম্পর্কে জড়াচ্ছেন কিনা
- 🔍 ব্যাংকের নিয়ম-নীতি না মেনে গ্রাহকের স্বার্থ রক্ষার চেষ্টা করা। যেমন গ্রাহকের স্বাক্ষর না মিলিয়ে স্বাক্ষর সঠিক ঘোষণা করা, গ্রাহক অনুপস্থিত থাকা সত্ত্বেও গ্রাহক উপস্থিত ছিলেন বলে ঘোষণা প্রদান করা/গ্রাহকের আয় বা সম্পদের পরিমাণ বাড়িয়ে লেখা
- 🔍 প্রতিষ্ঠানের প্রয়োজনীয় তথ্য, পলিসি, দলিলাদি বা কাগজপত্র অন্য প্রতিষ্ঠান বা ব্যক্তিকে প্রদান করছেন কিনা সেটা লক্ষ্য করা
- 🔍 কোন ধরনের লেনদেন করার সময় পরিচয় গোপন রাখার চেষ্টা করা
- 🔍 নির্দিষ্ট কোন গ্রাহকের প্রয়োজনে অন্য সহকর্মীকে গ্রাহকের সাথে যোগাযোগে বাধা দেয়ার প্রবণতা অবশ্যই সন্দেহজনক
- 🔍 নিয়মিত বা কিছুদিন পর পর উপহার প্রদান বা গ্রহণ করছেন কিনা। এক্ষেত্রে স্বীয় প্রতিষ্ঠানের Code of Conduct মেনে চলতে হবে
- 🔍 ব্যক্তিগত প্রয়োজনে অফিসের জিনিস বা পরিচয় ব্যবহার করা, যা কিনা ক্ষমতার অপব্যবহার হতে পারে
- 🔍 সহকর্মী তার কম্পিউটারের পাসওয়ার্ড অন্য কারো সাথে শেয়ার করছেন কিনা লক্ষ্য রাখা
- 🔍 কোন রকম সন্ত্রাসী, রাষ্ট্রদ্রোহী, রাজনৈতিক বা অনৈতিক কর্মকাণ্ডের সঙ্গে আছেন কিনা তা পর্যবেক্ষণ করা
- 🔍 আইন প্রয়োগকারী কর্তৃপক্ষ যেমন দুদক, র্যাব, ডিবি, এনবিআর ইত্যাদি হতে নির্দিষ্ট কোন সহকর্মীর ব্যাপারে অফিসে খোঁজ খবর করা হচ্ছে কিনা

মনে রাখতে হবে ব্যাংকের প্রতিটি কর্মী ব্যাংকের সুনাম রক্ষার জন্য সমানভাবে প্রতিশ্রুতিবদ্ধ। এক্ষেত্রে ব্যাংকের Code of Conduct এবং সর্বোপরি কেন্দ্রীয় ব্যাংক ও ব্যাংকের স্বীয় Prevention of Money Laundering and Combating Terrorist Financing সংক্রান্ত Policy গুলো পড়ে, বুঝে ও মেনে চলতে হবে।



গন্তব্য : সিকিম

দেবব্রত দাশ লিমন, ব্যবস্থাপক, আইটিএস ডিভিশন

সেই কিশোর বয়সে সত্যজিৎ রায়ের ক্লাসিক গোয়েন্দা কাহিনী “গ্যাংটকে গোলমাল” পড়ার সময়ে ওখানে যেতে মনটা আনচান করতো। কিন্তু তখন কি আর চাইলেই যাওয়া যায়। এখন সময় বদলেছে, সুযোগও এসেছে। কিন্তু শৈশবের স্বপ্নটা এখনো অমলিন রয়েছে। তাই সুযোগ আসতেই আকাশ ছোঁয়া পর্বতের সেই বিশালতার মাঝে সুন্দরের বন্দনায় আমরা ছ’জন পৌঁছি হিমালয় পর্বতমালার কোলে ভারতের সিকিমে।

হিমালয় পর্বতমালা, ভূটান, তিব্বত, চীন ও নেপাল তিন দিক থেকে ঘিরে রেখেছে সিকিমকে, আর দক্ষিণে পশ্চিমবঙ্গের দার্জিলিং। এত জাতির, ভাষার সংমিশ্রণে তাই সিকিমের সমাজ সংস্কৃতিটাই অনূরকম। ৭,০০০ বর্গ কিলোমিটারের সিকিমে এখনও খুঁজে পাওয়ার মত অনেক পৃথিবী আছে। উত্তর পশ্চিম সিকিমকে তুষারাবৃত করে ভারতের সর্বোচ্চ এবং পৃথিবীর তৃতীয় সর্বোচ্চ পর্বত কাঞ্চনজংঘা সগর্বে দাড়িয়ে আছে। হাজার রকমের অর্কিড, পাইন, রডোডেনড্রন ফুলে ভরা উত্তর-পশ্চিম দিক। বিধাতা যেন সিকিম জুড়ে রঙের হোলি খেলছেন।

বুড়িমারী বর্ডার পার হয়ে টাটা সুমো জিপে সরাসরি শিলিগুড়ি। সিকিমের অধিবাসী বিবেকের সাথে বসে ৭-৮ দিনের একটা ট্রাভেল প্ল্যান করি। তখনই জিপে চেপে ১১০ কিলোমিটার দূরে সিকিমের রাজধানী গ্যাংটকের উদ্দেশ্যে যাত্রা। রাংগপো চেকপোস্ট পার হতেই সন্ধ্যা। তারপর আকাশ জুড়ে তারার মেলা। কিছুক্ষণ পর ভুল ভাঙলো। ওগুলো তারা নয়, পাহাড়ের গায়ে ঘরে ঘরে আলো জ্বলছে। অবাধ হলাম, তারা ভেবে ভুল হওয়া আকাশের বুকে ঘরগুলো দেখে। যেন স্বপ্নের এক জগত। সিতান, রানিপুল পার হয়ে পৌঁছে গেলাম সমুদ্রপৃষ্ঠ থেকে ৫,৫০০ ফুট উচ্চতায় গ্যাংটকে। বিচিত্র আবহাওয়ার সিকিমে আসার আগে উলেন সুয়েটার, কানটুপি, হ্যান্ড গ্লাভস্, স্টর্ম ফিট অল ওয়েদার জ্যাকেট নিয়ে আসা ভাল। এখানে যে কোনো সময় তাপমাত্রা ১৫ থেকে ০ ডিগ্রী সেলসিয়াস বা মাইনাসে নেমে আসে। প্রতিবছর গড়ে ১৫০ ইঞ্চি পর্যন্ত বৃষ্টিপাত হয়। সকালে ঘুম থেকে উঠে হোটেলের ছাদ থেকে অবাধ হয়ে দেখি পর্বতের গায়ে গ্যাংটক শহর, অন্যপাশে বরফে ঢাকা পর্বতমালা। এদিন জিপ নিয়ে যাত্রা শুরু করি ১২৬ কি.মি. দূরে উত্তর সিকিমের উদ্দেশ্যে।

