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BANGLADESH AT 50

DESTINED TO 'FAIL' BECOMES THE 'ROARING ASIAN TIGER'

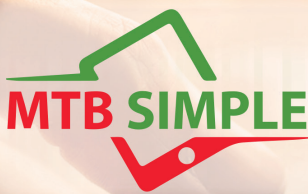
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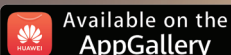


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Bangladesh marks the 50th anniversary of her independence this year. The country is celebrating her golden jubilee at a time when she has achieved remarkable economic growth, despite all the hurdles and challenges of the first few decades of her existence, is no mean feat. Our historians have chronicled the great examples of sacrifice, courage and resilience that the common people of the country set during the War of Liberation. After gaining independence at the cost of millions of lives and the trauma of unbelievable violence, Bangladesh had to rise up from the ashes of a ravaging war.

Fifty years after independence, Bangladesh has much to celebrate, it repeatedly beat the odds to emerge as a leader in South Asia across several fronts. Experts attribute Bangladesh's growth story to a range of factors: one of the world's most competitive garment industries, the education and empowerment of women, a vibrant network of non-governmental organizations, and high levels of remittances. As C. Raja Mohan notes in his Foreign Policy, the country is poised to become a bigger player in regional and global geopolitics by sending COVID protective equipments to India, donating blankets to Nepal in the event of massive earthquake and foreign currency swap to Sri Lanka. Bangladesh has also paid off debt of Somalia and Sudan to International Monetary Fund (IMF) recently.

Bangladesh has been one of the world's greatest economic growth stories, with average economic growth increasing steadily every decade since 1980. Its exports have risen by about 80% over the last 10 years, in dollar terms. According to the IMF and the World Bank (WB), Bangladesh surpassed India and Pakistan in GDP growth rate and per capita income. The economic growth was around 8% in 2019, the fastest pace in Asia. The per capita GDP in Bangladesh in 1972 was almost 40% lower than in Pakistan, but current GDP per capita is more than 40% higher than Pakistan. The WB said in its 2020 Outlook that while India's GDP is set to reduce by 10% in FY2020-21, Bangladesh's was expected to grow by almost 4%, a sharp contrast. In 2020, Bangladesh moved up 13 notches to the 75th place among 107 qualifying countries in the latest Global Hunger Index, well ahead of India. In the last three years, Bangladesh's IT industry has experienced a six-fold growth, from US\$800 million to US\$5 billion. IT and Pharmaceutical, shipbuilding and ship-breaking industries have shown promise. To elevate these promises to the next level, we need a transition from a classic working-class economy to one that prioritizes innovations and diversification.


Recently the United Nations Development Policy Committee recommended Bangladesh to graduate from 'Least Developed Country (LDC)' status to become a 'Developing Country'. This move prompted the Wall Street Journal to christen it South Asia's 'Economic Bull Case', a retort to then-U.S. Secretary of State Henry Kissinger's denigration of post-independence Bangladesh as a 'Basket Case'.

Our perseverance during the catastrophic pandemic, which began last year and continues to wreak havoc even now, has been commendable. The resilience of Bangladeshis, especially during crisis situations, has brought about this remarkable success. This includes the toil of our people, our farmers, migrant and garment workers who have steered our nation into an ascending path.

Despite its impressive track record, Bangladesh's economy still faces major challenges, including persistent income inequality and poor transportation infrastructure. However, the entire world already knows what the people of this country are capable of. But as always, undaunted, we are ready to take all those challenges in our stride. So, we want to reiterate our readiness to face all odds as a pledge on this 50th anniversary of our nationhood to materialize the dreams of putting a smile on the face of the downtrodden people.

Our cover story, therefore, highlights the successes of the country in different fronts. Besides, we have highlighted the highest-ever golden jubilee national budget and its impact on different sectors of the economy. The impact study of Tk. 1,814.4 billion stimulus packages in recovering overall economy of the country has been also discussed from different economic and financial perspectives. In addition to these, our regular sections like Travelogue, Management, Fun & Learn, People's Corner, MTBians Corner etc. are in place for readers' attention in this April – June issue of MTBiz.

At last we are inviting your comments/feedback/contributions to rnd@mutualtrustbank.com.

Happy Reading 

BANGLADESH AT 50: DESTINED TO 'FAIL' BECOMES THE 'ROARING ASIAN TIGER'


Ashique Iqbal, Head, Group R&D

Over the past five decades, Bangladesh has transformed herself from Henry Kissinger, the then US Secretary of State's 'basket case' to one of the fastest growing economy of the World. The memory of charity concert 'Concert for Bangladesh' is still in our hearts. George Harrison and Ravi Shankar performed in front of about 40,000 people at Madison Square Garden, New York City for fundraising to support relief work in the struggling country. Bangladesh is now building the most expensive project of her history, Padma bridge costing US\$1.1 billion at her own funding, lending to neighbors to get rid of foreign currency debts, sending lifesaving equipments for combating COVID-19. Her success rests on three pillars: exports, social progress and fiscal prudence. The article unearths the areas that put the country in the leading seat comparably with her neighbors.



Bangladesh, India and Pakistan were under the same British colonial rule since 1757. Pakistan and India got independence from the British on 14 and 15 August respectively in 1947. Bangladesh (former East Pakistan) is the newest, smallest and poorest country that has achieved independence from Pakistan after 23 years of oppression in every possible sector. At the time of independence in 1971, Bangladesh's economy was in tatters, a result of the bloodbath liberation war of nine months. Over 80% of the population was living in extreme poverty at that time. In the following years, the country struggled with military coups, political turmoil, poverty and famine.

Despite the obstacles faced in her early years of independence, Bangladesh is in the leading seat in socio-economic development at her 50 years of independence compared to India and Pakistan which liberated 74 years ago. The country is now recognized as 'The New Asian Tiger' with a substantial amount of sustainable development throughout the last decades. India and Pakistan trail across several composite indices from the latest Global Hunger Index to the Gender Development Index. Even on the 2021 World Happiness Index, Bangladeshis score improved to 101st from 107th last year and better than India (139th) and Pakistan (105th).

In 1971, Pakistan was 70% richer than Bangladesh; today, Bangladesh is 45% richer than Pakistan. One Pakistani economist glumly pointed out that it is in the realm of possibility that we could be seeking aid from Bangladesh in 2030!! Once 'Bottomless Basket' Bangladesh is now stretching helping hand to India and Sri Lanka recently to fight against the COVID-19 and massive foreign debt respectively. In 1971, Bangladesh started its journey with zero foreign reserve and devastated socio-economic conditions. Eventually, Bangladesh became able to tackle the primary challenges of state-building and now the country after 50 years, has shown an exemplary socio-economic developmental model for the world. The successful economic and public policy of Bangladesh is the key catalysts of poverty alleviation, women empowerment and higher economic growth.

In the book 'Bangladesh: The Test Case for Development', co-authored by Yust Faland (first resident representative of WB in Bangladesh) and American economist Jack R. Parkinson published in 1976 where the authors were skeptics about the development of this country. They farsighted that Bangladesh could not survive economically due to the fact that the rate of population growth is higher than the growth of the economy and the country can no longer get out from aid dependency.

Austin Robinson, an Emeritus Professor in the Department of Economics at Cambridge University, published a research paper in 1973 called 'Economic Prospects of Bangladesh'. According to him, Bangladesh at that time was a perfect example of 'Malthusian Stagnation'. It is a phenomenon when the population of a country is growing at a faster rate than the rate at which production is increasing which results in famine, war, death, etc. He forecasted that the country may not die economically, but shall remain dependent on foreign debts forever. What a fallacy! Now Bangladesh has built 6.15 km Padma Multipurpose Bridge, with an estimated cost of US\$1.1 billion, the most expensive project of the country at her own cost!

Bangladesh-Pakistan-India Socio-economic Comparison

Indicators	Bangladesh	Pakistan	India
GDP Per Capita (US\$)	2,227	1,543	1,947
GDP Growth (During Pandemic)	5.2%	0.4%	(7.3%)
Gross Savings % of GDP (2019)	35.72%	12.31%	29.14%
Foreign Reserve (US\$ Billion)	46	16.1	592.8
Average Lifetime (Years)	72.3	67.3	69.7
Infant Mortality Rate (per thousand)	25	58	28
Fertility Rate per Women (2019)	2.0	2.2	3.5
Primary Education Enrolment (2018)	116%	95%	96%
The Global Gender Gap Index 2021 Rankings	65 th	153 rd	140 th
Happiness Index	101 st	105 th	139 th

Source: World Development Indicators, IMF, WEF and Bloomberg

In the 1970s, it was mockingly argued that if development is possible in Bangladesh, it is possible in any other country in the world. At that time the South Asian country was viewed as "The Test Case" of development. But fast forward to today, the situation has dramatically changed for the better. Norwegian social researcher Eirik G. Jansen said that in 2009 when he returned to a Bangladeshi village after a gap of nearly three and a half decades, he was surprised to see the remarkable improvement in socio-economic development and people's income levels. 'Their incomes increased tenfold. It meant they could buy at least 10-15 kilograms of rice with their daily wages,' Jansen told to Deutsche Welle.

How much did Bangladesh achieve?				
	1972	1995 at 25 years of Independence	2020 World Bank Estimation	2020 at 50 years of Independence
Population (Million)	75	120	170	167
Population Growth Rate	2.7-3%	1.82%	1.15%	1.37%
Infant Mortality Rate (Per Thousand)	141	79.9	38.2	21
Birth Rate (Per Thousand)	50	28.4	19.3	18.1
Mortality Rate (Per Thousand)	20	10.25	7.25	4.9
Average Lifetime (Years)	46.51	56.6	65.9	72.6
GDP Growth Rate	2.50%	6.50%	8%	8.15%*
Per Capita Income (US\$)	70	295	1,215	2,227

* GDP growth rate in FY'20-21 was 5.24%. Due to COVID-19 pandemic all the countries GDP squeezed significantly
Source: BBS & World Bank

MAKING STRIDES IN GROWTH AND DEVELOPMENT

Before the onset of the Coronavirus pandemic, the economy was growing rapidly, recording an annual expansion in the range of 8% for years. The Asian Development Bank (ADB) said that despite the hit from the pandemic, the Bangladeshi economy is recovering fast.

Bangladesh achieved lower middle-income country status in 2015 and is on track to leave the United Nations' LDC list. Bangladesh also grows enough food now to feed its 167 million people. Currently, 98% of children nationwide have finished primary school, with more girls in secondary school than the boys. The country has a significantly reduced maternal and infant mortality rate than many other countries in the World.

The Muslim-majority nation over the years has invested heavily in the lives of women and girls. It has also made progress in combating child malnutrition and reproductive health. The improvement in female education has transformed the socioeconomic structure. Providing scholarships for women's and girls' education worked as catalyst in woman empowerment. Bangladeshi women are also increasingly assertive. The 2006 WB Survey on Gender Norms found a growing trend of 'Educational Hypogamy' in the country. In 'Labour Force Participation', Bangladesh has a female-male ratio of 0.46 whereas India has a female-male ratio of 0.28. On a 1-7 scale, the equality of wages between men and women for similar work in India is 3.38, whereas it is 4.09 in Bangladesh. Apart from the urban readymade garment sector, thousands of rural women work in agro-processing farms, tea factories, jute mills, poultry and dairy industries. In 'Estimated Earned Income Per Capita', the female-male ratio is 0.21 for India and 0.40 for Bangladesh. This means that as compared to India, more percentage of women are participating in paid work in Bangladesh. Their wage is closer to the wage of Bangladeshi men for similar work; and the relative contribution of women workers in the Bangladeshi economy is more. This has been reflected in the Gender Gap Report released by the World Economic Forum (WEF) on March 30, 2021.

