

# SBL INSIGHT

2018 | January | Issue: 03

**together**  
we build economy  
move forward...!



**Standard Bank Limited**



A smile is the  
**universal  
language**  
which is  
understood,  
around the  
**world...**

At Standard Bank Ltd.,  
we strive relentlessly for bringing **smile to our customers.**

Standard Bank Limited incorporated as a public limited company and commenced its operation on 03 June 1999. Since inception, SBL registered sustainable growth in all areas of banking operations by innovative banking in an automated and computerized environment. SBL is contributing significantly to the economy of the country through establishing a network of 125 branches all over Bangladesh excluding 2 Islami Banking Windows, 2 subsidiaries & 8 Overseas Exchange Houses in UK and USA which are outfitted with all the modern banking services. Through all these myriad activities, SBL has created a positive impact in the banking arena.



# SBL INSIGHT



**together**  
we build economy  
move forward...!





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# INSIDE STORY

## CHAIRMAN'S MESSAGE

Page 04

## Message from Managing Director & CEO

Page 06

## EDITOR'S NOTE

Page 08

## BOARD OF DIRECTORS

Page 09

## Achieving Competitive Edge in BANKING BUSINESS

Md. Tariqul Azam, Additional Managing Director

Page 10

## 7 WAYS TO HARNESS YOUR EMOTIONAL INTELLIGENCE

TO HAVE MORE POWERFUL CONVERSATIONS

Page 14



# INSIDE STORY

**SIMPLE  
HEALTH TIPS**  
Page 30

**Role of a Credit Analyst  
in Project Management**  
Md. Raisul Alam  
VP & Manager, Green Road Branch  
Page 17

**ECONOMIC MELTDOWN  
and Challenges of Bangladesh**  
Mohammad Shafiqul Islam  
Assistant Vice President & Head of MIS  
Page 21

**Basel-III: Capital Regulation  
& Risk Management for Banks**  
Md. Shaniful Islam, Senior Executive Officer  
Risk Management Division  
Page 25

**Corporate Social  
Responsibility**  
Page 32

**AGREEMENTS**  
Page 35

**Training and  
Workshop** Page 37

**NEW VICE  
CHAIRMAN  
& NEW AMD**  
Page 40

**New Born &  
Tying the Knot**  
Page 44

**Branch  
Network** Page 45

**INAUGURATIONS**  
Page 41



# Chairman's Message

I am indeed delighted to say something in this edition of SBL Insight. At the very outset, I encourage you to take the time to read the important articles, information published in SBL Insight about our bank and the industry as a whole. Our bank's values lie in the happiness of our employees and appreciation from our customers!

At SBL, we pride ourselves on providing the best customer services though there are still rooms to ensure better and better services to our valued and trusted customers. We should not be complacent for what we have done and achieved but we have to go many miles from this point.

As an ethical corporate entity we have many things to share with our readers. More precisely, our contribution to CSR is pretty significant. Since our inception we have been acting as a socially responsible corporate whose mark continues to areas like education, culture, health, disaster and so on and so forth. As one of most important driving forces in developing modern society, corporations have become the backbone of the communities they belong to. To build a happy and harmonious society, it is a worthwhile attempt for us to build a happy business. We strive to fully undertake our social responsibility, building a sustainable business, leading as an example of a happy business, and ultimately achieving the desired goal and objective.

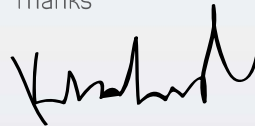
It is pertinent to mention here that we have a long-standing heritage of commitment to excellence, leadership and innovation. These are attributes that have served us well through more than 18 years of growth, and they will continue to serve us even in the future. We believe that success for both the employee and the Bank is determined by employees' ability to deliver quality works. The higher the quality and the more efficiently the employees can cater to the need of our customers, the higher the benefits for the

Bank and for all its personnel. Every person's job is important here, not only to their own success, but also to the success of every other person at SBL. We urge all employees to look at their jobs objectively for opportunities to save work, timely support to our internal and external customers and improve quality of work. You may be wondering about the implications of our paradigm shift and focusing on Agent Banking, SME and Agri financing and countrywide expansion of ATMs but without hesitation, I can say that this will have only positive impacts.

Everyone should keep in mind that we are one organisation and one people, dedicated to doing one job: bringing smiles to our customers through our dedicated and passionate services! The combination of continuing innovations, quality services, lean thinking, and a strong corporate family structure, coupled with SBL's outstanding people, holds the promise of a bright future for SBL!

I am confident that the change which is due in great part to the board of director's vision, achievements, and true assets—our dedicated team—will prove beneficial to our customers. Before ending this message, I'd like to take this opportunity to thank the contributors to the current and previous issues of the newsletter and to express my appreciation particularly to PR & Brand Comms Team.

Thanks



**Kazi Akram Uddin Ahmed**  
Chairman



# Message from Managing Director & CEO



“organizations need to grow:  
because the world moves forward  
at an ever-quickening pace”

Dear Colleagues,

Welcome to the third issue of in house newsletter SBL insight. I'd like to share with you some information, which is also my perception, about the recently launched state-of-the-art Data Centre by our partners Thakral Information Systems Private Limited and Computer Services Limited. Standard Bank Limited is indeed focusing on technology driven effective Banking and as part of its major shifting, we have implemented 2 tier secure state-of-the-art Data Center specifically designed for technology enterprises. The new Data Center provides many redundancies and a large facility with large room to grow. These improvements will enable us to continue to meet the growing data security and access demands of our industry for years to come. With the help of Cutting-edge technologies, we can deliver service in a very fast, reliable and secure way. We can now meet the demand of huge amount of storage for new business data with our latest DELL-EMC Storage. Security has certainly become the ultimate concern of today's business world and this new Data Center will play a significant role in protecting the customer data. Our latest generation CISCO Core Firewall, CISCO Email Security System, CISCO Internet Firewall will play a vital role to secure our whole network.

Meanwhile, we are about to open 10 new branches at different locations across the country by the end of this year. This will certainly create opportunities for us to serve more people and at the same time, we are

bringing more unbanked people through our expansion of Agent Banking at various locations. Moreover, we have recently launched Platinum Visa Card to encourage using plastic money among our customers to avoid any sorts of hassle.

In order to succeed at a significant pace, organizations need to grow: because the world moves forward at an ever-quickening pace, stagnation in terms of technology really means moving backward. Since the inception of the Bank, SBL family has continued to demonstrate impressive growth in terms of product offerings, research and development, geographic reach, number of customers, number of employees, and, of course, revenue.

This growth has enabled us to be innovative, creative, and among the first-and in some notable cases, the very first-to provide new solutions for the rapidly changing market economy. Our success attracted the attention of our valued customers, stakeholders and eventually, it triggered positively in the industry. In the end, I thank our respected board of directors, stakeholders, customers and my beloved colleagues for their unflinching support towards achieving the goal of SBL.

Sincerely Yours



**Mamun-Ur-Rashid**  
Managing Director & CEO



First and foremost, I would like to take this opportunity on behalf of the Management of SBL to express gratitude to our colleagues for all of their hard work, dedication and combined efforts for the past years. As the editor for the past year, I shared some of the responsibility in the production of this newsletter, and it was quite clear to me how dedicated the entire SBL family members were to this task. Through everyone's hard work, SBL Insight has significantly increased its impact. Second, I would like to thank our honourable Chairman, Board of Directors and Managing Director for their cordial support to keep up its publication. As you know, apart from hard-copy distribution of this newsletter we keep it posted to our website for reaching out our valued customers both internal and external, distinguished directors, shareholders widely. Any feedback as to how its readership can be improved would be appreciated. Contributions from colleagues and readers are welcome. Our economy is changing rapidly and there has never been a time presenting more of an imperative that we stay abreast of the latest and innovative approaches of modern banking.

Also, your thoughts or ideas about how to best present this in house publication in an accessible and organized fashion are welcome. Furthermore, please send your interesting and challenging stories, articles, anecdotes and branch activities.

Please feel free to provide your feedback and send pertinent information with photos for inclusion in our forthcoming issues.

On that note, I wish you all the very best.

Happy reading!

**M Ahsan Ullah Khan**  
Editor

# EDITOR'S NOTE



# BOARD OF DIRECTORS



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**Mamun-Ur-Rashid**  
Managing Director & CEO



# Achieving Competitive Edge in **BANKING BUSINESS**

Md. Tariqul Azam, Additional Managing Director

At all levels, commercial banking is about earning the trust of customers and providing them effective solutions for managing their money and meeting their investment needs. A successful Banker has to be knowledgeable about all aspects of his work and project an image of professionalism and trustworthiness. This will require dedication to customer service and consistent self-improvement. By embodying following traits and practices, believe, you can achieve competitive edge in your work and be a banker of choice.

## Knowing Your Facts:

**1. Know the products and services:** It is essential for a good banker to know the products—deposit, Loan and other services the bank offers inside and outside the country. Bank customers rely on you to ensure that their money is in the right type of accounts for their needs. In order for you to guide customers, you will need to familiarize yourself with the intricacies of each type of bank products and determine what customer profile fits each one the best. Preparing for this ahead of time will save you and the client a lot of time; as well, you help you to look like a more confident banker.

You'll likely be taught all about your products during the training part of your job. Be sure to review this information regularly afterwards, especially for products that you rarely deal with.

**2. Tailor your approach to your client's needs:**

In order to create successful relationships with your customers, avoid directly trying to get them to sign up for as many of your products as possible. Instead, develop a holistic approach to the client's needs. This will look you more as a partner to the client than a salesman. Ask about the client's personal and business life, including their short term and long term financial goals. Building this type of customized service can help develop long term relationships with your customers.

For example, you might create a holistic approach for a young customer that includes a round-up savings account that helps them begin saving and a credit card to help them begin to build up credit. Rather than directly selling them on these products, tell them how they will prepare them for the future.

Use other bank specialists as needed. These might include investment managers, Asset Management planners and other specialized bankers. As a personal banker, you are responsible for coordinating bank services and products and the specialists needed.

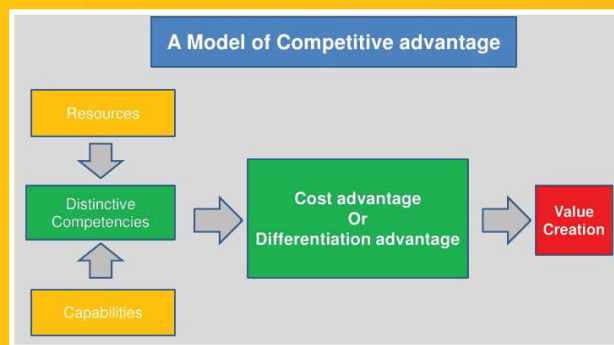
**3. Be able to offer alternatives:** For any given situation, you should be able to offer your client more than one product that can meet their needs. This allows your solutions to be more

tailored to each individual customer, rather than using a one-size-fits-all approach. To help them decide on one, you should also be able to offer the pros and cons of each choice and an overall recommendation.

For example, a customer trying to save money in a separate account would have several options, from a standard savings account to FDR of different maturities, Scheme deposits. Be sure to offer each option to them and make a recommendation based on their financial goals.

**4. Know how to solve common problems:** As a banker, you'll see and hear many of the same problems day in and day out. You should know how to diagnose and solve the more common issues quickly and easily. Practice this by studying each common problem individually and considering the best way to solve it for each type of customer. Providing this type of quick and reliable problem-solving is part of the foundation of a successful banker.

For example, customers may call frequently asking about charges made to their account like account maintenance fees and other bank fees. Be ready with knowledge of each different type of fee, what it means on each type of account, and if and how the fee can be refunded.



**5. Look out for continuous learning opportunities:**

Your learning shouldn't stop during your job tenure. Always seek opportunities to learn more about your work, your clients, and the banking industry on the whole. Get in the habit of reading relevant articles and publications to improve your knowledge. Many Institutions offer continuing education workshops or something similar. Be sure to always take advantage of these opportunities. Try to gather knowledge on all related aspects of Banking including Law and regulations so that specialized peoples cannot get scope to misguide you.

## Getting In the Right Frame of Mind:

**1. Be professional:** Even more so than other services, people expect their bankers to be professional and reliable. After all, they are entrusting their financial wellbeing to your bank.



You should always be well-dressed, smiling, and polite to every customer. Be sure to not let your personal life get in the way of your professionalism, no matter what kind of day or week you're having.

**2. Be approachable:** People's finances can be a very personal subject. You need to be personable in order for bank customers to feel as if they can be honest with you about their finances. You need to know their financial history in order to be able to help them. So your personality needs to allow for that to take place. Work on interacting with your customers in a personable and friendly way.

Part of being approachable is not aggressively trying to sell your customer more products or services. If they are clearly not interested in a product, you just tell the features and let him/her understand the need of the product.