আজ গন্তব্য লাচুং (৯,৬০০ ফুট)। সিকিমের চার জেলার মধ্যে উত্তর সিকিম আয়তনের দিক থেকে সবচেয়ে বড় এবং জনসংখ্যার দিক থেকে ছোট। সাধারণত ভুটিয়া, লেপচা, তিব্বতীদের বসবাস। হিমালয় পর্বতমালার অবর্ণনীয় ও নাটকীয় দৃশ্য দেখার জন্য উত্তর সিকিমের তুলনা হয় না। অনেক উচ্চতায়, অনেক লোক আর হাজারটা বার্নার একত্রে বসবাস। ধন্যবাদ জানাতে হয় BRO (Border Road Organization) কে। কারণ এই BRO-এর দক্ষতায় আজ অনেক দুর্গম এলাকায় যেতে পারছি। পর্বতের পর পর্বত, ছোট থেকে শুরু করে অনেক বড় বার্না পেরিয়ে আমরা চলছি। চারশ, পাঁচশ ফুট উপর থেকে খাড়া নিচের দিকে নেমে আসা বার্নার পানি পাথরের গায়ে আছড়ে পড়ে মুহূর্তেই ফেনায়িত মেঘ তৈরি করে। আর একটু রোদ পড়লেই দেখা যায় রংধনুর জেগে ওঠা।

প্রায় প্রতিটি মাইলস্টোনের পাশে সুন্দর কিছু তথ্য বা নির্দেশিকা দেয়া থাকে। “If married divorce speed” তার মধ্যে অন্যতম। দু একটি চেকপোস্টে পরবর্তী গন্তব্যের সে দিনের তথ্য দেয়া থাকে, রাস্তা বরফে ঢাকা কিনা বা Land slide হয়েছে কিনা ইত্যাদি। সেভেন সিস্টার ফল্গস, ফুদং, রঙরাঙ, মানগান পেরিয়ে আমরা তখন চারদিক থেকে উঁচু পাহাড়ে ঘেরা চুংথাং শহরে। মানগান থেকে অনেক বেশি ঠান্ডা, অনেক বেলা পর্যন্ত এখানে খুব ঠান্ডা বাতাস বয়। সূর্যের আলো যখন ওপর থেকে পড়ে এই অলস থমকে থাকা ঠান্ডা, কুয়াশা ধীরে ধীরে হারিয়ে যায়। উত্তর সিকিমের দুটো উপত্যকা ও দুটো নদীর সংযোগস্থলে চুংথাং। লেচাচু নদী ও লাচেনচু নদী মিলে এর নাম হয়েছে তিস্তা। ইন্ডিয়া আর্মির বড় একটা বেস ক্যাম্পও এখানে। আরও উত্তরে রাত ৮ টায় চীন বর্ডারের কাছে লাচুং-এ পৌঁছি। লাচুং শব্দের অর্থ ছোট পর্বত। লাচুং এক সময় তিব্বতের অংশ ছিল এবং ১৯৫০ সালে অধিকৃত হওয়ার আগে তিব্বত ও সিকিমের বাণিজ্য পরিচালনার কেন্দ্র, যা পরবর্তীতে বন্ধ হয়ে যায়। সম্প্রতি ভারত সরকার লাচুং টুরিস্টদের জন্য উন্মুক্ত করে দেয়ায় এ অঞ্চলের অর্থনৈতিক অবস্থা আগের চেয়ে অনেক ভাল। প্রতিটি পর্বতচূড়া বরফে ঢাকা থাকে সবসময়। শীতকালে পুরো শহরটাই। ছোট কিছু সাজানো-গোছানো এই শহরের বৈচিত্র্য মুগ্ধ করে সবাইকে। আর সে কারণেই ব্রিটিশ পর্যটক Joseph Dalton Hooker লাচুং সম্পর্কে তার বিখ্যাত The Himalayan Journal-এ লিখেছিলেন, “Most picturesque village of Sikkim”। আসলেই ছবির মত। গ্যাংটক থেকে পুরো পথেই পাহাড়ি নদীকে সঙ্গী হিসেবে পাওয়া যায়। কখনো শান্ত, কখনো ভয়ংকর, স্বচ্ছ-নীল পানির পাথুরে নদীকে ভুলে যাওয়া কঠিন।