FROM AGRICULTURE TO INDUSTRY

With a GDP of over US\$329 billion Bangladesh currently has the world's 41st largest economy and forecasts suggest that the size of the economy could double by 2030. While it was primarily an agricultural economy in 1971, the composition has changed over the decades, with industry and services now accounting for the lion's share of the economic output. Agriculture's share of GDP has dropped to just 13%. It was the availability of job opportunities outside agriculture that drove economic development.

Bangladesh's growth rests on three pillars: exports, social progress and fiscal prudence. Between 2011 and 2019, Bangladesh's exports grew at 8.6% every year, compared to the world average of 0.4%. The success is largely due to the country's relentless focus on products, such as apparel, in which it possesses a competitive advantage. The garment industry emerged as one of the nation's success stories in recent decades. It is the second-largest globally, only next to China, and rakes in over US\$35 billion a year from exports. The sector employs 4 million people, the majority of whom are women, contributing them to financial independency. The garment sector has changed not only the economy, but also women's social status in Bangladesh.

Remittances also play a major role in the economy. A large number of people have migrated abroad to the Middle East, Singapore or Malaysia. With US\$21.74 billion foreign remittance, Bangladesh is the 8th most remittance receiving country in world in 2020 according to WB report titled 'COVID-19 Crisis Through a Migration Lens'. In a recently published Economist Intelligence Unit (EIU) report - 'COVID-19 and Migrant Remittances: A Hidden Crisis Looming?' it was shown that Bangladesh became one of the three large remittance-recipient countries that registered an inward remittance rise in 2020 amid the global COVID-19 pandemic'.

Financial inclusion has been strengthened in Bangladesh. The banking sector has achieved significant success to reach a large segment of the un(der)banked population. Customer base has grown by many folds as with the number of banks. In the past, the scope of banking services was limited to urban areas which now has expanded to rural areas as well. Now banks have opened branches as well as sub branches, agent and mobile banking outlets to bring rural people under their financial services. All in all, Bangladesh emerged as the role model of financial inclusion in the world.

QUALITY AND INEQUALITY CHALLENGES

Despite the steep rise in the number of children going to school, the quality of education remains poor, posing a major challenge to the development of a skilled workforce. Also, not everyone has benefited equally from the nation's impressive growth and development, pointing to rising income and wealth inequality as well as the slow pace of job creation.

Per capita income has increased in Bangladesh. But income and wealth distribution could be made equal and fair. The income disparity between the top 5% and the bottom 40% is increasing day by day. Another problem is the heavy concentration of economic activity in big cities like Dhaka and Chittagong, resulting in a huge rural-urban divide and increased urban poverty. The poverty level might have come down to 20%, but 50% of those living in some cities face poverty. So, the biggest challenge Bangladesh faces is related to how the country ensures that the fruits of growth and development reach people at the bottom of the economic pyramid.

For years, its LDC status allowed Bangladesh to tap into the Generalized System of Preferences (GSP) for benefits on exports as well as access concessions in various trade treaties. However, the country is now on its way to graduate from this group and is expected to be taken off the United Nations’ list of LDCs by 2026 as a result of progress made on three fronts: per capita income, human assets, economic and environmental vulnerability. Bangladesh will, however, enjoy preferential market access to the European Union (EU) and United Kingdom (UK) for an extra three years, till 2031.

As its economy matures, its comparative advantages will also change. Like Vietnam and others, it will then have to shift emphasis away from garments to higher-value exports. The transition will test Bangladesh as it has those other nations. Bangladesh should benchmark itself against Vietnam, which is not only part of the China-centric Regional Comprehensive Economic Partnership and the successor to the Trans-Pacific Partnership, but also signed an FTA with the EU in 2019. Transforming the terms of Bangladesh’s trade won’t be easy, which is why the effort needs to start now. Bangladesh will have to beef up its negotiating capacity in particular.



So far, the policymakers have responded to this eventuality by aggressively expanding and modernizing its infrastructure, setting up investment-friendly zones, targeting key countries for greater Foreign Direct Investment (FDI), and liberalizing relevant policies. Nevertheless, the past 50 years have shown how unwise it is to bet against Bangladesh. In 1971, success seemed well beyond a long shot. Today, the country’s 167 million-plus people, packed into a fertile delta that’s more densely populated than the Vatican City, seem destined to be South Asia’s standout success as opined on Bloomberg. Other LDCs may learn the recipe of success to improve the lives of their citizens from the impressive “Shonar Bangla”.



IMPACT OF POLICY RESPONSES AND STIMULUS PACKAGES IN RECOVERING BANGLADESH ECONOMY

R&D Desk

INTRODUCTION

Global lockdown induced by the COVID-19 is truly a historic event in the human history. This caused an extra-ordinary recession that calls for large-scale policy choices to avoid a large-scale macroeconomic as well as a financial disaster. By dint of their legislative capabilities, Central Banks around the world played the spearhead role to mobilize financial resources swiftly by cutting policy interest rates, launched large-scale balance sheet measures along with the governments' fiscal responses around the World.

The pandemic disproportionately affected various sectors of the Bangladesh economy. Manufacturing sector was affected quickly and extremely followed by Service Sector while Agriculture Sector remained relatively insulated from the shock waves of the pandemic. Particularly, the RMG, Real estate, Tourism, Health, Education, Airlines, Transport and SME sector have been largely affected. Under such state of the economy, the Government of Bangladesh (GoB) has announced a series of stimulus packages and refinance schemes in 23 broad categories equivalent to Tk. 1,284.4 billion which is 4.59% of GDP to recover from the COVID-19 related economic losses as of June 2021. Bangladesh Bank (BB), other Financial Sector Regulators, Banks, Non-Banks and MFIs have made co-ordinated efforts in various fronts for proper and faster implementation of fiscal and monetary stimulus packages, regulatory and supervisory measures and financial policy innovations to overcome the adverse impacts of the pandemic on our economy.

STIMULUS PACKAGES DECLARED BY THE GOB AND BB

SRL#	NAME OF THE PACKAGE	ALLOCATION (BILLION Tk.)
1	Special fund for Salary support to Export-oriented Manufacturing industry Workers	50.0
2	Working Capital loans to affected Industries and Service Sector	400.0
3	Working Capital loans provided to SMEs, Cottage Industries	200.0
4	Expansion of Export Development Fund (EDF)	170.0
5	Pre-Shipment Credit Refinance Scheme	50.0
6	Special honorarium for Doctors, Nurses, Medical Workers	1.0
7	Health Insurance and Life Insurance	7.5
8	Free Food Distribution	25.0
9	OMS at BDT 10 per KG	7.7
10	A Cash transfer to Targeted Poor People	13.3
11	Expansion of Allowance Programs for the Poor	8.2
12	Subsidy for the Construction of Homes for Homeless People	21.3
13	Support for Agricultural Farm Mechanization	32.2
14	Subsidy for Agriculture (on fertilizer)	95.0
15	Agriculture Refinance Scheme	50.0
16	Refinance Scheme for Low Income Professionals, Farmers, and Small Traders	30.0
17	Employment generation activities through Palli Sanchay Bank, Karmasangsthan Bank, Probashi Kalyan Bank, Ansar and VDP Bank and PKSF	32.0
18	Government subsidy on Partial Interest Waiver on loans by Commercial Banks in April-May/2020	20.0
19	Credit Guarantee Scheme for SME Sector	20.0
20	Support for destitute Export-Oriented RMG and Leather Sector	15.0
21	Revitalizing the Rural Economy & Job Creation in rural area through 8 Publicly Owned Specialized Development Organizations	15.0
22	Expansion of the coverage of 2 Social Protection Programs to further 150 Poverty-stricken Upazilas	12.0
23	2 nd tranche of the Cash Transfer to Targeted Population	9.3
	Total	1,284.4
	As % of GDP	4.59

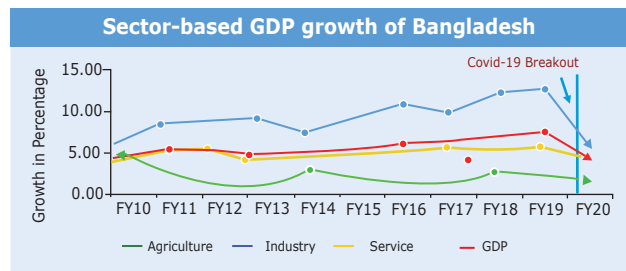
Source: Ministry of Finance and Bangladesh Bank

As you will be reading this article, distribution of the second phase of the stimulus package worth Tk. 530 billion has been started to help revamp the economy hit hard by the second wave of COVID-19. This time Tk. 330 billion has been allocated for the affected large industries and services sector including foreign-owned companies operating in Bangladesh. The Cottage, Micro, Small and Medium Enterprises (CMSME) sector has got further Tk. 200 billion financial support. The borrowers, who availed assistance from the first phase of the package, would not be eligible in this phase. The Central Bank has already sent disbursement limits to all scheduled banks.

This succinct analysis will examine the impact of various fiscal and monetary policies adopted so far to recover overall economic development in Bangladesh.

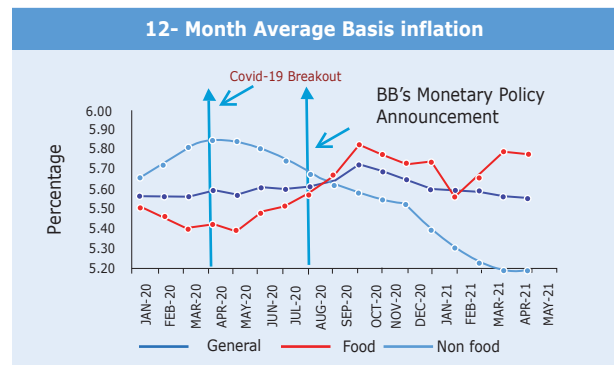
GDP GROWTH

Due to the pandemic shock Bangladesh's GDP growth is appeared to be at 5.24% in FY'20 compared to the GDP growth of 8.15% in the previous fiscal year. However, It was the highest in Asia amid the challenges triggered by the global COVID-19 pandemic.



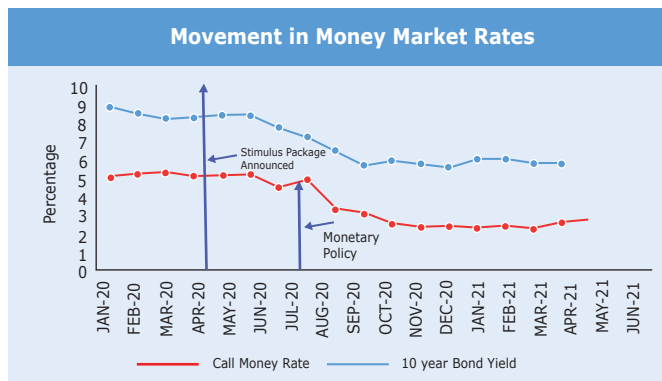
INFLATION

In March 2020, the General Inflation rate was 5.60% which increased to 5.63% in April 2020. It was mostly driven by Food Inflation due to the loss of Food production during pandemic. However, Non-food Inflation increased at initial phase of pandemic, now reducing gradually. Recently, both General and Food Inflation Rate considered in a stable situation. In May 2021, General Inflation Rate stood at 5.59%. Despite the expansionary and accommodative monetary policy stance of BB, the Inflation Rate seems to be around the target value of 5.3% set for FY'21.



