BANKING INDUSTRY IN BANGLADESH

The World Bank (WB) has suggested that Bangladesh should merge the problematic commercial Banks with the better performing ones.

DOMESTIC ECONOMY

Bangladesh’s per capita gross national income (GNI) jumped more than 9 percent to $1,909 last fiscal year from $1,751 a year ago, showed provisional official figures.

WORLD ECONOMY

According to the latest IMF World Economic Outlook (January 2019), global growth has been revised down by 0.2 and 0.1 percentage points for 2019 and 2020 respectively.

HEALTH TIPS

Tobacco is the second major cause of death globally and is currently responsible for killing one in 10 adults worldwide.

NEW MD & CEO OF THE BANK

MBL has launched a new product named UDAYAN. Under this product, the bank is creating new entrepreneur by lending money to educated and talented young for starting their business.

MERCANTILE BANK NEWS

Mercantile Bank Limited celebrated International Women’s Day with a gala event at city hotel on March 8, 2019. The theme for International Women’s Day 2019 was ‘Balance for Better’.

GLIMPSES OF WOMEN’S DAY 2019

The Annual Picnic of Mercantile Bank Limited was held on January 25, 2019 Friday at Sarah Resort, Gazipur for taking their employee outside to avoid the humdrum routine work.

MBL’S ANNUAL PICNIC 2019

MGL has launched a new product named UDAYAN. Under this product, the bank is creating new entrepreneurs by lending money to educated and talented young for starting their business.

DISCOVER BANGLADESH

In Bangladesh, the zamindari of Tagore family was stretched to three parganas in Ibrahimpur pargana at Shilaidaha, Shahzadpur pargana at Shohjulpur and Kaligram pargana at Pattisar.

EDITORIAL TEAM

Md. Quamrul Islam Chowdhury
MD & CEO

Mati ul Hasan
AMD & CRO

Md. Zakir Hossain
DMD & DCBO

Adil Raihan
DMD & CSBO

Research & Planning Team
Bangladesh is now the second largest economy in South Asia and among the five fastest growing economies in the world. The economy is moving on a solid macro-economic stability, vibrant private sector, and increasing trends in trade and investments. The expected GDP growth to hit a record of 8.13 percent in the current fiscal year. The per capita income is set to reach this year to US$ 1909, which is close to the middle-income threshold.

The export doubled during the past five years, growth in agriculture and service sector has stabilized the economy more. The export earnings in the first nine months (July to March) of the financial year were around $31 billion, according to Export Promotion Bureau data. Remittance flow recovered impressively, growing 10.30 percent in the first eight months of FY18. Foreign exchange reserves stood at $31.78 billion as of March 31, down from $32.27 billion a year earlier. The general inflation marked a 0.08 percentage point rise in March of the current calendar year due to price hike of different food items. The inflation rate went up to 5.55 percent in March 2019, which was 5.4 percent in the previous month.

MBL maintains a steady and stable growth in 2018. At the end of March 2019, total deposit of the Bank stood BDT 23,639.59 crore against that of BDT 21,753.98 crore in March 2018. Total loans and advances of the Bank reached to BDT 22,610.77 crore against BDT 20,306.98 crore in March 2018. Operating profit stood BDT 159.47 crore against that of BDT 167.33 crore in March 2018. The senior management team is committed to take the bank to the sustainable trail of growth. MBL always focuses on capital adequacy, maintaining quality assets, sound earnings in Export and strong liquidity management.

Disclaimer

“MBL Insight” is limited publication of Mercantile Bank Limited (MBL). The contents of this publication have been collected through various sources of public information that are believed to be reliable and MBL has taken reasonable care to ensure that such information is accurate.
NEW MANAGING DIRECTOR & CEO
OF MERCANTILE BANK LIMITED

Mercantile Bank Limited has appointed Md. Quamrul Islam Chowdhury as the new Managing Director & Chief Executive Officer of the Bank. Prior to becoming MD & CEO, he was the Additional Managing Director & CBO of the same Bank.

He joined Mercantile Bank Limited in February 2001 and posted as Branch Incumbent of Khatungonj Branch, Chittagong. He served as Head of Agrabad Branch, Chittagong, Zonal Head of Chittagong Region and Head of Main Branch, Dhaka.

He started his banking career in National Bank Limited in 1983 as Probationary Officer. Mr. Chowdhury later joined in NCCBL holding position of Senior Asstt. Vice President and Branch In-Charge of Jubilee Road Branch, Chittagong.

Mr. Chowdhury obtained Master’s degree in Marketing from Dhaka University. He is highly committed and successful banker especially in exploring business opportunities and providing creative solutions for the difficulties in banking operations. He has a wide range of experience in International Trade, Card & Retail Banking and Mobile Financial Services. He converged training program, seminar & workshop in both home and abroad viz: USA, Japan, India, Hong Kong, Malaysia, Singapore etc.
Town Hall Meeting in North Bengal Region

Mercantile Bank Limited held Town Hall Meeting of North Bengal Region at Hotel Mallika Inn in Naogaon. Managing Director & CEO of Mercantile Bank Limited Md. Quamrul Islam Chowdhury was present as the chief guest and Mati ul Hasan, Additional Managing Director & CRO of the Bank was the special guest on the program. A. S. M. Zakir Hossain, SVP & Regional Head of North Bengal region presided over the meeting while Dr. Md. Nurul Islam, CFO and SEVP, Ahsanul Haq Chowdhury, EVP & Head of Corporate Affairs Division and Abu Asghar Golam Haruni, SVP & Company Secretary along with HoBs, Executives & Officers of the Region were also present.

Town Hall Meeting in Chattagram Region

Mercantile Bank Limited held Town Hall Meeting of Chattagram Region at Agrabad Branch in Chattagram. Managing Director & CEO of the Bank Md. Quamrul Islam Chowdhury was present as the chief guest on the occasion and delivered his speech highlighting on non performing loan, future planning, deposits and ensuring customer care. Mati ul Hasan, Additional Managing Director & CRO of the Bank was the special guest on the program. Jashim Uddin, Regional Head of Chattagram region presided over the meeting while Mezbah Uddin Ahmed, HoB of Agrabad Branch along with all HoBs, executives & Officers of Chattagram Region were also present.

Town Hall Meeting in Cumilla-Noakhali Region

Mercantile Bank Limited held Town Hall Meeting of Cumilla-Noakhali Region at a hotel in Feni. Managing Director & CEO of the Bank Md. Quamrul Islam Chowdhury was present as the chief guest on the occasion and delivered his speech highlighting on recovery of nonperforming loan, Yearly business plan, and ensuring customer care. Mati ul Hasan, Additional Managing Director & CRO of the Bank was the special guest on the program. Abu Syed Md. Mohiuddin, Regional Head of Cumilla-Noakhali Region presided over the meeting while HoBs, executives & Officers of the Region were also present.
Distribution of SME loan to women entrepreneur

Fazle Kabir, Governor of Bangladesh Bank handed over the SME loan cheque of Tk. 30.00 lac only to women entrepreneur Israt Zahan Urmi, Proprietor of Smart Leather Products on behalf of Mercantile Bank Limited in the event of ‘Banker-Nari Uddokta Somabesh & Ponno Prodorshony Mela 2019’ organized by Bangladesh Bank at Shishu Academy recently. S.M. Moniruzzaman, Deputy Governor of Bangladesh Bank & Adil Raihan, DMD & CSBO of Mercantile Bank were also present on the occasion among others.

Mercantile Bank Donated to ‘Gonoshasthaya Dialysis Centre’

Mercantile Bank Limited donated Tk. 25.00 lac to the Gonoshasthaya Dialysis Centre to establish an ultra modern Dialysis Unit consisting of specialized bed with audio and video facilities. Managing Director & CEO of the Bank Md. Quamrul Islam Chowdhury handed over the cheque to Dr. Mohib Ullah Khondoker, coordinator of Gonoshasthaya Dialysis Centre on March 5, 2019 at the Bank’s Head Office. Additional Managing Director Mati ul Hasan along with other senior executives & officers of the Bank were present at that time.

Signing Ceremony of Mercantile Bank Limited and Farazy Hospital & Farazy Dental Hospital

Mercantile Bank Limited has recently signed an agreement with Farazy Hospital Ltd. and Farazy Dental Hospital in presence of MD & CEO of the Bank Md. Quamrul Islam Chowdhury. The agreement was signed by Mohammad Iqbal Rezwan, SEVP & Head of HRD of the Bank and Dr. Anower Farazy Emon, Chairman of Farazy Hospital Ltd. and Farazy Dental Hospital on behalf of their respective organizations at the Bank’s Head Office, Dhaka on 18 March, 2019. Under this agreement, Mercantile Bank’s employees & their families, Customers and Card holders will be allowed special discount on medical tests & services at Farazy Hospital & Farazy Dental Hospital. Other senior executives and officials of both the organizations were present on the occasion.
Mercantile Bank Donated to ‘Prime Minister’s Relief & Welfare Fund’

Mercantile Bank Limited donated an amount of Tk. 1.00 (One) Crore to Prime Minister’s Relief & Welfare Fund to support the victims of Churihatta Fire Tragedy at Old Dhaka. A. S. M. Feroz Alam, Vice Chairman of Mercantile Bank Limited handed over the cheque to the Honorable Prime Minister Sheikh Hasina at Gonobhaban on April 02, 2019. Chairman of BAB along with other representatives from several banks were present on the occasion.

Mercantile Bank Donated to ‘Assistance for Blind Children (ABC)’

Mercantile Bank Foundation donated Tk. 5.00 lac to the Assistance for Blind Children (ABC). In presence of Chairman of the Bank A.K.M. Shaheed Reza, Director of the Bank Md. Anwarul Haque handed over the cheque to Munira Khan, Treasurer of ABC recently at Head Office of the Bank in Dhaka. Al-Haj Akram Hossain (Humayun), Chairman, Executive Committee, Md. Amanullah, Chairman, Mercantile Bank Foundation, Md. Quamrul Islam Chowdhury, Managing Director & CEO, Mati ul Hasan, Additional Managing Director & CRO of the Bank and Md. Akhterul Alam, General Secretary, Sanjay Ranjan Kar, Executive Director and Engr. Mirza Abu Taher, Executive Member from ABC were present at that time.

Mercantile Bank Donated to ‘SWAC’

Mercantile Bank Limited donated Tk. 10.00 lac to the Society for the Welfare of Autistic Children (SWAC) as part of Corporate Social Responsibility of the Bank. A.K.M. Shaheed Reza, Chairman of the Bank handed over the cheque to SWAC Chairperson Subarna Chakma on March 31, 2019 at the Bank’s Head Office. Managing Director & CEO Md. Quamrul Islam Chowdhury, DMD & CSBO Adil Raihan, SWAC Secretary Sabina Hossain, Treasurer Syeda Shamima Akther were present along with other senior officials from both the organizations.
Signing Ceremony of Mercantile Bank Limited and FDS Bangladesh

Mercantile Bank Limited has signed an agreement with Fortress Data Services (FDS Bangladesh Ltd) for re-implementation of Temenos T24 R18 TAFJ on February 12, 2019 at the Bank’s Board Room, Head Office, Dhaka. This re-implementation is being done as part of business transformation plan which will enable the Bank to provide wide range of superior products and Digital Banking Services to the customers. A.K.M. Shaheed Reza, Chairman of the Bank; Al-Haj Akram Hossain (Humayun), Chairman, Executive Committee; Dr. Mahmood Osman Imam, Chairman, Audit Committee; M. Amanullah, Chairman, Mercantile Bank Foundation, Md. Quamrul Islam Chowdhury, MD & CEO from Mercantile Bank Ltd., Raju Mohan Duryani, Managing Director and Md. Rayhan Uddin Sarker, COO from FDS Bangladesh Limited were present on the signing ceremony.

MoU Signing Ceremony of Mercantile Bank Limited and a2i program

Mercantile Bank Limited has recently signed a memorandum of understanding with a2i program at ICT Tower, Agargaon, Dhaka. DMD & CSBO of the Bank Adil Raihan and a2i project director & Additional Secretary of Government of Peoples Republic of Bangladesh MD. Mustafizur Rahman signed the memorandum on behalf of their respective organizations. As per the Memorandum customers will get the benefit to pay their all Government utility bills easily through Mercantile Bank. Md. Quamrul Islam Chowdhury, Managing Director & CEO of the Bank and ABM Arshad Hossain, Additional Secretary of Government of Peoples Republic of Bangladesh along with senior executives and officers of both the organizations were present in the occasion.