সকালে এক ঘন্টারও কম সময়ে লাচুং থেকে আমরা পৌঁছি ইয়ুমথং

(১২,০০০ ফুট) উপত্যকায়। গ্যাংটক থেকে

প্রায় ১৫৬ কিমি দূরে। পথে দেখা

হয় বন্য ঘোড়া, ইয়ক্

(চমরিগাই)।



আর পথ চলতে চলতে লক্ষ্য করি পর্বতের রঙ পাল্টে যাচ্ছে অর্থাৎ পাইনসহ অন্যান্য গাছের ফুলের বিচিত্রতা মনে দাগ কাটে। সারিবদ্ধভাবে সাজানো হিমালয় পর্বতমালা ঘেরা ইয়ুমথং উপত্যকা। যেখানে গাছের সারি শেষ আর হিমালয়ের হাইল্যান্ড শুরু। উপত্যকা জুড়ে বন্য হলুদ এবং বেগুনী প্রিমুলাস, বিভিন্ন রডোডেনড্রন। বরফে ঢাকা পর্বতগুলো চারিদিক থেকে মনে হচ্ছে নানা রঙে রাঙানো সু-উচ্চ উপত্যকা। তিস্তা নদীর একটা প্রবাহ এই উপত্যকা দিয়ে বয়ে চলেছে। প্রকৃতি এখানে তার সবচেয়ে সুন্দর রূপে সজ্জিত। প্রচন্ড তুষারপাতের কারণে ডিসেম্বর থেকে মার্চ পর্যন্ত ইয়ুমথং টুরিস্টদের জন্য বন্ধ থাকে। উপত্যকা জুড়ে হিমালয়ের তীব্র ঠাণ্ডা বাতাসের কারণে এক পর্যায়ে জমে যাওয়ার অবস্থা। পাশে ছোট্ট একটা টং ঘরে ঢুকে তিব্বতী বন্ধুদের সাথে নেচে-গেয়ে মজা করি। আরেকবার অনুরোধ করার পর বুঝতে পারি বাংলা গান ওদের ভাল লেগেছে। ওদের কাছ থেকে বিদায় নিয়ে আবার একটা ঘণ্টা পর পৌঁছি ইউমিসামডং (১৫,৩০০ ফুট) চীন বর্ডারে। যেখানে BRO-এর রাস্তা হঠাৎ থমকে গেছে। দাঁড়িয়ে থেকে অবাধ হয়ে দেখতে থাকি দি গ্রেট হিমালয়ান রেঞ্জ। অনেকক্ষণ কেউ কোনো কথা বলিনি, শুধু অবাধ তাকিয়ে রই। অন্তত আমার কাছে এই অনুভূতি অবর্ণনীয়। আসলে পর্বতের সবকিছুই অপূর্ব, পবিত্র। ফেরার পথে সিকিমের সর্বোচ্চ লেক গুরু ডখার (১৬,৯০৯ ফুট)। অনেকে Wishing lake-ও বলে। স্থানীয়দের বিশ্বাস এই লেকের কাঁচের মত স্বচ্ছ পানির ধারে দাঁড়িয়ে কেউ কিছু প্রার্থনা করলে বিধাতা তার কথা রাখেন। অন্যদের মত আমরাও কিছু সময় কাটাই এই পবিত্রতার মাঝে। পথে অনেক মনাস্টেরি পেরিয়ে রাতে গ্যাংটক পৌঁছলাম। প্রায় সবগুলো মনাস্টেরি ১,৮০০ শতাব্দীতে প্রতিষ্ঠিত এবং অনেক ইতিহাস এর পেছনে। সবাই খুব ক্লান্ত কিন্তু এত সুন্দরের মাঝে ক্লান্তিআমায় দিয়েছে ছুটি। মনে মনে ভাবছি, আরও কিছু অপূর্ব সুন্দরের সাক্ষী হলাম। প্রকৃতি প্রেমিকদের জন্য এক ভূস্বর্গের নাম উত্তর সিকিম।

পরদিনের গন্তব্য: পূর্ব সিকিমের চাংগু লেক, বাবা মন্দির, নাথুলা (চীন বর্ডার)। গ্যাংটক থেকে ৪০ কিমি দূরে ১২,২১০ ফুট উচ্চতার চাংগু লেক। ১ কিমি লম্বা, ওভাল শেপ-এর কাঁচের মত স্বচ্ছ পানির লেক, পাশেই আলপাইন জোন। ডিসেম্বর থেকে এপ্রিল পর্যন্ত এই লেক বরফে ঢাকা থাকে। লেকের অন্য পারে বরফাবৃত পর্বতে শিব মন্দির। অল্প দূরেই তিনটি পর্বত গুহা তার মধ্যে তিস্তেন তাসি সিকিমে আসা ৯০ ভাগ টুরিস্টের নজর কাড়ে। লোমশ ইয়ক-এর পিঠে চড়ে অনেক টুরিস্ট লেকের পাড়ে ঘুরে বেড়ায়। আঁকাবাঁকা রাস্তা দিয়ে আবার চলতে শুরু করি আরও ১৬ কিমি দূরে নাথুলাপাস (১৪,৪৫০ ফুট)। ইন্দো-চীন বর্ডার হওয়ায় সপ্তাহে বৃষ্টি বৃহস্পতি এবং শনি - রবিবার অনুমতি নিয়ে এখানে আসা যায়। ইন্ডিয়া আর্মি ও চীনের রেড আর্মি সামনাসামনি অবস্থানে থাকে। বছরের অনেকটা সময় বরফে ঢাকা থাকলেও আলপাইন এবং অন্যান্য গাছের দারুণ সমন্বয় সবার মন কাড়ে। হিমালয় রেঞ্জের অন্যতম সুন্দরের নাম নাথুলা। আরও কিছুদূরে নাথুলাপাস ও জিলিপা পাসের মাঝামাঝি বাবা হরভজন সিং মেমোরিয়াল (১৩,১২৩ ফুট)। ২৩ পাঞ্জাব রেজিমেন্টের বীর সৈনিক এই হরভজন সিং দেশ রক্ষার জন্য বরফাবৃত পর্বতে যুদ্ধ করেন এই সীমান্তে। অনেক লোমহর্ষক ইতিহাসে সমৃদ্ধ এই বাবা মন্দির। কথিত আছে চীনের সাথে যুদ্ধ চলাকালীন একদিন স্বপ্ন দেখার পর বাবা হারিয়ে গেলেন। উনি ইচ্ছা প্রকাশ করেছিলেন উনার স্মৃতির উদ্দেশ্যে যেন একটা স্মৃতিস্তম্ভ হয়। তার সহযোদ্ধারা স্মৃতিস্তম্ভ তৈরি করলেন সেখানে, যেখানে হারিয়ে যাওয়ার কিছুদিন পর বরফে জমাটবান্ধা অবস্থায় বাবার মৃতদেহ পাওয়া গিয়েছিল। বাবা মন্দির এখন তীর্থযাত্রীদের গন্তব্যে পরিণত হয়েছে। ফেরার পথে দুপুর আড়াইটার দিকে হঠাৎ ঘন মেঘের চাদরে ঢেকে গেল চারপাশ। চারদিকে এত সাদা যে চোখ খুলে রাখাও কষ্টের। জিপের হেডলাইট জ্বলেও পথচলা বিপদজনক হওয়ায় আমরা অপেক্ষা করতে থাকি। প্রচন্ড ঠাণ্ডা বাতাস চারদিক উড়িয়ে নিয়ে যাচ্ছে। পর্বতের এই রকম বিচিত্র আবহাওয়ায় সে অন্যরকম পৃথিবী। প্রায় এক ঘণ্টার পর কিছু পথ নেমে আমরা পৌঁছলাম সেরেথাং (১৩,৬০০ ফুট)। ইন্ডিয়া ও চীনের মধ্যে বাণিজ্য পরিচালনার জন্য সেরেথাং-এ দু'দেশের কাস্টমস অবস্থিত। কাস্টমসের ওপারে রিংগিংগাং চীনের সীমান্ত গ্রাম। তথ্যপ্রযুক্তির পেশাতে থাকায় এ জায়গাটি আমার জন্য বিশেষ অভিজ্ঞতা। হাত দিয়ে ছুঁয়ে দেখলাম পৃথিবীর সর্বোচ্চ ভিস্যট (১৩,৬০০ ফুট) এবং সাইবার ক্যাফে। সিকিম ইনফরমেশন টেকনোলোজি ডিপার্টমেন্ট এই ভিস্যট স্থাপন করে Limca World Record Book -এ জায়গা করে নিয়েছে। এই সেরেথাং শহর প্রচন্ড তুষারপাতের কারণে ১০ ফুট বরফের নিচে থাকে, আর ভি-স্যাট কার্যত অচল হয়ে পড়ে। তাই আগামী তুষারপাতের সময় ভিস্যট সচল রাখার জন্য আগে থেকেই প্রস্তুত কমিউনিটি ইনফরমেশন সেন্টার।