In addition, some customers will want to talk with you about your life outside of work. This helps establish trust and friendly conversation. Be sure to have some hobbies or community involvement that you can discuss.

**3. Keep customer information confidential:** One of the key qualities of a banker is that he/ she keeps all customer information absolutely confidential. As a commercial bank, you are an extension of this rule and must keep all customer information private both at work and away from it. Disclosing information can also subject you to legal penalties.

**4. Pay attention:** You need to catch all of the details that your customers tell you in order for you to make the right recommendations to your clients. The slightest misunderstanding or the smallest piece of incorrect information can cause your client to walk away with the wrong bank accounts. The wrong accounts could cause the client to lose out on acquired interest or to be charged fees because they aren't using the account properly.

Double check any details that you are unsure

of or didn't hear correctly. Your customer wants their details to be correct as much as you do.

**5. Learn to be creative:** Every customer isn't going to fit into the perfect product or service. It is up to you, as a good banker, to creatively help your clients use products in ways they might not be meant for, but work anyway. In order to be an efficient banker you will need to learn ways you can adapt certain bank products, accounts and credit cards to meet the needs of any customer that walks through your door.

While creativity is valuable, be sure not to stray outside the bounds of your bank's rules. This could cost you your job.

**6. Be honest:** Your customers need to know the exact details of their interactions with the bank. You should explicitly state any fees or interest earned on accounts or credit cards and be sure that the client knows all of the terms of any agreement before signing it. It's not just that you shouldn't lie about numbers, but you should also be sure that there's nothing your customer could be overlooking in the agreement. The factor that often draws customers to and from certain banks is the customer's sense, or lack thereof, of honest and fair dealings.

Another part of this is being responsible for your work. Owning your mistakes is another way to cultivate trust with your customers. And be honest in all aspects of your activities.

**7. Keep your eyes open:** Banking job involves chain activities in finishing a task and different people from inside and outside may be interactive. Sometimes, you can make a mistake or can be cheated due to lack of mindfulness. You should keep your attention and surveillance on people & processes.

**8. Improve your Negotiation skill:** You should always strive for better negotiation for interest rates & fees keeping your customer happy by other means—better service, better attention, well behavior, higher trust, reputational values etc.

## Working to Improve:

**1. Recognize areas for personal improvement:** Consider at regular intervals, maybe weekly or monthly, how well you are doing your job. Think about the above criteria and how well you are performing within them. Are there any products you aren't sure about? Have there been days where you let your personal life interfere with your professionalism? Recognize these errors and work to correct them.

One way to notice this might be to examine situations when customers left your bank for your competitors. Try to figure out why this was the case. Were you unable to solve a problem they had?

**2. Keep up on current business trends:** The financial world is always changing, and so should you as a successful banker. You need to stay informed of the changes as finances around the country fluctuate. You need to be able to make suggestions to your clients that reflect the current status of the financial market. Providing your customers with out-of-date information could be a costly mistake to you and your clients. This includes keeping yourself up to date on the newest technological trends. This is the area in which banking is evolving most rapidly, so be sure to keep up with every new trend and be able to inform your customers about it.

**3. Cultivate a loyal customer base:** Banks make money by retaining loyal customers

and gaining new ones. Much of this relies on the bank's reputation, which is largely built by happy customers and their recommendations. As a banker, you should strive to ensure that each and every customer is completely satisfied. In addition, establishing personal relationships with your customers can make them stick around for the long run.

**4. Stay active in the community:** Customers like to think of their banker as a trustworthy member of their community. Be active in the community by participating in fraternal and civic organizations, charitable events, and other local events. Doing so will not only allow you to strengthen your connections with customers, but also can allow you to make new professional connections.

**5. Go the extra mile:** Banking is a crowded market. In order to stand out from other banks in the area, all competing for your customers, you'll have to offer something above and beyond. This can be exceptionally personable and friendly service, incredibly reliable conflict resolution, or just extra time taken out of your schedule to solve any particularly difficult needs of your customers. In any case, demonstrate to your customers that you're willing to work harder than your competitor for their business.

One easy way to do this is to personally give your customer a call. This lets them know that their money or business is/are safe in your hands.



## Dr. Samira Hossain Receives her Doctor of Dental Surgery from Canada

Dr. Samira Hossain, daughter of Mr. S. A. M. Hossain, proprietor of Victor Electronics & honorable Director & Vice Chairman of Standard Bank Limited and Mrs. Rahela Hossain, honorable Director of Prime Insurance Company Limited has started her career in Toronto after successful completion of Doctor of Dental Surgery from Schulich School of Medicine & Dentistry, University of Western Ontario, Canada. Dr. Samira seeks blessings from her family, friends and well wishers of Noapara, Rawzan, Chittagong and all over Bangladesh so that she can serve the people well.

# 7 WAYS TO HARNESS YOUR EMOTIONAL INTELLIGENCE TO HAVE MORE POWERFUL CONVERSATIONS

Emotional intelligence comprises both your personal and social competence and has a dramatic effect on how you relate to your employees. Because this characteristic is not correlated with traditional measures of intelligence, it is impossible to know the extent of someone's emotional intelligence based on a test score. Since it doesn't involve performance metrics and is difficult to track, some leaders may neglect to practice the important skill of emotional intelligence resulting in professional stagnation or weaker team performance.

Managers with high levels of emotional intelligence, on the other hand, excel in two main areas: they know how to manage themselves and they know how to manage their relationships. Business interactions trigger a wide range of emotions, and effective leaders utilise their

understanding of them to optimise their interactions with others. Likewise, your personal emotions can greatly affect your performance, even in the absence of another party. Practicing emotional intelligence allows managers to recognise their emotions and harness them in order to enhance creativity and productivity.

In fact, casual conversation can be a powerful thing. It's how we share information and connect with each other—often more deeply than we can by digital means. It's the social glue that binds us together and determines how well, and at what level, we're able to relate to each other.

That's just as true in the workplace as it is in our personal lives. At work, conversations create bonds that make for strong working relationships and effective teams. And since communication



operates on an emotional level as well as an intellectual one, high emotional intelligence helps us communicate more effectively. Here are seven habits that highly emotionally intelligent people use to have more powerful conversations—and how you can put them to good use.

**1. Be aware of your own emotional state**

Emotionally intelligent people understand their own feelings and how that affects their conversations with others. They can use this information to manage their emotions before going into a conversation. This way they don't let their feelings get out of hand and take charge of the conversation.

Always take time to find out what's going on with the other person emotionally—right there in the moment.

Sometimes this means delaying or stopping yourself from saying something that might sound harsh or judgmental—even if you don't quite have your emotions completely in check. But you need to know how you're feeling before you can know how to interact with someone else...

**2. Look for clues to how others are feeling**

... which of course matters, too. Those with high emotional intelligence are also capable of checking into sense whether something's amiss from other people's points of view. Their empathy and sensitivity can help others feel comfortable sharing what's going on with them. Usually you can pick up on this information non-verbally. Stay alert to the tone of words, facial expressions, and body language—these can be powerful clues to understanding how another person is feeling.

**3. Be patient**

It can take time to build trust—even in the

space of a single conversation, and even with someone you've interacted with previously. Any time you're speaking with somebody because you want something from them, take the time to ease into the technical aspects.

Emotionally intelligent people always take time to find out what's going on with the other person emotionally—right there in the moment. They don't rush into laying out their own needs. This paves the way for smoother and more successful conversations for everyone involved.

**4. Include others nearby**

Have you ever had a three-way (or more) conversation where you felt totally ignored by the person speaking? Did they direct their conversation entirely toward one or more of the

people they were talking to? The best conversationalists are more inclusive. They're aware of their environment, which includes the other people in it—even those who may be keeping their mouths shut.

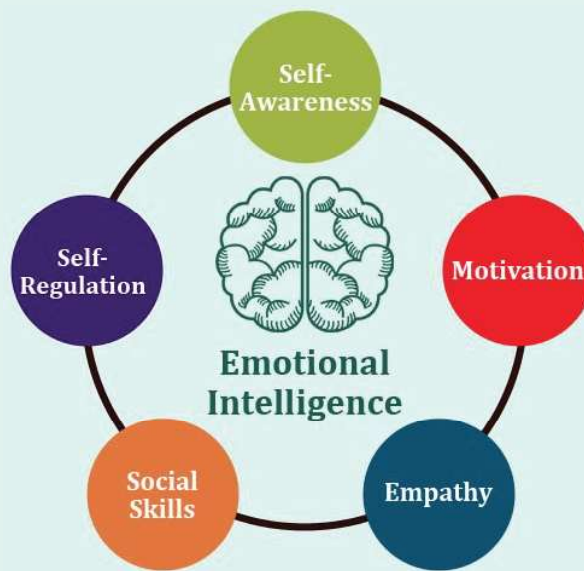
To open up the conversation, simply take turns—and start with eye contact. Go around and look at everyone you're speaking to, then keep returning their gaze when they're speaking. (It's not rocket science, but it's

something many people still forget to do.) And while you're focusing your attention toward whoever you're addressing your comments to at a given moment, don't lose track of the fact that others are involved. This way, you can loop them in before they start to feel left out.

**5. Listen carefully—and quietly**

It's been pointed out before that the best conversationalists often listen more than they speak. Highly emotionally intelligent people understand this. They take the time to listen actively—as opposed to just mentally preparing a response while the other person is talking.

If their message or intention isn't clear, it's never rude to simply ask for clarification; it can be as



simple as a polite, “What do you mean?” The reason here, too, is obvious but often overlooked: If the person you’re speaking to doesn’t feel heard, they won’t much like speaking with you. Listening carefully to someone doesn’t mean agreeing with their every remark. It’s simply about letting your guard down enough to encourage the speaker to continue opening up and sharing their ideas freely.

#### 6. Find common ground

That can make for something of a balancing act, though. In order to have meaningful conversations, you do need to find some measure of common ground—even if there’s little agreement about what is being said. If you rank high for emotional intelligence, chances are you’re good at picking up the subtleties of what other people mean, even if that isn’t perfectly expressed in their words.

This helps the conversation continue respectfully despite any differences in opinion. When those differences do crop up, don’t take on others’ emotions. Instead, continue to manage your own (see No. 1 above!) so you can influence the tone and mood of the conversation, even if the subject matter hits rocky terrain.

#### 7. Disagree respectfully

After all, meaningful conversations should include disagreement. If you share identical ideas, neither of you are likely to learn anything new or expand your own viewpoints. People with strong emotional intelligence understand they need to express their views without getting personal. Don’t put anyone down for voicing an idea you disagree with. Don’t be dismissive.

Remember that the whole point of face-to-face communication is to form connections and relationships with people with a wide range of perspectives and ideas—especially in the workplace. That’s one reason why emotional intelligence is a powerful job skill for leadership roles involving mediation and team building.

If you can manage your emotions as well as others’, you’ll be able to navigate all the nuances that can derail conversations and lead to conflict and hurt feelings. So tune into those feelings rather than trying to contain them. They’re your best bet when it comes to supporting people, understanding them, and making them feel heard and appreciated—no matter how much you actually agree on.

Courtesy by Harvey & Kari



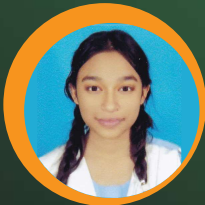
## ★ BRIGHT FACES ★



**Name** : **Afsah Sharaf Khan**  
 Father’s Name : M Ahsan Ullah Khan, Executive Vice President, Head Office  
 Mother’s Name : Jobaida Ahsan  
 Name of the Examination : Junior School Certificate 2017  
 Achieved Result : Grade Letter: A+, Grade Point: 5.00



**Name** : **Md. Akib Javed Badhon**  
 Father’s Name : Md. Ataur Rahman Mondal, Senior Officer, Remittance Dept., Head Office  
 Mother’s Name : Mst. Zinnatara Khatun  
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 Achieved Result : Grade Letter: A+, Grade Point: 5.00



**Name** : **Farhana Tasnim Roja**  
 Father’s Name : Md. Faruk Uddin  
 Mother’s Name : Sarmin Sirajee, Senior Executive Officer, Card Division, Head Office  
 Name of the Examination : Junior School Certificate 2017  
 Achieved Result : Grade Letter: A+, Grade Point: 5.00

# Role of a Credit Analyst in Project Management



**Md. Raisul Alam**  
VP & Manager, Green Road Branch

Projects are the building blocks of an Investment plan. All investment are planned by someone. A project is any scheme, for investing resources, which can reasonably be analyzed and evaluated as an independent unit. Now we have to define project and project appraisal.

#### **Project:**

A project is the whole complex of activities involved in using resources to gain benefit.