Signing Ceremony of Mercantile Bank Limited and Third Wave Technologies Ltd (TWTL)

Mercantile Bank Limited has recently signed an agreement with Third Wave Technologies Limited (TWTL), Digital Financial Services (NAGAD). The agreement was signed by Adil Raihan, DMD and CSBO of the Bank and Mohammad Aminul Haque, Director, Business Intelligence and CFO of TWTL, on behalf of their respective organizations at Board Room of Bank, Head Office, Dhaka recently. As per the agreement, Mercantile Bank will provide best possible services to TWTL and its Distributor depositing, refunding or withdrawing money and other services from various branches of MBL. Other senior executives and officials of both the organizations were present in the occasion.
Training on ‘Guidelines for Credit Risk Rating System’

Mercantile Bank Training Institute recently organized a day long workshop titled “Guidelines for Credit Risk Rating System (ICRRS)”. Credit Officers from different divisions of head office participated in the workshop. Mati ul Hasan, Additional Managing Director & CRO of the Bank inaugurated the training and delivered his speech appraising Bangladesh Bank for its timely initiative introducing new credit rating system (ICRRS) which will help to cut down bad loans drastically. He also emphasized on understanding the new guidelines and to adhere it meticulously by all credit officials of the banks from July 01, 2019. Md. Zakir Hossain, Deputy Managing Director & DCBO and Javed Tariq, Principal of MBTI also present in the program.

Training on ‘Various Aspects of Branch Management for Efficient Banking’

Mercantile Bank Training Institute recently organized a day long training course titled “Various Aspects of Branch Management for Efficient Banking Operation”. 40 Officers from different branches of the Bank participated in the training course. MD. Quamrul Islam Chowdhury, Managing Director & CEO of the Bank inaugurated the training and delivered his speech highlighting the importance of maintaining good relationship with customers and providing exceptional customer services to uphold the brand image of the Bank. Javed Tariq, Principal of MBTI, was also present in the program.

Training on ‘Bangladesh Automated Clearing House (BACH-II)’

Mercantile Bank organized a day long training course titled “Bangladesh Automated Clearing House (BACH-II)” at its Training Institute in Dhaka. Total 60 executives & officers from clearing desk of various branches participated at the training program. Md. Quamrul Islam Chowdhury, Managing Director & CEO of the Bank, inaugurated the training and delivered his speech highlighting the importance of various features of cheque clearing procedures, Bangladesh Electronic Fund Transfer Network (BEFTN) procedures, and other branch related problems and solutions. Javed Tariq, Principal of MBTI, also present in the program.
**Specialized Training on ‘Foreign Exchange’**

Mercantile Bank Training Institute recently organized a seven days training course titled “Specialized Training on Foreign Exchange”. 32 Officers from different branches of the bank participated in the training course. MD. Quamrul Islam Chowdhury, Managing Director & CEO of the Bank inaugurated the training and delivered his speech highlighting the importance of Foreign Exchange. He also emphasized in understanding the various activities of Foreign Exchange transactions for prudent decision making and upholding interest of bank. Javed Tariq, Principal of MBTI, also present in the program.

**Training on ‘Customer Service and Complaint Management’**

Mercantile Bank organized a day long training course titled “Customer Service and Complaint Management” at its Training Institute in Dhaka recently. Concerned officers from customer service desk of various branches and divisions of the head office participated at the training program. Md. Quamrul Islam Chowdhury, Managing Director & CEO of the Bank, inaugurated the training and delivered his speech highlighting the importance of providing exceptional customer service to uphold the brand image of the bank. He also directed the trainees to ensure good customer services with the complaint management procedure under Bangladesh bank guidelines. Javed Tariq, Principal of MBTI, also present in the program.

**Training on ‘CBS T24 Re-implementation’**

Mercantile Bank Training Institute recently organized a two week long training course titled “CBS T24 Re-implementation”. Executives and Officers from IT division and Treasury division of the bank participated in the training course. MD. Quamrul Islam Chowdhury, Managing Director & CEO of the Bank inaugurated the training and delivered his speech highlighting the importance of meticulously understanding the various aspects of the new CBS T24 modules and meet the launching deadline. Adil Raihan, Deputy Managing Director & DCBO, A.K.M. Atiqur Rahman, SEVP & Head of IT division and Javed Tariq, Principal of MBTI, also present in the program.
The World Bank (WB) has suggested that Bangladesh should merge the problematic commercial Banks with the better performing ones. Besides, it recommended making the country’s capital market vibrant, said Finance Minister AHM Mustafa Kamal after a meeting with the global lender at its headquarters in USA. Welcoming the proposals, Mr. Kamal informed the WB that the government will carry out necessary reforms in the Banking sector. “They (WB) told us that the number of private sector Banks in Bangladesh is too high and the non-performing loans (NPL) in the public sector are higher,” Mr. Kamal told some Bangladeshi journalists in Washington.

(Ref: thefinancialexpress.com.bd)

The government is planning to automate all activities of savings certificates from July to rein in black money investment as well as high sales of the savings instrument. Finance division under the ministry of finance sent a letter to the offices concerned early this week asking them to take necessary steps with regard to this, sources at the ministry said. Once the online system is introduced, sales and buying of savings certificates will be fully automated and both principal amount and interests will directly be sent to the buyers’ Bank account. The automation will be accomplished under a national savings scheme online management system project of finance ministry.

(Ref: www.daily-sun.com)

The country's loan classification rules, which were tightened in 2012 to comply with global standards, are set to be relaxed by the central Bank as it engineers to bring down the large amount of default loans. In 2012, the central Bank had reduced a three-month time frame for treating the three types of classified loans – sub-standard, doubtful and bad – to shine out the Banking sector in line with the global norms. But now, the timeline has been pushed by three months for each category, meaning non-payment for six months would lead to the loan being classified sub-standard.

(Ref: www.thedailystar.net)

A number of regulatory bodies decided to make coordinated efforts for revamping the country's moribund bond market and help it meet the long-term financing need of the economy. The resolve was expressed at a meeting of some major watchdog bodies, namely the Bangladesh Bank (BB), the Bangladesh Securities and Exchange Commission (BSEC), the Office of the Registrar of Joint Stock Companies and Firms. A coordinated effort has already been initiated to raise Tk. 8.78 trillion from the bond market for achieving 8.0 percent plus economic growth by 2021, according to the officials.

(Ref: thefinancialexpress.com.bd)

Around 91 percent of the all Bank Branches of the country are now equipped with online facilities. One hundred percent branches of Private and Foreign Banks have gone online, while 99.30 percent of branches of the state-owned commercial Banks have similar facilities. Only 27 percent of some 1415 branches went online at the end of 2018, according to the latest statistics of the central Bank. As a result, the ratio of total online branches stood at 90.79 percent at the end of the past year. Total number Bank branches at the end of 2018 stood at 10254, with 9,310 of them having online facilities. At the end of 2017, the number of Bank Branches was 10,034, of which 79.38 percent or 7,965 branches were equipped with online facilities.

(Ref: thefinancialexpress.com.bd)
The Dhaka Chamber of Commerce and Industry (DCCI) have placed a set of demands, including establishment of an SME Bank to help boost the country’s small and medium enterprises (SME). The chamber also called for imposing higher tariffs on imported SME goods and reducing electricity tariff and taxes for the local SME industries in order to protect the sector. The demands were made when the newly-elected office-bearers of the DCCI, led by its President Osama Taseer, met with Industries Minister Nurul Majid Mahmud Humayun at his office in the city.

(Ref: thefinancialexpress.com.bd)

Bangladesh Bank barred non-Bank financial institutions from appointing as officials persons above 65 years of age on contractual basis. BB issued the directive to align rules and regulations of NBFI’s with those of Banks, and to bring an end to the existing disparity in age limit of service in NBFI’s. To this end, the central Bank’s financial institutions and markets issued a circular stating that the circular would come into effect immediately, meaning that the employees aged above 65 years working at NBFI’s on contractual basis would not be able to continue their job.

(Ref: www.newagebd.net)

Students’ deposits in their Bank accounts crossed Tk. 1,500 crore at the end of December 2018, according to a Bangladesh Bank report released. The BB data on financial inclusion, however, showed that the growth rate of deposits in the accounts, opened with just Tk. 10 deposit, had slowed down to 10.81 percent in the year 2018 against 33.52 percent growth a year ago. With Tk. 147.36 crore deposits in last year, the total deposits in such accounts reached Tk. 1,510.32 crore with 18,18,413 school Banking accounts with 56 scheduled Banks as of December 31, 2018. In 2017, deposits grew by Tk. 342.17 crore to Tk. 1,362.96 crore with 14,53,936 school Banking accounts.

(Ref: www.newagebd.net)

Private Banks saw a decline in deposit growth in December last year despite offering higher interest rates, highlighting the ongoing liquidity crisis in the Banking system. In December, the average deposit growth of private Banks stood at 11.59 percent, in contrast to 12.58 percent in December 2017 and 12.73 percent in June last year, according to data from Bangladesh Bank. The decline in deposit growth pushed the average loan-deposit ratio of Private Banks beyond the ceiling set by the central Bank. In September, the advance-deposit ratio (ADR) of private Banks had come down to the ceiling of 85 percent from 85.56 percent in June. In December, it crossed the limit reaching 85.96 percent.

(Ref: www.thedailystar.net)

The stock market’s contribution to the economy is very low but it should be increased for Bangladesh to become a developed country, said market analysts. The ratio of Dhaka Stock Exchange’s (DSE) market capitalization to gross domestic product (GDP) is still very low compared to that of other countries despite huge Endeavour, said KAM Majedur Rahman, managing director of the bourse. “The ratio is now around 18 percent whereas it is more than 100 percent in many developed countries. We will have to increase the ratio to at least 40 percent in order to be a developed country,” he said.

(Ref: www.thedailystar.net)

Banks do not follow the exchange rate they set every day in a deviation that inflicts additional costs on importers and may fuel inflation. Data from the Bangladesh Foreign Exchange Dealers’ Association showed that Banks fixed the average exchange rate for bills for collection (BC) sale, at which lenders make import payments, at Tk. 84.20 per US dollar. Bankers blame it on the gap between supply and demand of the dollar. They say the spending spree of the government for implementation of the mega projects has created a fresh demand for the greenback.

(Ref: www.thedailystar.net)
The Banking sector's capital base eroded alarmingly last year on the back of an increase in default loans. As of December last year, Banks' capital adequacy ratio (CAR), which determines the adequacy of Banks' capital in keeping with their risk exposures, stood at 10.50 percent, down from 10.83 percent a year earlier, according to data from the central Bank. Banks were required to keep at least 11.82 percent CAR in December last year as per the roadmap set by the central Bank for implementing Basel III this year, according to a Bangladesh Bank official. From the first quarter of this year, their CAR must be 12.50 percent or else they will face trouble in conducting business with foreign Banks, experts said. CAR has to be maintained to safeguard interests of depositors and promote financial stability.

(BB) in a circular issued clarified that the provision of capping the cumulative cash incentives at 10 percent in an earlier directive issued in 2016 had been scrapped. Apparel exporters get 4 percent cash incentive as an alternative to duty bonds and duty drawbacks, 4 percent for apparel products export for the small and medium industries, 4 percent for export of new textile and garment products and expanding export of textile items to new markets, markets other than the United States, Canada and the European Union, and 2-percent cash incentive for exports of apparel products to EU market in addition to 4 percent cash incentive.

(BB) Bangladesh Bank said that the cumulative cash incentives, up to 12 percent, against apparel exports would not be reduced in this fiscal year. An exporter gets up to three types of cash incentives, out of four, against apparel exports, but as per an earlier directive, they got maximum 10 percent in cumulative cash incentives.

Banks have rescheduled a record amount of default loans last year, fuelling further fears of the sector's health. In 2018 non-performing loans amounting to Tk. 23,210 crore were rescheduled, up 22 percent from a year earlier, according to data from the central Bank. Curiously, last year saw both the default and rescheduled loans hit their peaks.

(Sources: BB)

Six state-run Banks, three private commercial Banks, and one foreign Bank, had a combined capital shortfall of Tk. 26,687 crore as of December 2018, following failure to meet the minimum regulatory capital requirements. The ten Banks are: Agrani Bank, Basic Bank, Janata Bank, Bangladesh Krishi Bank, Rajshahi Krishi Unnayan Bank, Bangladesh Commerce Bank, ICB Islamic Bank, Sonali Bank, AB Bank and National Bank of Pakistan.