পরদিন গ্যাংটকে উল্লেখ করার মত আরও কিছু জায়গায় গেলাম। তার মধ্যে প্যাসেঞ্জার রোপওয়ে, গনেশটক, হনুমানটক, কবি লজ, ডিয়ার পার্ক, ডুল ডুল চোরটেন, হোয়াইট হল, গার্ডেন্টমেন্ট ইনিস্টিটিউট অফ কটেজ ইন্ডাস্ট্রিজ, রিসার্চ ইনিস্টিটিউট অফ তিব্বতোলোজী, দি রয়েল চ্যাপেল, দি রিজ, তাসি ভিউ পয়েন্ট, দি ইপুচে গার্ডেন, টি গার্ডেন এবং কিছু ঐতিহাসিক মনাস্টেরি অন্যতম। ছুটির দিনগুলোতে সিকিমের প্রতিটি জায়গা একেকটি চমৎকার উপভোগ্য গন্তব্য হতে পারে।

অপরূপ সৌন্দর্য উপভোগ করার সুযোগ পাওয়ার জন্য বিধাতাকে ধন্যবাদ জানিয়ে সিকিম থেকে পরদিন সকালে রওনা হলাম ৯৪ কি.মি. দূরে দার্জিলিংয়ে (৬,৯৮২ ফুট)। সে আর এক রোমাঞ্চকর গল্প, তা না হয় তোলা থাকুক আগামীর জন্য। ঢাকার শহরের কংক্রিট জীবনের সাথে শিহরণ জাগানিয়া সিকিম-গ্যাংটক ভ্রমণের কোন তুলনা হয় না। একবার গেলে ফিরে আসতে চায় না যে মন। এই অনুভূতি বোধ করি সিকিম ভ্রমণকারী সকল পর্যটকদেরই!!



APPOINTMENT OF CHAIRMAN AND VICE CHAIRMAN



Md. Wakiluddin Elected Chairman

Md. Wakiluddin, a valiant freedom fighter, the Chairman of Baridhara Corporation Ltd., Baridhara Agro & Food Processing Ltd. and Managing Director of Swadesh Properties Ltd. has been elected as the Chairman of Mutual Trust Bank Limited (MTB) at the 256th meeting of the Board of Directors of the bank held on December 29, 2020.

He is also serving as Director of HURDCO International School, Managing Director of Swadesh Global Media Ltd. and President of the Editorial Board of the Daily Swadesh Pratidin.



Md. Abdul Malek Elected Vice Chairman

Md. Abdul Malek has been elected as the Vice Chairman of the bank at the 256th meeting of the Board of Directors. Md. Abdul Malek did B.Sc. in Civil Engineering from the Bangladesh University of Engineering & Technology (BUET). He was the Chairman of Sheltech Consultants (Pvt.) Ltd (SCPL), a major practitioner in Urban Planning, Architectural, Engineering Design, and Tourism Development.

SCPL has earned a good reputation by successfully completing many local and global projects, some of which are with the ADB, The World Bank, UNDP, EEC, FINNIDA, USAID, UNICEF and DFID. He also has vast experience in the Garments sector.

17th MTB Extraordinary General Meeting (EGM) Held



The 17th EGM of MTB was held on December 10, 2020 through digital platform. MTB Chairman, Md. Hedayetullah, presided over the meeting. MTB Vice Chairman, Khwaja Nargis Hossain, MTB Directors, Syed Manzur Elahi (Founding Chairman), Dr. Arif Dowla, M. A. Rouf, JP, Md. Wakiluddin, Md. Abdul Malek, Anika Chowdhury, Daniel de Lange, Tarik Ur Rahman, Independent Director, Nasreen Sattar, MD & CEO, Syed Mahbubur Rahman and a large number of shareholders along with senior officials of the bank also attended the meeting. Chowdhury Asif joined the meeting on behalf of Director, Rashed Ahmed Chowdhury. In the meeting, the shareholders unanimously approved the proposal for issuance of unsecured, contingent-convertible, BASEL III compliant, Perpetual Bond (PB) worth BDT 4,000 million.

CORPORATE SOCIAL RESPONSIBILITY



MTB Donates 50,000 Blankets to the Prime Minister's Relief Fund



MTB, as part of its CSR activities, has recently donated 50,000 blankets to the Prime Minister's Relief Fund for distributing amongst the cold-affected people of different regions of the country. Honorable Prime Minister of the People's Republic of Bangladesh, Sheikh Hasina joined the event through video conference from Gana Bhaban. Dr. Ahmad Kaikaus, Principal Secretary of the Prime Minister, has received a token sample of the blankets on her behalf from Director and Former Chairman of MTB, M. A. Rouf, JP through a simple ceremony held.

MTB Foundation Supports Centre for Disability in Development (CDD)



MTB Foundation, in its effort to align with its CSR initiatives with the Sustainable Development Goals (SDGs), recently extended support to Centre for Disability in Development (CDD) for their project titled 'Promoting Quality of Life of People with Disabilities Living in Rural Areas in Bangladesh by providing Artificial Limbs'. Under this project, CDD will produce 11 Artificial Limbs for 11 persons with disabilities living in remote areas. Syed Mahbubur Rahman, MD & CEO, MTB, handed over the cheque to Md. Moinul Islam, Coordinator, CDD at the bank's Corporate Head Office. AMDs, Syed Rafiqul Haq & Chowdhury Akhtar Asif along with other senior officials of the bank were also present at the occasion.

