

BI INSIGHT

2019 | January | Issue: 04

sustainable
growth in economy
and 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 134 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.





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EDITORIAL BOARD

CHIEF PATRON



Kazi Akram Uddin Ahmed
Chairman

CHIEF ADVISOR



Mamun-Ur-Rashid
Managing Director & CEO

ADVISOR



Md. Tariqul Azam
Additional Managing Director



Md. Motaleb Hossain
Deputy Managing Director

EDITOR



M Ahsan Ullah Khan
Executive Vice President

COORDINATOR



Mejba Uddin Ahmed
Public Relations Officer



Md. Tafazzul Islam
Senior Officer

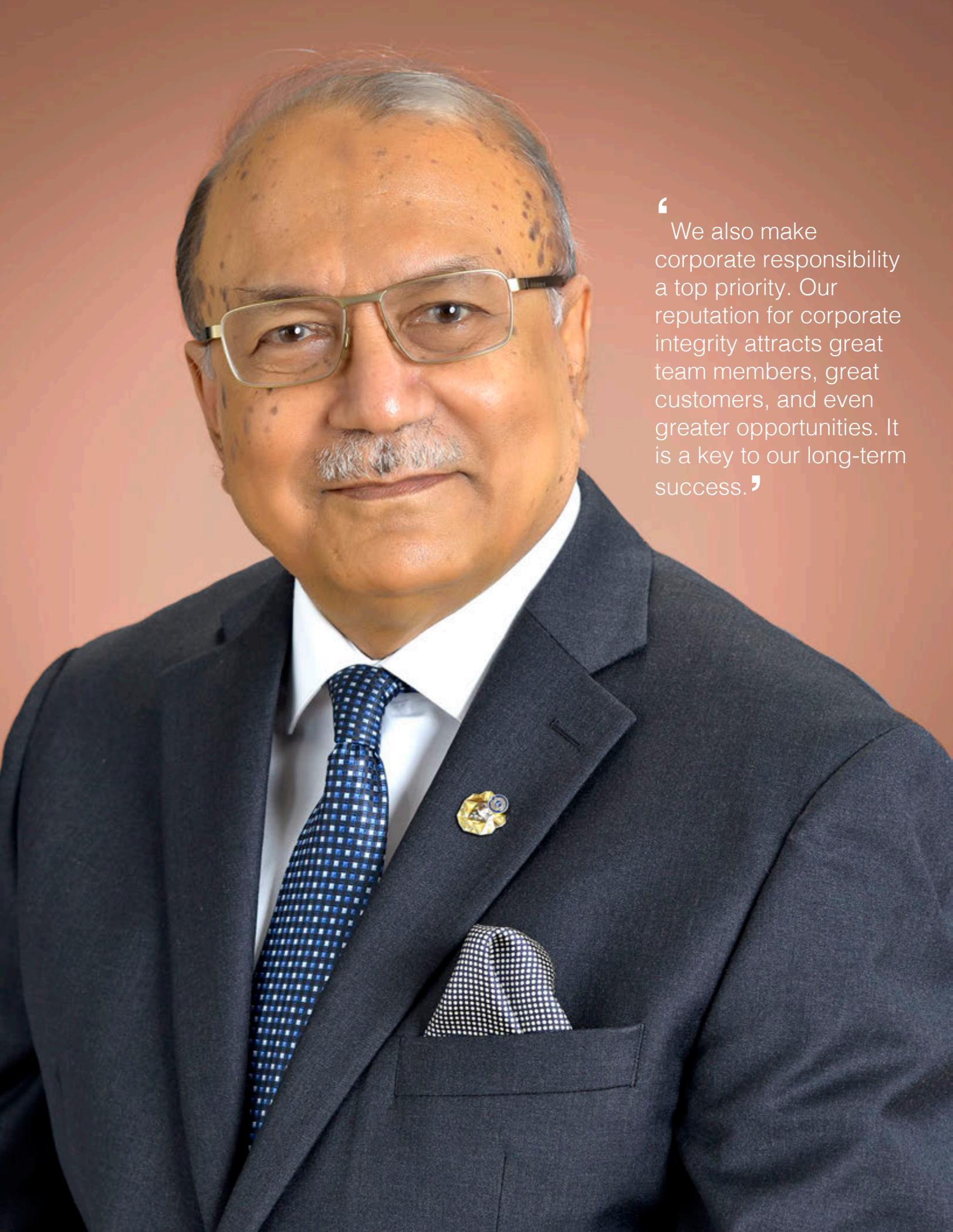


Sabbir Ahmed
Officer

Design & Concept



ask2vas@gmail.com



“ We also make corporate responsibility a top priority. Our reputation for corporate integrity attracts great team members, great customers, and even greater opportunities. It is a key to our long-term success.”