(Sources: BB)
Banks' spending on corporate social responsibility shot up last year, even overshooting the regulatory ceiling at a time when they logged in lower profits for higher provisioning needs from the mounting default loans. In 2018, Banks spent a total of Tk. 904 crore, up 21 percent year-on-year, according to data from the Bangladesh Bank. As per the CSR expenditure guideline of the BB, Banks can spend for philanthropic purposes from their net profits and there is no limit on expenditure. But, they cannot spend more than 30 percent of their CSR outlay on the education sector, 20 percent on the health sector, and 10 percent for climate risk or disaster management.

(Ref: www.thedailystar.net)

The pace of recovery of Banks' nonperforming loans (NPL) was much lower than the rate at which their NPL increased last year -- an ominous development for the sector. In 2018, Banks recovered Tk. 13,392 crore of NPLs, up 5.86 percent from a year earlier, while delinquent loans in the sector soared 26.38 percent to Tk. 93,911 crore, according to data from the central Bank. The segment accounted for 9.44 percent of the total outstanding loans in the private sector.

(Ref: www.thedailystar.net)

The Banking sector has bumped up its lending to the construction sector on the back of the government's mega project implementation spree. As of September last year, credit flow to the construction sector stood at Tk. 80,000 crore, up 20.24 percent from a year earlier, according to data from the central Bank. The segment accounted for 9.44 percent of the total outstanding loans in the private sector.

(Ref: www.thedailystar.net)

Banks on Sunday asked country’s all scheduled banks to deduct 15 per cent value-added tax on overseas payments made by their clients using any method, including credit card, against services like online purchase and advertisement on digital platforms. Banking Regulations and Policy Department of the central bank gave the instruction to the chief executive officers and managing directors of the scheduled banks following a letter of National Board of Revenue. VAT wing of NBR on January 22 requested BB governor Fazle Kabir to instruct all banks to deduct the VAT on any payment, irrespective of mode of payment, made by banks’ clients against services including royalty, various internet services, advertisement on digital platforms and other services received from abroad.

(Ref: www.newagebd.net)
Mercantile Bank Limited celebrated International Women’s Day with a gala event at city hotel on March 8, 2019. The theme for International Women’s Day 2019 was ‘Balance for Better’. Female executives & officers of the Bank participated in the event. A.K.M. Shaheed Reza, Chairman of the Bank was present as the chief guest. Chairman, Directors, their Spouses and Managing Director & CEO of the Bank inaugurated the Women’s Day event by cutting cake.

Al-Haj Akram Hussain (Humayun), Chairman, Executive Committee; M. Amanullah, Chairman, Mercantile Bank Foundation; Md. Shahidul Ahsan & Alhaj Mosharref Hossain, Directors of the Bank were present on the occasion as special guests. Md. Quamrul Islam Chowdhury, MD & CEO of the Bank delivered his welcome speech. Mati ul Hasan, AMD; Gaus-Ul-Wara Md. Mortaza, Md. Zakir Hossain and Adil Raihan, DMDs, senior executives and officers were present. Chairman A.K.M. Shaheed Reza delivered his speech about the importance of Women’s contribution in freedom war and social development of Bangladesh. Female employees are also delivered their speech on the occasion.
Glimpses of International Women's Day Celebration 2019
DOMESTIC ECONOMY

- Bangladesh’s per capita gross national income (GNI) jumped more than 9 percent to $1,909 last fiscal year from $1,751 a year ago, showed provisional official figures. The GNI means all income of a country’s residents and businesses including residents abroad while gross domestic product (GDP) takes into account domestic production only. Provisional data showed that the per capita GDP also rose at the same pace to $1,827 in 2018-19 from $1,675 the previous year.

(Ref: www.thedailystar.net)

- Bangladesh pays the highest tariffs in the world, in terms of value of export, to the US market, according to an analysis of Pew Research Center, a US-based research organization. ‘Nearly all Bangladeshi imports were subject to US duty and the tariffs on them were equivalent to 15.2 percent of the total value of the country’s shipment to the US,’ said organization analyzing the data from the US International Trade Commission.

(Ref: www.newagebd.net)

- Prime Minister Sheikh Hasina inaugurated and laid foundation stones of 65 uplift schemes including 24 economic zones. The inaugurated eleven economic zones (suitable for setting up industries) are: Mongla Economic Zone at Mongla in Bagerhat district, Meghna Economic Zone and Meghna Economic Industrial Economic Zone at Sonargaon in Narayanganj, Abdul Monem Economic Zone at Gazaria in Munshiganj, Bay Economic Zone at Gazipur Sadar in Gazipur, Aman Economic Zone at Sonargaon in Narayanganj, City Economic Zone at Rupganj in Narayanganj, Kishoreganj Economic Zone at Pakundia in Kishoreganj, East West Special Economic Zone at Keraniganj in Dhaka, Karnaphuli Dry Dock Special Economic Zone at Anwara in Chattogram, and Sreemahati Economic Zone at Moulvibazar Sadar in Moulvibazar. Sheikh Hasina also laid foundation stones of 13 economic zones and works of five development projects under the initiative of BEZA (Bangladesh Economic Zones Authority).

(Ref: thefinancialexpress.com.bd)

- The government revised the Annual Development Programme (ADP), trimming the fund allocation by 4.62 percent to Tk. 1.65 trillion. In the revised ADP, the transport sector has got top priority as the government has allocated Tk. 380.40 billion, 23.05 percent of the total outlay, for it. The allocation at the original ADP for the current fiscal (FY) 2018-19 was Tk. 1.73 trillion. The government had allocated record highest Tk. 1.14 trillion from internal sources in the RADP from Tk. 1.13 trillion in the original ADP.

(Ref: thefinancialexpress.com.bd)
The World Bank in a report has put Bangladesh among the five fastest growing economies in the world. The outlook was reflected in the report titled ‘The Bangladesh Development Update April 2019: Towards Regulatory Predictability’. The report attributed this astounding growth, despite insufficient private investment, to stable macro and export-oriented industry-focused growth. “Overall, the economy is moving forward, growing at a decent pace by Bangladesh’s own historical as well as international standards.

(Ref: thefinancialexpress.com.bd)

Bangladesh is among the five fastest growing economies in the world, World Bank has said. It is fifth in the rank of growing economies after Ethiopia, Rwanda, Bhutan, and India respectively. Bangladesh shares the position with Djibouti, Ivory Coast and Ghana. The outlook was reflected in a new World Bank report titled ‘The Bangladesh Development Update April 2019: Towards Regulatory Predictability.’ This growth, despite of insufficient private sector investment, has been attributed to stable macro and export-oriented industry-led growth, it said in the report.

(Ref: www.thedailystar.net)

The country's fast-growing economy may be disrupted in the medium to long run, due mainly to a rising sea, researchers warn. Bangladesh is one of the most exposed and vulnerable countries to climate-related risks, according to Global Climate Risk Index-2018. The researchers said that the country's gross domestic product growth loss due to the climate change ranges from 1.49 percent to 3.02 percent in the medium run depending on the scenarios of sea level rise. In the long run, the GDP growth loss on the same ground is huge, especially 3.02 percent by 2050 in case of higher sea level rise scenario.

(Ref: thefinancialexpress.com.bd)

Bangladesh has sought US investment, especially in the energy sector under the Indo-Pacific Business Forum. The Forum is seen as a counter mechanism to China's much-hyped Belt and Road (BR) initiative. The US has concerns about the BRI, but Bangladesh wants to be associated with both, foreign minister Dr AK Abdul Momen said. About his meeting with the US secretary of State Mike Pompeo, the foreign minister said during the meeting he urged the US Secretary of State to invest in Bangladesh's energy sector under the Indo-Pacific Business Forum.

(Ref: thefinancialexpress.com.bd)

Bangladesh received $15.5 billion in remittance last year, up more than 15 percent year-on-year, according to the World Bank. “In Bangladesh, remittances showed a brisk uptick in 2018,” says the World Bank's latest Migration and Development Brief. The annual receipt for Bangladesh is up from the $13.5 billion which migrant workers sent in 2017. Bangladesh was the third highest recipient of remittance in South Asia in 2018, after India and Pakistan and 11th highest recipient globally. Last year, Bangladesh's remittance income hit an all-time high, giving a breather to the country's ongoing foreign exchange crisis.

(Ref: www.thedailystar.net)
Finance Minister A H M Mustafa Kamal foresees a double-digit gross domestic product (GDP) growth for the country in the next four years. He said the GDP growth in this fiscal year (FY), 2018-19, will be 8.13 percent, while the per capita income to reach US$ 1,909. Mr. Kamal said the Awami League government started this spell of journey with $553, and has reached at this stage now. "Our target is a zero-poverty country by 2030. We are already at par with many developing countries."

(Ref: thefinancialexpress.com.bd)

India and Poland are on the track to become new billion-dollar export markets for Bangladesh in the current financial year 2018-19 due to extraordinary performance of readymade garment products. Exporters said that it was good news for Bangladesh as the country was getting two new billion-dollar markets, in addition to the nine billion-dollar markets. They said it is a good sign for export sector as along with traditional markets, Bangladesh’s export is increasing to non-traditional markets.

(Ref: www.newagebd.net)

Country’s bilateral merchandise trade gap with the rest of the world crossed $10 billion mark in the first eight months of the current fiscal year (FY19), according to the latest statistics of the central Bank. The merchandise trade deficit stood at $10.70 billion in July-February period of the current fiscal year. The amount is, however, 8.40 percent lower than the trade gap recorded in the same period of FY18. Bangladesh Bank statistics showed that gap in service trade remained almost static at $2.37 billion in the first eight months of the current fiscal year, which was $2.34 billion in the same period of FY18.

(Ref: thefinancialexpress.com.bd)

Revenue collection growth slowed to 7 percent in the July-February period of the current fiscal year -- the lowest in five years owing to sluggish trend in receipts from VAT and customs tariff. Between July last year and February this year, the National Board of Revenue (NBR) logged in Tk. 133,460 crore, up 7 percent from a year earlier. The Bangladesh Bureau of Statistics (BBS) has forecasted that the GDP will grow 8.13 percent this fiscal year, up from 7.86 percent last year.

(Ref: www.thedailystar.net)

The amount of VAT evasion has almost doubled in a year as the tax collector has intensified audits, officials said. The VAT Audit, Intelligence and Investigation Directorate detected Tk. 10.71 billion in evasion of such taxes during fiscal year 2017-18, up from Tk. 5.67 billion a year ago, the data available with the revenue board showed. Talking to the FE, commissioner of the Directorate M Abdullah said the highest evasion took place in the manufacturing sector, followed by Banks, insurers and financial institutions. The directorate realised Tk. 574 million in VAT during the first seven months of the current fiscal year against Tk. 449 million and Tk. 99 million in FY 2017-18 and FY 2016-17 respectively.

(Ref: thefinancialexpress.com.bd)
Trade deficit squeezed by 8.42 percent in the first eight months of 2018-19 thanks to the steady growth of exports and a slowdown in imports, giving some breathing space to the government in managing the economy. Between July and February, the deficit stood at $10.69 billion, down from $11.67 billion in the same period a year ago, according to data from the central Bank. The import growth will pick up shortly, sweeping aside the economic stalemate stemming from the uncertainty surrounding the national pools held in December last year, they said. Exports stood at $27.14 billion in the first eight months of 2018-19, up 12.44 percent year-on-year. Imports rose 5.64 percent to $37.83 billion.

(Ref: www.thedailystar.net)

Soybean and palm oil imports are likely to increase by 10 percent to 26.50 lakh tonnes in the year ending in June, buoyed by rising consumption, the US Department of Agriculture (USDA) said. It also forecasted that edible oil imports might grow 6 percent year-on-year to 28 lakh tonnes in the next marketing year of 2019-20, beginning in July. Bangladesh spent Tk. 14,448 crore in fiscal 2017-18, up 22 percent year-on-year from Tk. 11,838 crore, according to Bangladesh Bank. Bangladesh’s annual edible oil consumption is estimated to grow by 11 percent year-on-year to 28.50 lakh tonnes in the current marketing year from that a year ago, said USDA Foreign Agricultural Service in its report on the Bangladesh Oilseeds and Products Annual 2019.

(Ref: www.thedailystar.net)

Inward remittances edged up 10.28 percent year-on-year to $11.87 billion in nine months to March this year thanks to the steady depreciation of the taka against the US dollar. Majority of the Banks have taken steps to boost foreign exchanges because of their higher import payments than export earnings, Bankers said. “Many lenders have been forced to offer remitters a lucrative rate amid foreign currency shortage in the Banking sector,” said Syed Mahbubur Rahman, chairman of the Association of Bankers, Bangladesh.