MONEY MARKET AND LIQUIDITY SITUATION

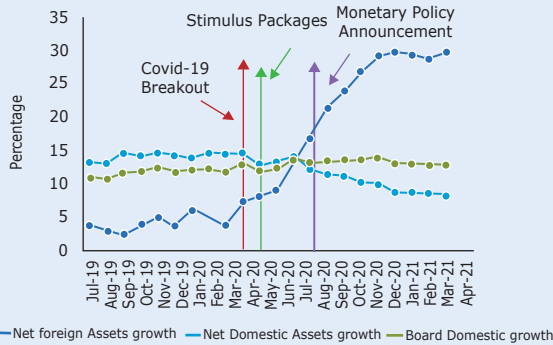
To inject Liquid cash into the economy in response to the COVID-19 pandemic, BB downward revised the policy rates, i.e. Cash Reserve Ratio (CRR) revised to 4% from 5% and Repo and Reverse Repo rate to 4.75% and 4% respectively. As CRR was reduced, ADR limit was increased, Repo rate was declined which led to a significant rise in loanable funds in the Banking system. Besides, BB's large amount of refinancing scheme and term repo facility provided banks with adequate liquidity during the COVID-19 period. As a result of these policy relaxations, the Call Money Rates have fallen drastically. The weighted average Call Money Rates decreased from 5.14% in March 2020 to 2.23% in June 2021 while the weighted average yields on 10-Year BGTB decreased to 5.68% in May 2021 which was 8.47% in March 2020.



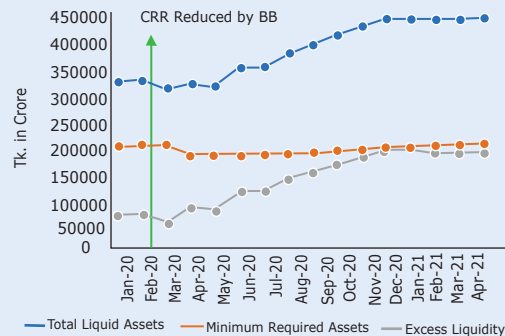
LIQUIDITY POSITION

A record high Foreign Remittance worth US\$24.78 billion along with substantial inflows of Foreign Loans and Grants since March 2020, improved the Foreign Exchange Market stability, during a pandemic when the Export condition was weak. Net Domestic Assets grew largely due to Government borrowing from the banking system to finance various large projects and stimulus packages in the stated period. The excess liquidity shows an uptrend right after the Policy Rates cut by BB. It increased to Tk.2.02 trillion in April 2021 against Tk.1.14 trillion in April 2020.

Money Supply in the Economy



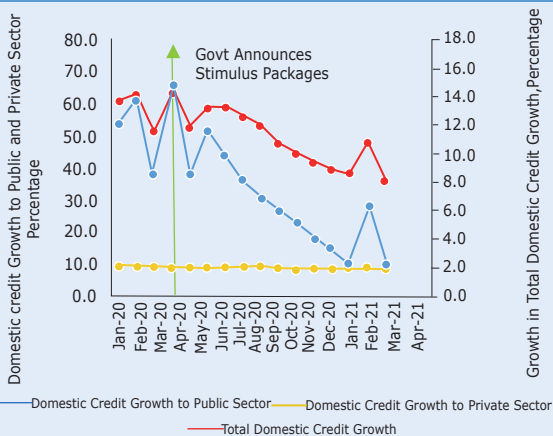
Liquidity Position in the Banking System



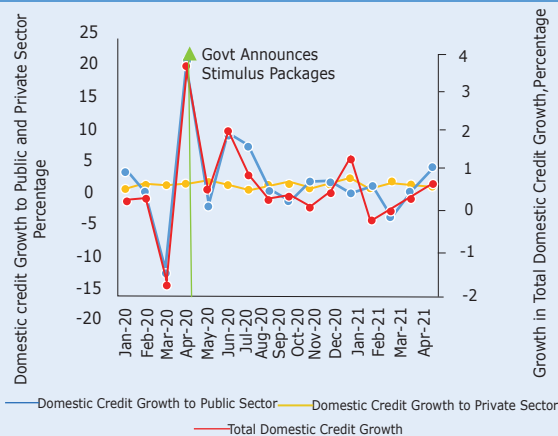
DOMESTIC CREDIT

The COVID-19 pandemic disrupts business confidence by many phases. As a result, credit growth in both Private and Public sectors faced a trough. Therefore Domestic Credit growth has been reducing gradually. However, Domestic Credit Growth of the Public and Private sector increased by 9.9% and 8.3% in April 2021 respectively compared to the same month of the previous year. As with the restoration of business confidence Private Sector Credit growth expected to pick up supported by Public Sector Borrowing.

YoY Domestic Credit Growth to Public and Private Sector

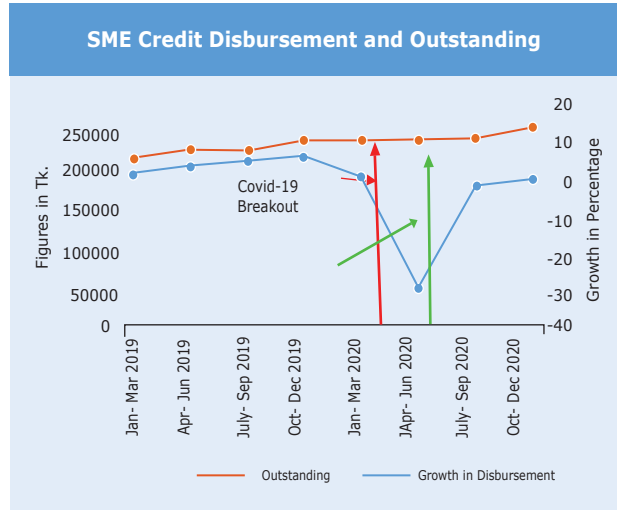


MoM Domestic Credit Growth to Public and Private Sector



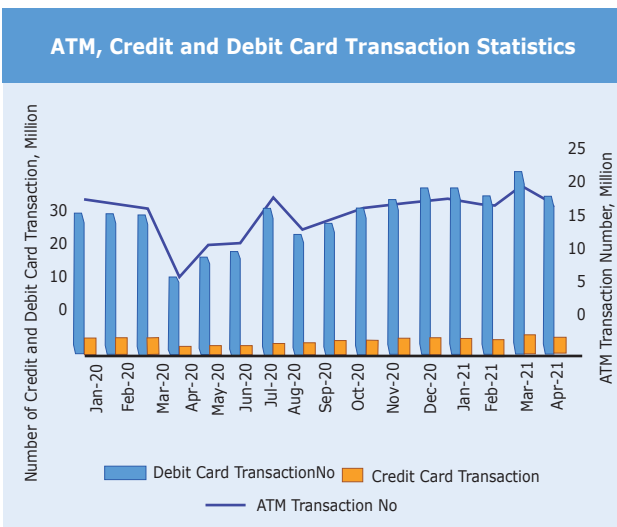
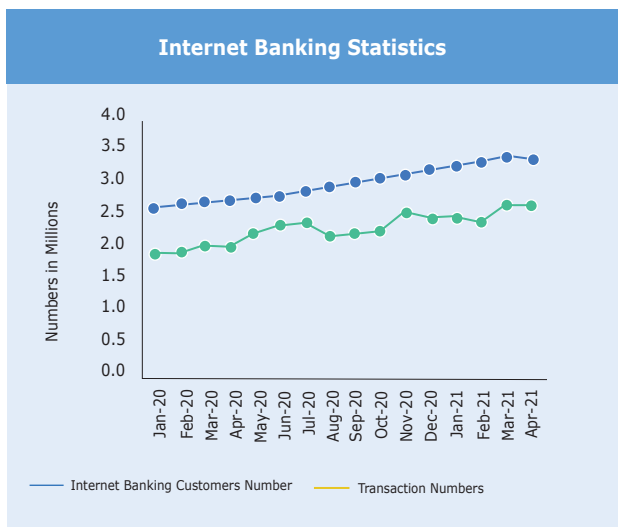
SME CREDIT

The Large and Medium Industry contributes 20.2% of GDP and the Small Industry contributes 4.0% of GDP (Annual report, BB). Among these sectors, the SMEs received the hardest punch due to the supply chain disruption and loss of sales. COVID-19 disrupted the upward trending SME credit growth in March 2020. SME Credit disbursement sharply dropped to 34.96% in June 2020. Afterwards several policy measures taken by BB have improved the condition. Thus, an upward trend is being noticed from July 2020 to the end of the year 2020 as a result of the growth-supportive Monetary Policy of BB and several Stimulus Packages announced by GoB.



DIGITAL FINANCIAL SERVICES

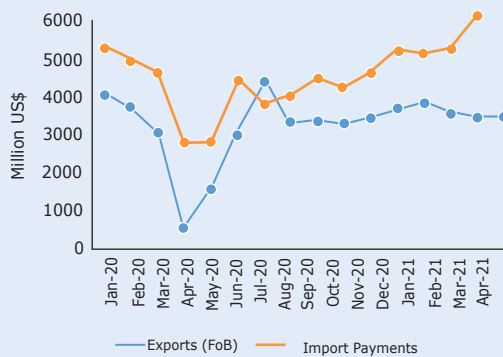
Digital Financial Services has been playing an enabler role as an alternate channel for banking services which faced disruptions due to general lockdown during the pandemic. GoB used it as a useful vehicle for subsidy channelization to "hard-to-reach" people and businesses. ATM transactions increased from 17.62 million in March 2020 to 17.94 million in April 2021, Credit Card transactions increased from 2.19 million in March 2020 to 17.94 million in April 2021, Debit Card increased from 19.11 million in March 2020 to 23.43 million in April 2021. The COVID-19 pandemic accelerates the Internet Banking usage because of convenience and disruptions in public movement. Internet Banking customer base increased from 2.65 million in March 2020 to 3.44 million in April 2021. Internet Banking transactions increased from 1.85 million in March 2020 to 2.60 million 2.59 million in April 2021.



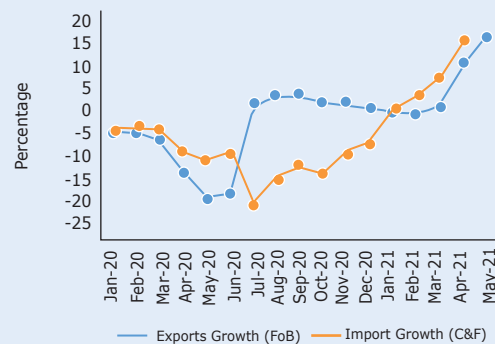
FOREIGN TRADE BUSINESS – EXPORT AND IMPORT

Exports and Imports of the country have been affected immediately due to fall in demand inside the global marketplace, disruptions in global transportations and ban on cross-border movements. As a result, exports dropped sharply from US\$2732.0 million in March 2020 to US\$520.0 million in April 2020. However, exports got a quick 'V-shaped' recovery and reached to US\$3134.4 million in April 2021 attributable to the gradual open-ups of the global markets and the governments' stance to revive the Export-oriented Industries. A rapid decline in Import payments from US\$4,121.2 million in March 2020 to US\$6,260 million in April 2020 was observed at the beginning of pandemic. Afterwards import payments continued to increase and reached to US\$6,260 million in April 2021. Import has been regaining the momentum at a slower pace to reach the pre-COVID level.