MTB Foundation Supports PFDA – Vocational Training Center Trust (PFDA – VTC)



MTB Foundation, in its effort to align with its CSR initiatives with the Sustainable Development Goals (SDGs), recently extended support to PFDA – Vocational Training Center Trust (PFDA-VTC) to provide vocational training to people with autism and neuro-disability. Syed Mahbubur Rahman, MD & CEO, MTB, handed over the cheque to Sajida Rahman Danny, Founder Chairman, PFDA-VTC at the bank's Corporate Head Office. AMDs, Syed Rafiqul Haq & Chowdhury Akhtar Asif along with other senior officials of the bank were also present at the occasion.

MTB Distributes Blankets to the Cold-Affected People at Kurigram and Feni

MTB has distributed blankets amongst the cold-affected destitute people at Kurigram and Feni in collaboration with Duke of Edinburgh Club, Independent University, Bangladesh (IUB) and MTB Feni Branch under the Bank's CSR activities.



Other officials of concerned branches were also present during these distribution events. Considering the recent cold wave that swept the country, this philanthropic activity shall bring warmth to the disadvantaged people of these areas.

ANNIVERSARY CELEBRATION



MTB Celebrates its 21st Founding Anniversary



MTB celebrated its Twenty First (21st) Founding Anniversary on October 24 at its Corporate Head Office. This special day was also celebrated at MTB Tower, MTB Square and different MTB branches & sub-branches across the country. Syed Mahbubur Rahman, MD & CEO, AMDs, Syed Rafiqul Haq & Chowdhury Akhtar Asif along with other senior officials of the bank celebrated the day by cutting a cake at a simple ceremony at MTB Centre. With a view to recognizing the contribution of the MTBians to the bank, the bank handed over the crests amongst the MTBians who have been part of the bank's progressive journey for the last 20 years and more.

STRATEGIC ALLIANCE



MTB Signs Agreement with Millennium Information Solution



MTB has recently signed an agreement with Millennium Information Solution through a virtual signing ceremony. Under this agreement, Millennium Information Solution will implement the Islamic Core Banking System (CBS) named Ababil for the operation of the MTB Islamic Banking Wing titled 'MTB Yaqeen'. MTB through the installation of Ababil, will be well equipped to serve Shariah-compliant banking services to its customers under the banner of 'MTB Yaqeen'. Mahmud Hossain, MD & CEO, Millennium Information Solution and Syed Mahbubur Rahman, MD & CEO, MTB signed the agreement on behalf of their respective organizations. AMDs, Syed Rafiqul Haq & Chowdhury Akhtar Asif along with other senior officials from both the organizations were also virtually present at the signing ceremony.

MTB Signs MoU with Sheba Platform Limited (SPL)



MTB has recently signed a Memorandum of Understanding (MoU) with Sheba Platform Limited (SPL) at a simple ceremony held at the bank's Corporate Head Office. Under this agreement, SPL and MTB will jointly venture to provide a cutting-edge, advanced and hassle-free digital banking experience with an ultimate view to promoting Cottage, Micro, Small & Medium Enterprises (CMSMEs) across the country in the days to come. Adnan Imtiaz Halim, CEO, Sheba Platform Limited (SPL) and Syed Mahbubur Rahman, MD & CEO, MTB signed the agreement on behalf of their respective organizations. AMDs, Syed Rafiqul Haq & Chowdhury Akhtar Asif along with other senior officials from both the organizations were also present at the ceremony.

MTB Signs Agreement with Quality Feeds Limited (QFL)



MTB has recently signed an agreement with Quality Feeds Limited (QFL) at a simple ceremony held at the bank's Corporate Head Office. Under this agreement, MTB will offer collateral-free Agriculture & SME loan facilities for the dealers of QFL. Safir Rahman, Director, Group Corporate & Legal Affairs, Quality Feeds Limited (QFL) and Syed Rafiqul Haq, AMD & CBO, MTB signed the agreement on behalf of their respective organizations in the presence of Syed Mahbubur Rahman, MD & CEO of the bank. AMD, Chowdhury Akhtar Asif, MTB along with other senior officials from both the organizations were also present at the ceremony.

MTB Signs Agreement with UDDIPAN



MTB has recently signed an agreement with United Development Initiatives for Programmed Actions (UDDIPAN) at a simple ceremony held at the bank's Corporate Head Office. Under this agreement, MTB will provide UDDIPAN fully automated payment and collection solutions to enable their customers for enjoying digital cash management service. MTB, apart from the agreement, has recently increased credit facilities worth BDT 1,000 million to UDDIPAN. Bidyut Kumar Basu, Executive Director & CEO, UDDIPAN and Syed Mahbubur Rahman, MD & CEO, MTB signed the agreement on behalf of their respective organizations. AMD, Syed Rafiqul Haq along with other senior officials from both the organizations were also present at the ceremony.

MTB Signs Agreement with Bank Alfalah Limited (BAFL)



MTB has recently signed a Master Trade Loan agreement with Bank Alfalah Limited (BAFL) at a simple ceremony held at the bank's Corporate Head Office. Under this agreement, Bank Alfalah Limited (BAFL) will facilitate US dollar financing of trade related transactions originating from MTB. Adil Islam, Country Head, BAFL and Syed Mahbubur Rahman, MD & CEO, MTB signed the agreement on behalf of their respective organizations. Senior officials from both the organizations were also present at the ceremony.

MTB Inks Deal with Robi



MTB has recently signed an agreement with Robi at a simple ceremony held at the Corporate Head Office of Robi. Robi has partnered with MTB to provide working capital financing support to the Robi & Airtel Distributors enabling them to get recharge lifting using bank financing at any time of the day or night. Robi, in partnership with MTB and YABX, have introduced an innovative digital initiative, Retailer Liquidity Management for its retailer. Syed Mahbubur Rahman, MD & CEO, MTB and Mahtab Uddin Ahmed, MD & CEO, Robi signed the agreement on behalf of their respective organizations. Senior officials from both the organizations were also present at the ceremony.