(Ref: www.thedailystar.net)

Chartered accountants urged the government to cut the corporate tax by 2 percentage points across the board to tempt both local and foreign investors with the view to pulling the country out of its stagnant investment scenario. Bangladesh has the highest corporate tax rate among South Asian nations. The country has eight rates of corporate taxes, starting at 25 percent for listed companies and going up to 45 percent for cigarette manufacturers. Some 35 percent tax is applied to non-listed companies and higher rates of taxes are slapped on Banks, financial institutions and mobile phone operators.

(Ref: www.thedailystar.net)
The Annual Picnic of Mercantile Bank Limited was held on January 25, 2019 Friday at Sarah Resort, Gazipur for taking their employee outside to avoid the humdrum routine work. Honorable members of Board of Directors, senior management, employees with their family joined the program. Attractions of the picnic were games, cultural activities, Prizes and Raffle Draw. All participants enjoyed the program.
According to the latest IMF World Economic Outlook (January 2019), global growth has been revised down by 0.2 and 0.1 percentage points for 2019 and 2020 respectively. The downward revision reflected continued trade tension, tighter global financial conditions, and higher commodity prices, as well as a weaker outlook for some key emerging market and developing economies arising from country-specific factors. Among the advanced economies, US growth steadily increased during 2017 and 2018, driven by the strong fiscal stimulus and is anticipated to moderate in 2019 due to the protective trade measures. Growth performance for 2018 and the outlook for 2019 due to the Brexit and the recently adopted trade measures by the US administration.

Among the emerging and the developing economies, China and a number of Asian economies are also expected to experience somewhat a weaker growth in 2019. However, India’s growth rate is expected to rise from 6.7 percent in 2017 to 7.3 percent in 2018 and 7.5 percent in 2019, with some support from the structural reforms. Among the oil exporting countries, particularly the Middle East, growth received boost from higher oil prices, though price increases have sharply reversed since November 2018 from higher production. Global energy prices have sharply reversed during the last quarter of 2018. Since October 2018, crude oil prices declined by around 30 percent from their recent highs, reflecting both supply and demand factors.

<table>
<thead>
<tr>
<th>GDP at constant prices</th>
<th>Percentage Change</th>
<th>Differences from October 2018 WEO Projection</th>
</tr>
</thead>
<tbody>
<tr>
<td>World</td>
<td>3.8</td>
<td>3.7</td>
</tr>
<tr>
<td>Advanced Economies</td>
<td>2.4</td>
<td>2.3</td>
</tr>
<tr>
<td>USA</td>
<td>2.2</td>
<td>2.9</td>
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<tr>
<td>Euro Area</td>
<td>2.4</td>
<td>1.8</td>
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<tr>
<td>Other Advanced Economies</td>
<td>2.8</td>
<td>2.8</td>
</tr>
<tr>
<td>Emerging Market and Developing Economies</td>
<td>4.7</td>
<td>4.6</td>
</tr>
<tr>
<td>China</td>
<td>6.9</td>
<td>6.6</td>
</tr>
<tr>
<td>India</td>
<td>6.7</td>
<td>7.3</td>
</tr>
<tr>
<td>World Trade Volume (Goods and Services)</td>
<td>5.3</td>
<td>4.0</td>
</tr>
<tr>
<td>Advanced Economies</td>
<td>4.3</td>
<td>3.2</td>
</tr>
<tr>
<td>Emerging Market and Developing Economies</td>
<td>7.1</td>
<td>5.4</td>
</tr>
</tbody>
</table>

**Commodity Prices (U.S. dollars)**

| Oil                    | 23.3  | 29.9   | -14.1 | -0.4 | -13.2 | 4.0 | 0.0 |
| Nonfuel (average based on world commodity import weights) | 6.4   | 1.9   | -2.7  | 1.2  | -2.0  | 0.9 |

**Consumer Prices**

| Advanced Economies     | 1.7   | 2.0   | 1.7   | 2.0   | -0.2 | 0.0  |
| Emerging Market and Developing Economies | 4.3   | 4.9   | 5.1   | 4.6   | -0.1 | 0.0  |

*Source: World Economic Outlook Update (January, 2019), International Monetary Fund*

*(Ref: www.bb.org.bd)*
The Financial Action Task Force (FATF) has reportedly handed over to Pakistan a new set of recommendations to boost its fight against financial crimes in the country, especially the terror financing, reports Daily Times. Pakistan is set to submit in the coming days its compliance report to the FATF on the action plan outlined during the last meeting in February. Ahead of the submission of the report, the finance ministry has received a new set of recommendations which requires Pakistan to track all gold purchases throughout the country, a private TV channel reported. The task force has asked Islamabad to collect data of all gold markets (Sarafa Bazars) in the country and the sale and purchase of gold therein.

(Ref: thefinancialexpress.com.bd)

The middle class is shrinking in developed economies as increases in workers’ wages have failed to keep up with the rising cost of housing, education and healthcare, the OECD said. Most people in the 36 member nations of the Organization for Economic Cooperation and Development are part of the middle class, which the OECD defines as households with income between 75 and 200 percent of the national median. However, the number has slowly declined from 64 percent in the 1980s to 61 percent now in OECD countries for which data was available, the Paris-based policy forum said in a report entitled “Under Pressure: The Squeezed Middle Class”.

(Ref: thefinancialexpress.com.bd)

China’s economic growth is expected to slow to a near 30-year low of 6.2 percent this year, a Reuters poll showed. The second largest economy of the world is likely to fall the record low as sluggish demand at home and abroad weigh on activity despite a flurry of policy support measures. The median forecast was slightly lower than the 6.3 percent economists had predicted in the last poll in January, reports Reuters. The full-year forecast of 6.2 percent would still fall within the government’s target of 6.0-6.5 percent, but it would mark the weakest pace of growth China has seen in 29 years, and spell a further deceleration from 6.6 percent in 2018 and 6.8 percent in 2017.

(Ref: thefinancialexpress.com.bd)

India’s retail inflation is expected to have accelerated in March on slightly higher food prices but remain under the RBI’s medium-term target of 4.0 percent, a Reuters poll predicted. If the forecast is realized, March will be the eighth month in a row with below-target inflation, giving the Reserve Bank of India (RBI) room to squeeze in another rate cut this year. According to the median consensus of over 40 economists polled by Reuters between April 4-8, consumer prices rose at an annual rate of 2.80 percent in March, up from 2.57 percent in February. Forecasts ranged between 2.43 percent and 3.10 percent, reports Reuters.

(Ref: thefinancialexpress.com.bd)

The US economy added 196,000 jobs in March, while the unemployment rate remained unchanged at 3.8 percent, the Bureau of Labor Statistics has said. In the first quarter of 2019, employment growth in the United States averaged 180,000 per month after upward revisions for the reading of January and February job gains. In 2018, employment growth in the US averaged 223,000 per month, reports Xinhua. Health care, professional and technical services both saw notable job gains, adding 49,000 and 34,000 jobs respectively in March, the bureau said. For all employees on private nonfarm payrolls, the average workweek rose by 0.1 hour to 34.5 hours in March, as their average hourly earnings rose by 4 cents to 27.7 US dollars.

(Ref: thefinancialexpress.com.bd)

The US budget deficit hit a record in February amid a large decline in corporate tax receipts, according to the Treasury Department’s monthly report. The deficit last month jumped nine percent or $19 billion to $234 billion compared to February 2018, as gross corporate taxes fell 13 percent, Treasury reported. So far in the fiscal year, which began October 1, the deficit is nearly 40 percent higher than in the same five month period of the prior year, at $544 billion.

(Ref: www.thedailystar.net)
The US-China trade war poses the biggest risk to global stability and fiscal stabilisation is needed to respond to economic shocks in Europe, IMF First Deputy Managing Director David Lipton said. “Obviously, this is not a matter for Europe alone. The United States needs to get its fiscal house in order as well. US-China trade tensions pose the largest risk to global stability,” Lipton said during a conference in Lisbon. The trade dispute, which began some eight months ago, has affected the flow of billions of dollars of goods between the biggest and second biggest economies in the world.

(Ref: www.thedailystar.net)

Tanzania has agreed a new 1.7 billion US dollar financing deal with the World Bank to fund various projects during fiscal year 2019-20, its finance ministry said. The agreement, which is comprised of low-interest loans and grants, includes a $400 million loan for education and $300 million for a poverty reduction programme. The East African country plans to raise its total spending in 2019-20 (July-June) slightly $14.16 billion, with the funds going towards improving roads, railways and rural electricity supplies.

(Ref: thefinancialexpress.com.bd)

US negotiators have tempered demands that China curb industrial subsidies as a condition for a trade deal after strong resistance from Beijing, according to two sources briefed on discussions, marking a retreat on a core US objective for the trade talks. The world’s two biggest economies are nine months into a trade war that has cost billions of dollars, roiled financial markets and upended supply chains. US President Donald Trump’s administration has slapped tariffs on $250 billion worth of imports of Chinese goods to press demands for an end to policies - including industrial subsidies - that Washington says hurt US companies competing with Chinese firms. China responded with its own tit-for-tat tariffs on US goods.

(Ref: thefinancialexpress.com.bd)

Sales of apparel items in emerging Asia-Pacific countries will continue to grow slightly in 2019 while it will decline in other major regions, including Europe, Middle East and Africa and Latin America. Globally trusted research firm McKinsey & Company disclosed the information in a report—The State of Fashion 2019: A year of awakening—after surveying over 275 global fashion executives, alongside interviewing thought leaders and pioneers. McKinsey and Company published the report in November last year in partnership with the Business of Fashion (BoF), which explores the industry's fragmented, complex ecosystem.

(Ref: www.thedailystar.net)

Vietnam reaped roughly 7.3 billion US dollars from exporting garments and textiles in the first quarter of this year, up 13.3 percent on-year, according to the country's Ministry of Industry and Trade. The turnovers of Vietnamese garments and textiles exported to the United States went up 12.3 percent, to the European Union (EU) up 9.8 percent, to the Association of Southeast Asian Nations (ASEAN) up 40.5 percent, to Japan up 7.4 percent, and to South Korea up 6.4 percent. In March alone, the garment and textile export turnovers stood at $2.7 billion, seeing a year-on-year rise of 15.9 percent, reports Xinhua.

(Ref: thefinancialexpress.com.bd)

<table>
<thead>
<tr>
<th>FASHION INDUSTRY SALES GROWTH EXPECTATIONS 2018-19</th>
</tr>
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<tbody>
<tr>
<td>% Range</td>
</tr>
<tr>
<td>North America</td>
</tr>
<tr>
<td>Europe mature</td>
</tr>
<tr>
<td>Europe emerging</td>
</tr>
<tr>
<td>Middle East and Africa</td>
</tr>
<tr>
<td>Asia-Pacific mature</td>
</tr>
<tr>
<td>Asia-Pacific emerging</td>
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<tr>
<td>Latin America</td>
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(Ref: www.thedailystar.net)
World merchandise trade volume growth is set to fall to 2.6 percent in the current year, down from 3.0 percent in the past year, according to the latest forecast of the World Trade Organisation (WTO). “World trade will continue to face strong headwinds in 2019 and 2020 after growing more slowly than expected in 2018 due to rising trade tensions and increased economic uncertainty,” said the multilateral trade body. The current year’s projected trade growth is likely to be accompanied by the global GDP growth of 2.6 percent, according to the WTO forecast. “Trade growth should pick up to 3.0 percent in 2020 with GDP growth steady at 2.6 percent,” it added. (Ref: thefinancialexpress.com.bd)

The core inflation rate of Singapore eased to a nine-month low in February, reinforcing expectations that the central Bank will keep monetary policy unchanged when. The core inflation rate was 1.5 percent on a year-on-year basis, data showed, its lowest since May 2018, and below the median forecast in a Reuters poll for a 1.7 percent rise. Meanwhile, Singapore’s headline consumer price index edged up 0.5 percent in February from a year earlier, due to more gradual declines in private road transport and accommodation costs. The median forecast in the poll was for all-items CPI to rise 0.5 percent. In January, headline CPI rose 0.4 percent year-on-year. (Ref: thefinancialexpress.com.bd)

The British unemployment rate has struck a 44-year low, official data showed despite a broader economic slowdown as Brexit looms. The jobless rate or proportion of the workforce that is unemployed -- hit 3.9 percent in the three months to the end of January, the lowest level since 1975, the Office for National Statistics said. That followed 4.0 percent in the three months to December, the ONS added in a statement, while expectations had been for no change. The total number of unemployed people slid by 35,000 to 1.34 million in the year to January, which was 112,000 lower than a year ago. Average earnings including bonuses increased by 3.4 percent in the year to January from a year earlier. (Ref: www.thedailystar.net)