#### **Project Appraisal:**

Project appraisal in simple terms means pre-investment analysis of an investment Project with a view to determining its commercial and socio-economic feasibilities i.e to examine

- a) Commercially profitable
- b) Economically viable
- c) Socially desirable

Industrialization through financing new investment project in the industrial sector is increasing gradually.

However, the experiences of industrial project financing by banks and financial institutions are in the take- off stage. In our country banks and financial institutions finance in a project by analyzing commercial profitability, economic viability and social desirability with the help of a credit analyst.

#### **Job specialization of a Credit Analyst in a bank:**

In a bank a Credit Analyst appraise a project in

different ways to determine whether the project is worth investing or not in the form of investment and socio-economic point of view. Different types of appraisal conducted by a credit analyst are:

- 1) Managerial appraisal
- 2) Market appraisal
- 3) Financial appraisal
- 4) Socio-Economic appraisal

#### **1) Managerial appraisal:**

Managerial appraisal involves examining and evaluating the background and capability of the managerial staff involved in the project, the organizational chart. It also considers

- a) Academic qualification
- b) Business and Industrial experience
- c) Managerial ability
- d) Skill of the management team
  - i) Technical-operational skill
  - ii) Human skill
  - iii) Conceptual skill
- e) Past performance of the promoters
- f) Management Soundness

#### **2) Market appraisal:**

Market appraisal is concerned primarily with two questions.

- a) What would be the aggregate demand of the proposed product/service in future?
- b) What would be the better market share of the product under appraisal?

To answer these questions a Credit Analyst acts as a market analyst and required the following information:



- a) Consumption trend in the past and present consumption level
- b) Past and present supply position
- c) Production possibilities and constraints
- d) Import and Export
- e) Structure of competition
- f) Cost structure
- g) Elasticity of demand
- h) Distribution channels and Marketing policies in use

### 3) Financial Appraisal:

Financial appraisal seeks to ascertain whether the proposed project will be financially viable in the sense of being able to meet the burden of servicing debt and whether the proposed project will satisfy the return expectations of those who provide capital. To compute the financial viability, Financial Analyst considers the following aspects:

- a) Investment outlay and the cost of the project
- b) Means of Financing
- c) Assessment of working capital
- d) Projected profitability- considering Revenue, cost of Goods sold and general Administrative and selling expenses
- e) Break even Analysis
- f) Projected fund flow statement
- g) Sensitivity Analysis
- h) Financial Rate of Return
- i) Debt service coverage ratio
- j) Level of Risk considering, Credit Risk Grading(CRG)

### 4) Socio-Economic Aspects:

Socio-economic appraisal referred to a social cost and benefit analysis, such evaluation may often be differ from the monetary cost and benefit to the firm. This appraisal consider the following matters:

- a) Economic benefits and costs of project in terms of shadow price rather than market price.
- b) Impact of the project on the distribution of income in the society.
- c) Impact of the project on the level of savings and investment in the society.
- d) Contribution of the project towards fulfillment of certain merit wants like self sufficiency employment and social order.

### Job description of a Credit Analyst in a bank:

In a bank a Credit Analyst appraises the different aspects to determine whether the prerequisites for the successful commissioning of the project

have been considered and reasonably good choices have been made with respect to location, size, process etc.

In technical appraisal location site, physical or natural facilities, land and building are appraised mainly by Civil Engineer. But a Credit Analyst has to gather the basic area of technical aspect.

On the other hand a Mechanical Engineer appraises the different factors. In that case Credit Analyst is needed to gather the following basic information to appraise a project:

#### a) Machinery:

Complete list of machinery including name , manufacturer, cost of machinery, electric power required by the machinery etc.

Besides these they appraise the availability of machineries, who are the suppliers, service and repair, availability of spare parts and what is the capacity of the plant, machinery to be installed (no of shifts and days in a month/year) Internal balance of machinery, availability of technical know how and equipment for pollution control.

#### b) Raw materials:

Quality and quantity of raw materials. Sources of procurement of raw materials. Whether raw materials are imported or local. Price of raw materials.

#### c) Manpower:

Assessment of required manpower including skilled, semi skilled and unskilled. Also administrative and technical.

#### d) Manufacturing process:

- Whether the production process chosen is suitable.
- Reason for adopting choosing the particular process.
- The quantum of production desire.

#### e) Utilities:

- Annual requirements of power, fuel, water etc.
- Origin of procurement of utilities.
- Availability and rates of required utility.
- Effluent disposal arrangement (Sewerage, drainage etc)

#### f) Schedule of Implementation:

- Commencement of the project(month in which

- ground work is started)
- Procurement of equipment and materials(both foreign and local)
- Phase wise physical work.
- Capacity utilization profit.
- Financial schedule of work.

If a Credit Analyst acquire the knowledge of an Engineer like civil and mechanical through acquiring the knowledge of business Administration so he can achieve the goal as a successful manager. Because study of business administration combine all major paths of project management, like Management, Marketing, Managerial Finance, Managerial Accounting, production and operation management, strategic management etc.

#### **In Management:**

- Credit Analyst must know the management ability of the company.
- Organizational chart.
- Managerial Team work.
- Management competence.
- Management integrity etc.

#### **In Marketing:**

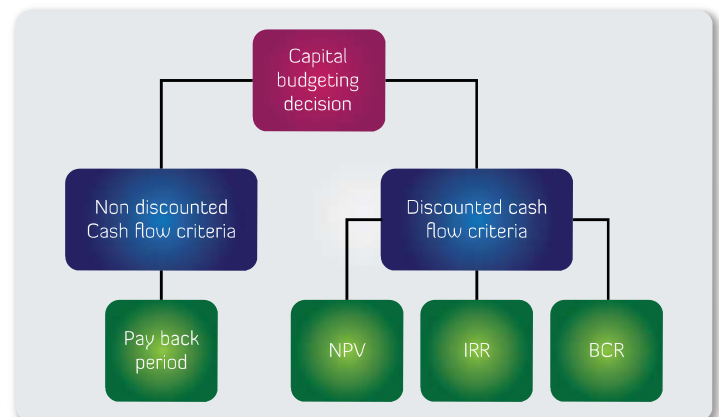
- To acquire the knowledge of marketing Credit Analyst must know the
- Industry growth through estimating total industry turn over.
  - Domestic and Export demand of the product.

on the following basis

- a) Per capital effective demand
  - b) Annual rate of growth of per capital income
  - c) Income elasticity of demand for the product
  - d) Demographic structure
- Supply of the product
  - Demand supply gap
  - Market share through analyzing the competitive pressure
  - Performance of the product
  - Product quality
  - Production distribution
  - Market segmentation:
    - a) Geographic
    - b) Demographic
    - c) Psychological
    - d) User status
    - e) Social class etc.

#### **Financial Aspects:**

- If a Credit Analyst of a bank acquires the knowledge of business administration (Financial analysis) so he can measure following financial activities
- Means of Finance.
  - Assessment working capital requirement through analyzing
    - a) Operating cycle
    - b) Cash cycle
    - c) Stock in process
    - d) Finished goods
    - e) Sundry debtors
    - f) Sundry creditors
  - Analysis of Financial spreadsheets
  - Cash flow and fund flow statement
  - Analysis of financial statement through FSS ratio techniques
  - Credit scoring system
  - Financial projection: Earning forecast and projected financial statement
  - Break even analysis
  - Capital budgeting decision:



#### **Socio Economic Aspect:**

- If a Credit Analyst of a bank acquires the knowledge of Business Administration by which he can appraise the socio-economic aspects of the projects.
- Economic rate of return
  - Net social value
  - Adjusting financial price to economic value
  - Employment opportunity
  - Contribution to Gap

Acquiring the knowledge of business administration a Credit Analyst not only improves himself in the above aspects but also improve the existing technical knowledge in the following way:

- System planning and design
- Facility design
- Capacity and location analysis
- Managing the production and delivery of goods and services
- Inventory control: Ordering system for independent demand
- Coordination, Implementation, Evaluation and follow up
- Quality of goods and services

On the other hand a Credit Analyst can adopt the modern concepts and techniques of strategic management through acquiring knowledge of business administration.

- SWOT analysis (Which provide the information that is helpful in matching the firms resources and capabilities to the competitives environment in which it operates)



## achievement

### CONGRATULATIONS!

Mr Md Nahidur Rahman has been awarded by Bangladesh Association of Banks (BAB) for his excellence case study competition titled 'Legal Aspects: Security & Documentation'. Among participants from 21 Banks, he achieved top three accomplishment.

Presently he is serving Standard Bank Limited (SBL) as In Charge of Credit Assessment: Card Division. He started his banking career in CRM Division, Eastern Bank Limited (EBL) as a Credit Analyst. As recognition of his performance in EBL, he received outstanding performer's award from the Chairman of EBL.

We wish him every success in his upcoming endeavors.



# ECONOMIC MELTDOWN

## and Challenges of Bangladesh



**Mohammad Shafiqul Islam**  
Assistant Vice President & Head of MIS

Economic meltdown is a period of general economic decline and is typically accompanied by a drop in the stock market, an increase in unemployment, and a decline in the housing market. An economic meltdown is a significant decline in economic activity, real GDP, real income, employment, industrial production, and sales following a decline in the aggregate demand.

### Factors of economic meltdown:

**Demand Side Factors:** Aggregate demand in the economy consists of private consumption (C), government expenditure (G), investment (I) and net exports (exports - imports, X-M). A fall in any one component, while keeping the other three constant, will lead to a fall in GDP, hence, recession. For example, after the 2008 financial crisis and the ensuing economic environment meant that there was a lot of uncertainty in the global economy. Amid this uncertainty, bank lending across the world (mostly) took a hit as banks were too skeptical to lend due to increased lending risk. This, in turn, meant that there was lower investment in the economy. Lower investment meant businesses cutting down on size or shutting down. This increase unemployment, wage earnings, and a fall in consumer spending. Since the real interest rates cannot go below zero, and the lending rates were already as low as they could be (as the real interest rate cannot go below zero), the usual monetary policy was not able to stimulate lending and the slump continued. The close to zero real interest rates also meant that consumers were more focused on saving, as the opportunity cost of holding cash was zero; which aggravates the falling demand situation.

**Supply Side Factors:** : Supply side phenomenon works through the cost of production dynamics. Any factor which increases the cost of production in the economy, can lead to higher overall price level, and a curtailed demand, hence triggering a chain reaction by impacting production levels due to lower demand, which, in turn, leads to lower employment and wage earnings. A negative supply shock can increase the cost of production and increase the price levels in the economy. This will push demand down as there will fall in demand. With the fall in demand, there will excess capacity in the economy which will prompt slimming down on economic activity. The resultant loss of employment and wage earnings causes fall in consumer spending. An example is increase in oil prices, which leads to increase in production cost in general. High inflation and lower demand follow.

There could be multiple other reasons but the usual mechanics remain the same. This is admittedly a simplified version of the overall shock framework, but I hope the logic makes sense!

### Global Financial Crises:

World trade has been growing at about half the rate as it did before the Global Financial Crisis (GFC) of 2007-08. The World Trade Organization (WTO) estimates the growth of world trade in 2016 to be the slowest since the GFC, expanding only by 1.7 percent. The WTO further projected slower 2017 trade growth than its previously forecast, now expecting a



rise of 1.8 to 3.1 percent rather than 3.6 percent as estimated before. These projections seem to have become rather tentative, just like the International Monetary Fund's (IMF's) World Economic Outlook (WEO), which is updated every six months, and, since the GFC, the record shows that revised global growth in October-17 was always lower than the more optimistic projections of April-17. This highlights the volatile nature of the global economic environment where a very reasonable forecast even for a year has become very problematic for very highly skilled and professional staff at organizations like the WTO and IMF.

### **Bangladesh Economy:**

The Bangladeshi economy has undergone a major transformation over the past two decades. This change has been spearheaded by the rapid expansion of the garment industry, which has helped reduce poverty and raise the employment of women.

The result has been a sustained increase in per capita income. It is important to recognize that Bangladesh is making important progress toward its goal of middle-income status.

Bangladesh also stands out in terms of development indicators. Poverty has been nearly halved since 1990. Inequality remains low and stable; defying the regional trend Bangladesh also stands out among low-income countries in terms of life expectancy, child mortality, and access to water and sanitation.

In addition, there has been good progress on financial inclusion. This includes efforts to enhance access and usage of financial services. Bangladesh compares very favorably with other developing countries across a broad range of FI indicators.