Monthly Movement of Export and Import Receipts



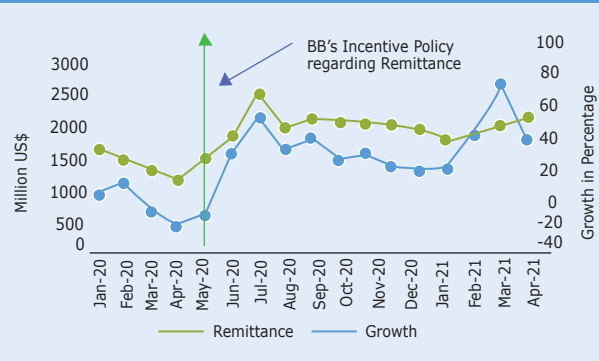
Cumulative Movements of Export and Import Growth (YoY)



REMITTANCE

Remittance Inflows are assumed to be hit-hard as the economies of the source countries affectedly drastically. Especially the oil-exporting countries witnessed a slow-down in the economy since the onset of COVID-19. As an immediate effect, Remittance Inflows declined throughout January to April 2020. However it recovered quite rapidly thereafter and even surpassed the pre-COVID-19 period (i.e., the year 2019). Bangladesh received highest-ever foreign remittance worth US\$24.78 billion in FY'21 from US\$18.20 billion in FY'20. BB's policy on relaxing the outward remittance rules and 2% Cash Incentive supported such whipping growth.

Monthly Movements of Remittances and Growth



CONCLUSION

The pandemic has hit Bangladesh at a pivotal time when the country was making commendable progress on various Economic and Social indicators. Although the Domestic Economy has performed better than expectations, concerns regarding the sustainability of this performance in the long run. Recent global economic trends indicate a fragile and uneven recovery from the impact of the pandemic. Therefore, Post COVID-19 period could be more challenging for us. Special attention needs to be given to the SMEs for sustaining their significant role in Large-Scale Employment generation, fostering inclusive growth and also to support their livelihoods. Asset Quality, Solvency, Liquidity Position of banks and FIs should be managed prudently when BB would unwind the ongoing policy relaxations and other Incentives. Therefore, efficient distribution of Stimulus Funds in various Economic Sectors and concomitant close monitoring of the end-use of those funds is crucial. These have demonstrated better performance and improved results when management and monitoring of the Policies will be well managed. Amidst the ongoing crisis, the GoB should be ready to deliver further Policy support to the economy. Moreover, with the previous experiences, regulators should identify their loopholes and be prepared to take timely measures with short, medium and long-term plans to mitigate the impact of COVID-19.

NATIONAL BUDGET IN POST-INDEPENDENT BANGLADESH



R&D Desk

Finance Minister AHM Mustafa Kamal presented the 50th national budget for 2021-22 Fiscal Year at the Jatiya Sangsad on Thursday June 03, 2021. This is the 22nd budget presented by the Awami League Government in their five terms and third in a row for the current finance minister.

Earlier, 49 budgets were announced in Bangladesh. Finance Minister Tajuddin Ahmed presented the first budget of war-torn Bangladesh on June 30, 1972 after her independence. This budget of Tk 6 crore was dependent on foreign Grants and Loans. On the same day, he announced the budgets for 1971-72 and 1972-73. Latest budget is **768** times bigger than the size of the first budget of independent Bangladesh.

According to Bangladesh Sangbad Sangstha (BSS), the chronology of national budget is given below along with budget size in crore Taka and percentage of Annual Development Plan (ADP).



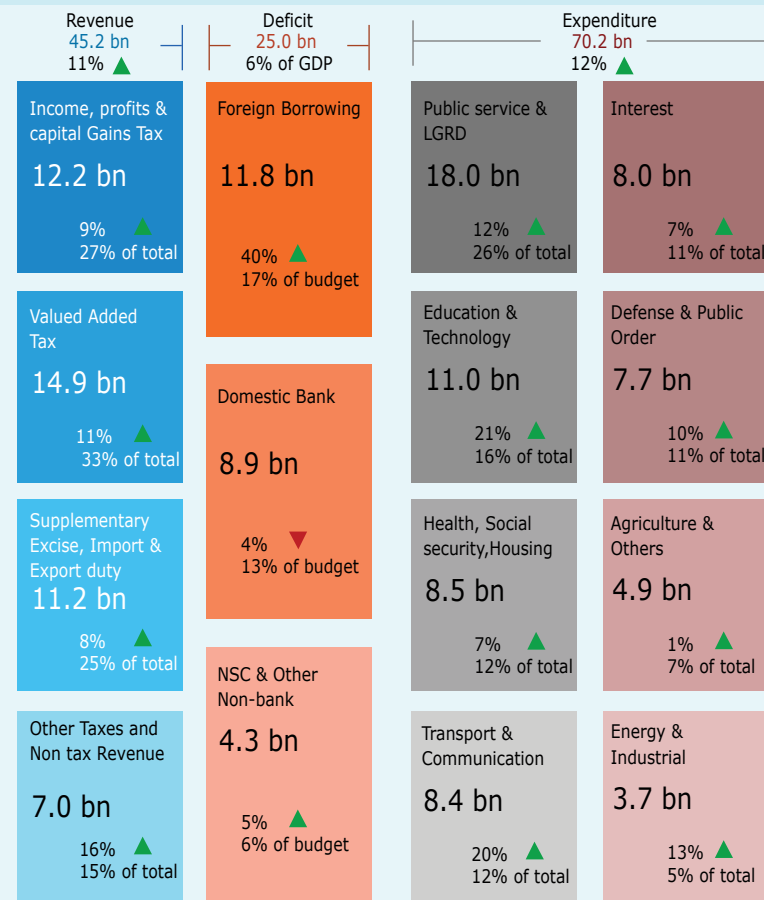
AMA Muhith, however, is the first Finance Minister who placed National Budget for 10 consecutive Fiscal Years since 2009.



NATIONAL BUDGET FY2021-22 – SNAPSHOT

BUDGET FY2021-22: THE FISCAL SKELETON

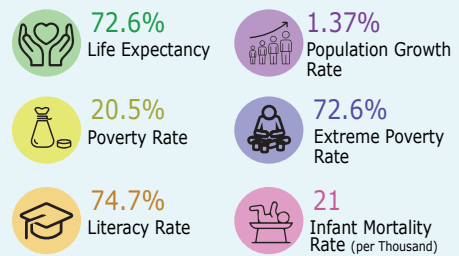
Figures in US\$



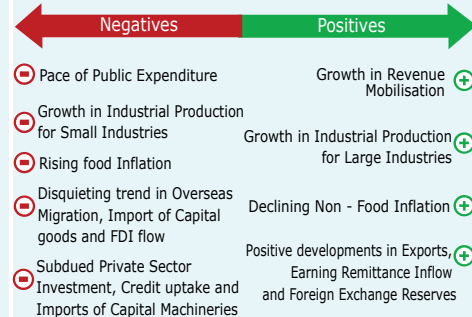
FISCAL TARGET



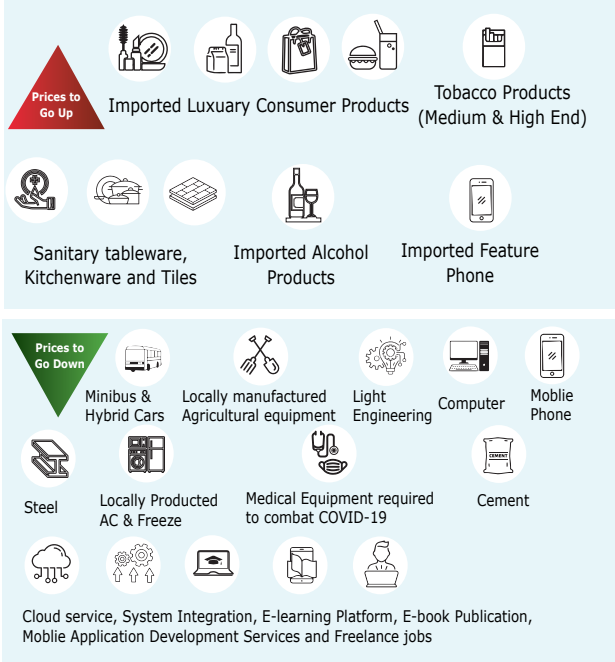
STATE OF SOCIAL ECONOMIC PROGRESS



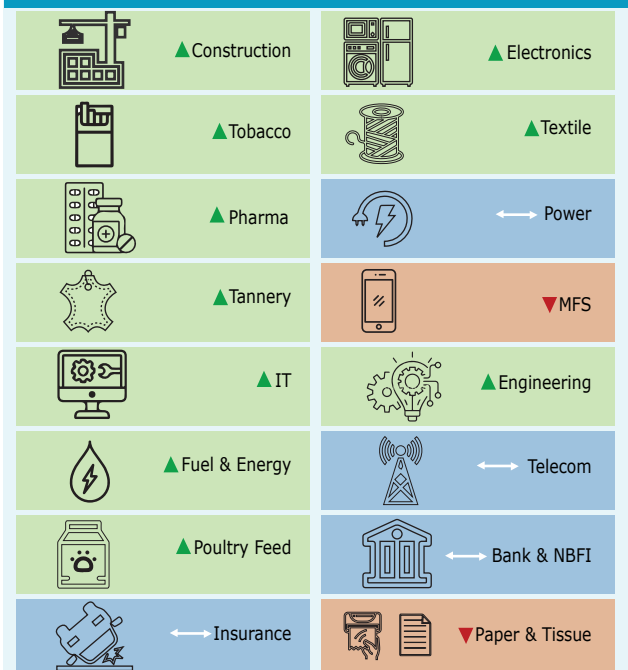
MACROECONOMIC PERSPECTIVE



PRICE TO GO UP/ DOWN



SECTORIAL IMPACT MATRIX





PROUD BANGLADESHIS AT THE 'LEADERSHIP' ROLE

R&D Desk

There was a time when Multinational Companies and Large Local Conglomerates used to appoint only foreign nationals to lead the organization in Bangladesh. However, in the course of time, the situation has been changing. Fast forward to 2021, CEO posts of late are largely being taken up by Bangladeshis. Latest inclusion in niche club of homegrown CEOs of Multinational Companies operating in the country is Mr. Zaved Akhter who has recently taken the leadership role of Unilever Bangladesh.

American Management Expert Jack Welch once said that to develop a Multinational in a new country, a foreigner has to head it for up to 03 (three) years and should develop a local leader during this time for better localisation of the company. Multinational companies are now in the path of adopting this management strategy.

Multinational Companies operating locally are appointing local CEOs to facilitate their local operations considering several vital aspects, such as better understanding of the Company's Goal, Mission, Vision, Respect to the core Values of the Company; Global Outlook; Better Knowledge of Local Culture, Laws and Consumer taste; Reputation and Emerging risk; acceptance in the Local Market and Relationship with Regulator.

In an increasingly Globalised World, thinking outside the box, upward Management Skills, Reputation, Ability to get the Best out of team members, and Commitment to Success are other considerable virtues that the Multinationals are looking for from the home-grown prospective candidates. In Global Markets, Foreign Companies appoint local CEOs not just to make profits but for their intense commitment to work in their Respective Country.

Bangladeshis at the helm of MNCs



In April 1997, Mr. A (Rume) Ali became the Country Head of ANZ Grindlays Bank Bangladesh, which later merged with Standard Chartered Bangladesh in 2002. He served Standard Chartered Bangladesh as the CEO for over two years.



In 2002, Mr. Ata Safdar was appointed as the Managing Director of Reckitt Benckiser Bangladesh. He served in that position for five years. Currently, he is serving the company as Senior Vice President in Singapore.



Ms. Rupali Chowdhury became the Managing Director of Berger Paints Bangladesh Limited in January 2008. She is also Chairman and Managing Director of Jenson & Nicholson (Bangladesh) Limited; and Director of Berger Becker Bangladesh Limited and Berger Fosroc Limited. She joined the company in 1990 as Planning Manager.