Japan’s core consumer prices increased in January from a year earlier, the government said in a report. According to the Ministry of Internal Affairs and Communications, core consumer prices rose 0.8 percent in the recording month from a year earlier. The statistics bureau said the pace of increase in the nationwide consumer price index, excluding fresh food items because of their volatility, followed a 0.7 percent gain booked in December. Although the latest data series showed that prices had increased for the 25th successive month, the figure is still languishing well below the Bank of Japan’s (BOJ) lofty 2.0 percent inflation target as the Bank and the finance ministry continue to grapple with deflationary pressure, reports Xinhua. (Ref: thefinancialexpress.com.bd)

Inflation in China rose to its highest level in more than a year in May driven by surges in pork and fruit prices caused by the African swine fever epidemic and bad weather, official data showed. But while prices are increasing, demand remains weak because of the trade war with the United States and economic uncertainty. The consumer price index (CPI) -- a key gauge of retail inflation -- hit 2.7 percent, the National Bureau of Statistics (NBS) said, compared with 2.5 percent in April and the highest since February 2018. The data was in line with a forecast of analysts polled by Bloomberg News. (Ref: www.thedailystar.net)

The Organisation for Economic Co-Operation and Development (OECD) has warned that trade disputes and uncertainty over Brexit would hit world commerce and businesses in next two years. The OECD also cut forecasts again for the global economy in 2019 and 2020, following on from previous downgrades in November, in its interim outlook report. It forecast that the world economy would grow 3.3 per cent in 2019 and 3.4 per cent in 2020. Those forecasts represented cuts of 0.2 percentage points for 2019 and 0.1 percentage points for 2020, compared to the OECD’s last set of forecasts in November, reports Reuters. Europe remains impacted by uncertainty over Britain’s plans to exit the European Union, the U.S. - China trade spat and other weak spots, such as signs of a recession in Italy. (Ref: thefinancialexpress.com.bd)
Floral reception to Md. Quamrul Islam Chowdhury new Managing Director & Chief Executive Officer of the Bank.
EMPLOYEE NEWS

Nazia Sultana, Principal Officer, Main Branch has been awarded the Eastern Bank Limited Gold Medal & Cash Prize of Tk. 10,000.00 for completing the examination in one chance and standing First position in the Banking Diploma Examination Part-1 Junior Associate of the Institute of Bankers (JAIBB) held in May 2012.

Mirza Tasnim Noman, Senior Executive Officer, Financial Administration Division has been awarded the Sonali Bank Limited Silver Medal & Cash Prize of Tk. 10,000.00 for completing examination in one chance and standing Third position in the Banking Diploma Examination Part-1 Junior Associate of the Institute of Bankers (JAIBB) held in December 2015.
মার্কেন্টাইল ব্যাংক লিমিটেড চালু করেছে ‘উদয়ন’ নামে একটি প্রকল্প। ব্যাংকটি এ প্রকল্পের আওতায় দেশের শিক্ষিত মেঠোবি তরুণদের উদ্যোক্তা হিসেবে গড়ে তোলার লক্ষ্যে ব্যবসা শুরু করার জন্য অর্থ সহায়তা দিচ্ছে। মার্কেন্টাইল ব্যাংক লিমিটেড এরই মধ্যে নতুন কয়েকটি প্রতিষ্ঠানে সিড ক্যাপিটাল হিসেবে অর্থ বিনিয়োগ করেছে। উদয়নের এই উদ্দেশ্যের নিয়ে দেশের জীবনী দৈনিক “বৃষ্টি বার্তা” ধারাবাহিকে বিপরীত প্রকাশ করছে। সাক্ষাত্কার গ্রহণ এবং রিপোর্ট প্রণয়ন করেছেন উত্তর পার্কের রিপোর্ট বকুল রায়। তার মধ্যে থেকে দুইটি প্রতিষ্ঠানের রিপোর্ট তুলে ধরা হলো।

মোহাম্মদ রফায়েত চৌধুরী
ব্যবস্থাপনা পরিচালক ও সহপ্রতিষ্ঠাতা
উইভার ইন্নেভেন্স লিমিটেড

উইভার ইন্নেভেন্স সৃজনশীল প্রযুক্তি প্রতিষ্ঠান হতে চায়

উইভার ইন্নেভেন্স লিমিটেড সম্পর্কে বলুন।

ইন্তেজি শম ‘উইভার’ অর্থ বাছুরই পাখি। আমাদের মূল ধারণা ছিল- চকুক পাখির মতো অন্যের উচ্ছলিকায় না থেকে বাছুর পাখির কুড়িখানা বানানো, তবু সেটা তো নিজেদের হবে। বাইরের দেশের প্রযুক্তি আমারা কেন বাছুরের করব? নিজেদের জন্য আমারা কেন প্রযুক্তি উদ্যোক্তা করতে পারব না। তবু খুব ছোট কিন্তু, কিন্তু সেটা তো আমাদের নিজস্ব প্রযুক্তি হবে। এক্ষেত্রে করছে পিয়ের দেখেছিলাম বুড়িগণের চুরু শিক্ষারী মামলায় করছেন। তারা কেন এমনিই করছেন জানাতে চাইলে বলেছিলেন, ব্যাংকের চাকরি করতে চান। কারণ চাকরির বাজারে তোলা কিছু করার নেই। বিষয়টি খুব অবশ্য লেগেছিল। সেখানে থেকেই মূল উইভার ইন্নেভেন্স প্রতিষ্ঠার সিদ্ধান্ত নেয়া।

বিজ্ঞানের ছাত্র হয়ে টেক স্টার্টআপ বিচ্ছেদে আগ্রহী হলেন কেন?

সর্বমূল্যবান প্রতিষ্ঠানের নিজস্ব চিত্তবীজ সমাদৃত উদ্যোক্তার লক্ষ্যে নিয়ে উইভার ইন্নেভেন্স লিমিটেডের যাত্রা। এ স্টার্টআপ গড়ার পেছনে আমরা যে ছয়জন আছি, তার মধ্যে তিনজন প্রকৌশলী এবং আমিদা দুজন বিজ্ঞানীর ছাত্র ছিলাম। উইভার ইন্নেভেন্স লিমিটেডের প্রকৌশলী সহস্রস্থানের ভিন্নভাবে দেখছেন- প্রযুক্তি কী পারে। বিজ্ঞানের ছাত্র হিসেবে আমরা দেখছি এমন কেন পারবে না। অথবা অমাদের প্রকৌশলীরা সীমাবদ্ধতার দিকে আর আমিদা বাকি তিনজন সমাবাদন দিকটি দেখছি। উইভার ইন্নেভেন্স লিমিটেডর কীচকামাল হলো সমস্যা এবং আমাদের চূড়ান্ত পণ্যটি হলো প্রযুক্তিগত সমাধান।

উইভার ইন্নেভেন্স ভুজনশীল যুগুকি প্রতিষ্ঠান হতে চায়

উইভার ইন্নেভেন্স লিমিটেডের প্রকৌশলী সহস্রস্থানের ভিন্নভাবে দেখছেন- প্রযুক্তি কী পারে। বিজ্ঞানের ছাত্র হিসেবে আমরা দেখছি এমন কেন পারবে না। অথবা অমাদের প্রকৌশলীরা সীমাবদ্ধতার দিকে আর আমিদা বাকি তিনজন সমাবাদন দিকটি দেখছি। উইভার ইন্নেভেন্স লিমিটেডর কীচকামাল হলো সমস্যা এবং আমাদের চূড়ান্ত পণ্যটি হলো প্রযুক্তিগত সমাধান।

উইভার ইন্নেভেন্স ভুজনশীল যুগুকি প্রতিষ্ঠান হতে চায়
Avcwb n‡Zv Rv‡bb, ïay 2010 †_‡K G ai‡bi `yN©Ubv evievi NU‡Q? G wb‡q we¯Íi ÷vwW Kwi| GKUv ch©v‡q †`Ljvg, Gi cÖavb KviY n‡jv ms¯‹…wZ| †j‡fj µwms‡q †KD gviv †M‡j Avgiv a‡i wbB, IB e¨w³ AvZ¥nZ¨v K‡i‡Qb| ev¯Í‡eB wK me †ÿ‡Î GUvB mZ¨? Avgiv wm×všÍ wbjvg †Uªb Avmvi wbw`©ó mgq Av‡M gvbyl‡K mZK© Kie| Avgiv ZLb wW-f¨vm ev wWwRUvj f‡qm A¨vjvU© di †j‡fj µwms bv‡g wWfvBmwU D™¢veb Kwi| DBfvi B‡bv‡fkbm wjwg‡UW Ggb GKwU †Kv¤úvwb, †hLv‡b miKvwi- †emiKvwi wKsev e¨w³Lv‡Zi †Kv‡bv cÖwZôvb G‡m Zv‡`i mgm¨vi K_v e‡j Ges Avgiv †m Abyhvqx mgm¨vi mgvavb w`‡Z KvR Kwi| wewfbœ †Kv¤úvwb‡K Avgiv Gg‡e‡WW wm‡÷g, mdUIq¨vi I B›Uvi‡bU Ae w_sm e¨envi K‡i mgm¨vi mgvav‡b ˆZwi wWfvB‡mi cÖ‡UvUvBc ˆZwi K‡i †`B| Gici K¬v‡q›U IB cÖ‡UvUvBc cQ›` Ki‡j wb‡`©kbv Abyhvqx wWfvBmwU ˆZwi K‡i †`B| evsjv‡`‡k ÷vU©Avc¸‡jv Kxfv‡e f'wgKv ivL‡Z cv‡i? evsjv‡`‡ki †gvU RbmsL¨vi cÖvq wZb-PZz_©vskB ZiæY| cÖ_vMZ wkÿvi †P‡q Avgiv cÖhyw³MZ wkÿvi w`‡K GwM‡q i‡qwQ| DBfvi B‡bv‡fkbm wjwg‡U‡Wi wW-f¨vm ev wWwRUvj f‡qm A¨vjvU© di †j‡fj µwms wel‡q ejyb| wW-f¨vm ev wWwRUvj f‡qm A¨vjvU© di †j‡fj µwms n‡jv GKwU †mwÝs Ges wWwRUvj A¨vjvU© wm‡÷g, hv †Uªb‡K †mwÝs K‡i wbw`©ó mgq Av‡M µwms‡q †bvwUwd‡Kkb cvVv‡Z cv‡i| welqUv GgbÑ hw` Avwg wb‡R †Uªb Avmvi gyn~‡Z© µwms‡q _vKZvg, Zvn‡j wPrKvi w`‡q mevB‡K mZK© KiZvgÑ †UªbUv Avm‡Q, Avcbviv mevB wbivc` `~i‡Z¡ _vKzb wKsev SzuwK wb‡q †ijjvBb cvi n‡eb bv| mg‡qi †P‡q Rxe‡bi g~j¨ A‡bK †ewk| wKš' Avwg †mLv‡b †bB| Kv‡RB Avwg †mUv Ki‡Z cviwQ bv| Z‡e Avgv‡`i DbœqbK…Z wm‡÷g G KvRUv Ki‡Q| wW-f¨vm †Uªb Avmvi welqwU wZbfv‡e Uª¨vK K‡i Ges wZbwU †jqv‡i g~j wWfvB‡m WvUv cvVvq| Kv‡RB †Kv‡bv GKwU †jqvi bó n‡q †M‡j evwK `y‡Uv †jqv‡i µwms‡q ¯'vwcZ wWfvB‡m †Uªb Avmvi wmMbvj †cuЇQ hv‡e| †Uªb KLb µwms‡q †cuŠQ‡e, Zv Uª¨vK Kivi Rb¨ †Uª‡bi Bwćb †mÝi ¯'vcb Kiv nq| wW-f¨v‡mi cixÿvg~jK e¨envi ïiæ n‡q‡Q| XvKvi DËivq Avgiv GKUv cÖ‡UvUvBc ewm‡qwQ| evsjv‡`k †ijI‡q †mUv cixÿv K‡i †`‡L‡Q| wW-f¨vm Kxfv‡e me †j‡fj µwms‡q ¯'vcb Kiv hvq, †m wel‡q evsjv‡`k †ijI‡q KZ©…c‡ÿi m‡½ †hŠ_fv‡e KvR Pj‡Q| DBfvi B‡bv‡fkb bZzb Kx wWwRUvj mgvavb D™¢ve‡b KvR Ki‡Q? ÔkvUjÕ bv‡g bvix‡`i Rb¨ gvB‡µvevm †kqvwis GKwU †Kv¤úvwb‡Z Avgiv mn- D‡`¨v³v wn‡m‡e KvR KiwQ| †hLv‡b A¨v‡ci gva¨‡g wUwKU †K‡U cÖ‡Z¨K gvB‡µvev‡m GK‡hv‡M 10-12 Rb bvix Uªv݇cv‡U©kb †mev wb‡Z cv‡i| BDwbwjfv‡ii Rb¨ Avgiv ÔWvqvbvÕ bv‡g GKwU wWwRUvj Avqbv evwb‡qwQ| GwU g~jZ †dmIqv‡ki cÖ‡gvkbvj Kv‡R cixÿvg~jK e¨envi n‡"Q| ¯§vU© IqvUvi g¨v‡bRvi bv‡g GKwU wWfvBm Dbœqb K‡iwQ, †hUv ¯^qswµqfv‡e evmvi U¨vs‡Ki ÔD`qb cÖKíÕ Avcbvi ¯^cœ ev¯Íevq‡b KZUzKz mnvqZv w`‡Z †c‡i‡Q? gv‡K©›UvBj e¨vs‡Ki ÔD`qb cÖK‡í Ggb GKUv mgq Avgv‡`i hy³ Kiv n‡q‡Q, hv bv n‡j A‡bK wKQyB Am¤¢e wQj| ÷vU©Avc †Kv¤úvwbi Rb¨ e¨vsK gv‡b RwUj wKQy| e¨vsK¸‡jvI A‡bK mgq Avgv‡`i K_v ïb‡Z Pvq bv| gv‡K©›UvBj e¨vsK †m aviYv e`‡j w`‡q‡Q| e¨vsKwUi Avgv‡`i Avw_©K mnvqZv bq, AvZ¥wek¦vm w`‡q‡Q| welqUv G iKgÑ †Zvgiv †Zv ÷vU©Avc, †Zvgv‡`i †KD GL‡bv ¯^xK…wZ †`qwb| Avgiv †Zvgv‡`i wek¦vm Kwi| †Zvgiv GwM‡q hvI, Avgiv †Zvgv‡`i m‡½B AvwQ| †`‡ki cÖwZwôZ GKwU e¨vs‡Ki KvQ †_‡K Ggb mg_©b cvIqvi †P‡q eo Avi Kx n‡Z cv‡i? 