In fact, stability in Bangladesh, both economically and politically was strong in 2017. This has helped in achieving higher growth of gross domestic product that crossed 7 percent in fiscal year 2016-17. Industry played the main role in higher GDP followed by the services sector. Low petroleum prices in the global market helped inflation rates to stay low since Bangladesh spends a significant amount on petroleum products. Export earnings increased at a higher rate than imports and export-GDP ratio increased in FY2016 while import-GDP ratio declined. Higher export of readymade garments contributed to this growth. Bangladesh is eyeing at earning USD 50 billion through RMG exports by 2021. Given the potential of the sector and the compliance measures being undertaken for the last two years following the Rana Plaza incident, the sector can meet the target

easily. Surely, improved infrastructural facilities, technological up-gradation, skills development will facilitate the growth process of the sector

### **Challenges of Bangladesh:**

First one is the need to increase private investment. This investment is very important if your country is to sustain the recent high levels of growth. At the same time, a significant increase in public investment is necessary to maintain competitiveness and generate further productivity growth. There also is clear scope to pursue capital market development to provide new vehicles to channel savings toward long-term investments.

Another way to achieve this needed increase in investment is to focus on raising revenues and lifting foreign direct investment. It is important that the VAT law be implemented. In addition, policies that remove red tape and simplify the trade regime should be put in place.

Investment remains a crucial component of growth in Bangladesh as the major impetus for growth has to come from both public and private investment. In FY2016-17, investment as a share of GDP was 29.7 percent, lower than the target for the fiscal year. This was lower than the savings rate also, indicating the weakness in utilization capacity of the economy. Keeping in mind the need for a growing economy, the government has targeted to increase investment to 32.7 percent of GDP in FY2017-18. This will require boosting investment efforts through infrastructure projects. Depressed economic performance in the oil exporting countries has led to a cut in remittance flow to the country despite increase in migrant workers. This is worrying since a major part of Bangladesh's foreign exchange is earned through remittances.

While macroeconomic indicators are better compared to many other countries, Bangladesh will have to focus on a number of issues that may hinder the growth momentum of the country. In 2017, the banking sector continued to display its weaknesses. Rise of non-performing loans,



lower capital adequacy and the overall lack of governance in the sector are disturbing for the economy. Window dressing through rescheduling and restructuring of NPL and government support to the loss making banks cannot solve the problem unless stern measures are taken against malpractices and fraudulent cases. Cyber crime has emerged as a new phenomenon for the banking sector in Bangladesh that caused a reserve heist of USD 101 million from Bangladesh Bank. Much activity on tackling cyber crimes has not been visible yet.

The most shocking incidence of 2016 has been the terrorist attack in Holey Artisan Bakery. The nature of the attack was different from earlier single incidences where religious militants killed members of minority groups, two foreigners and a number of bloggers. Holey attack was massive in scale when 20 people were killed, 17 of them were foreigners. After the Holey killings, there was a fear that foreigners would stop coming to Bangladesh and the economy may suffer. However, Bangladesh could tackle the situation very well by strengthening the security in the country. Bangladesh's partners have not turned away either. The visit of the Chinese President and his commitment to invest in Bangladesh, the assurance of continued cooperation from Japan, the visit of the World Bank President despite World Bank's cancellation of funding the Padma Bridge construction on corruption allegations, and international events such as the one on migration in Dhaka are indication of confidence in Bangladesh's approach towards terrorism and commitment for growth and prosperity.

In 2018, Bangladesh would continue to drive its ambitions for becoming a higher middle income country. The country will also prepare to come out of the least developed country status. These will require consolidation of its achievements and preparation for tackling further challenges. As the country received commitments for an investment of USD 24 billion from the Chinese government and in the process of implementing mega projects such as the Padma Bridge and the Ruppoor power plant a lot of clarity on their implications as regards debt-GDP ratio, quality and timeliness is required. Of course, debt-GDP ratio is not an imminent issue at the moment since debt-GDP ratio is relatively low for Bangladesh. However, once commitments of the Chinese money start to get into the economy and the Ruppoor power plant is implemented, debt-GDP ratio would increase significantly. The pressure on the debt situation could be accommodated through increasing efficiency in project implementation and accelerated revenue collection.

Bangladesh's economic and social achievements are

widely acclaimed around the world. The challenge is now to make this sustainable and inclusive. Maintaining macroeconomic stability, increasing efficiency in project implementation as well as national earnings and improving governance are major issues that will have to be vigorously followed up in 2018. The economy is set to run on a high speed lane with objectives set to achieve 7.4 percent growth in FY 2017-18 and even higher in the coming years. This ambition is underpinned by continuous economic and political reforms.

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# Basel-III: Capital Regulation & Risk Management for Banks

**Md. Shariful Islam**  
Senior Executive Officer  
Risk Management Division



The business of banking involves taking and managing risks. Lending, for example, involves the risk that the borrower will not pay back the loan as promised, and paying a fixed rate of interest on term deposits involves the risk that rates will drop, leaving the bank earning less on its investments than it is paying out on deposits. Risk is not unique to banking, of course; all types of companies engaged in international activities, for example, face the risk of unfavorable movements in exchange rates. Nevertheless, changes in banking and financial markets have increased the complexity of banking risks. Moreover, the position of banks in modern economies has made the management of banking risks ever more important to financial stability and economic growth.

Basel-III is the commonly used term for the new framework for capital regulations and risk management on banks. It superseded the present Capital Accord called Basel-II, agreed by the Basel Committee in 2004. In Bangladesh, the new framework has been implemented from 1 January 2015. A lot of descriptive and analytical material has already been written on the technical aspects of Basel III, such as on risk measurement methods, liquidity and leverage ratio.

### WHY DO BANKS NEED TO BE REGULATED?

Before discussing the Basel III framework in more detail, let us consider the basic question of the rationale for regulating and supervising banks in the first place. Would not banks develop more quickly and provide better and cheaper services if they did not have to carry the burden of resource consuming, restrictive and costly regulations? Are there legitimate reasons for regulating and supervising banks more than other financial and nonfinancial institutions?

The answer lies in the banks' multiple roles, which are highly important and beneficial for the economy as a whole:

- They provide all financial services.
- They intermediate capital by taking a range of savings instruments and extending various forms of credit to borrowers.
- They handle and transform risks.

### REASONS FOR USING CAPITAL REQUIREMENTS AS A REGULATORY TOOL:

There are many good reasons why banks, as well as non-banks and nonfinancial companies, should maintain an adequate risk-related amount of capital. However, the "special nature" of banks makes it more important to have regulatory requirements for the capital in banks than in other companies.

#### Capital is needed:

- Cushion against bank's business losses
- Promote public confidence
- Organization's growth
- Protection of Depositors
- To reduce the risk that volatility in bank earnings, e.g., stemming from macroeconomic developments, leads to bankruptcy.
- Because in the event of a bank failure, equity capital is hit first, thereby reducing the residual cost to other parties, including tax-payers.
- To encourage prudence among bank owners because more of their own capital is at stake.
- Because, although capital requirements should not prevent banks from taking risks, the cost of capital for covering risks will lead to a more risk-aligned pricing of risks and to a considered strategy for taking risks.
- A measure of soundness and stability

### WHY CHANGE FROM BASEL-II TO BASEL-III?

Basel III reforms are the response of Basel Committee on Banking Supervision (BCBS) to improve the banking sector's ability to absorb shocks arising from financial

and economic stress, whatever the source, thus reducing the risk of spill over from the financial sector to the real economy. In December 2010, The Basel Committee on Banking Supervision (BCBS) published the Basel III documents "**Basel III: A global regulatory framework for more resilient banks and banking systems**" (a revised version was published in June 2011) and "**Basel III: International framework for liquidity risk measurement, standards and monitoring.**" With this reform package, the BCBS aims to improve risk management and governance as well as strengthen banks' transparency and disclosure.

These new global regulatory and supervisory standards mainly focused the following areas:

- raise the quality and level of capital to ensure banks are better able to absorb losses on both a going concern and a gone concern basis,
- increase the risk coverage of the capital framework,
- introduce leverage ratio to serve as a backstop to the risk-based capital measure,
- introduce Liquidity Standard including two liquidity ratios such as Liquidity Coverage Ratio (LCR) & Net Stable Funding Ratio (NSFR)
- raise the standards for the supervisory review process (Pillar 2) and.
- Enhanced public disclosures (Pillar 3) .

The macro prudential aspects of Basel III are largely preserved in the capital buffers. Both the buffers i.e. the capital conservation buffer and the countercyclical buffer are intended to protect the banking sector from periods of excess credit growth.

#### Capital Conservation Buffer:

The capital conservation buffer, 2.5% of RWA and to be met with CET 1 capital, applies at all times and it is intended to ensure that institutions are able to absorb losses in stress periods lasting for a number of years. Considering the 4.5%



CET 1 capital ratio, institutions must hold 7.0% CET 1 capital on an individual and consolidated basis at all times. Institutions are expected to build up the capital in good economic times. In case institutions fail to meet fully the “combined buffer requirement” (i.e., the total CET 1 capital required to meet the requirement for the capital conservation buffer extended by an institution-specific countercyclical capital buffer), distribution constraints on CET 1 capital are imposed.

#### **Leverage Ratio:**

To prevent an excessive build-up of leverage on institutions' balance sheets, Basel III introduces a non-risk based leverage ratio to supplement the risk-based capital framework of Basel II. This new regulatory tool is not intended to be a binding instrument at this stage but as an “additional feature that can be applied on individual banks at the discretion of supervisory authorities with a view to migrating to a binding (‘Pillar one’) measure in 2018, based on appropriate review and calibration. individual banks at the discretion of supervisory authorities with a view to migrating to a binding (‘Pillar one’) measure in 2018, based on appropriate review and calibration.

$$\text{Leverage ratio} = \frac{\text{Tier-1 Capital}}{\text{Total Exposure}} \geq 3\%$$

#### **Liquidity Standard:**

Basel III includes a new liquidity standard introducing two liquidity ratios. The Liquidity Coverage Ratio (LCR) is introduced to improve the short-term resilience of the liquidity risk profile of institutions, requiring them to hold a buffer of “high quality” liquid assets to match net liquidity outflows during a 30-day period of stress.

The Net Stable Funding Ratio (NSFR) is designed to promote resilience over the longer term by requiring institutions to fund their activities with more stable sources of funding on an ongoing structural basis.

#### **Liquidity Coverage Ratio:**

The Liquidity Coverage Ratio (LCR) requires institutions to hold a sufficient buffer of “high quality” liquid assets to cover net liquidity outflows during a 30-day period of stress. The stock of high quality liquid assets (numerator) should include assets of high credit and liquidity quality. The stress scenario that is used to determine the net cash outflows (denominator) reflects both institution-specific and systemic shocks.

$$\text{LCR} = \frac{\text{High Quality Liquid Assets}}{\text{Total Net Liquidity Outflows over 30- days time period}} \geq 100\%$$

#### **Net Stable Funding Ratio:**

The Net Stable Funding Ratio (NSFR) requires institutions to maintain a sound funding structure over one year in an extended firm-specific stress scenario. Assets currently funded and any contingent obligations to fund must be matched to a certain extent by sources of stable funding. The minimum requirement described in more detail below is to be introduced by January 1, 2018. There is an observation period until then.

$$\text{NSFR} = \frac{\text{Available Stable Funding}}{\text{Required Stable Funding}} > 100\%$$

#### **The structure of Basel-III:**

Given the discussion above, we can draw some conclusions about the desired structure and content of a revised framework for capital requirements:

- It should link capital requirements closely to actual risks.
- It should encompass all material risks to banks.
- It should reflect the different operations, organizations and degrees of “sophistication” of different banks.
- It should provide incentives for in-bank developments that lead to “better management” and thus reduce the risk of bank failures. But it should also provide enhanced powers for supervisors to act against identified weaknesses in the management of banks.

#### **To satisfy these demands, Basel-III has become multifaceted.**

It is built on three pillars:

- Pillar 1 encompasses the capital requirements for credit risk, market risk and operational risk.
- Pillar 2 contains the “supervisory review process”, which outlines the demands on banks' management of risks and capital and defines the roles and powers of the supervisors.
- Pillar 3 sets out demands on banks for public disclosures. These shall include quantitative as well as qualitative information, in particular about a bank's management of risks and capital.

Under pillar 1, banks may choose from different alternatives, depending on their “level of advancement”. For credit risk, Standardised Approach is the simplest level. The next level in pillar 1 is called “Internal Ratings Based” (Approach). In the IRB, the risk weights and thus the capital requirements are partly based on the individual bank’s internal estimates. There is also an advanced form of IRB, in which an even larger part of the capital requirements is influenced by the banks’ own calculations.

For market risks, there is also a simple and an advanced alternative to choose from. The treatment of market risk has not changed from the present Capital Accord to Basel III.

For operational risk, there are three alternatives, called Basic Indicator Approach, Standardised Approach and Advanced Measurement Approaches, AMA.

In every case banks have an incentive to move to a more advanced level since the required capital will then be more closely aligned with the bank’s actual risk. In most situations this implies a lower capital requirement.