Chairman's Message

At the very outset, I wish to thank my SBL employees, Lion leaders and all well wishers for their rousing reception and hearty welcome on being elected as an International Director of Lions Clubs International. It was an unprecedented event that made me so moved. I am really delighted to see so many great hearts rejoiced. It was indeed an august moment not only for me but also for the country. Bangladesh has witnessed another International Director after so many years. This certainly boosted my morale many a fold to contribute for the humanity. In this mundane world, we have a lot things to do apart from our routine life. I always extend my support to distressed and have nots through engaging with Lionism I become more active for the cause of humanity. I personally believe that only a united people can forge a common front for changing the lot of common masses. Lionism can bring positive changes in our society through selfless and dedicated services. Certainly there is strength in unity, and unity breeds progress. Moreover, it is unity that serves as tonic that makes people to generously pull their resources together for humanitarian purpose.

As the Chairman of SBL, I wish to mention that our values are fundamental and essential in creating an enduring SBL. We value our collective commitment to the moral and ethical standards we believe are essential to our reputation and positive growth. Believe it or not, successful companies do not focus only on making money. While growth and profit is essential to our corporate longevity, our collective existence as a Bank is also a foundation for the welfare of our families, employees, and community. We have succeeded for about two decades due to our vision to ensure all aspects of their operations are guided by core ideologies that included a sense of purpose beyond making money and a commitment not only to the end result, but how those results were achieved. Most importantly, values do not drive the business; they drive the people within the business. We need our values to be internalized by everyone in the organization to have meaning.

The values we share are embodied in what goes on at SBL from day to day. Team members must exhibit ethical and honest behavior, and SBL must offer fair, equal conduct in a safe, healthy workplace. We believe that in such an environment, sound decision making and effective strategies flow naturally from the give-and-take of daily business engagements among all team members.

We care about our team members' health and well-being by providing a safe work environment and encouraging a healthy lifestyle. Above all we aim to be fair and honest with team members and to provide them with meaningful, challenging work. We believe no one has a monopoly on good ideas, and, in order to grow professionally, we will work with anyone who has constructive proposals for improved performance.

In the end, I wish you and your family good health, happiness, success and prosperity in the coming year! Have a great start to a great year 2019.



Kazi Akram Uddin Ahmed
Chairman



Managing Director's Message

It has been a rewarding year for SBL. Your positive attitude, sincere dedication, and commitment towards customer have been essential to achieve a significant and sustainable progress of the bank. We have had a lot of change and while it may seem chaotic at times, the goal is always to build growth, be competitive, and establish an outstanding workplace. In the upcoming year, my hope for everyone is to continue our customer commitment, seek out opportunities for personal growth on new tasks and initiatives, and continue addressing challenges head on. As a reputed Bank, we will continue to invest in our infrastructure, provide additional training opportunities, and develop partnerships that help meet our customer needs.

As we do this, I encourage everyone to look for ways to increase your participation in helping to make our Bank more effective, efficient, and competitive in the future. On top of that stay focus on your individual work.

Finally, as we are approaching New Year, I would like to offer a few thoughts and well wishes.

I am pleased to announce that we have invested in a dynamic new eLearning resource, LMS that will allow you to leverage technology to provide increased learning opportunities to all employees. This unique initiative reflects our continuing efforts to keep pace with technological and software updates, develop talent internally and improve overall productivity.

New Year is meant for new promises, challenges, new hopes and aspirations. It is a time to give thanks for all that we have while being ever mindful of those in need. Some of the things that I am most thankful for are the relationships we have forged here at SBL and we call it emotionally SBL FAMILY.

This is why I ask that you remain safe during your family celebrations and I wish you a happy New Year 2019!



Mamun-Ur-Rashid
Managing Director & CEO



Editor's Note

Dear Colleague

Welcome to our New Year edition of SBL Insight.

We are indeed happy to let you know that we have covered some important management articles as well as SBL new initiatives, knowledge sharing issues along with our regular contents.

Within a short span of time, SBL Insight has become pretty popular in the banking industry and has got positive responses from cross section of readers. We all are certainly a part of such company branding. Together with your contribution, management's unreserved support made things happen. We share this joy to our readers, board of directors, management, colleagues and well-wishers.

Once again I welcome your feedback on SBL Insight as well as personal and career news that our readers may find interesting and useful.

Thank you for taking the time to read and give us your thoughts!

Happy reading!