उद्भवः इन्द्राभेन्दु नन्दन की द्वितिक तर्कांकन समाधान उद्योग उद्योग कर्म को?

‘शाल’ नाम दाराबेर की जन्म मायकारोब शेयरिंग एक कोपियोनर्ट आराम सह- उद्योग़ निःशय कर बनाये। 'मन्त्र' का माह-माहि नम्बर १०-१२ जन- नारी ट्रांस्फेरेशनी वेबि़ दिने पारे। इन्द्राभेन्दु नन्दन का आराम 'फायदा' नाम एक टिकिट बाजार आराम व्यवस्था का, जिसका प्रयोग आराम रूप से बनाये है।

उद्भव इन्द्राभेन्दु नन्दन की द्वितिक तर्कांकन समाधान उद्योग 

उद्भव इन्द्राभेन्दु नन्दन की द्वितिक तर्कांकन समाधान उद्योग कर्म को?

उद्भव इन्द्राभेन्दु नन्दन की द्वितिक तर्कांकन समाधान उद्योग कर्म को?

उद्भव इन्द्राभेन्दु नन्दन की द्वितिक तर्कांकन समाधान उद्योग कर्म को?

उद्भव इन्द्राभेन्दु नन्दन की द्वितिक तर्कांकन समाधान उद्योग कर्म को?

उद्भव इन्द्राभेन्दु नन्दन की द्वितिक तर्कांकन समाधान उद्योग कर्म को?

उद्भव इन्द्राभेन्दु नन्दन की द्वितिक तर्कांकन समाधान उद्योग कर्म को?
বিষ্ণুর খুব কম মানুষ প্রতিকূল পরিস্থিতি মোকাবেলা করে নতুন কিছু সৃষ্টির মাধ্যমে কর্মসংস্থানের সুযোগ তৈরি করে। আমি মনে করি তারাই প্রকৃত উদাহরণ। তাই আমি ভিন্ন ধরনের খাত নিয়ে কাজ করতে চেয়েছি। আমি স্পষ্ট দেখি বাংলাদেশের ছোট-বড় ব্যবসায়ীরা পরঘুলো শিশু নিজেদেরকে অন্তর্ভুক্ত করে সমাজবন্মাম এ খাতেক বৃহৎ শিল্প আকারের রূপদানে গুরুত্বপূর্ণ ভূমিকা রাখবেন। বৈশিষ্টকুল উইগ বা পরঘুলো শিশু চীনারা একটি ভাস্ম অধিপত্য বিস্তার করে আছে। পরঘুলো ফ্যাশনেবল ব্রডেই, একই সঙ্গে মধ্যপ্রাচ্য, ইউরোপ, আমেরিকা, অস্ট্রেলিয়া ও কানাডার ব্যাপক চাহিদাসম্পন্ন। ব্যবহার অনুপযোগী একটি জিনিসকে সংগ্রহ করে প্রক্রিয়াজাতের মাধ্যমে মানুষের মাধ্যমে ব্যবহার যোগ হিসেবে তৈরি করে উইগ এবং উইফট হিসেবে রক্ষণাবেক্ষণ করা হয়।

রিফাহ হোসেন মজুমদার
ব্যবস্থাপনা পরিচালক
খ্রিষ্টান আরএস

খ্রিষ্টান আরএস: দেশের সমাজবন্মাম শিল্প হতে পারে উইগ

খ্রিষ্টান আরএস সম্পর্কে বিভিন্নতায় বলন।
খ্রিষ্টান আরএস এর যাত্রা শুরু হয় সাত বছর আগে। প্রথম বিভিন্ন রক্তানি পণ্যের প্যাকেজিং নিয়ে যেয়েছিল। বর্তমানে অপরিচিত পণ্য নিয়ে কাজ করতে আগ্রহী ছিলাম। উইগ বা পরঘুলো তেমনি একটি পণ্য, যা আমাদের আর্থনৈতিক এবং মানসিক চাহিদার পূর্ণে সমর্থন জুড়িয়ে যাচ্ছে। মেয়েদের মাথা থেকে প্রকৃতিক্ষণে মোকাবেলা করে নতুন কিছু সৃষ্টির মাধ্যমে কর্মসংস্থানের সুযোগ তৈরি করে। আমি মনে করি তারাই প্রকৃত উদাহরণ। তাই আমি ভিন্ন ধরনের খাত নিয়ে কাজ করতে চেয়েছি। আমি স্পষ্ট দেখি বাংলাদেশের ছোট-বড় ব্যবসায়ীরা পরঘুলো শিশু নিজেদেরকে অন্তর্ভুক্ত করে সমাজবন্মাম এ খাতেক বৃহৎ শিল্প আকারের রূপদানে গুরুত্বপূর্ণ ভূমিকা রাখবেন। বৈশিষ্টকুল উইগ বা পরঘুলো শিশু চীনারা একটি ভাস্ম অধিপত্য বিস্তার করে আছে। পরঘুলো ফ্যাশনের ব্রডেই, একই সঙ্গে মধ্যপ্রাচ্য, ইউরোপ, আমেরিকা, অস্ট্রেলিয়া ও কানাডার ব্যাপক চাহিদাসম্পন্ন। ব্যবহার অনুপযোগী একটি জিনিসকে সংগ্রহ করে প্রক্রিয়াজাতের মাধ্যমে মানুষের মাধ্যমে ব্যবহার যোগ হিসেবে তৈরি করে উইগ এবং উইফট হিসেবে রক্ষণাবেক্ষণ করা হয়। সরকারি সহযোগিতা ছাড়া এবং সংগঠনবীহীন এ ব্যবস্থায় খাতটিকে
গ্রেম এবং বন্ধু আমাদের চারদিকে রফতানি করা হয়েছে। বাইরের দেশ পর্যবেক্ষণ একটি বিশ্লেষণ করার জন্য রয়েছে। মানুষের দিক বিশেষ করে গোলাকার শিশুদের পাশাপাশি অন্য মোটর শিল্পের চূলিয়ে বেশি সাফল্য যায়। গণ অর্থবর্ধন (2017-18) শুধু ফাইবার রফতানি করে প্রায় ২২০ কোটি ডলার আয় করেছে বাংলাদেশ।

নিম্নালিখিত ক্ষেত্রে এর কী পণ্য রয়েছে?

উইং অ্যাক্স দিয়ে কার্যক্রম শুরু করেছি। অর্থ ক্ষুদ্র সংস্থাও ও প্রতিষ্ঠানগুলিতে মাধ্যমে চূড়ান্ত পণ্য বানিয়ে রফতানি করছে। তবে ইউক্রেনের বাজারে ফাইবার বিক্রির শুষ্ক শুধু ক্ষুদ্র কারখানার চাহিদা শেষ। একস্তরে ৬০-৬০ বছরের রাসায়নিক প্রক্রিয়া সম্পন্ন পর ফাইবার হিসেবে বাংলাদেশের দেশে রফতানি করছে।

আপাতত নিম্নালিখিতের দুই ধরনের পণ্য রয়েছে।

ক্ষুদ্র সংস্থা করেন কীভাবে?

মাত পর্যায়ে চূল সংস্থার কাজটা করেন হাজারা। তারা বিভিন্ন পণ্যের বিভিন্ন ফাইবার তৈরি করে খুব বেশি বানিয়ে মহিলাদের কাজ থেকে করে পড়। চূল সংস্থার করেছে। মহিলারা আর জড়িত না, তাই চূল আঘাতবারের পর নেতৃত্ব বিড়িত পড়ে, সেগুলো চেলে দিত। এখন সবাই জানে চূলের বিভিন্ন পণ্য তৈরি করেন।

বাংলাদেশের পর্যায় ব্যবসায়ী উপজাত চুড়ান্ত বন্ধু ক্ষেত্রে। সেখানের হাজারার বিভিন্ন জেলা থেকে চূল সংস্থার কাজ করতেন এবং তাদের হাত ধরে পড়লার প্রচারণ ঘটে। এই হাজারা ডীর থেকে সংস্থাকে সেগুলো জেলা বা উপজেলা পর্যায়ে ভেরফারের কাছে বিক্রি করে।

সেক্সের কাছ থেকে এসে সংস্থার করি। ক্ষুদ্র সংস্থার ক্ষেত্রে অমারা সাধারণত ৩০ ইঞ্চির বেশি লাদা চূল চাই। ২০ ইঞ্চির বেশি লাদা চূল কিছু প্রতিষ্ঠানের পর ফাইবার হিসেবে রফতানি ক্ষেত্রে জেলা প্রতিষ্ঠানের মাধ্যমে নাম পাচ্ছে। যদি ২৫ ইঞ্চি লাদা হয় তখন জেলা প্রতিষ্ঠানের ৬০ ইঞ্চির বার তাকে প্রয়োজন হবে।

নিম্নালিখিত এর কীভাবে কথা হলো?

নিম্নালিখিত কার্যক্রম চলে কিছু কিছু নিয়ে। এই বিষয়ে কিছু প্রশ্ন দেখায় হয়। লিংকগুলি তাদেরকে মূল কাজে যুক্ত করা হবে।

নিম্নালিখিত-এর কী ধরনের মেশিনারিজ ব্যবহার হয়?

দেখুন আপনি কারখানায় প্রায় ১৫-২০ ঘনত্বের ফাইবার বাণিজ্য হয়। বাংলাদেশে অবতরিত বিদেশী কোম্পানিগুলো এবং মেশিন বাণিজ্য করছে। নিম্নালিখিত কারখানার সেমি-এস্টো। তাই আমারা খুব বেশি মেশিন বাণিজ্য করছি না। আমারা জ্যাক নামে এক ধরনের মেশিন বাণিজ্য করছি।

এই ডিজাইন ওভার লক, হির বন্ধ, সেডিয়া ও সেহুসল ডিসে নামে কয়েকটি মেশিন বাণিজ্য করছি। বাকি কাজ করার সুযোগের মাধ্যমে করেন।

আপনাদের দেশীয় গ্রাহক করা?

বাংলাদেশে প্রাকৃতিক ফাইবার থেকে তৈরি পর্যায় খুব বেশি বাণিজ্য হয় না। এ পুরুষ রফতানিনির্দেশ শিশু।

দেশে মোবাইল চুলার মিলছে, এগুলো সিস্টেমটিক কিংবা ব্লাস্টিক দিয়ে কৃত্রিম উৎপাদন করে, যার প্রতি সিস্টেম বিক্রয় মূল্য হবে ১০-২৫ জারার টাকা। চাকচিক শিল্পের জন্য কিছু কোম্পানি মাঝে মধ্যে হুচ্ছে বিক্রি করে।

কী ধরনের খুব ক্ষুব্ধ হলো?