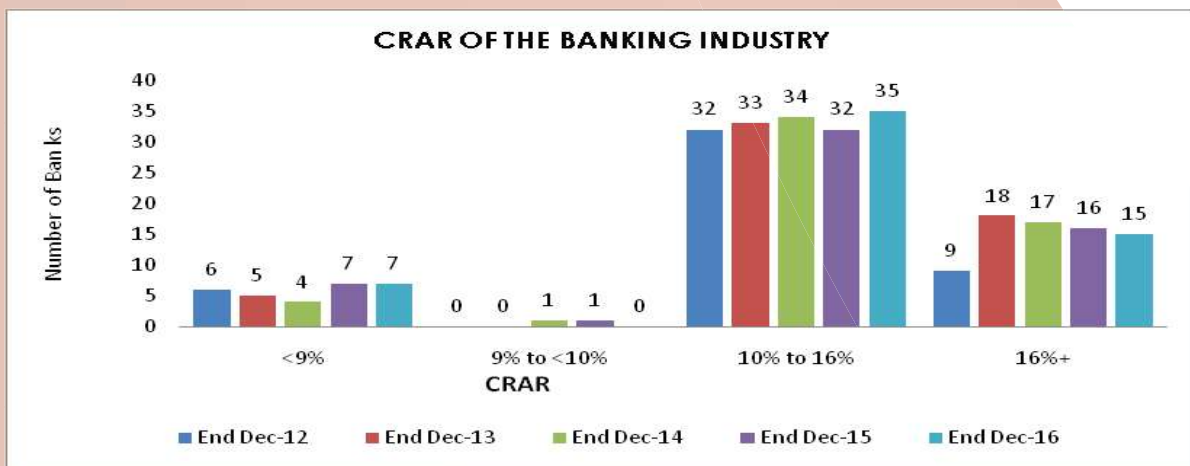
However, when a bank opts for a more advanced alternative it has to prove that it has accurate and well-tested systems for its management, in particular for the management of risks and capital. Thus, a lower capital requirement for such banks would be matched by a lower risk of bank failure; in other words, this is fully in line with the objective of Basel III – that capital requirements reflect actual risks.

### Basel-III is more than capital requirements – pillars 2 and 3

Basel-III also includes comprehensive rules for (i) banks’ management of risks and capital, encompassing all material risks, not just those covered by the capital requirements under pillar 1, (ii) supervisors, who may demand additional capital or restrict operations in individual banks, and (iii) public disclosures of bank information. Basel II is intended to exert pressure so that the whole bank is managed in an integrated fashion, with good corporate governance. It also forces supervisors to develop processes to understand and monitor in depth how each bank actually operates.

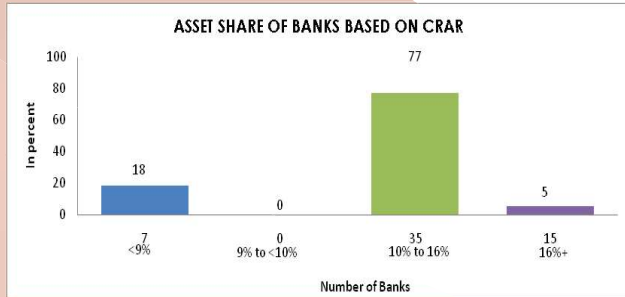
### Implementation Status of Basel-III (Capital to Risk Weighted Asset Ratio) of the Banking Industry:

At the end-December 2016, the capital to risk weighted asset ratio (CRAR) of the banking industry remained unchanged at 10.8 percent compared to that end-December 2015.

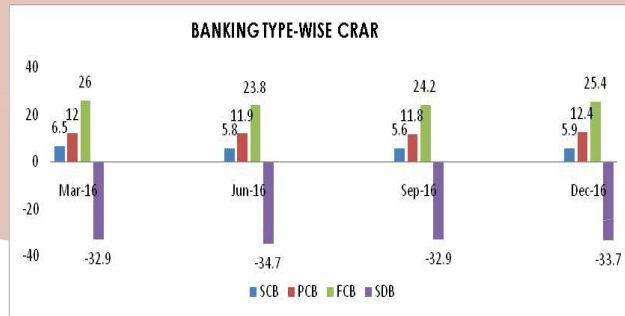


The capital conservation Buffer (CCB) requirement for banks started from early 2016 and would be fully implemented by 2019 in line with the Basel-III framework. Against the regulatory requirement of 0.625 percent for CY16, banking industry maintained a CCB 0.80 percent. During the reporting period, 47 out of

57 banks were able to maintain the minimum required CCB.



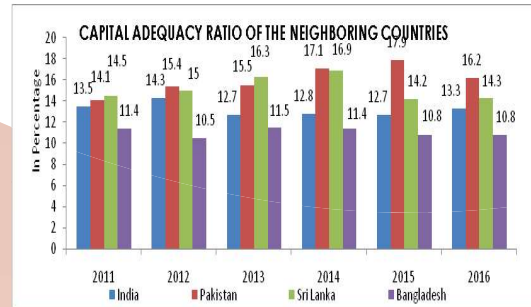
In the review year, CRAR of the banking industry remained stable at the 2015 level (i.e. 10.8%). Compared with the end-December 2015 position, the proportion of banks compliant with the minimum CRAR improved slightly as of end-December 2016. Almost 88% of the scheduled banks were able to maintain their CRARs at 10.00% or higher in line with Pillar 1 of the BASEL-III framework. Importantly, as evident from above chart a substantial share of banking assets was concentrated in the CRAR compliant Banks; 35 banks' CRAR were within the range of 10–16 percent and their assets accounted for nearly 77% of the total banking industry's assets.



Banking group-wise analysis of CRAR demonstrates that foreign commercial banks (FCBs) maintained the highest level of CRAR while specialized development banks (SDBs) and state-owned specialized commercial banks (SCBs) could not maintain the minimum regulatory capital requirement. Private commercial banks (PCBs) maintained a steady rate of CRAR indicating notable soundness in that segment.

At the end-December 2016, the CRAR of the banking industry stood at 10.8% remaining same compared with the position of end-December 2015. Moreover, Tier-1 capital ratio of the banking industry reached 7.9 percent as opposed to 8.2 percent scored at the end-December 2015. It is mentionable that Tier-1 capital ratios were 8.2, 7.6, 7.6 and 7.9 percent in the first, second, third and fourth quarters of CY16 respectively (Chart-3.40). Though the Tier-1 ratios were lower than those of the respective quarters of


CY15, still the ratios were much higher than the minimum regulatory requirement of 5.5 percent.



Taking the cross-country scenario into account from the above table, however, the capitalization of the banking sector of the country is still somewhat lower compared with the ratios of India, Sri Lanka and Pakistan.

After the global financial crisis, there was a broad consensus amongst the regulators with others on the need to increase the level of capital and liquidity requirements for banks. There is no doubt this would make the banking sector safer by providing a better cushion against severe financial and economic shocks. However, banks might also respond to higher capital and liquidity requirements by increasing the lending rate or reducing credit (Elliott, 2009; BCBS, 2016). Indeed, the Basel III norms would improve the resilience of banks by increasing the quality and quantity of capital and liquidity (BCBS, 2011).

Banks should be cautious about their investment and lending activities during the implementation phase of Basel III. It is also revealed the higher capital and liquidity requirements increase the lending rate of banks. Hence, in order to keep the lending rate unchanged, the regulators might devise specific policies to regulate the cost of funds and cost of operations. If these costs are managed, banks can adjust or offset the costs of holding additional capital and liquidity. Moreover, the empirical evidence shows credit growth may reduce due to implementing the Basel III regulation, which may negatively affect the business environments of banks, causing an adverse impact on their profitability.



# Simple Health Tips



## Eat

People whose diets are rich in potassium may be less prone to high blood pressure. Besides reducing sodium and taking other heart-healthy steps, eat potassium-packed picks such as bananas, cantaloupe, and oranges.



## Pop a Probiotic

To keep yeast infections at bay, head for the vitamin aisle. Supplementing with "good" bacteria (for example, Lactobacillus or Bifidobacterium) may help restore the balance the of bacteria living in the female genital tract and inhibit the growth of yeast in women with recurrent infections. Foods such as naturally fermented sauerkraut, kimchi, and kefir, as well as yogurt with active cultures, also contain these bacteria.



## Go Fish

If you suffer from dry eyes, up your seafood intake. Salmon, sardines, and mackerel contain omega-3 fatty acids, which the body uses to produce tears, among other things. Research suggests that people who consume higher amounts of these fats are less likely to have dry eyes.



## Embrace Bitters

Combat a yen for sugar by following a Chinese medicine approach: Eat foods such as endive, radicchio, cooked greens, and olives.



## Enjoy Ginger

The volatile oils in ginger have long made it a useful herbal remedy for nasal and chest congestion. Pour 2 cups of boiling water over a 1-inch piece of peeled, grated ginger; steep for 10 minutes; and strain. Add a pinch or two of cayenne pepper to the water and drink as needed.



## Go for Garlic

Adding raw or lightly cooked garlic and onions to your meals may help keep you healthy this winter. Both foods appear to possess antiviral and antibacterial properties and are believed to boost immunity.



## Take Tulsi

Research suggests that this Ayurvedic herb, also called holy basil, may help manage levels of the stress hormone cortisol, helping to boost your mood. Look for teas and supplements in health-food stores and follow package directions.





### **Eat Avocados**

For dry skin, incorporate more avocados into your diet. They're rich in monounsaturated fat and vitamin E, both of which promote healthy skin. Try them on salads and sandwiches, and even in smoothies.



### **Try Triphala**

Avoid constipation and stay regular with Triphala, an Ayurvedic blend of three fruits that is believed to help tone the gastrointestinal tract. Look for capsules of Triphala and follow package directions.



### **Hydrate**

To treat an acute migraine, drink a full glass of water -- dehydration can trigger headaches. Even if you need to take a medication for the pain, try wrapping your head with an Ace bandage so that it covers your eyes, then lie down and breathe deeply. This often helps the pain pass more quickly.



### **Try Acupressure**

Calm a queasy stomach with this quick acupressure trick: Use your index and middle fingers to press down on the groove between the tendons that run from the base of your palm to your wrist. Wristbands that apply pressure to this spot are available at drugstores and online.



### **Watch Your Carbs**

Trying to reduce belly fat? Pay attention to your carbohydrate intake and avoid artificial sweeteners. Sugary snacks and other refined carbs spike blood sugar and cause pounds to settle in your midsection. Choose whole grains, beans, and vegetables instead.



### **Drink Cranberry Juice**

Cranberries contain a substance that appears to keep bacteria from sticking to the walls of the urinary tract and has been shown to help prevent UTIs. Because cranberry cocktail is high in sugar, drink unsweetened juice diluted with water or take capsules of powdered cranberry extract.



### **Get Your Daily D**

Get your vitamin D level checked with a simple blood test. D is at least as important as calcium for strong bones, and most Americans don't get enough. Get a minimum of 1,000 IU a day through supplements and food.



### **Have Some Honey**

Research suggests that honey may be more effective than over-the-counter cough syrup at quelling nighttime coughing. Use a medicinal-grade variety such as manuka honey and take up to 2 teaspoonfuls at bedtime.



### **Eat Broccoli**

For healthy gums, put this green vegetable on your grocery list. It's an excellent source of vitamin C and provides calcium as well, both of which have been linked to lower rates of periodontal disease.



### **Drink Green Tea**

Hot or iced, green tea can help rev up your workout. Its catechins, antioxidants, and caffeine help increase the metabolic generation of heat. Drink a cup about 10 minutes before exercising.

Source: whole living body& soul balance

# Corporate Social Responsibility (CSR)

## Standard Bank Ltd handed over a cheque worth of BDT 5 crore to Prime Minister



Standard Bank Ltd handed over a cheque worth of BDT 5 crore to Prime Minister Sheikh Hasina under its CSR initiative for the Shikkha Shahayata Foundation, Suchona Foundation and Father of the nation Bangabandhu Memorial Trust. Honourable Chairman of Standard Bank Janab Kazi Akram Uddin Ahmed handed over the cheque to Honourable Prime Minister Sheikh Hasina at her official residence Gonobhaban. Meanwhile Honourable Vice Chairman of the Bank Mr S.A.M. Hossain was present on the occasion.

## Standard Bank Ltd donates BDT Three Crore to the Honorable Prime Minister's Relief Fund



Standard Bank Ltd donated BDT Three Crore to the Honorable Prime Minister's Relief Fund to help the flood affected people. Mr Kazi Akram Uddin Ahmed, honorable Chairman of the Bank handed over the Cheque on behalf of the bank to the Honorable Prime Minister Sheikh Hasina at her official residence Ganobhaban on 23 August 2017. Vice Chairman of the bank Mr S.A.M. Hossain was present on the occasion.