Mr. Golam Mainuddin has been the Chairman of British American Tobacco Bangladesh since August 2008.



Mr. Syed Mohammad Kamal has been the Country Manager of Mastercard Bangladesh since June 2013.



Mr. Shafiur Rahman has been the Country Manager for G-Star Raw since July 2013. He started his career as a Product Developer at Youngone Corporation in March 2003.



Mr. Shehzad Munim has been the Managing Director of British American Tobacco Bangladesh since October 2013.



December
2013

Ms. Shwapna Bhowmick is the Country Manager for Bangladesh and Myanmar at Marks and Spencer. She was promoted to this leadership position in December 2013. She joined the Company in 2006 as a Merchandiser.



November
2016

In November 2016, Mr. Mahtab Uddin Ahmed was appointed as the first Bangladeshi CEO and Managing Director at Robi. He joined the Company in 2010.



July
2017

Mr. Muin Uddin Mazumder has been the Managing Director of Sanofi Bangladesh since July 2017. He joined the Company in 1995.



November
2017

Mr. Abrar Anwar was appointed as the Managing Director and CEO of Standard Chartered Bank Malaysia in November 2017. Prior to that, he was the CEO of the Bank's Bangladesh operations for two years.



November
2017

In November 2017, Mr. Naser Ezaz Bijoy was appointed as the CEO of Standard Chartered Bangladesh. Before this, he was the Bank's Head of Corporate and Institutional Clients.



July
2019

In July 2019, Mr. Ziaur Rahman was appointed as the first Regional Country Manager for Bangladesh, Pakistan, and Ethiopia at H&M.



February
2020

Mr. Yasir Azman was appointed as CEO of the Grameenphone Bangladesh operation effective February 2020. Prior to that, he served as DCEO from May 2017. He also served as Chief Marketing Officer (CMO) from June 2015.



December
2001

Mr. Mamun Rashid was the first CEO of Citibank N.A. Bangladesh in December 2001. At that time, he was the youngest CEO in the Bangladeshi banking industry. Later he was succeeded by another talented Bangladeshi, Mr. Khondoker Rashed Maqsood in December 2010.



December
2010

Mr. Md Mahub ur Rahman has been appointed CEO of HSBC Bangladesh effective April 2020. He joined HSBC in 2002 and was previously DCEO as well as Head of Wholesale Banking in Bangladesh. He started his career with Standard Chartered Bank in Bangladesh.



April
2020

Mr. Kamran Bakr has been an Independent Director at Robi since February 2021. He led Unilever Bangladesh from 2012 to 2017 as its Chairman and Managing Director, and Unilever Nepal as its Managing Director from 2007 to 2011.



February
2021

Unilever Bangladesh has appointed Mr. Zaved Akhtar as the CEO and Managing Director effective from July 2021. He will also join the Unilever South Asia leadership team.



July
2021

Appointing Bangladeshi as CEO or positioning them at Global Organizations and Companies is undoubtedly a great sign for future Bangladesh. It reflects the growing confidence of the Global Giants on the Local Talents. Following this trend, we are optimistic that more talented Bangladeshis would be appointed in leadership positions in future. All these positives make us confident that a bright future is ahead of us.

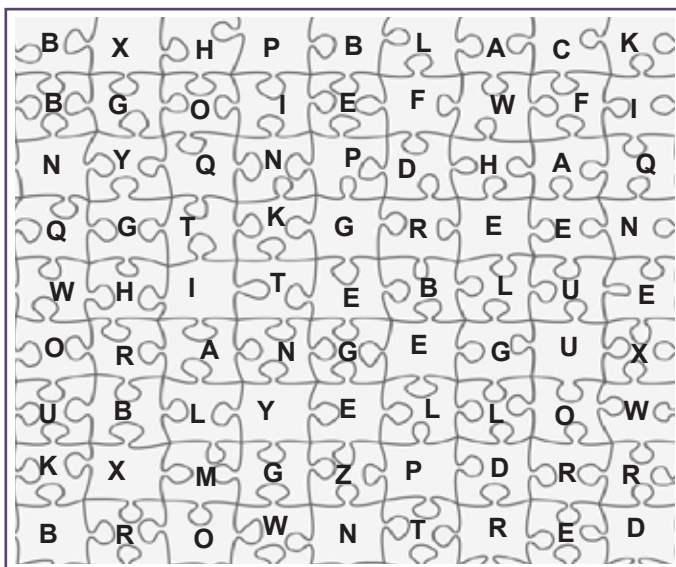


KEY MANAGEMENT CHANGE

Name	Designation	Current Organization
Ahmed Jamal	Director, Board of Directors	Bangladesh Bank
Abu Farah Md. Naser	Deputy Governor	Bangladesh Bank
Md. Nazrul Islam	Executive Director	Bangladesh Bank
Rashed Ahmed Chowdhury	Chairman of Risk Management Comm.	Mutual Trust Bank Limited
Md. Hedayetullah	Chairman of Executive Committee	Mutual Trust Bank Limited
Nasreen Sattar	Chairman of the Audit Committee	Mutual Trust Bank Limited
Faruq Ahmad Siddiqi	Independent Director	Mutual Trust Bank Limited
Morshed Alam, MP	Chairman, Board of Directors	Mercantile Bank Limited
Gazi Golam Ashria	Chairman, Board of Directors	Jamuna Bank Limited
Kazi Sanaul Hoq	Chairman, Board of Directors	Rupali Bank Limited
Humaira Azam	Managing Director & CEO	Trust Bank Limited
Md. Anisur Rahman	Managing Director & CEO	BASIC Bank Limited
Safiul Alam Khan Chowdhury	Managing Director & CEO	Pubali Bank Limited
Mosleh Uddin Ahmed	Managing Director & CEO	SBAC Bank Limited
Golam Awlia	Managing Director & CEO	NRBC Bank Limited
M. Jamal Uddin	CEO & Managing Director	IDLC Finance Limited
Hassan O. Rashid	Managing Director & CEO	Prime Bank Limited
Mohammed Monirul Moula	Managing Director & CEO	Islami Bank Bangladesh Limited

*April to June period has been considered

FUN & LEARN



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



SUSTAINED GROWTH THROUGH BRAND POSITIONING



Navid Anjum, Associate Financial Analyst, SME Banking Division

'We Drink the Can, Not the Beverage- Seth Godin (All Marketers are Liars, 2005)'

Let me tell you a story. Back in 70's Pepsi ran a blind test on shopping malls and supermarkets, inviting people to taste Coke and Pepsi in white cups without telling them which cup contains what and then select which drink they prefer. The results were remarkable. People preferred Pepsi over coke by a significant margin. Pepsi flaunted the results and their market share was growing. But most importantly, Pepsi made Coke to jump in an infamous business blunder. Coke introduced NEW COKE, a sweeter cola made imitating the taste of Pepsi. New Coke was a complete disaster. Coke received nearly 40,000 complaint with a steadily decline market share as people were rejecting the new flavor of coke. Coca-Cola had to reintroduce the original coke under the name 'Coca-Cola Classic' under immense consumer pressure. (Source: Sweet Sorrow by Matthew Yglesias)

This is known as 'Pepsi Paradox' which tell us Coke's victory is a triumph of branding over flavor. People love the taste of Pepsi yet they love to buy the Iconic Coke. An intriguing finding which tells us no matter how well your quality, service, pricing, taste or whatever is, these all are imitable. In a red ocean market, competitors will keep imitating you, even come up with a better offer than you have. But if your company can build a strong position in customer mind, it's nearly impossible to rule it out.

Our Banking sector is currently a red ocean market. We have 62 banks operating in a smaller economy (US\$329.12 billion) than many large economies - creating an immense unhealthy competition and putting pressure on profitability. Everyone is offering almost white label products and services while pricing is majorly regulatory driven. Greenfield product development is not easy like FMCG or Telecoms as it primarily deals with public money as well as requires multi-level regulatory approvals. Therefore chances are not that prominent for the banks to make differentiation by products and services, rather Brand building can be a more plausible option. Empirical studies show that how a strong Brand can leverage profit and build a loyal generation-customer base. But Brand building a continuous process which involves multi-stakeholder involvement, money and time investment. Also it doesn't guarantee immediate profit but it pays up in the long run. MTB being one of the most modern and futuristic bank in the country with extensive network has the capacity to build strong brand loyalty to mark its differentiation in current hyper-marketplace.

How to make a Brand or to refresh it? One Positioning'. Al Ries & Jack Trout in their 'Your Mind'- has shown how a good positioning is all about differentiating yourself in the mind of about creating something new and different. It is the prospect's mind. It is like bridging the

of the core way to do this is to create a 'Brand famous book, 'Positioning: The Battle for can create a successful brand. Positioning the prospective consumers. It is not about redesigning what is already in connection that already exist.

Formulating a Brand positioning strategy could help existing and prospective consumers. To build that, we goal, define different stakeholders that we communicate create relevant communication strategy. Our service is income and other demographic characteristics. Therefore needs across all strata is the foremost step to formulate a strategy.

associate our bank better with our need to develop our own Brand and find their opinions to not limited to age, location, understanding the consumer realistic Brand positioning

But ideas need to be circulated. It requires to reach to the message that is easy to read and understand. A message connect to their inner-desires and that leave a lasting Ries- Branding Consultant and Author believes that merely create an impression. Brands requires to have visuals which Hammer' to provoke immediate emotional force among powerful tool for creating Brand empathy in the mind of the just the logo and color code, but also the fonts, shapes, symbols- that ultimately create a powerful visual. In short it can be called identity commensurate with the Brand positioning strategy. A communications along with a core positioning idea eventually help desired perception of the Brand in the mind of the consumers.

audience and give them a with which customer can impression. But Laura words are not enough to she referred as 'Visual consumers. Visuals are consumers. It is not a range of things creating a brand consistent visual forming a

We are living in an era of internet and digital medium, where banks have to focus on digital presence. To be market relevant MTB is passionately working in innovative digital solutions for the convenience of the consumers. Such digital initiatives are creating the opportunities to develop MTB as a strong financial Brand and reach its target audience in the easiest and cost-efficient manner. Lastly we believe that a modern, smart and adaptive brand positioning strategy along with a strong visual presence on off and online media will certainly help MTB to reach to a greater height which our honourable Board and Management envisioned.