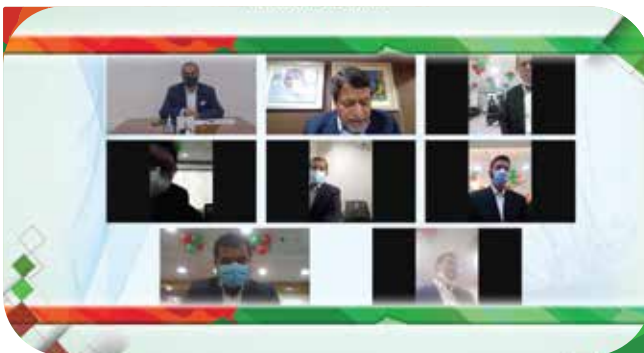
CHANNEL EXPANSION

MTB Inaugurates Relocated Madaripur Branch



MTB recently relocated its Madaripur Branch at Melbourn Plaza, Main Road, Puran Bazar, Madaripur. Syed Mahbubur Rahman, MD & CEO, MTB, inaugurated the newly relocated branch as the Chief Guest through a virtual inauguration ceremony. Syed Rafiqul Haq, AMD & CBO, MTB along with dignitaries and leaders of local business associations, representatives from different strata and other senior officials of the bank attended the virtual ceremony.

MTB Inaugurates its Five Sub-Branches across Dhaka



MTB has recently opened its Solmaid Sub-branch, Meradia Sub-branch, Dhaka Uddyan Sub-branch, Rabindra Sharani Sub-branch and Dakshinkhan Sub-branch in Dhaka city. Syed Mahbubur Rahman, MD & CEO, MTB, inaugurated the MTB Sub-branches as the Chief Guest through a virtual inauguration ceremony. Syed Rafiqul Haq, AMD & CBO, MTB along with the In-Charges of the newly inaugurated sub-branches and senior officials of the bank attended the virtual ceremony.

AWARD AND RECOGNITION



MTB Receives 20th ICAB National Award



MTB has recently been awarded the Best Presented Annual Report-2019 (Joint 3rd position) in the Private Sector Banks category and Certificate of Merit in the Integrated Reporting category by The Institute of Chartered Accountants of Bangladesh (ICAB). The award was handed over at a ceremony held on November 26, 2020 at a local hotel in the capital. Syed Rafiqul Haq, AMD & CBO, MTB received the award on behalf of the bank from Tipu Munshi, MP, Honourable Commerce Minister, the People's Republic of Bangladesh. The other senior officials of the bank were also present during the event. This award will instil MTB's going-on efforts to reinforce good corporate governance practices at the bank.

MTB Honours Legacy Customers



On the occasion of 21st anniversary celebration, MTB honoured its Legacy Customers for their unwavering support bestowed towards the bank's progressive journey since its inception. To recognize this lasting relationship with these loyal clients, MTB organized a virtual customer get-together event titled "Honouring Our Legacy Customers" on December 27, 2020. Syed Mahbubur Rahman, MD & CEO, MTB chaired the program. Invited customers spontaneously expressed their experiences of banking on MTB. They also advised a few areas to improve. Other senior officials of the bank were also present at the jovial ceremony.

TRAINING AND WORKSHOP



MTB Organizes "STRATEGY WORKSHOP"



MTB organized a daylong workshop to formulate its Strategic Planning for 2021 to 2023. A total of 22 Heads of different strategic business units were present in this planning session held on December 08, 2020 at its Corporate Head Office. A renowned Management consultant, Quazi Mohammad Shahed of ZUNOKS Consulting facilitated the session. This brainstorming session ended with a concluding speech by Syed Mahbubur Rahman, MD & CEO, MTB.

HR CORNER



New Executive Joining



Mohammad Kamran Ahmed
Manager, Sylhet Branch
DoJ: 19/10/2020



Sazia Hussain
Manager, Gulshan Branch
DoJ: 09/11/2020



Jhantu Gomes
Head, Card Operations
DoJ: 29/11/2020



A.K.M. Moniruzzaman
Manager, Dhanmondi Branch
DoJ: 06/10/2020



Lamiya Bushra
Unit Head, Human Resources
DoJ: 27/10/2020



Umme Fatima Sabrina
Senior Financial Analyst, CRM
DoJ: 01/10/2020



Runa Laila Chowdhury
Operations Manager, Kakrail Branch
DoJ: 01/12/2020



Md. Ruman Parvez
Manager, Shahparan Gate
DoJ: 19/10/2020



Mahmud Al Fahad
Unit Head, Group Legal Affairs
DoJ: 12/10/2020



Kh. Syful Islam
Senior Manager, Islamic Banking
DoJ: 28/12/2020



Md. Tanvir Ahmed
Senior Manager, Islamic Banking
DoJ: 29/12/2020

Farewell



Sayed Abul Hashem
Last Designation: SEVP & CFO
Left MTB : 15/11/2020

New Assignment at Executive Level



Mirza Hashibul Halim
Head of Region, Dhaka South
Effective Date: 01/12/2020



Tahsin Shahid
Head of Region, Dhaka North
Effective Date: 01/12/2020



Syed Mahbub Morshed
Head of Region, Dhaka Outer
Effective Date: 01/12/2020



Md. Anisur Rahman
Head of Region, South-West Bengal
Effective Date: 01/12/2020



Md. Amirul Islam
Head of Region, North Bengal
Effective Date: 01/12/2020



Mohammed Ishaque
Head of Region, Chattogram
Effective Date: 01/12/2020



Giash Uddin Ahmed
Head of Region, Cumilla
Effective Date: 01/12/2020



Mohammad Kamran Ahmed
Area Head, Sylhet
Effective Date: 01/12/2020

Academic Achievement



Md. Baker Hossain, CEAF
Head
Operational Risk Assurance



Mohammed Forhad, CERM
Unit Head
Treasury Department



M. M. Ruhul Amin, CEEB
Manager
MCT Project



Nabilah Ahmed Yaana, PSC
MTBian: Nazim Ahmed
Manager, ADC

Arrived on Earth



Arham Bin Jahir
MTBian: Md. Jahirul Islam
ARM, Principal Branch
Breath First: 16/10/2020



Muhammad Affan Rafiz
MTBian: Md. Rafizul Haque
Associate, Contact Centre
Breath First: 28/10/2020