### Standard Bank Limited Donates 75,000 pcs Blankets to the Honorable Prime Minister's Relief Fund



Standard Bank Limited donated 75,000 pcs blankets for the cold stricken people to the Honorable Prime Minister's Relief Fund. Mr Kazi Akram Uddin Ahmed, Chairman of the Bank handed over the blankets on behalf of the Bank to the Honorable Prime Minister Sheikh Hasina at her office on 27 November 2017. Honorable Vice Chairman of the Bank Mr S.A.M. Hossain and Managing Director & CEO Mr. Mamun-Ur-Rashid were present on the occasion.

Standard Bank Limited donated 75,000 pcs blankets for the cold stricken people to the Honorable Prime Minister's Relief Fund. Mr Kazi Akram Uddin Ahmed, Chairman of the Bank handed over the blankets on

### Standard Bank donates BDT 5 crore to Prime Minister's Relief Fund for the Rohingyas



### Standard Bank Donated BDT 50 Lac to Sheikh Kamal Int. Club Cup



### Standard Bank Distributes Bicycles among Meritorious Female Students in Rangpur



Standard Bank Limited donated BDT 05 crore to the Prime Minister's relief fund for financial assistance to the oppressed Rohingya refugees under the Bank's CSR activities. Honorable Chairman of the Bank Mr Kazi Akram Uddin Ahmed handed over a cheque worth of BDT 5 crore to honorable Prime Minister Sheikh Hasina at her office on 16 October 2017. Meanwhile Honorable Vice Chairman of the Bank Mr S.A.M. Hossain was present on the occasion.

Standard Bank Ltd donated Tk 50 Lac for Sheikh Kamal International Club Cup. Honourable Chairman of the Bank Mr Kazi Akram Uddin Ahmed handed over the cheque to Mr Shamsul Hoque Chowdhury MP, Secretary General of Sheikh Kamal International Club Cup at SBL Head Office on 22 August 2017. Managing Director & CEO of SBL Mr Mamun-Ur-Rashid, Deputy Managing Director Mr Md. Motaleb Hossain and executives of the Bank were present on the occasion.

Standard Bank Limited distributed bicycles among 10 meritorious female students of 10 schools and colleges of Rangpur division on 28 July 2017. Honorable Managing Director & CEO of the Bank Mr Mamun-Ur-Rashid handed over the bicycles as Chief Guest at SBL Rangpur Branch premises. Mr Haradhan Chandra Das, Head of Credit of SBL, Mr Kazi Rayhanul Haque, Manager, SBL Rangpur Branch, teachers of different schools and colleges of Rangpur division and guardians were present on the occasion.

**Standard Bank Distributes Relief in Dinajpur**



Standard Bank Limited distributed relief materials among flood affected people of different villages of Dinajpur recently. Deputy Managing Director Mr Md. Motaleb Hossain and Mr Mahmudul Haque, Manager, SBL Dinajpur Branch distributed relief materials among the flood affected people at Nafanagar, Rangaon and Shankarpur village of Dinajpur district in presence of local political leaders and social workers.

**Standard Bank Distributes Relief in Kurigram**



Standard Bank Limited distributed relief materials among the flood affected people of different villages of Kurigram district recently. EVP & Head of Credit Mr Haradhan Chandra Das and Mr Kazi Rayhanul Haque, Manager SBL Rangpur Branch distributed relief materials among the flood affected people at Bazra, Dhamsreni and Mandolpara villages of Kurigram district in assistance with local leaders and govt & non-govt officers.

**Standard Bank Distributes Relief in Sunamgonj Haor Area**



Matyain Govt Primary School.

Standard Bank Limited distributed relief among the flood affected people in Sunamgonj haor area on 06 May 2017. Mr Parvez Mahfuz, Regional Manager, SBL Sylhet Region and Mr Md. Joynal Abedin, Manager SBL Sunamgonj Branch distributed relief among the flood affected people at Matyain and Kadamtoli village under Tahirpur upazilla of Sunamgonj district in assistance & presence of teachers of



# AGREEMENTS

## Standard Bank Limited Inks with Bangladesh Bank for JICA Fund

Standard Bank Limited signed a participatory agreement with Bangladesh Bank to disburse funds to strengthen RMG building safety under the JICA Funded "Urban Building Safety Project".

Governor of Bangladesh Bank Mr Fazole Kabir was present as Chief Guest while BB Deputy Governor Mr S. K. Sur Chowdhury and Chief Representative of JICA Bangladesh Office Mr Takatoshi Nishikata were present as special guest. SBL Managing Director Mr Mamun-Ur-Rashid and BB General Manager Mr Swapan Kumar Roy signed the agreement on behalf of their respective organizations.



## Agreement Signing between Standard Bank Ltd and MetLife

Standard Bank Limited signed a corporate agreement with MetLife to provide life insurance coverage to its Credit Cardholders.

Mr Md. Motaleb Hossain, Deputy Managing Director of Standard Bank Ltd and Mr Syed Hammadul Karim, Chief Marketing Officer & DGM of MetLife Bangladesh signed the agreement on behalf of their respective organizations. Mr Md. Jafar Sadeque Chowdhury, Chief Distribution Officer, Mr Md. Asif Shams, Director, Bancassurance, Mr Ishtiaq Mahmud, Manager, Bancassurance of Metlife Bangladesh, Mr Sharif Zahirul Islam, Head of Cards, SBL and other officials of both organizations were present on the occasion.



## Signing Ceremony between Standard Bank Limited and Multibrand Workshop Ltd.

Standard Bank Limited recently signed an agreement with Multibrand Workshop Ltd. Under this agreement Standard Bank Cardholders & employees will avail discount on service charge & EMI facility for up to 12 months at Multibrand Workshop Ltd.

Mr. Md. Motaleb Hossain, Deputy Managing Director of Standard Bank Limited and Mr. Zahid Karim Chowdhury, Chairman of Multibrand Workshop Ltd. signed the agreement on behalf of their respective organizations. Among others Mr. Sharif Zahirul Islam, Head of Cards, SBL and other officials of both the organizations were present on the occasion.



## Agreement Signing between Standard Bank Ltd and SSL Wireless

Standard Bank Limited recently signed an agreement with SSL Wireless through SSLCOMMERZ. Under this agreement Standard Bank cardholders and employees can avail EMI facility for up to 24 months for online purchase.

Mr Md. Motaleb Hossain, Deputy Managing Director, Standard Bank Ltd and Mr Ashish Chakraborty, Chief Operating Officer, SSL Wireless signed the agreement on behalf of their respective organizations. Mr. Sharif Zahirul Islam, Head of Cards, SBL, Mohammad Nawat Asekin Chisti Ovi, Head of e-Commerce Services, SSL Wireless and other officials of both the organizations were present on the occasion.





## Agreement Signing between Standard Bank Ltd and Touch Automobiles Spa Ltd

Standard Bank Limited recently signed an agreement with Touch Automobiles Spa Ltd. Under this agreement Standard Bank Cardholders and employees can avail discount & EMI facility for up to 12 months at Touch Automobiles Spa Ltd.

Mr Md Sakhawatur Rahman, Head of BMOD (then), Standard Bank Limited and Mr Kazi Md Nizam Uddin, Managing Director, Touch Automobiles Spa Ltd signed the agreement on behalf of their respective organizations. Among others Mr. Sharif Zahirul Islam, Head of Cards, Standard Bank Limited, Alaya Begum, CEO, Touch Automobiles Spa Ltd and other officials of both the organizations were present on the occasion.



## Agreement Signing between Standard Bank Limited and Nadia Furniture Ltd

Standard Bank Limited signed an agreement with Nadia Furniture Limited recently. Under this agreement Standard Bank VISA cardholders and employees will avail 10% discount and 0% EMI facilities for up to 12 months on purchasing products from Nadia Furniture Limited.

Mr M Ahsan Ullah Khan, Head of PR & Brand Comms. Dept. of Standard Bank Ltd. and Ms Sadia Afrin, Director of Nadia Furniture Limited signed the agreement on behalf of their respective organizations. Among others Mr Tausif Kabir, Director, Sales & Marketing of Nadia Furniture and other officials of both organizations were present on the occasion.



## Agreement Signing between Standard Bank Ltd and Asgor Ali Hospital

Standard Bank Card Division recently has signed an agreement with Asgor Ali Hospital (AAH). Under this agreement Standard Bank cardholders and SBL employees will get up to 10% discount on medical test & other services and 3/6/9/12 months 0% EMI facility. Mr Sharif Zahirul Islam, Head of Cards of Standard Bank Limited and Prof. Dr. Zabrud SM Haque, CEO & Director (medical services) of Asgor Ali Hospital signed the agreement on behalf of their respective organizations. Other officials of both organizations were present at the ceremony.



## Agreement between Standard Bank Limited and Titas Gas

Standard Bank Limited and Titas Gas Transmission & Distribution Company Limited (TGTDC) signed an agreement for collecting bill through online banking system from SBL branches.

Company Secretary of Titas Gas Mr Md. Mustaque Ahmed and SVP, Standard Bank Limited Mr Probir Kumar Bhowmick signed the agreement on behalf of their respective organizations in presence of Managing Director of Titas Gas Mr Mir Mosiur Rahman at TGTDC Head Office on 17 September 2017. Mr Sankar Kumar Das, Director (Finance), Mr Mahmudur Rab, General Manager (Admin), Engr. Md. Fakhurul Islam, General Manager (Planning & Development) of Titas gas, Mr Monjur Morshed Khan, SAVP, Mr Md. Azharul Islam Khan, SAVP & Manager, SBL Karwan Bazar Branch, Mr Mejba Uddin Ahmed, PRO of Standard bank and other officials of both organizations were present on the occasion.



# Training and Workshop

## Banking Laws & Practices

Mr Mamun-Ur-Rashid, Managing Director & CEO of Standard Bank Limited inaugurated a 3 day-long course on “Banking Laws & Practices” organized by the Training Institute of the bank. Among others Mr Md. Zakaria, Principal and Mr Md. Amzad Hossain Fakir, Faculty of the Training Institute were present on the occasion.



## Training on Branch Management at SBL Training Institute

Mr Mamun-Ur-Rashid, Managing Director & CEO of Standard Bank Limited inaugurated a three- day long course on Branch Management organized by the Training Institute of the Bank. Former Deputy Governor of Bangladesh Bank Mr Kh. Ibrahim Khaled, Principal of SBL Training Institute Mr Md. Zakaria and Faculty Mr Md. Amzad Hossain Fakir were present on the occasion.



## Training on Capacity Building for Credit Operation at SBL Training Institute

Mr Mamun-Ur-Rashid, Managing Director & CEO of Standard Bank Limited inaugurated a five day- long course on “Capacity Building for Credit Operation” organized by the Training Institute of the bank. Among others Mr Md. Zakaria, Principal and Mr Md. Amzad Hossain Fakir, Faculty of the Training Institute were present on the occasion.



## Workshop on Conduct & Discipline at SBL Training Institute

Mr Mamun-Ur-Rashid, Managing Director & CEO of Standard Bank Limited inaugurated a 2-day long workshop on “Conduct & Discipline” organized by the Training Institute of the bank. Mr Md. Zakaria, Principal of the Training Institute was present on the occasion.





### Workshop on International Trade Payment & Finance

Mr Mamun-Ur-Rashid Managing Director & CEO of Standard Bank Limited inaugurates a two day- long refreshers' workshop on International Trade Payment & Finance organized by the Training Institute of the bank. Among others Mr Md. Zakaria, Principal and Mr Md. Amzad Hossain Fakir, Faculty of the Training Institute were present on the occasion.



### Workshop on Marketing of Bank's Products & Services at SBL Training Institute

Mr Mamun-Ur-Rashid Managing Director & CEO of Standard Bank Limited inaugurated a two day long workshop on Marketing of Bank's Products & Services organized by the Training Institute of the Bank. Among others Mr Md. Zakaria, Principal and Mr Md. Amzad Hossain Fakir, Faculty of the Training Institute were present on the occasion.



### Workshop on Money Laundering Prevention & Combating Financing Terrorism

Mr Mamun-Ur-Rashid, Managing Director & CEO of Standard Bank Limited inaugurated a day-long workshop on Money Laundering Prevention & Combating Financing Terrorism organized by the Training Institute of the Bank. Mr Md. Shawkatul Alam, DGM, BFIU was the key-note speaker on the occasion. Among others, Mr Feroze Alam, CAMLCO, Mr Md. Saiful Islam, Head of AMLD, Mr Md. Zakaria, Principal and Mr Md. Amzad Hossain Fakir, Faculty of Training Institute were present on the occasion.