লালাখালের জল সবুজে

খালেদ আহমদ, কান্টমার সার্ভিস অফিসার, সিলেট শাখা

ফেনী থেকে বন্ধু সোহাগের অনুজ শাকিব সিলেটে বেড়াতে আসবে, সেটা দিন কয়েক আগে জানিয়েছিল। সাথে ওর তিনজন বন্ধু। ওদের ঘুরাঘুরির শেষদিন শুক্রবার হওয়াতে ছুটির দিনে আমারও ছুট দেয়ার সুযোগ করে দিল। লালাখাল আজতক যাওয়া হয়ে ওঠেনি, ব্যাপারটা নিজের কাছেও বেখাপ্লা। সিলেট শহর থেকে বলা যায় হাত ছোঁয়া দূরত্বে লালাখালের অবস্থান। অথচ লালাখাল ভ্রমণের প্রথম পরিকল্পনাটা ছিল কৈশোরকালে, গুনে গুনে দেড় যুগ আগে! লালাখালের সন্নিকটস্থ সারিঘাটের পৌঁছে, এদিক সেদিক কিছুক্ষণ ঘোরাঘুরির পরে আমরা সারাদিনের জন্য একটা ইঞ্জিনচালিত নৌকা ভাড়া করলাম। তরণ মাঝির নাম বাছির। খেয়াঘাটে কয়েকজনের সাথে আলাপ করে ওর সাথেই দফারফা। প্রথমে ডানে তারপর বাঁয়ে মৌঁচড় খাওয়ার মধ্যখানে বহমান শ্রোতের একপাশে খেয়াঘাট। ইঞ্জিন নৌকায় কাঠের তক্তার পাটাতনে পা দিয়েই দুই হাতের ওপর শরীরকে টেনে তোলার ভার দিতে দিতে সঙ্গীদের উদ্দেশ্যে বললাম- আমি কিছু ছাদে উঠলাম। ভটভট শব্দ তুলে দুইপাশে পানি আছড়ে ফেলে ছুটে চলল আমাদের জলতরী। উজান থেকে প্রবাহমান ধারা হয়ে ভাটির পানে ছুটে চলেছে সারি নদীর স্বচ্ছ জলশ্রোত। জলের সাথে যাদের নিবিড় বসবাস, একান্ত জীবন যাপন; তেমন কিছু জলজ উদ্ভিদ শ্যাওলা গা ভাসিয়ে দিয়েছে শ্রোতের সঙ্গেপানে। ভেসে ভেসে যেন পানির সাথে অস্কুটে কথা হয়, তুমি বিনে বন্ধু থাকি কেমনে! জলশ্রোতও আহলাদে হেসে ওঠে যেন কলকল শব্দ তোলে। শ্রোতের নিরন্তর বয়ে চলা তন্ময় হয়ে দেখছিলাম। হঠাৎ নৌকা দুলে ওঠাতে পেছনে ঘাড় ফিরিয়ে দেখি শাকিব, বাবলু আর মমিনও ছাদে ওঠে এসেছে। নদীর শ্রোত পেরিয়ে ঢালু পাড় জুড়ে গাছপালার সারি। ছোট আকারের বৃক্ষরাজির গায়ে লতাপাতার শক্ত বাঁধন যেন। উজানের দিকে যেতে যেতে দুইপাশের বনানী আরো ঘন হয়ে এলো।

নৌকার ভেতর এতোক্ষণ কেবল আঝির ছিল। সেও হঠাৎ ভেতর থেকে মাথা বাড়িয়ে চোখ গোল গোল করে তাকাল। দৃষ্টি দেখে বুঝলাম লক্ষ্য আমাদেরও ছাড়িয়ে আরও দূরে, নৌকার একদম পেছনে মাঝির ওপর। ব্যাপারটা কী জিজ্ঞেস করলে জানাল, নায়ের জানালা দিয়ে বাইরের দৃশ্য দেখতে দেখতে এক সময় পেছনের গলুইয়ের দিকে তার খেয়াল হল, মাঝি নেই! অথচ ইঞ্জিন আর নৌকা দুটোই চলছে। তাই হতভম্ব হয়ে ঘটনা কী দেখতে ওপরে এসেছে। শুনে হাসির রোল পড়ে গেল। ইঞ্জিনের শব্দের প্রখরতায় মাঝি আমাদের হাসির কারণ না বুঝলেও ব্যাপারটা সংক্রামক বলে মুখের হাসি ভাব নিয়ে তাকিয়ে ছিল। তবে ঘটনা শোনার পর হাসির প্রখরতা বেড়ে গেল। মাঝির কাছ থেকে জানলাম, লালাখালের তলদেশ পাথুরে অসমতল। তাই কোথাও পানির গভীরতা কম, কোথাও বেশি। নৌকার চলার পথে ভালভাবে খেয়াল রাখার জন্য ওপর থেকে দেখতে হয়। যেটা নিচ থেকে সম্ভব নয়। শুরু মৌসুমে লালাখালের পানি একদম স্বচ্ছ টলটলে থাকে বলে পর্যটকদের সমাগম থাকে বেশ। ফলে বাছিরদের আয় রোজগার এ সময় হয় ভালই। বর্ষা শরতে ওরা নদী থেকে বালু তোলে। কখনও বা করে অন্য মৌসুমী কাজকর্ম। নৌকা উজানের দিকে যেতে যেতে ক্রমশ গতি নিচ্ছে লালাখালের খরশ্রোত। পানির গভীরতাও বাড়ছে। শ্রোতের কিনার ছুঁয়ে ওঠে গেছে পাহাড়ের দেয়াল। তার চূড়ায় বাঁশের বন। শৈলশ্রেণী আর পাললিক মাটির হলদেটে রঙের দেয়ালে ধাক্কা খেয়ে গতি পাষ্টে শ্রোত চলেছে। লতা গুলোর শেকড় নেমে এসে কোথাও দেয়ালের গায়ে ঝুঁকিয়ে দিয়েছে আলনা। নদীর তলদেশ জুড়েও পাললিক রঙিন মাটির ভাঁজ। স্বচ্ছ জলের নিজের কোনও রং নেই এখানে। মাটি নুঁড়িপাথর বালু কাঠকয়লার রংয়ের সাথে স্থানে স্থানে বদলেছে। বামাপাথর দেখার সুযোগ আমার কয়েকবার হয়েছে।

পাথরের ভেতর শিরা



উপশিয়ার মত অনেক গুলো ছিদ্র থাকে বলে ভেতরে বাতাস ধারণ করে পাথর হয়েছে সহজে জলে ভাসতে পারে। তবে মাটির টিলা পুরোটাই যে বামা পাথরের মত অসংখ্য ছিদ্র নিয়ে থাকতে পারে, সেটা প্রথম দেখলাম। কাঁকড়া, ঈল গোত্রীয় মাছসহ জলজ প্রাণীর আবাসস্থল হতে পারে ছিদ্রযুক্ত এসব ছোট ছোট টিলা। জৈন্তাপুর উপজেলার বুক চিরে বয়ে যাওয়া এই লালাখালের উৎপত্তিস্থল মেঘালয়ের চেরাপুঞ্জি পাহাড়শ্রেণী। আর তাই লালাখালের উজানে অবস্থিত বিশ্বের সর্বোচ্চ বৃষ্টিপাতের অঞ্চল চেরাপুঞ্জি তার অঝোর ধারার শ্রোতে বর্ষা মৌসুমে ভাসিয়ে প্লাবিত করে দেয় লালাখালের দুই কূল। তখন নদীর মাঝ দিয়ে নৌকা চালানোর সাহস সচরাচর কারও হয় না বলে মাঝি জানাল। উজানে সীমান্তের ওপারে লালাখালের অন্য নাম মাইভু নদী। ভাটির পানে চলতে চলতে তারপর

মিশেছে গোয়াইন নদীর শ্রোতধারায়। কথিত আছে, বিশ্বপর্যটক ইবনে বতুতা লালাখালের এই জলশ্রোত ধরেই সিলেটে প্রবেশ করেন। গোসলে নেমে স্বচ্ছ জলে ছটোপুটি খাচ্ছে নদী তীরের বাসিন্দারা। ভাবছিলাম, কী সুখ এই মানুষজনের! নদীর বাঁক ঘুরার সময় হঠাৎই বালুচর থেকে উড়াল দেয় লম্বা পায়ের হস্তিটি পাখির (বৈজ্ঞানিক নাম: *Venellus Indices*) এক বাঁক। বাতাসে ডানা ঝাপটানোর শব্দ শুনে হতচকিত হয়ে কুচকুচে কালো পানকৌড়িটিও উড়াল দেয়। ওর সঙ্গীটিকে অবশ্য সেসব বিচলিত করতে পারেনি। দিব্যি ডুব দিয়েই চলেছে। গ্লাইডিং ভঙ্গিমায় কখনও জলের ওপর নেমে আসছে চিলের নখর। নদীর ঢালু পাড়ে তরমুজ ক্ষেতে কাজ করছে কিষাণ কিষাণী। পাতার বুনোটের ফাঁকে উঁকি দিচ্ছে রসালো তরমুজ। নদীর বাঁক ঘুরেই সামনে পড়ল নাজিমগড় রিসোর্ট সংলগ্ন ঘাট। নানা রংয়ের কায়াক, কেনো সহ পর্যটন নৌকার পসরা ঘাট জুড়ে। ঘাট ছেড়ে এসে উজান ধরে লালখালের জলধারা হয়ে গেছে একদম সবুজাভ। স্বচ্ছ সবুজ জলধারার ওপর নেমে এসেছে দুই পাশের পাহাড়ময় অরণ্যের ছবি। যেন পান্না সবুজ জলের রাজত্ব। জলে ভাসা নৌকাগুলো দেখে মনে হচ্ছিল যেন হাওয়ায় ভাসছে! নদীর তলদেশের মাটিতে চূনাপাথরের আধিক্যের জন্যই এমন পান্নার মত সবুজ রং জল। লালামাটির টিলার জলধারা ছুঁয়ে উঠে যাওয়া ঢালু পাড়। ইচ্ছে হয় দু’পা দুলিয়ে বসে সে পাড়ে কাটিয়ে দেই বেলা অবেলা। ন্যাড়া পাড়ের ওপর চূড়ার মাথায় বাঁশের বন যেন কিশোরের খাড়া এক বাঁক চুল! নৌকা আর যাবে না। সামনেই সীমান্ত। নৌকা থেকে নেমে হেঁটে হেঁটে একদম জিরো পয়েন্টে গিয়ে থামি। ওপারে মেঘালয়ের পাহাড় জুড়ে খাসিয়াদের সুপারী বাগান। লালাখাল এখানে প্রবল শ্রোতসিনী। শ্রোতের কিনার ছুঁয়ে ওঠে যাওয়া পাহাড় থেকে বেরিয়ে এসেছে নানা রং, আকারের পাথর। সেসব পাথরে সাবধানে পা ফেলে শ্রোতের জল স্পর্শ করতই শরীর জুড়ে হিম পুলক যেন বয়ে গেল! শিলাশ্রেণীর ওপর পাহাড়ের গায়ে ঝুলে আছে গুলুজাতীয় এক জাতের ছোট ছোট গাছ। চিকন লম্বাটে পাতার ফাঁকে লালচে ফল বেরিয়েছে। কৌতূহল নিয়ে অচেনা ফলটির ছবি পাঠিয়েছিলাম খ্যাতনামা একজন প্রকৃতিবিদের কাছে। জানালেন, সম্ভবত বুনো জলপাইয়ের কোনও প্রজাতি। সীমান্ত লাগোয়া মেঠোপথের পাশ ধরে পাহাড় জুড়ে চলে গেছে চা বাগান। ফেরার সময় জিরো পয়েন্ট লাগোয়া খেয়াঘাট থেকে ওরা লালাখাল চা বাগানের কয়েক প্যাকেট চা পাতা কিনে নিল ভ্রমণ স্মৃতি হিসেবে। নৌকা ফিরতি পথে ভাটির পানে ছুটে চলেছে তাই গতি তুলনামূলক বেশি। গলুইয়ের ফলায় ধাক্কা খেয়ে দলা বাঁধা জল বিন্দু আছড়ে পড়ছে সজোরে। বেলা শেষে সূর্যের রক্তিম আভা ছড়িয়ে পড়েছে বহমান শ্রোতধারায়। সে আভায় হেসে লালাখালের কাকচক্ষুর জল ভাসে।

ষেভাবে যাবেনঃ সিলেট শহর থেকে লালাখালের দূরত্ব ৩০ কিলোমিটার। যেকোনও ভাবে সিলেট এসে বাস/লেগুনা বা প্রাইভেট বাহনে যেতে হবে সারিঘাট। বাজারের ঘাটে রিজার্ভের জন্য নৌকা পাবেন। দর কষাকষি করে দাম ঠিক করে নিতে হবে। রাসিযাদনের জন্য ফিরতে হবে সিলেটে। আর নাজিমগড় রিসোর্টে থাকতে চাইলে আগেই বুকিং দিয়ে নেয়া উত্তম।



FIRST BizQUIZ WINNER



Farzana Afrin
Office of the MTB
Managing Director and CEO



Md. Khairul Kabir
Integrated & Centralized MITS
Operations



Md. Mosharef Hossain
Office of the MTB
Managing Director and CEO



Muhammad Mushiur Rahman
Internal Control & Compliance



Chowdhury Mohammad Muhaimen Kabir
Integrated & Centralized MITS
Operations



Hasan Mahmud
Integrated & Centralized MITS
Operations



Md. Nizam Uddin
Credit Administration



Mohammad Awlad Hossain
Internal Control & Compliance



Sharmeen Ahsan
SME-CRM



Syed Mustafa Muynuddin
Payments System



MTB ON MEDIA

AGM

MTB holds 22nd Annual General Meeting (AGM)



The 22nd AGM of the Bank was held on June 24, 2021 on digital platform. MTB Chairman, Md. Wakiluddin, presided over the Meeting. MTB Vice Chairman, Md. Abdul Malek, Founding Chairman, Syed Manzur Elahi, MTB Directors, Md. Hedayetullah, Rashed Ahmed Chowdhury, Dr. Arif Dowla, M. A. Rouf JP, Engr. Md. Omar Faruk (representing Khwaja Nargis Hossain), Anika Chowdhury, Daniel De Lange and Tarik Ur Rahman, Independent Directors, Nasreen Sattar and Faruq Ahmad Siddiqi, MD & CEO, Syed Mahbubur Rahman, along with Senior Officials of the Bank and a large number of Shareholders also attended this virtual meeting.