পর্যায়ের শিল্পে দুই ধরনের খুব রয়েছে।
TOBACCO SMOKING: EVOLUTION, HEALTH IMPACT, AND PREVALENCE

Tobacco is the second major cause of death globally and is currently responsible for killing one in 10 adults worldwide. Tobacco-related cancers represented 42% of male and 18% of female cancer deaths between 30 and 69 years of age. If current patterns continue, tobacco use will kill approximately 10 million people every year throughout the world by 2020; 70% of these deaths will occur in less developed and emerging nations.

The world no tobacco day is celebrated on 31st May worldwide, highlighting the health risks associated with the use of tobacco and implementation of policies to reduce its consumption. World Health Organization (WHO) passed a resolution on May 15, 1987 declaring April 7, 1988 to be the first world no smoking day. On May 17, 1988, the WHO passed a resolution marking, May 31st to be annually known as “World No Tobacco Day.” This event has been observed each year since 1988.

It is believed that Tobacco began growing in the Americas about 6,000 B.C.! As early as 1 B.C., American Indians began using tobacco in many different ways, such as in religious and medicinal practices. On October 15, 1492, Christopher Columbus was offered dried tobacco leaves as a gift from the American Indians that he encountered. Soon after, sailors brought tobacco back to Europe, and the plant was being grown all over Europe. The major reason for tobacco's growing popularity in Europe was its supposed healing properties. Europeans believed that tobacco could cure almost anything, from bad breath to cancer!

During the 1600's, tobacco was so popular that it was frequently used as money! Tobacco was literally "as good as gold!" This was also a time when some of the dangerous effects of smoking tobacco were being realized by some individuals. In 1632, Massachusetts declared that smoking publicly is illegal. This had more to do with the moral beliefs of the day, than health concerns about smoking tobacco. Over the years, more and more scientists begin to understand the chemicals in tobacco, as well as the dangerous health effects smoking produces.

In 1826, the pure form of nicotine is finally discovered. Soon after, scientists conclude that nicotine is a dangerous poison. In 1836, New Englander Samuel Green stated that tobacco is an insecticide, a poison, and can kill a man.

Cigarettes became popular around this time when soldiers brought it back to England from the Russian and Turkish soldiers. Cigarettes in the U.S. were mainly made from scraps left over after the production of other tobacco products, especially chewing tobacco. Chewing tobacco became quite popular at this time with the "cowboys" of the American west. It wasn't until the 1900's that the cigarette became the major tobacco product made and sold. Still, in 1901 3.5 billion cigarettes were sold, while 6 billion cigars were sold. Along with the popularity of cigarettes, however, was a small but growing anti-tobacco campaign, with some states proposing a total ban on tobacco. The use of cigarette exploded during World War I (1914-1918), where cigarettes were called the "soldier's smoke". During the 1950's, more and more evidence was surfacing that smoking was linked to lung cancer. Although the tobacco industry denied such health hazards, they promoted new products which were "safer", such as those with lower tar and filtered cigarettes.

In 1952 P. Lorillard markets its Kent brand with the "micronite" filter, which contained asbestos! This was fortunately discontinued in 1956. In 1953, Dr. Ernst L. Wynders finds that putting cigarette tar on the backs of mice causes tumors! In 1965, television cigarette ads are taken off the air in Great Britain. In 1966, those health warnings on cigarette packs begin popping up. In 1971, television ads for cigarettes are finally taken off the air in the U.S. Cigarettes, however, are still the most heavily advertised product second to automobiles!

In 1985, lung cancer became the #1 killer of women, beating out breast cancer! In 1987, US Congress bans smoking on all domestic flights lasting less than 2 hours. In 1990, Smoking is banned on all domestic flights in the US, except to Alaska and Hawaii.

Some of the carcinogenic substances...
found in tobacco smoke are:

- **Tar** - used to tarmac roads.
- **Arsenic** - very potent deadly poison.
- **Angelica root extract** - Known to cause cancer in animals.
- **Benzene** - Used in making dyes, synthetic rubber.
- **Butane** - Gas; used in lighter fluid.
- **Cyanide** - Deadly poison.
- **DDT** - A banned insecticide.
- **Ethyl Furoate** - Causes liver damage in animals.
- **Lead** - Poisonous in high doses.
- **Formaldehyde** - Used to preserve dead specimens.
- **Methoprene** - Insecticide.
- **Megastigmatrienone** - Chemical naturally found in grapefruit juice.
- **Maltitol** - Sweetener for diabetics.
- **Napthalene** - Ingredient in mothballs.
- **Cadmium and nickel** - used in batteries.
- **Vinyl chloride** - used to make vinyl products. Short-term exposure causes dizziness, headaches and tiredness. Long-term exposure can lead to cancer and liver damage.
- **Creosote** - a component of tar. If inhaled it can cause irritation of the respiratory tract.
- **Formaldehyde** - a preservative substance used in forensic labs. It causes cancer in humans and in animals.
- **Polonium 210** - a radioactive substance that requires special handling techniques when studied in labs. It can cause cancer of the liver and bladder, stomach ulcers, leukaemia amongst other diseases.

**Health risks faced by tobacco users**

There is strong evidence that smoking is related to many diseases and conditions. Many organs and body systems are adversely affected by tobacco smoke. Fortunately, most of this starts to reverse after a smoker quits smoking.

All smokers are at extra risk for:

- Coronary heart disease (e.g., heart attacks)
- Peripheral vascular disease (circulatory problems)
- Aortic aneurysm
- High cholesterol (LDL)
- Lung cancer
- Cancer of the mouth, throat and voice box
- Cancer of the pancreas
- Cancer of the kidney, and urinary bladder
- Chronic obstructive pulmonary disease (COPD)
- Chronic bronchitis
- Emphysema
- Pneumonia
- Influenza (the "flu")
- The common cold
- Peptic ulcers
- Chronic bowel disease (Crohn's disease)
- Tooth decay (cavities)
- Gum disease
- Osteoporosis
- Sleep problems (falling asleep inappropriately and/or frequent waking)
- Cataracts

**Cardiovascular Diseases**

Smoking is a known cause of heart disease, stroke, and diseases of the blood vessels. Many of these deaths are premature (before the age of 70). Smoking is a major risk factor that contributes to a form of heart disease called cardiovascular disease. Cardiovascular disease is a major cause of death in the world. Smoking is a major risk factor for heart attacks and sudden cardiac death. Smoking also increases the risk of recurrence in persons who have survived a heart attack.

Smoking is also the most powerful risk factor for plaque formation (atherosclerosis) involving the arteries of the legs (peripheral vascular disease). This condition leads to leg pain, difficulty in walking, gangrene and, ultimately, loss of limb.

**Cancers**

Smoking causes cancer of the lung, oral cavity, pharynx, larynx, esophagus, pancreas, kidney, bladder and cervix. Recent evidence links smoking with cancer of large intestine and some forms of leukemia.

Most deaths from lung cancer are caused by smoking. Although other factors can cause lung cancer, smoking is responsible for the majority of all new cases of lung cancer.

DON'T LET TOBACCO TAKE YOUR BREATH AWAY #NoTobacco
Lung cancer is a highly lethal disease; only a small minority of patients is alive five years after diagnosis. The causal relationship between smoking and cancers of the mouth, pharynx, larynx, and esophagus has been established for many years. Smokeless tobacco also causes cancer of the mouth.

Like all tobacco-caused diseases, the risk increases with amount and duration of smoking. Alcohol consumption is also a risk factor for these cancers, and the combination of alcohol consumption and smoking results in a greatly increased risk. Recent studies confirm earlier findings of a strong link between smoking and cancer of the pancreas and with cancer of the kidney and bladder. Findings also suggest that smoking may be a previously unrecognized cause of cancer of the large intestine (colorectal cancer) in both men and women. Evidence is also growing concerning a link between smoking and some forms of leukemia.

Respiratory Problems
Your lungs hold on to 85 to 99% of almost all of the things you inhale. Respiratory problems can include increased coughing, phlegm, wheezing, chest colds and shortness of breath, even in smokers who smoke as little as one cigarette a week.

Effects in Pregnancy
Smoking is known to have an effect on babies before they are born. Smoking has a direct effect on the growth of the fetus. The more the mother smokes during pregnancy, the lower the weight of the newborn infant. Smoking mothers give birth to infants who can weigh about 150 grams less than a term than non-smokers. Such babies, called "low birth weight" babies, are more likely to suffer adverse outcomes, including stillbirth, the need for special treatment in neonatal intensive care units and death in infancy.

During pregnancy, smokers have a greater risk of miscarriages. During the birth they are more likely to have complications. The chances of a baby’s dying at birth or shortly thereafter are increased if the mother has smoked during pregnancy. Nursing mothers can pass along harmful chemicals from cigarettes to their babies in breast milk.

Gastrointestinal Effects
Peptic ulcer disease is more likely to occur in smokers than in non-smokers. When ulcers are present, they heal less rapidly in smokers and are more likely to recur. Evidence is accumulating that smoking is a risk factor for the occurrence of chronic bowel disease (Crohn’s disease). As well, smoking may contribute to the recurrence of this disease.

Effects on Teeth and Gums
Tobacco use is an important factor in oral health, apart from its role in causing oral cancer. Smoking has also been linked to periodontal disease in younger people.

Other Effects
Several recent reports provide strong evidence of an association between smoking and osteoporosis (decreased bone density), which, in turn, predisposes a person to bone fractures. Smoking is independently associated with decreased bone density of the lumbar spine and hip, in both younger and older persons. Smoking has been linked to sleep disturbance. Smoking is associated with difficulty in falling asleep and with symptoms suggestive of sleep fragmentation in both men and women.

Evidence of a link between cataracts and smoking continues to grow. An association may also exist between smoking and a type of thyroid disease (Graves’ disease). Smoking may be a detriment to physical fitness, even among relatively fit, young individuals. Smoking reduces the ability of the blood to carry oxygen and increases the heart rate and basal metabolic rate, thus counteracting the benefits of physical activity, including cardiovascular fitness.

Smoking decreases blood flow in the small vessels of the skin, perhaps damaging skin components, and leading to skin wrinkling and an appearance of premature aging in both men and women.

In 2015, over 1.1 billion people smoked tobacco. Far more males than females smoked tobacco. Although it is declining worldwide and in many countries, the prevalence of tobacco smoking appears to be increasing in the WHO Eastern Mediterranean Region and the African Region. Cigarette smoking prevalence in Great Britain was estimated to be 16.9%. Smoking in Great Britain has declined by 0.7 percentage points per year since 2001 (from 26.9% of adults in 2001). In Australia, daily cigarette smoking has declined by 0.6 percentage points per year over a similar time period. The headline prevalence figure for the US is below 16%. As per the Global Adult Tobacco Survey (GATS) 2017, tobacco consumption in Bangladesh is declining gradually. It came down from 43.3 percent in 2009 to 35.3 percent in 2017. The relative reduction rate shows that tobacco consumption has reduced by 18.5 percent in eight years.

Smoking harms nearly every organ of the body. Smoking causes many diseases and reduces the health of smokers in general. The best bet for a person’s health is to quit. In order to achieve the Sustainable Development Goal (SDG) target of a one-third reduction in NCD premature mortality by 2030, tobacco control must be a priority for governments and communities worldwide. Currently, the world is not on track to meeting this target. Countries should respond to the tobacco epidemic through full implementation of the WHO FCTC and by adopting the MPower measures at the highest level of achievement, which involves developing, implementing, and enforcing the most effective tobacco control policies aimed at reducing the demand for tobacco.
In Bangladesh, the zamindari of Tagore family was stretched to three parganas in the northwest Ibrahimpur pargana at Shilaïdaha (under Kushtia district); Shahzadpur pargana at Shahzadpur, (under Sirajgonj district) and Kaligram pargana at Patisar (under Naogaon district). In 1890 when he was 29 years old, Kabiguru Rabindranath Tagore started managing their vast ancestral estates in Bangladesh. For this purpose he stayed ‘Shilaïdaha Kuthibari’, ‘Shahzadpur Kachharibari’ ‘Patisor Kachharibari’ for over a decade at irregular intervals between 1890 to 1937 and collected mostly token rents from the villagers in his zamindari. These Kachharibari (or Kuthibari) are the country house built by the grandfather of Rabindranath, Dwarkanath Tagore. As Zamindar Babu, during his visit to Kachharibari, Rabindranath Tagore passed most of his time on his much loved Bojra (boat) called ‘Padma’.