### Workshop on Management of Non-Performing Loan, Suit Filing Procedure and Techniques of Suit Settlement

Mr Mamun-Ur-Rashid, Managing Director & CEO of Standard Bank Limited is seen with the participants attending a two day-long workshop on Management of Non-Performing Loan, Suit Filing Procedure and Techniques of Suit Settlement organized by the Training Institute of the Bank. Mr Mohammad Zakaria, Principal and Mr Md. Amzad Hossain Fakir, Faculty of the Training Institute were present on the occasion.



### Training on Foundation Course on Banking

Mr Md. Tariqul Azam, Managing Director (Current Charge) of Standard Bank Limited inaugurated a four- week long training on "Foundation Course on Banking" for Officer & Senior Officer (promoted) organized by the Training Institute of the Bank. Among others Mr Md. Zakaria, Principal and Mr Md. Amzad Hossain Fakir, Faculty of the Training Institute were present on the occasion.

## Standard Bank Launched Platinum Card



Standard Bank Limited launched VISA Platinum Card for bringing more facilities to SBL credit card holder without any issuance fees. Honorable Chairman of the Bank Mr Kazi Akram Uddin Ahmed formally launched the Card as Chief Guest on 21 September 2017 at the bank's head office. Managing Director & CEO Mr Mamun-Ur-Rashid presided over the ceremony. Among others Head of Agent Banking Division, Mr A. F. Jamal Uddin, Head of IT Division Mr Hossain Ahmad, Head of PR & Brand Comms. Dept. Mr. M Ahsan Ullah Khan, Head of Credit Division Mr Haradhan Chandra Das, Head of Cards Mr. Sharif Zahirul Islam and high officials of SBL were present in the ceremony.

# NEW VICE CHAIRMAN

## Lion Mohammed Abdul Aziz has been elected as Vice Chairman

Lion Mohammed Abdul Aziz has been elected as Vice Chairman of Standard Bank Limited recently. He is the Founder Director of Standard Bank Limited. Mr Aziz completed his SSC from Galimpur Rahmania High School in 1968. Then he completed his HSC from Govt. Dhaka College and obtained graduation in Commerce in 1972 from Dhaka College.

After completion of his education, he started his own business. By dint of his untiring efforts, hard work and sincerity he established himself as a successful entrepreneur of Dhaka city. In 1994 he joined Midland Credit Cooperative Society Limited as Managing Director & Chairman.

Furthermore, he focused into different business ventures including hotel industry, garments sector and so on. He is the former Vice Chairman of Moonlux Knit Composite Garments Ltd. He is also a founder member and Board of Trustee of Fareast International University.

A valiant freedom fighter Mr Aziz joined Lionism in 1985 and elected as the District Governor of Lions Clubs International District 315 B2, Bangladesh for the year 2005-06. He is also the founder Vice Chairman of three Eye Hospitals in the name of Lions Club of Dhaka Progressive Eye Hospital. Mr Aziz widely traveled many countries of the world.



# SBL GETS NEW AMD

Mr Md. Tariqul Azam, a dynamic & veteran banker with 38 years of proven track record in banking has joined Standard Bank Limited as Additional Managing Director recently.

A prudent risk manager by virtue of possessing diverse knowledge, deep insight into the financial sector, Mr Azam did his MBA in Finance from IBA of University of Dhaka and started his banking career from Sonali Bank in 1980. He served there for a long 26 years. Prior joining SBL, he was the AMD of United Commercial Bank Ltd.

Throughout his illustrious banking career Mr Azam has held senior management positions in different capacities including Head of General Banking, Credit Management, Foreign Exchange, Finance & Accounts, Legal Affairs, Internal Control & Compliance and Treasury functions and also has a creditable exposure in branch banking as Head of Branch. His all round knowledge, expertise and sound conceptual conversancy with newer banking regulations & practices led him to be an Enterprise Risk Manager specializing in Core Risk Management and Basel Framework.

During his long career, he attended innumerable seminars, workshops, and training programs both at home and abroad. Besides, he is a regular trainer/facilitator at BIBM.





# INAUGURATIONS

## FULBARI BRANCH, DINAJPUR



Rahman, Al-Haj Mohammed Shamsul Alam, Md. Zahedul Hoque and former Vice Chairman Mr. Ferdous Ali Khan were present on the ceremony as guest of honor. Industrialists, businessmen, senior executives & officers of SBL, customers and well wishers were also present on the occasion.

Standard Bank Limited opened its 115th branch at Montri Market, Dhaka- Dinajpur Highway, Fulbari, Dinajpur on 22 October 2017. Advocate Md. Mostafizur Rahman M. P., Honorable Minister, Ministry of Primary & Mass Education, Government of the Peoples' Republic of Bangladesh was present as Chief Guest. Mr. Kazi Akram Uddin Ahmed, Chairman of the Bank & former President of FBCCI formally inaugurated the Branch while Mr. Mamun-Ur-Rashid, Managing Director & CEO of SBL presided over the ceremony. Vice Chairman of the Bank Mr. S.A.M. Hossain was present as special guest.

Directors of the Bank Mr. Kamal Mostafa Chowdhury, Ferozur

## HILI BRANCH, DINAJPUR



ceremony. Industrialists, businessmen, senior executives & officers of SBL, customers and well wishers were also present on the occasion.

Standard Bank Limited opened its 116th branch at Al-haj Shofiuddin Mondol Tower, Hili Land Port, Hakimpur, Dinajpur on 23 October 2017. Mr. S.A.M. Hossain, honorable Vice Chairman of the Bank formally inaugurated the Branch as Chief Guest while Mr. Mamun-Ur-Rashid, Managing Director & CEO of SBL presided over the ceremony. Former Vice Chairman of the Bank Mr. Ferdous Ali Khan was present as special guest. Directors of the Bank Mr. Kamal Mostafa Chowdhury, Ferozur Rahman, Al-Haj Mohammed Shamsul Alam and Md. Zahedul Hoque were present on the

## TONGI BRANCH, GAZIPUR



men, senior executives & officers of SBL, customers and well wishers were also present on the occasion.

Standard Bank Limited opened its 117th branch at Amin Bhaban, 12 Cherag Ali Market, Dhaka Road, Tongi, Gazipur on 30 November 2017. Mr Kazi Akram Uddin Ahmed, Chairman of the Bank & former President of FBCCI formally inaugurated the Branch as Chief Guest while Mr Mamun-Ur-Rashid, Managing Director & CEO of SBL presided over the ceremony. Vice Chairman of the Bank Mr S.A.M. Hossain was present as special guest. Directors of the Bank Mr Kamal Mostafa Chowdhury, Ferozur Rahman, Mohammed Abdul Aziz and Md. Nazmus Salehin were present on the ceremony. Additional Managing Director Mr Md. Tariquul Azam, Deputy Managing Director Mr Md. Motaleb Hossain, Industrialists, business-

## JAMAL KHAN ROAD BRANCH, CHITTAGONG



the ceremony. Additional Managing Director Mr Md. Tariquul Azam, Industrialists, businessmen, senior executives & officers of SBL, customers and well wishers were also present on the occasion.

Standard Bank Limited opened its 118th branch, Jamal Khan Road Branch at Moitree Bhaban, 370/A- 378 Momin Road, Chittagong on 06 December 2017. Mr Kazi Akram Uddin Ahmed, Chairman of the Bank & former President of FBCCI formally inaugurated the Branch as Chief Guest while Mr Mamun-Ur-Rashid, Managing Director & CEO of SBL presided over the ceremony. Vice Chairman of the Bank Mr S.A.M. Hossain was present as special guest. Directors of the Bank Mr Kamal Mostafa Chowdhury, Ashok Kumar Saha, Ferozur Rahman, Md. Zahedul Hoque, Najmul Huq Chaudhury and Md. Nazmus Salehin were present on

## NARSINGDI BRANCH



Standard Bank Limited opened its 119th branch at Gawsia Plaza, Jewellery Potti, Kalibari Road, Narsingdi on 18 December 2017. Mr Ferozur Rahman, honorable Director & former Vice Chairman of the Bank formally inaugurated the Branch as Chief Guest while Mr Mamun-Ur-Rashid, Managing Director & CEO of SBL presided over the ceremony. Vice Chairman

of the Bank Mr S.A.M. Hossain was present as special guest. Directors of the Bank Mr Kamal Mostafa Chowdhury, Mohammed Abdul Aziz and Md. Nazmus Salehin were present on the ceremony. Industrialists, businessmen, senior executives & officers of SBL, customers and well wishers were also present on the occasion.

## BHULTA BRANCH, NARAYANGANJ



Standard Bank Limited opened its 120th branch, Bhulta Branch, at Rabet Al- Hasan Shopping Center (2nd Floor), Bhulta Bus Stand, Rugganj, Narayanganj on 20 December 2017. Mr S.A.M. Hossain, honorable Vice Chairman of the Bank formally inaugurated the Branch as Chief Guest while Mr Mamun-Ur-Rashid, Managing Director & CEO of SBL presided over the ceremony.

Directors of the Bank Mr Kamal Mostafa Chowdhury, Ferozur Rahman, Mohammed Abdul Aziz and Md. Nazmus Salehin were present on the ceremony. Industrialists, businessmen, senior executives & officers of SBL, customers and well wishers were also present on the occasion.

## MOHADEVPUR BRANCH, NAOGAON



Standard Bank Limited opened its 121st branch at Shefali Market, Mach Chottor, Mohadevpur, Naogaon on 26 December 2017. Mr Md. Tariqul Azam, Additional Managing Director of the Bank formally inaugurated the Branch as Chief Guest.

Among other EVP & Head of Credit Division Mr Haradhan Chandra Das, UNO of Mohadevpur Mr Mobarok Hossain Parvez, Manager of Rajshahi Branch Mr Rezaul Hoque, Industrialists, businessmen, senior executives & officers of SBL, valued customers and well wishers were present on the occasion.

## NORTH SOUTH ROAD BRANCH, DHAKA



Standard Bank Limited opened its 122nd branch at 43-44 (1st & 2nd floor), Malitola Road, Dhaka on 28 December 2017. Mr Kazi Akram Uddin Ahmed, Chairman of the Bank & former President of FBCCI formally inaugurated the Branch as Chief Guest while Mr Mamun-Ur-Rashid, Managing Director & CEO of SBL presided over the ceremony. Vice Chairman of the Bank Mr Mohammed Abdul Aziz, was present as special guest. Directors of the Bank Ferozur Rahman, Md. Zahedul Hoque and Md. Nazmus Salehin were

present on the ceremony. Industrialists, businessmen, senior executives & officers of SBL, customers and well wishers were also present on the occasion.



## DATA CENTER



Standard Bank Limited inaugurates State-of-the-Art Data Center at the bank's head office. Honorable Chairman of the bank Mr Kazi Akram Uddin Ahmed formally inaugurated the Data Center as the Chief Guest on 27 August 2017. Vice Chairman Mr. S.A.M. Hossain, Directors Messers Ferozur Rahman, Mohammed Abdul Aziz, Al-Haj Gulzar Ahmed, Md. Zahedul Hoque, Kazi Sanaul Hoq, Md. Nazmus Salehin, SBL

Shariah Supervisory Committee member Mr Kazi Khurram Ahmed, Managing Director & CEO Mr. Mamun-Ur-Rashid and Deputy Managing Director Mr. Md. Motaleb Hossain were present on the occasion.

## FOREIGN CURRENCY EXCHANGE BOOTH, HSAI



Standard Bank Limited inaugurates Foreign Currency Exchange Booth at Departure Lounge, Hazrat Shahjalal International Airport. Honorable Chairman of the bank Mr Kazi Akram Uddin Ahmed formally inaugurated the Foreign Currency Exchange Booth as the Chief Guest on 26 December 2017. Vice Chairman Mohammed Abdul Aziz, Vice Chairman Mr S.A.M. Hossain and Managing Director & CEO Mr Mamun-Ur-Rashid were present on the occasion.

Passengers who will depart can buy and sell foreign currency from SBL exchange booth.

## AGENT OUTLET AT HAZRAHATI, MIRPUR, KUSHTIA



Standard Bank Limited has opened its 13th Agent Outlet at Hazrahati, Mirpur, Kushtia recently. Honorable Director of Standard Bank Limited Mr Md. Nazmus Salehin formally inaugurated the Agent Outlet as chief guest. Mr A.F. Jamal Uddin, SEVP & Head of Agent Banking Division, Executive Director of a local NGO "SETU" Mr Md. Abdul Quader, high officials of different govt & non-govt organizations, local businessmen, customers and well wishers were present on the occasion.