MTB holds 'MTB Town Hall 2021'



The MTB Town Hall 2021 was held virtually on February 13, 2021. MTB Chairman, Md. Wakiluddin, MTB Vice Chairman, Md. Abdul Malek, MTB Directors, Syed Manzur Elahi and Rashed Ahmed Chowdhury were present at the conference. The MD & CEO, Syed Mahbubur Rahman attended the programme along with other Senior Officials of the Bank. The meeting discussed last year's overall business performance and highlighted the significant business strategies and ways to achieve the business targets of 2021 amid current economic and market scenario. MD & CEO concluded the conference by declaring awards in 18 categories for excellent contributions in 2020.



CORPORATE SOCIAL RESPONSIBILITY

Loan disbursement to Taka 10 A/C holder through MTB Cluster



MTB handed over loan sanction letters to the 10 Taka A/C holders (Marginal Farmers) of Bagatipara Agricultural Cluster, Natore for their Cow Fattening Project on a virtually held Loan Disbursement ceremony under Financial Inclusion Initiatives of the Bank. Syed Mahbubur Rahman, MD & CEO, Gazi Md. Mahfuzul Islam, DGM and Ujjwal Kumar Das, DGM of Financial Inclusion Department (FID) of Bangladesh Bank attended the programme. Among other dignitaries, Syed Rafiqul Haq, AMD & CBO and Fahad Mohd. Ifaz, Co-founder and CEO of i-Farmer along with other Senior Officials were also present during the programme.

MTB supports Society for the Welfare of Autistic Children (SWAC)



MTB Foundation, in its effort to align the Bank's CSR initiatives with the Sustainable Development Goals (SDGs), has extended support to SWAC for supporting their on-going activities of educating and training autistic children to develop their fullest potential and improve the quality of their lives. Syed Rafiqul Haq, AMD & CBO, MTB, handed over the cheque to Subarna Chakma, Chairperson, SWAC at a simple ceremony held at the Bank's Corporate Head Office.

MTB supports Centre for the Rehabilitation of the Paralysed (CRP)



MTB Foundation, in its effort to align the Bank's CSR initiatives with the SDGs, has extended support to CRP for their rehabilitation programme for paralyzed and disabled people which is designed to help them to live their lives independently in the mainstream community. Syed Rafiqul Haq, AMD & CBO of the Bank, handed over the cheque to Valerie A. Taylor, Founder & Coordinator, CRP at a simple ceremony held at the Bank's Corporate Head Office. Muhammad Saidur Rahman, Chairman, CRP and Chowdhury Akhtar Asif, AMD & CRO along with other Senior Officials of the both Organizations were also present at the event.

MTB Foundation Donates Nasal High Flow Oxygen Therapy to Kuwait Bangladesh Moitri Government Hospital



MTB Foundation, as part of the Bank's CSR initiatives, has donated 02 (two) units Nasal High Flow Oxygen Therapy devices to Kuwait Bangladesh Moitri Government Hospital for the COVID-19 infected patients who needs emergency oxygen support at the hospital. Azam Khan, Head of MCD, has handed over these devices to Dr. A.K.M. Sarwarul Alam, Director (In-charge), Kuwait Bangladesh Moitre Government Hospital at the hospital premises.

STRATEGIC ALLIANCE

MTB signs PA with BB under TDF



MTB signed Participating Agreement (PA) with Bangladesh Bank (BB) for obtaining refinancing facilities from Technology Development Fund (TDF) scheme. Under this agreement, MTB will be able to use a revolving refinance fund amounting Tk. 1,000 Crore to support customers in technological development and up-gradation of their export-oriented industries. Ahmed Jamal, DG, Md Shahidul Islam, ED and Khondkar Morshed Millat, GM of Sustainable Finance Department, BB and Syed Mahbubur Rahman, MD & CEO along with other Senior Officials from the both Organizations were present in the agreement signing ceremony.

MTB Distributes loan at 4% interest rate on International MSME day



In recognition of the International MSME Day 2021, MTB in association with SME Foundation handed over loan sanction letters to the entrepreneurs of Pathrail Handloom Cluster, Tangail at an event held on virtual platform. These loans were sanctioned from Government announced Stimulus Package at nominal 4% rate of interest. Dr. Md. Mafizur Rahman, MD of SME Foundation and Syed Mahbubur Rahman, MD & CEO, Syed Rafiqul Haq, AMD & CBO, MTB along with other Senior Officials from both the organizations attended this virtual programme.

MTB signs agreement with Concord Group



MTB has signed an agreement with Concord Group at a simple ceremony held at the Bank's Corporate Head Office. In presence of Syed Rafiqul Haq, AMD & CBO, Md. Towfiqul Alam Chowdhury, Head of Business, RBD, MTB and Md Enamul Haque, ED, Marketing & Sales, Concord Group signed the agreement on behalf of their respective organizations. Senior officials from both the organizations were present at the ceremony.

MTB signs agreement with Bangladesh Export Processing Zones Authority (BEPZA)



MTB has signed an agreement with BEPZA for installation of an ATM Booth at Ishwardi EPZ held at BEPZA Complex, Dhaka. Md. Mahmudul Hossain Khan, Member (Investment Promotion) & Additional Secretary, BEPZA and Syed Rafiqul Haq, AMD & CBO, MTB signed the agreement on behalf of their respective Organizations. Senior Officials from both the Organizations were present during the signing event.

MTB signs agreement with National Polymer Industries Ltd.



MTB has signed an agreement with National Polymer Industries Limited for Cash Management Services held at the Bank's Corporate Head Office. Riad Mahmud, MD, National Polymer Industries Limited and Syed Mahbubur Rahman, MD & CEO, MTB signed the agreement on behalf of their respective Organizations. Md. Shawkat Ali Miah FCA, GM & CFO, Accounts & Finance from National Polymer Industries Limited and Syed Rafiqul Haq, AMD & CBO, MTB along with other Senior Officials from both the Organizations were present at the ceremony.

MTB signs agreement with Progressive Life Insurance Company Limited



MTB has signed an agreement with Progressive Life Insurance Company Limited for Cash Management Services held at the Head office of Progressive Life Insurance Company Limited. Ajit Chandra Aich, MD & CEO, Progressive Life Insurance Company Limited and Md. Bakhteyar Hossain, Head of Transaction Banking Division (TBD), MTB signed the agreement on behalf of their respective Organizations. Senior Officials from both the Organizations were present at the ceremony.

MTB arranges Subscription of Tk. 1.5 bn Preference Shares for United Jamalpur Power Limited



MTB, as Lead Arranger has successfully closed the subscription of Tk. 1,500 Million Re-deemable Cumulative Preference Share (non-listed securities) of United Jamalpur Power Limited, a concern of United Group. A closing ceremony of this deal was held at United House, Dhaka in presence of all the Stakeholders. The event was graced by Hasan Mahmood Raja, Chief Advisor, Khandaker Moinul Ahsan Shamim, Advisor, Moinuddin Hasan Rashid, Group Chairman & MD, K M Atiqul Islam FCA, Finance Controller, United Group, and Syed Mahbubur Rahman, MD & CEO, Syed Rafiqul Haq, AMD & CBO, MTB along with other Senior Officials from both the Organizations.

CHANNEL EXPANSION & RE-ORGANIZATION
MTB inaugurates its 119th Branch at Homna, Cumilla



MTB has opened its 119th branch at Homna, Cumilla. Mohommad Kamrul Hasan, Deputy Commissioner, Cumilla, inaugurated the Branch as the Chief Guest through a virtual inauguration ceremony while Syed Mahbubur Rahman, MD & CEO, MTB, Advocate Md. Nazrul Islam, Mayor, Homna, Cumilla, Rumon Dey, UNO, Homna, Cumilla attended the event virtually as the Special Guests. Among others, Khorshed Alam, Ex Chairman, Chandanpur Union Parishad and Syed Rafiqul Haq, AMD & CBO, along with other Senior Officials of the Bank attended the ceremony.

MTB inaugurates its Sub Branch at Mahini Bazar, Cumilla



MTB has opened Sub Branch at Mahini Bazar, Cumilla. Md. Shamsuddin Kalu, Chairman, Nangalkot Upazila Parishad, Cumilla inaugurated the MTB Sub branch as the Chief Guest through a virtual inauguration ceremony while Syed Rafiqul Haq, AMD & CBO, along with the In-Charge of the newly inaugurated Sub Branch and others Senior Officials of the Bank were present in this virtual inauguration ceremony.

MTB relocates its Tejgaon Branch to Dhanmondi Road No. 2



MTB has recently relocated Tejgaon Branch to Khan ABC Tradeplex, Plot No. 37, Road No. 2, Dhanmondi, Dhaka. Syed Mahbubur Rahman, MD & CEO, MTB, physically inaugurated the re-located branch as the Chief Guest at the branch premises. Syed Rafiqul Haq, AMD & CBO, along with the Local Elites and Leaders of different business associations, representatives from different strata and other Senior Officials of the Bank attended the event.

MTB Inaugurates Air Lounge at Cox's Bazar Airport, Cox's Bazar



MTB inaugurated its 4th Air Lounge at Cox's Bazar Airport, Cox's Bazar, with a view to provide its customers greater comfort, luxury and convenience when travelling through the airport. Syed Manzur Elahi, Founding Chairman & Director of the Bank virtually inaugurated the Air Lounge on January 21, 2021. Mujibur Rahman, Mayor, Cox's Bazar Municipality and Md. Hedayetullah, Chairman of the Board Executive Committee & Director, Syed Mahbubur Rahman, MD & CEO, Syed Rafiqul Haq, AMD & CBO, MTB along with the elites of the city, other Senior Government and Bank Officials were also present at the inauguration ceremony.