During his stay in Kachharibari or on boat, Nobel Laureate poet Rabindranath Tagore wrote many of his famous poems, novels, dramas, essays and short stories. Besides being a poet, painter and philosopher Tagore started innovative research on agriculture and rural development in this area.

The historic Kachharibaris at Shilaïdaha, Shahjadpur and Patisar still evoke the memories of the poet. All of them are now a protected national monument where a Tagore Memorial Museum has been established by the Department of Archaeology, Ministry of Cultural Affairs, Bangladesh. Many of the objects Tagore used are displayed here. A good number of valuable and historical pictures are also kept in the museum. Every year local inhabitant celebrates 25th Baishakh as Tagore’s birth anniversaries. Round the year many devotees of Tagore come here from home and abroad.
The Shilaidaha Kuthibari is an ancestral mansion of the erstwhile Tagore Zamindari. Shilaidaha Kuthibari (wkjvB’n KzwVevwo) is a place in Kumarkhali Upazila under Kushtia District in Bangladesh. It is located on the south bank of river Padma in Kumarkhali Upazila and is only 20 km from Kushtia town. The place is famous for Kuthibari; a country house made by Tagore’s family. Rabindranath Tagore lived here for part of his life and wrote many memorable poems there. The Kuthibari is now a museum and is cared for by the Archaeological Department of Bangladesh.

Tagore first came to Shilaidaha along with his elder brother Jyotirindranath in 1876, when he was 15 years old. Though the brothers went to settle matters related to their zamindari, the mighty river Padma and natural beauty of Shilaidah made a deep impact on the young poet’s mind. Afterward, in 1890 Rabindranath Tagore started managing their vast ancestral estates in Shilaidaha. For this purpose he stayed Shilaidaha Kuthibari along with his wife and children for over a decade at irregular intervals between 1891 and 1901. The Kuthibari is a country house built by the grandfather of Rabindranath, Dwarkanath Tagore. As Zamindar Babu, Rabindranath Tagore criss-crossed the Padma River in ‘Padma’, the luxurious family barge. During his stay in Shilaidaha Kuthibari or on a boat on Padma, he wrote many of his famous poems, essays and short stories. Among those some of the masterpieces are Sonar Tari, Katha o Kahini, Chitra, Chaitya, etc. He also translated many of his creations in English here. He also wrote most of the poems from Naibedya, Kheya and many of the songs from Gitanjali and Geetimalya. It was here, in Shilaidaha, he started translating his Gitanjali into English, which earned him the Nobel Prize for literature in 1913. Rabindranath was deeply attached to Shilaidaha and Padma, which is evident in his Chhinna Patrabali. In Shilaidaha, Rabindranath Tagore explored a Baul poet Gagan Chandra Dam, mostly known as ‘Gagan Harkara’. He was a Postman at Shilaidaha Post office.
Rabindranath Tagore once wrote in a letter, "The holy place of my literary pursuits during my youth and middle age was the village of Shilaidaha kissed by the waves of Padma".

and was a song composer as well. He came to very close acquaintance of Rabindranath Tagore. “Ami kothay pabo tare... Amar moner manush jere...” was the very popular song of Gagan Harkara.

Afterward, the Tagore Estate was a debtor to the Bank, who auctioned off the property and it became the possession of the Zamindar of Bhagyakul (Munshiganj), Roy family. The house was part of Roy Estate till the Zamindari system was abolished under the East Bengal State Acquisition Act. In 1958, Divisional Commissioner of Rajshahi took the initiative to preserve the dilapidated house. First renovation of the Kuthibari conducted during Pakistani period. Silaidaha Kuthibari is now a protected national monument where a Tagore Memorial Museum has been established by the government. The renovation of Shilaidaha Kuthibari has been completed under the Department of Archaeology, Ministry of Cultural Affairs, Bangladesh.

Kuthibari is a picturesque three storied building constructed with brick, timber, corrugated tin sheets etc. The building is pyramid shaped with a terrace. The total area of the compound is 11 acres. The building is situated on right in the middle of the compound. The banglow is nestled within orchards of mango, jackfruit and others, a flower garden and two ponds. It now serves as a museum named 'Tagore Memorial Museum'. Many of the objects Tagore used are displayed here, such as his bed, wardrobe, iron chest, lawn mower, framed pictures and houseboat etc. Several festivals are observed throughout the year in Kuthi Bari such as 25th Baishakh as Tagore's birth anniversary. It is a three or five day long festival. People from across the country as well as India and the rest of the world join this occasion to celebrate his birthday. The program includes discussion, cultural program, fair and staging of his plays.

Staying night, hotel accommodation, dine-in, transport facilities are well developed in Kushamia. There are two good options to go to there-

**Route-1 (by Bus):** One can start journey by bus from Kalyanpur or Gubtali bus terminal of Dhaka to reach at Kushamia Bus Station. Then travel by CNG or Auto from kushamia to Shilaidaha.

**Route-2 (by Train):** One can start train journey from the Kamlapur Railway station of Dhaka to reach at Poradha Railway station of Kushamia. Then travel by CNG or Auto from Poradha Railway station to Shilaidaha.

Besides Kuthibari one can visit Kushtia district in the Khulna division of western Bangladesh. Kushamia was the ancestral land of many famous people. Others attraction of Kustia district include the shrine of Lalon Fakir, House of Mir Mosharraf Hossain, House of Bagha Jatin, The Shahi Mosque, Kustia Pawrashova, Hardinge Bridge etc.
Rabindra Kachharibari (রবীন্দ্র কাছারী বাড়ি) or Shahzadpur Kachharibari was the ancestral home and revenue office of the Tagore family. It is a place in Shahzadpur Upazila, Sirajganj District in the Division of Rajshahi, Bangladesh. Shahzadpur is emotionally connected with the fond memory of the poet Rabindranath Tagore, who used to stay here in connection with administration of his father’s zamindary. Tagore created many of his literary works while living in this mansion. Shahzadpur Kachharibari is now a museum, which is open Monday to Saturday (9 am to 6 pm) for visitors. Entry fee is 20 taka per person. Many artifacts and memorabilia items of Tagore are on display in the museum.

Prince Dwarkanath, grandfather of Rabindranath Tagore purchased the estate in Shahzadpur from Zamindar Rani Bhabani of Natore when it was sold off at an auction in 1840. Mainly Shahzadpur Kachharibari used as a revenue office of the Tagore family in Bangladesh. In 1890, when he was 29 years old, Kabiguru Rabindranath Tagore first came to Shahzadpur from Kolkata to supervise his family estate. Afterward, the poet came at Shahzadpur several times over and collected tax from their Jomidari. His last visit to Shahzadpur was in 1901.

Nobel Laureate poet Kabiguru Rabindranath Tagore wrote many poems and novels when he used to stay here. He created many literary masterpieces – ‘Noukadubi’, ‘Sonar Tori’, ‘Chitra’ and ‘Chaitali’ (poetry); ‘Bishorjon’ (drama), ‘Chhinnapatra’ and short stories including, ‘Postmaster’ and ‘Panchabhoot-er Diary’ during his stay at the place Shahzadpur.

Kachharibari itself is of interesting architectural heritage. It is a two-storey building, quite a simple architectural delight itself and there are seven rooms inside the Kachharibari. It is now a protected national monument where a Tagore Memorial Museum has
Tagore had a deep love for Shahzadpur. "Here (Shahzadpur) I am more inspired to write than anywhere else," Tagore wrote in a letter to his niece Indira Debi.

Shahzadpur Kachharibari is simply an amazing tourist spot containing the memories of the poets ever. The tourist spot is filled with various trees and it has very calm and quiet environment which will surely pacify your mind. In the entrance of Kachharibari main building, one can find a Palki with which the poet used to visit various places. In the 2nd floor, one can find the bed on which the poet used to take rest and sleep. Besides these, a number of Tagore memorabilia, including shoes, wooden sandals, couch, spectacles, palanquin, sofa, piano, harmonium and different metallic objects inside the Kachharibari. The museum also houses rare paintings of Tagore. Around 3,000 precious books are kept in the museum. These articles will surely remind one of the memories of the poet.

Shahzadpur is about 165.2 kilometers away from Dhaka and it may take about 4 and a half hour to reach the tourist spot through Dhaka-Tangail Highway. There are many bus services available from Dhaka that takes people to the tourist spot. However, you may also choose trains and private cars to reach the tourist spot. There are a good number of hotels for night hall and restaurants in Shahzadpur. You will be able to have both local and foreign food in these restaurants.

Besides Kachharibari one can visit Shahzadpur Upazila and around. One can visit Rabindra University, Makhdum Shah Daulah mazar sharif, Powerlom industry, Milk Vita, Baghabari river port at Shahzadpur.

been established by the government. Many rare photographs, furniture and metal vessels have been preserved there. The renovation of Kachharibari has been completed under the Department of Archaeology, Ministry of Cultural Affairs, Bangladesh. In 1999, a 'Rabindra Auditorium', accommodating 500 seats, was constructed in the area of Kachharibari. There are several programs includes discussion, cultural program are perform in this auditorium. Total areas of the compound have been well-restored. Each year, locals and officials celebrate Tagore's birthday at the mansion; this falls on three days around 25th Boishakh in the Bengali calendar, generally correlating with the 6 to 8 May.
Patisor Rabindra Kachharibari is the headquarters of the Tagore family’s zamindari in Kaligram Pargana. It is located at Patisar Upazila in Naogoan District in the Division of Rajshahi, Bangladesh. Rabindranath Tagore first came to Patisar in January 1891 and his last visit was 1937. During his stay at Patisar, Rabindranath Tagore composed various poems, stories, novels etc. Here, he also established schools, charitable dispensaries and Patisar Krishi Bank. Now Patisor Kachharibari is a museum and is cared for by the Archaeological Department of Bangladesh. Many artifacts and memorabilia items of Tagore are on display in the museum.

The control center of the Tagore family’s zamindari in Kaligram Pargana was located at Patisar. Patisar is a village, situated on the banks of the river Nagor at Atrai upazila under the district of Naogaon. It is 12 kms south-east of from Arai railway station and 36 kms from Naogaon and 90 kms from the Rajshahi city. Dwarkanath Tagore, the grandfather of Rabindranath Tagore purchased this zamindari in 1830. Rabindranath Tagore came to Patisar and stay here to supervise his family’s zamindari at Patisar. He described nature and people of the region in many of his letters and literary works.

The architectural design of the two-storied Kacharibari of Patisar is just like that of Shahjadpur. The south facing kacharibari building has been constructed on the four sides of a courtyard. It has eleven rooms in various sizes. All the rooms have been arranged centering around this courtyard. On the south side of the courtyard there is a lofty gateway.
In front of this gateway there are two lofty Tuscan pillars bearing a pediment with two lions. It is assumed that this building was probably built at the end of the 19th century. In front of kacharibari, there is a pond, named ‘Rabindra Sarobar’. Some rare photos of Rabindranath Tagore and his uses materials are preserved here.

During his stick with Patisar, Rabindranath Tagore consisting various poetry, experiences, books, articles and the verse-play Biday Abhishap. He also established many primary educational institutions, a well-known as Rathindranath Great University, non-profit shops, charitable dispensaries and Patisar Krishi Bank.

The poet established the first Agriculture Bank at Patisar with funds donated from his Nobel Prize money to provide his tenants with loans on very easy terms. He introduced tractors in Patisar and formed co-operative societies for the development of agriculture and handloom. The poet went to Patisar in 1895 while his Chaitali was in the making and then in 1908. Kobiguru visited North Bengal for the last time in 1937 on the occasion of the Punnah ceremony at Patisar.

Every year many devotees of Rabindranath Tagore come from home and abroad to visit Patisar. On the occasions of Tagore’s birth and death anniversaries, conversation events and social features are organised at Patisar.

There are two good options to go to Patisar-

Route-1 (by Bus): It takes about 5/6 hours by road to reach Patisar, Naogaon from the capital, Dhaka. A number of bus services are available from Dhaka (Gabtali & Mohakhali bus terminal).

Route-2 (by Train): There are a number of luxurious intercity services between Dhaka and Naogaon each day. Railway station in Naogoan is "Santahar Junction". However it is easy to reach Patisar from Santahar Junction by rickshaw or CNG-powered auto rickshaw.

Collected by: Arup Kumar Kundu, PO, Research & Planning Division, MBL.
### MBL KEY INDICATORS

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