## AGENT OUTLET AT DAUDKANDI BAZAR, COMILLA

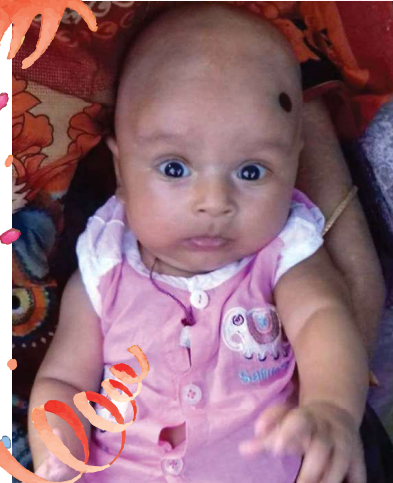


Standard Bank inaugurated its 14th Agent Outlet at Haji Super Market, Daudkandi Bazar, Daudkandi, Comilla on 23 August 2017. Managing Director & CEO of the Bank Mr Mamun-Ur-Rashid inaugurated the Agent Outlet as chief guest. Mr A. F. Jamal Uddin, Head of Agent Banking Division, Public Relations Officer Mr Mejba Uddin Ahmed, Chair of the ceremony Mr Jamal Uddin Molla, SBL Nimsar Branch Manager Mr Ahammed Mehedi Imam, Mr Md Abdur Rahman of Agent Banking outlet, senior executives & officers of SBL, local businessmen, customers and well wishers were present on the occasion.

# New Born



**Mohammad Safwan Islam**  
Date of Birth: 14 June 2017  
Father : Md. Nazrul Islam  
Officer, Hemayetpur Banch  
Mother : Mst. Munni Akter



**Md. Asad Al Anan**  
Date of Birth: 28 July 2017  
Father : Md. Asaduzzaman  
Officer, Head Office  
Mother : Tangina Khatun

# Tying the Knot



Wedding Reception of Abdullah-Al-Mamun,  
SO, Hemayetpur Branch, Standard Bank Ltd and  
Maliha Jahan Payel on 19 May 2017.

*Congratulations!*



Wedding Ceremony of Md. Imtiaz Haidar,  
Remittance Department, HO, Standard Bank Ltd  
and Sharmin Akter on 21 July 2017.



# Branch Network

## DHAKA REGION

- 1 Principal Branch  
02-9558375  
principal@standardbankbd.com
- 2 Gulshan Branch  
02-9881015  
gulshan@standardbankbd.com
- 3 Imamgonj Branch  
02-7342525  
imamgonj@standardbankbd.com
- 4 Topkhana Road Branch  
02-9582060  
topkhana@standardbankbd.com
- 5 Dhanmondi Branch  
02-8156621  
dhanmondi@standardbankbd.com
- 6 Foreign Exchange Branch  
02-9571933  
foreignexchange@standardbankbd.com
- 7 Munshikhola Branch  
02-7448979  
munshikhola@standardbankbd.com
- 8 Uttara Model Town Branch  
02-8955171- 2  
uttara@standardbankbd.com
- 9 Panthapath Branch  
02-9667126  
panthopath@standardbankbd.com
- 10 Gulshan-1 Branch  
02-9862111  
gulshan1@standardbankbd.com
- 11 Ekuria Branch  
02-7761100  
ekuria@standardbankbd.com
- 12 Banani Branch  
02- 9889545  
banani@standardbankbd.com
- 13 Dakkhin Khan Branch  
02-8956056  
dakhinkhan@standardbankbd.com
- 14 Mirpur Branch  
02-9014059- 60  
mirpur@standardbankbd.com
- 15 Matuail Branch  
02-7546147  
matuail@standardbankbd.com
- 16 Progati Sarani Branch  
02- 8410225-7  
progatisarani@standardbankbd.com
- 17 Nawabpur Road Branch  
02-9512138  
nawabpur@standardbankbd.com
- 18 Shafipur Branch  
0682251058- 9  
shafipur@standardbankbd.com
- 19 Kamarpara Branch  
02-8981591- 2  
kamarpara@standardbankbd.com
- 20 Gazipur SME/ Krishi Branch  
02-9264263  
gazipur@standardbankbd.com
- 21 Green Road Branch  
02-9102770  
greenroad@standardbankbd.com
- 22 Mymensingh Branch  
091- 63530  
mymensingh@standardbankbd.com
- 23 Savar SME/ Krishi Branch  
02-7745991- 2  
savar@standardbankbd.com
- 24 Ring Road Branch  
02-9103413- 4  
ringroad@standardbankbd.com
- 25 Bakshigonj Branch  
09822-56136- 7  
bakshigonj@standardbankbd.com
- 26 Mohammadpur Branch  
02-9110630  
mohammadpur@standardbankbd.com
- 27 Nawabgonj Branch  
01716339111  
nawabgonj@standardbankbd.com
- 28 Malibagh Branch  
02-9331929)  
malibag@standardbankbd.com
- 29 Ashkona Bazar Branch  
02-8961823  
ashkmanager@standardbankbd.com
- 30 Bhairab SME/Krishi Branch  
02-9471301  
bhairab@standardbankbd.com
- 31 Tangail Branch  
0921-61774  
tangail@standardbankbd.com
- 32 Mohakhali Branch  
02-9855478  
mohakhali@standardbankbd.com
- 33 New Eskaton Branch  
02-9341993  
neweskaton@standardbankbd.com
- 34 Sonargaon Janapath Branch  
02-8955158  
sjpmanager@standardbankbd.com
- 35 Aganagar Branch  
02-7762380  
aganagar@standardbankbd.com
- 36 Ashulia Branch  
02-7790004- 5  
ashulia@standardbankbd.com
- 37 Narayangonj Branch  
02-7646153  
narayangonj@standardbankbd.com
- 38 Kanchpur Branch  
01711008137  
kanchpur@standardbankbd.com
- 39 Karwan Bazar Branch  
02- 55013234- 5  
kawranbazar@standardbankbd.com
- 40 Bantibazar Branch  
01766673379  
bantibazar@standardbankbd.com
- 41 Kholamora Branch  
02-7766506  
kholamora@standardbankbd.com
- 42 Hemayetpur Branch  
01934734964  
hemayetpur@standardbankbd.com
- 43 Madhabdi Branch  
01819830832
- 44 Islampur Branch  
01715551778

# Branch Network

45 Tongi Branch  
01819289518

46 Narsingdi Branch  
01715228818

47 Bhulta Branch  
01716222146

48 North South Road Branch  
01712620556

## CHITTAGONG REGION

49 Agrabad Branch  
031-2513856- 7  
agrabad@standardbankbd.com

50 Khatungonj Branch  
031-639594  
khatungonj@standardbankbd.com

51 Jubilee Road Branch  
031-610356  
jubilee@standardbankbd.com

52 Chowdhuryhat Branch  
031-683225  
chowdhuryhat@standardbankbd.com

53 Brahmanbaria Branch  
0851- 61788  
brahmanbaria@standardbankbd.com

54 CDA Avenue Branch  
031-2553462- 3  
cdaavenue@standardbankbd.com

55 Chittagong EPZ Branch  
031-740912  
cepz@standardbankbd.com

56 Bahadderhat Branch  
031-2552512- 3  
bahadderhat@standardbankbd.com

57 Pahartali Branch  
031-277193  
pahartali@standardbankbd.com

58 Cox's Bazar Branch  
0341-51377-8  
coxmanager@standardbankbd.com

59 Basurhat Branch  
03223-56093  
basurhat@standardbankbd.com

60 Sadarghat Branch  
031-619960  
sadarghat@standardbankbd.com

61 Comilla Branch  
081-72489- 90  
comilla@standardbankbd.com

62 Oxyzen Square Branch  
031-2584461- 2  
oxyzenmore@standardbankbd.com

63 Nangolmora SME/Krishi Branch  
01729094379  
nangolmora@standardbankbd.com

64 Chaktai Branch  
031-626794  
chaktai@standardbankbd.com

65 Gunagari Branch  
03037-56308- 9  
gunagari@standardbankbd.com

66 Patherhat Branch  
031-2572188  
patherhat@stnadardbankbd.com

67 Panchlaish Branch  
031-2558640  
panchlaish@standardbankbd.com

68 Ramchandrapur Branch  
01919739791  
ramchandrapur@standardbankbd.com

69 Bakalia Branch  
031-2866171- 2  
bakalia@standardbankbd.com

70 Karnaphuli Branch  
031-2855002- 3  
karnafuli@standardbankbd.com

71 Kumira Branch  
01818900105  
kumira@standardbankbd.com

72 Kadamtoli Branch  
031-2520981-2  
kadamtoli@standardbankbd.com

73 Sheikh Mujib Road Branch  
031-711467-8  
skmujibroad@standardbankbd.com

74 Chittagong University Branch  
031-2601716-7  
ctguni@standardbankbd.com

75 Nimshar Branch  
01709654770  
nimsharmanager@standardbankbd.com

76 Feni Branch  
0331-61080  
feni@standardbankbd.com

77 Jamal Khan Road Branch  
01713375810

78 Bagicha Hat Branch  
01717161469

79 Shakpura Branch  
01972307543

## KHULNA REGION

80 Khulna Branch  
041-732633  
khulna@standardbankbd.com

81 Khan Jahan Ali Branch  
041-731312  
khanjahanali@standardbankbd.com

82 Jessore Branch  
0421-68394- 5  
jessore@standardbankbd.com

83 Barisal Branch  
0431-61273- 4  
barisal@standardbankbd.com

84 Benapole Branch  
04228-76076  
benapole@standardbankbd.com

85 Patuakhali Branch  
0441-62359  
patuakhali@standardbankbd.com

86 Bagerhat Branch  
0468-64202-3  
bagherhat@standardbankbd.com

87 Satkhira Branch  
0471-62405  
satkhira@standardbankbd.com

88 Kushtia Branch  
071-72458  
kushitia@standardbankbd.com

89 Alamdanga Branch  
07622-56353  
alamdanga@standardbankbd.com



# Branch Network

90 Jhenaidah Branch  
0451- 63029- 30  
jhenaidah@standardbankbd.com

91 Kotalipara Branch  
02-6651277  
kotalipara@standardbankbd.com

92 Shibchar Branch  
0662456500  
shibchar@standardbankbd.com

93 Bhojeshwar Branch  
01777753979  
bhojeshwar@standardbankbd.com

94 Chuadanga Branch  
0761-81149-50  
chuadanga@standardbankbd.com

95 Takerhat Bazar Branch  
01712599795  
takerhat@standardbankbd.com

96 Goalanda Branch  
01768444440 (M)

97 Faridpur Branch  
0631-61875  
faridpur@standardbankbd.com

98 Tungipara Branch  
6656253- 4  
tungipara@standardbankbd.com

99 Gopalganj Branch  
6681570-1  
gopalganj@standardbankbd.com

100 Mathbaria Branch  
01711001734  
mathbaria@standardbankbd.com

101 Kashiani Branch  
01721097008

## SYLHET REGION

102 Sylhet Branch  
0821-710434  
sylhet@standardbankbd.com

103 Beani Bazar Branch  
08223-56097- 8  
beanimanager@standardbankbd.com

104 Moulvibazar Branch  
0861-63451- 2  
moulvibazar@standardbankbd.com

105 Biswanath SME/Krishi Branch  
08222-456207- 8  
biswanath@standardbankbd.com

106 Goalabazar SME/ Krishi Branch  
0824-256187  
goalabazar@standardbankbd.com

107 Sunamgonj Branch  
0871-62720-21  
sunamgonj@standardbankbd.com

## RANGPUR REGION

108 Rajshahi Branch  
0721-811981  
rajshahi@standardbankbd.com

109 Rangpur Branch  
0521-52127  
rangpur@standardbankbd.com

110 Bogra Branch  
0516-7507- 8  
bogra@standardbankbd.com

111 Dinajpur Branch  
0531-63979  
dinajpur@standardbankbd.com

112 Saidpur SME/Krishi Branch  
0552-671454- 5  
saidpur@standardbankbd.com

113 Nilphamari Branch  
0551-62590-1  
nilphamari@standardbankbd.com

114 Rohanpur Branch  
07823-74228  
rohanpur@standardbankbd.com

115 Chapainawabgonj Branch  
0781- 52715  
chapainawabgonj@standardbankbd.com

116 Gobindagonj Branch  
0542375108  
gobindagonj@standardbankbd.com

117 Pirgonj Branch  
05227-56047-8, 01711383278 (M)  
pirgonj@standardbankbd.com

118 Hatikumrul Branch  
07532-51292-3  
hatikumrul@standardbankbd.com

119 Pabna Branch  
0731-63182  
pabna@standardbankbd.com

120 Kansat Branch  
01784887711  
kansat@standardbankbd.com

121 Baneswar Branch  
01711188130

122 Atrai Branch  
01742271022

123 Fulbari Branch  
01712622587

124 Hili Branch  
01915984974

125 Mohadevpur Branch  
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