PRODUCT AND SERVICE INNOVATION



MTB launches 'MTB Yaqeen', MTB Islamic Banking Wing



MTB, with a vision to cater the need of Sharia'ah-based Banking of the mass population of the Country has launched its Islamic Banking Wing 'MTB Yaqeen'. Sheikh Kamaluddin Abdullah Zafree, Chairman, MTB Sharia'ah Supervisory Committee launched the Islamic Banking window at a virtual launching ceremony while Nasreen Sattar, Independent Director, MTB and Chairman, MTB Board Audit Committee was also virtually present. Among others, Dr. Sofiza Azmi, MD, Cambridge International Financial Advisory Limited, Cambridge, UK, Mahmud Hossain, MD, Millennium Information Solution Limited, Syed Mahbubur Rahman, MD & CEO, Syed Rafiqul Haq, AMD & CBO, Chowdhury Akhtar Asif, AMD & CRO, MTB along with other Senior Officials were also virtually present at the launching ceremony.

MTB introduces 'MTB Simple'



MTB partnering with Giga Tech Ltd., a leading eKYC solution provider has launched a fully digital and instant Bank account opening solution "MTB Simple Account" which will facilitate our valued customers to enjoy hassle-free account opening experience complying with the eKYC guidelines of BB. MTB Simple Savings Account can be opened by any Bangladeshi using own NID at <https://ekyc.mutualtrustbank.com> using a mobile phone/laptop/desktop. Syed Mahbubur Rahman, MD & CEO of the Bank, unveiled this new digital product at a simple ceremony held at the Bank's Corporate Head Office. Samira Himika, MD of Giga Tech Ltd., along with other Senior Officials were also present at the event.

MTB introduces 'MTB Ava'



MTB has launched a tailor made bundle Loan Product 'MTB Ava' for the local Womenpreneurs. Syed Mahbubur Rahman, MD & CEO of the Bank, unveiled this segment specific customized product at a simple ceremony at the Bank's Corporate Head Office. Rojina Akter Mustafi, DGM, WEDU, SME & Special Programmes Department of BB graced the event as Special Guest, while AMDs, Syed Rafiqul Haq and Chowdhury Akhtar Asif along with other Senior Officials of the Bank were attended the programme.

MTB introduces 'MTB Angona DPS' and 'MTB Lakhopoti'



MTB has launched two new deposit products 'MTB Angona DPS' and 'MTB Lakhopoti' under the Bank's dedicated Woman Banking Channel MTB Angona with an objective to facilitate our 'She' customers to save for their future financial stability. Syed Mahbubur Rahman, MD & CEO, unveiled these Scheme Deposit products at a simple ceremony at the Bank's Corporate Head Office. Syed Rafiqul Haq, AMD & CBO along with other Senior Officials of the Bank were also present during the launching event.

MTB launches 'Aporajita'



MTB has introduced dedicated MTB Women Forum 'Aporajita', a dedicated network for female MTBians. Syed Mahbubur Rahman, MD & CEO inaugurated the launching event at a local venue in the Capital recently. Amena Begum, DIG (Protection & Protocol), Special Branch, Police HQ, Husne Ara Shikha, GM, SME & Special Programs Department, BB and Eliita Karim, Singer & Journalist participated the event as Special Guests while AMDs, Syed Rafiqul Haq and Chowdhury Akhtar Asif, along with other Senior Officials were also present at the inauguration ceremony.

MTB introduces MTB PayPlus



MTB has recently launched 'MTB PayPlus', an exclusive and multi-utility dual currency Prepaid Card. Syed Mahbubur Rahman, MD & CEO, launched this product at a simple ceremony at the Bank's Corporate Head Office. Professor Mustafizur Rahman, Department of Soil, Water & Environment, University of Dhaka and Syed Rafiqul Haq, AMD & CBO along with other Senior Officials of the Bank were also present at the launching Ceremony.



AWARD & RECOGNITION

MTB arranged 'Service Excellence Award 2020'



To maintain and promote Service Excellence throughout the customer journey with the Bank, MTB has organized 'Service Excellence Award 2020' ceremony at the Bank's Corporate Head Office. In this ceremonious event, Champion MTBians were recognized and awarded for providing excellent services at their respective capacities. Syed Mahbubur Rahman, MD & CEO has handed over the awards amongst the Winners. Syed Rafiqul Haq, AMD & CBO with other Senior Officials of the Bank attended the programme to inspire the Awardees.



HR CORNER

New Executive Joining



Rais Uddin Ahmad
DMD & CAMLCO
DoJ: 26/04/2021



Dewan Imteaz Ahmed
Departmental Head
Retail Banking Division
DoJ: 26/04/2021



Mohammad Aminul Haque
Divisional Head
Group Finance
DoJ: 28/01/2021



Tahsin Taher
Unit Head
Retail Banking Division
DoJ: 01/02/2021



Sarmin Sultana
Senior Relationship Manager
Wholesale Banking Division
DoJ: 16/03/2021



Khandakar Shujan Ahmed
Senior Manager
Card Division
DoJ: 15/04/2021



Md. Mahmudur Rahman Ovi
Senior Relationship Manager
Wholesale Banking Division
DoJ: 12/01/2021

New Assignment at Executive Level



Md. Khalid Mahmood Khan
DMD, Corporate &
Commercial Business
Effective Date: 01/04/2021



Abdul Mannan
Head of Branch Banking
Division-1
Effective Date: 09/05/2021



Syed Mahbub Morshed
Head of Branch Banking
Division-2
Effective Date: 09/05/2021



Azad Shamsi
Head of Branch Banking
Division-3
Effective Date: 09/05/2021



Shamima Akhter
Branch Manager
Baridhara Branch
Effective Date: 17/05/2021



Md. Shamim Kabir
In-Charge
MTB Dhaka Uddayan Sub-Branch
Effective Date: 01/06/2021



Shah Md. Fida Hasan
In-charge
MTB Avenue-5 Sub-Branch
Effective Date: 15/06/2021

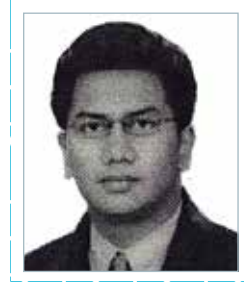
Farewell



Md. Ehethesham Rahman
Last Designation: SVP
Left: 18/05/2021



A. K. M. Ahasan Kabir
Last Designation: VP
Left: 16/05/2021



Mohammad Rajib Hossain
Last Designation: SVP
Left: 31/03/2021



Md. Farid Uddin
Last Designation: VP
Left: 10/01/2021

Academic Achievement



Kazi Mazbah Uddin, CAMS
Branch Manager
Malibagh Chowdhurypara Branch



Md. Tauhidul Alam, CICC
Head of Credit Monitoring
Department



Mohammad Shariful Islam, CETS
Senior Manager
Special Asset Management Division



Md. Abu Rayhan, CAMS
Branch Manager
Bhojeshwar SME/Agri Branch

Arrived on Earth



Nabeha Naba
MTBian: Md. Jahangir Alam
Branch Manager
Goalmari Bazar Branch
Breath First: 18/03/2021



Nusaib Ainan (Noor)
MTBian: Md. Ashraful Islam
Relationship Officer
Dinajpur Branch
Breath First: 15/02/2021



Arisha Sultana
MTBian: Md. Asraful Alam
Manager
Credit Monitoring Department
Breath First: 17/01/2021



Md. Aafiq Abrar Rashid Bin Atiq
MTBian: Md. Atiqul Islam
Senior Manager
Internal Control & Compliance Division
Breath First: 01/06/2021



Mehnaz Ahmed Ameeran
MTBian: Jaber Ahamed
Asst. Relationship Manager
Wholesale Banking Division
Breath First: 07/04/2021



Jannatul Ferdous Jesika
MTBian: Md. Jasim Uddin
Associate
Retail Banking Division
Breath First: 30/04/2021



Fabiha Farin
MTBian: Md. Nazmul Hoq Roky
Associate
Retail Banking Division
Breath First: 26/03/2021



Masfiya Rahman
MTBian: Md. Mahfuzur Rahman
Associate
SWIFT Department
Breath First: 08/06/2021



ART WORK



Tahera Akter, Unit Head, SME-CRM Department



Angira Binte Assad
MTBian: Mohammad Assadullah, Manager, Shyamoli Branch



করোনা তুমি ফিরে যাও

জসিম উদ্দিন খান
শাখা ব্যবস্থাপক, কালুরঘাট শাখা, চব্বিগ্রাম

এখন সময় কারো পক্ষে নেই
থমকে আছে গোটা বিশ্ব।
পৃথিবীর মন ভালো নেই;
চারদিকে কেবলই মৃত্যুর মিছিল,,,,

কেউ কেউ বলেছে 'আসমানী গজব',
কেউ বা 'ঈমানী পরীক্ষা'-
হয়ত কেউ ভয় তাড়াতে
ভালোবেসে নাম দিলো তার
'সর্দি-কাশি-জ্বর'।

যেভাবেই যে নামেই ডাকি, কেউতো প্রস্তুত
ছিলাম না এমন এক তরফা যুদ্ধের।

'করোনা'- কী লোভে, কার ক্ষোভে, তুমি
ঝাপিয়ে পড়লে সমগ্র মানবকূলের উপর
কী জানান দিলে তুমি? কে পাঠালো তোমায়?
হয়ত মানবজাতি একটু বেশিই বিষিয়ে ছিলো
প্রকৃতির বায়ু, জল, পাহাড়, বন-বৃক্ষ,
আলো-তাপ, ফল ফলাদী- মাটি কিংবা আকাশ।
তাই বলে এতোটা ক্ষোভ! এতোটা বিভৎস!

'করোনা', তুমি ফিরে যাও, ফিরে যাও।
প্রকৃতিকে বলো, মানবশূন্য এ ধূসর পৃথিবী
দিয়ে সে কী করবে?
সে কি ফিরে যাবে না আপন আঁধারে?
তার এতো ছলা-কলা, রূপ-সুখা, রঙিন বাহার,
আলো-ছায়া দিয়ে কী সুখ পাবে সে-
যদি মানব না থাকে মানবজমিনে?

CASA

সাইফুল করিম রাতুল
রিলেশনশিপ অফিসার, এমটিবি সেন্টার কর্পোরেট শাখা, ঢাকা

করোনা আতংকে সবাই আছে
ব্যংক ও আছে কিছু,
ছয়-নয় ইস্যু তো রয়েছে আছে,
সমস্যা ছাড়ছে না পিছু।

চিন্তা এখন সবার মনে
KPI পারফরমেন্স নিয়ে,
খোলা আছে কিছু পথ
মুক্তির সন্ধান দিয়ে।

লোন ছাড়া, ব্যংক চলে না
ফলোআপের নেই তুলনা,
যুদ্ধ সবার, মুক্তি কামনা
NPL Recovery
হোক বাসনা।

স্প্রেড কমিয়ে ব্যংক বিপাকে
লাগাম টেনেছে লোনের,
খরচ কমিয়ে, বাড়াতে হবে
Credit Card সেলের।

ছোট লোনের গ্রাহক বেশী
ঝুঁকিও কম হবে,
মুক্তি ও লাভের আর একটি পথ
যারা SME ও Retail ব্যবসা বাড়াবে।

High Cost ফান্ড বোঝা এখন
সার্ভিস দিয়েই বাঁচা
সবার সেবা একটিই পথ
বাড়াতে হবে CASA।



দেশীয় পণ্য ব্যবসা হোক তুঙ্গে



এমটিবি দিচ্ছে এসএমই গ্রাহকদের
জামানতবিহীন ঋণের সুবিধা

* শর্ত প্রযোজ্য

MTB 24/7 Contact Centre ☎ **16219** or 09604016219

119
MTB BRANCHES

310
MTB 24/7 ATM



মিউচুয়াল ট্রাস্ট ব্যাংক লিমিটেড
Mutual Trust Bank Ltd.

you can bank on us

185 MTB
প্লেস্টিক
ক্যাডকিং
হাতের ব্যাঙ্ক সব সময়



3227
MTB POS