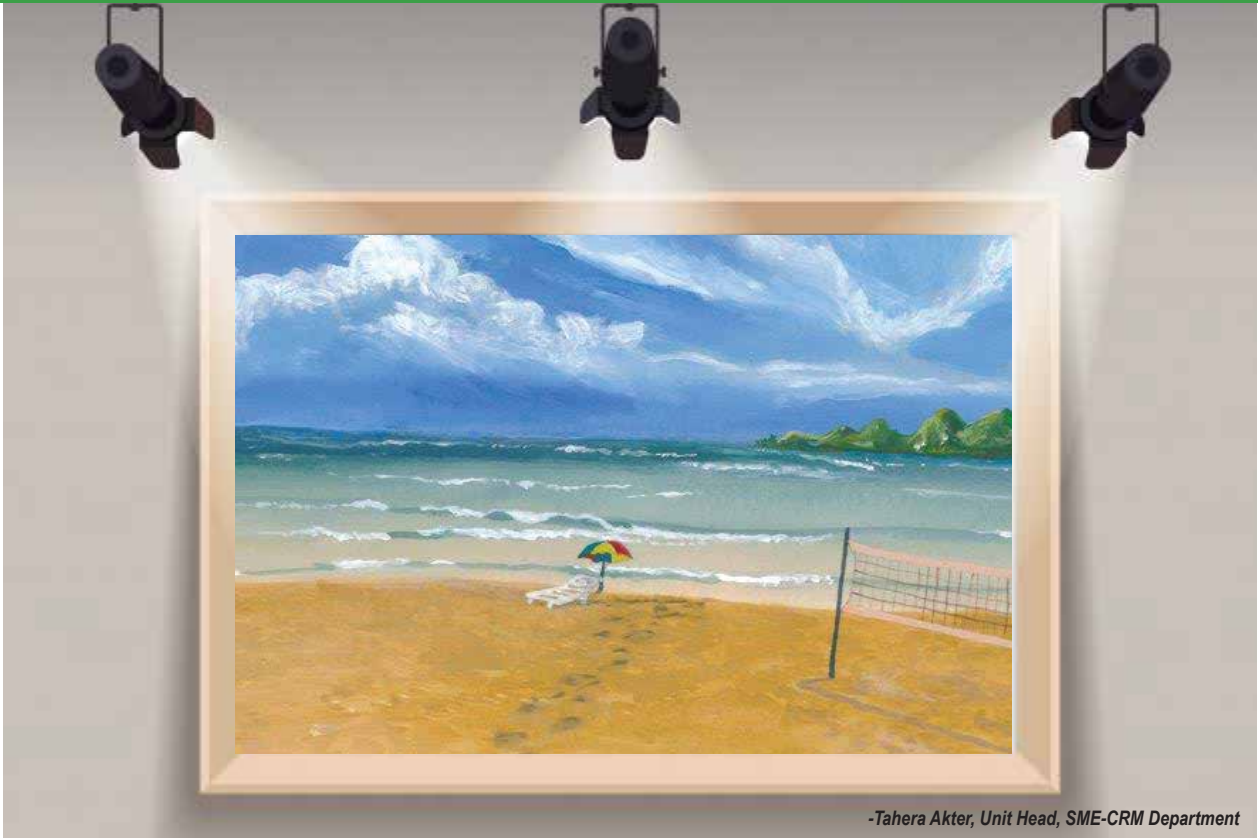


Ryan Shafayat
MTBian: A. T. M. Shafayatul Islam
AM, Dhaka Uddayan Sub-Branch
Breath First: 06/11/2020



Unaisa Mariat Anabia
MTBian: Mahmudul Hasan
Associate, Chandra Branch
Breath First: 16/10/2020

ART WORK



-Tahera Akter, Unit Head, SME-CRM Department



-Shafia Mahin Chowdhury, MTBian: Chowdhury Moin Ahmed Mujib, Associate Manager, GHD



স্বপ্নের পথ ধরে
জসিম উদ্দিন খান
শাখা ব্যবস্থাপক, কালুরঘাট শাখা, চট্টগ্রাম

স্বপ্নের বুড়ি নিয়ে, এই বাংলার জনপদে,
নিপীড়িত, শোষিত, বঞ্চিত মানবতার দলে,
তুমি এলে এক মহাশিশু স্বপ্নের পথ ধরে।
তেজোদীপ্ত বজ্রকণ্ঠের হাঁক ছেড়ে,
জাগিয়ে দিলে লক্ষ্য বুকে অদম্য সাহস।

দেখালে স্বপ্ন- মাথা তুলে বাঁচার, বাঁচার মতো বাঁচার।
'এবারের সংগ্রাম, মুক্তির সংগ্রাম' তোমার বজ্রনির্নাদ হুংকারে
কেঁপে উঠে হয়েনার ভিত।

ফেঁপে উঠে টগবগে সূর্যসন্তানের রক্তফোয়ারা।
ঝরে পড়ে বহুপ্রাণ, বয়ে যায় শ্রোণিতধারা,
খসে পড়ে অযুত সন্ত্রম-
তবুও, মুক্তিপাগল মানবতার তীব্র ঝাঁকুনিতে
ভেসে পড়ে শত্রুর মোহময় স্বপ্নপ্রাসাদ।

পূর্বাকাশে রঞ্জিন পেখম মেলে, হেসে উঠে রক্তরবি,
হেসে উঠে পদ্মা, মেঘনা, যমুনা, কর্ণফুলী।
পত পত করে উড়ে লাল সবুজের পতাকা,
পাখিরা গায়- স্বাধীনতা, প্রিয় স্বাধীনতা।
হাজার সুরে মেতে উঠে- 'আমার সোনার বাংলা, আমি তোমায় ভালবাসি'।
দেশ মাটি আর মানুষকে ভালোবেসে,
বাংলার বুক জীবনের স্বপ্নরেখা এঁকে,
সব, সবকিছু ছেড়ে চলে গেলে তুমি, নিলে না কিছুই,
ঘাতকেরা কেড়ে নিল জীবনের শেষ রক্তবিন্দুও,
পরিবারের ছোট্ট শিশুসহ আরো সবই।

হে মুজিব! তোমার জন্ম শতবর্ষে, সেই স্বপ্নের পথ ধরে,
প্রিয় দেশটাকে করবো আমরা সকলের জন্য বাসযোগ্য
এই আমাদের দীপ্ত অঙ্গীকার।

মেইল কাহিনী

মোহাম্মদ আলী
শাখা ব্যবস্থাপক, এলিফ্যান্ট রোড শাখা, ঢাকা

কতশত মেইল যে আসে
সকাল দুপুর বিকেল
এতোসব পড়তে গিয়ে
মাথা মারে ফেল ॥

পেমেন্ট করো, পাসিং করো
টিপি এক্সিট কেন
কাস্টমারকে জানান দাও,
সময় নেই হেন ॥

পাঙ্কিক মাসিক সাপ্তাহিক
রিপোর্ট কত প্রকার
যতই দাও ততই লাগে
কমে না যে আর ॥

এরই মাঝে ভাইরাস আসে
মুক্তিপণের ফাঁদ
ধরা পড়লেই মরবে তুমি
যতই বাজাও নাদ ॥

লোভে পড়ে ক্লিক করলেই
মারা যাবে তো ভাই,
সাধু সাবধান সাধু সাবধান
এবার আমি যাই ॥





MTB ANGONA - DEDICATED BANKING SEGMENT FOR WOMEN

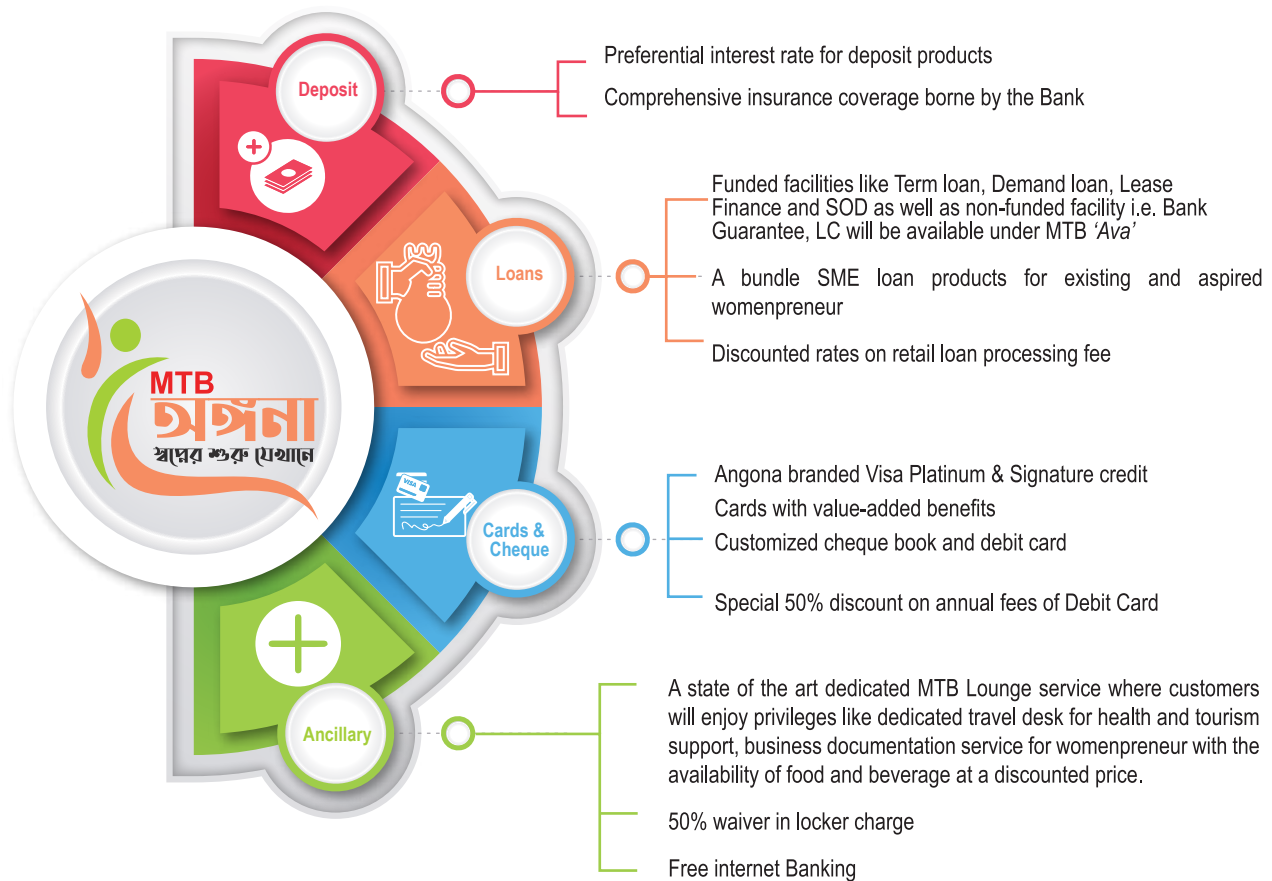
MTB Angona is a dedicated and tailor-made Banking solution designed only for Women to empower them with financial independence through simplified Banking.

MTB Angona is a dedicated and tailor-made Banking solution designed only for women with a view to empowering them by providing them with financial independence through simplified Banking solutions. Angona was officially launched on December 31, 2020 by the Honorable Chairman of MTB, Md. Hedayetullah in the presence of the Managing Director & CEO of MTB, Syed Mahbubur Rahman along with other Senior Officials of the Bank.



MTB aims to become the Bank of choice for today's independent women while MTB Angona strives to empower, educate and encourage them in their attempt to achieve financial freedom by offering them innovative products and preferential services with the help of cutting-edge technology.

As a member of MTB Angona, customers will enjoy a wide range of special benefits like:



MTB Angona customers can avail Banking services from MTB Lounge at MTB Centre, all MTB Branches, Sub-Branches and Agent Banking Centers. Besides, MTB Angona customers can avail dedicated services from designated MTB Angona desks and Relationship Managers (RM). Initially, 33 branches will have a designated desk and Relationship Manager (RM) for MTB Angona customers. Women Banking Department of Retail Banking Division, is dedicatedly spearheading this service proposition for the female segment of the country.

অঙ্গনা

স্বপ্নের শুরু যেখানে



নারীদের জন্য বিশেষ ব্যাংকিং সুবিধা

বিশেষ ডিসকাউন্ট সুবিধা



ফ্রি ইনস্যুরেন্স কাভারেজ

সঞ্চয়ের উপর আকর্ষণীয় ইন্টারেস্ট রেট



নারী উদ্যোক্তাদের জন্য বিশেষ লোন সুবিধা

MTB 24/7 Contact Centre ☎ 16219 or 09604016219

118

MTB BRANCHES

315

MTB 24/7 ATM



মিউচুয়াল ট্রাস্ট ব্যাংক লিমিটেড
Mutual Trust Bank Ltd.

you can bank on us

163 MTB পজেন্ট
ব্যাংকিং
হাতের ব্যাঙ্ক সব সময়



3198
MTB POS