M Ahsan Ullah Khan
Editor

BOARD OF DIRECTORS



Kazi Akram Uddin Ahmed
Chairman



Al-haj Mohammed Shamsul Alam
Vice-Chairman



Kamal Mostafa Chowdhury
Director



Ashok Kumar Saha
Director



Ferozur Rahman
Director



Md. Monzur Alam
Director



S.A.M. Hossain
Director



Mohammed Abdul Aziz
Director



Gulzar Ahmed
Director



Md. Zahedul Hoque
Director



Al-haj Mohammed
Yousuf Chowdhury
Director



Ferdous Ali Khan
Director



Kazi Sanaul Hoq
Managing Director, ICB
Director



S.S. Nizamuddin Ahmed
Independent Director



Najmul Huq Chaudhury
Independent Director



Md. Nazmus Salehin
Independent Director



Mamun-Ur-Rashid
Managing Director & CEO



Al-Haj Mohammed Shamsul Alam has been elected as **VICE CHAIRMAN** of Standard Bank Limited

Al-Haj Mohammed Shamsul Alam has been elected as Vice Chairman of Standard Bank Limited recently. He is the Founder Director of Standard Bank Limited.

Mr Alam was born in 1953 at Noapara, Raozan, Chittagong and has been doing business since 1972. Mr Alam started his first family business with Trading of Clothes at Kurbanigonj, Chittagong.

Few years later he ventured his business in household electrical appliances sector. He is now the Managing Partner of M/s. Radiovision, one of the leading importers, retailers and wholesalers of the household electrical appliances.

He is also the Managing Director of PAM Complex (PVT) Limited, Director of CIDER Education Services Limited, Chittagong, Partner of AB Electronics, "G". Telecom, "G" Distribution, "GNET" Digital Communications Center, Chittagong etc.

Mr Mohammed Shamsul Alam is also a devoted social worker. He is the Founder President of "Amena Bashar Boyoshka Punarbashan Kendra" at Chittagong, Donor Member of Noapara Muslim High School, Chittagong, Member of the Lions Club of Chittagong, Associate Member of the Chittagong Chamber of Commerce & Industry.



Lion Ferozur Rahman has been elected as **CHAIRMAN OF EXECUTIVE COMMITTEE** of the Board of Directors of Standard Bank Limited

Lion Ferozur Rahman Olio, Honorable Director & Ex-Vice Chairman of Standard Bank Limited has been elected as Chairman of the Executive Committee of Board of Directors of the Bank in its recently held 289th meeting of the Board of Directors. He is also the Honorable Chairman of F. M. Foundation and Managing Director of F. R. Group.

Lion Ferozur Rahman, who is a very favorite personality, a benefactor, a successful politician and possessed of strong leadership capabilities, has been elected as Chairman of Sultanpur Union Parishad for five times consecutively since 1994 and has been discharging his responsibilities with good reputation.

Valiant Freedom Fighter Mr Olio was awarded gold medal by Ministry of Local Government as the best Union Parishad Chairman for the period from 1995 to 1997. He was awarded with C.R. Datta Gold Medal-2000 and Necio Medal by Saddam Hossain, former President of Iraq. Philanthropist Mr Olio has been associated with governing body of New Model Degree College, Dhaka for the last 30 years. Besides, he is also associated with countless institutions including schools, colleges, madrasas and hospitals.

He is a widely traveled person across the globe who extensively travelled many countries of Asia, Africa, Europe and America as a business delegate.

LION QAZI AKRAMUDDIN AHMED HAS BEEN ELECTED “INTERNATIONAL DIRECTOR” OF LIONS CLUBS INTERNATIONAL



Honorable Chairman of Standard Bank Limited & former President of FBCCI Lion Qazi Akramuddin Ahmed has been elected “International Director” of the world’s largest philanthropic, centennial & United Nations Consultative status organization “Lions Clubs International” for the period of 2018-2020 in its 101st International Convention held in Las Vegas, USA recently. The Lion leaders attended in the Convention from more than 200 countries of the world elected Mr Akram by 2nd highest votes in recognition of his significant contributions to the mankind for more than 40 years.

Lion Qazi Akramuddin Ahmed is an honorable Member of the Advisory Council of Bangladesh Awami League and Chairman, Sub-Committee of Industry & Commerce of the same and former Chairman of Bangladesh Association of Banks. A great Philanthropist, Educationist & Eminent Industrialist Lion Qazi Akramuddin Ahmed is associated with many educational institutions and socio-cultural organizations of the country.



A COURTESY CALL BY PM

Newly elected International Director of the Lions Clubs International Lion Qazi Akramuddin Ahmed PMJF, greeting Prime Minister Sheikh Hasina with a flower bouquet when he along with PID Lion Sheikh Kabir Hossain and Lion Kazi Khurram Ahmed, honorary consul of Gambia in Bangladesh, made a courtesy call with honorable Prime Minister at Ganabhaban, Dhaka.



International President Lion Gudrun Bjort Yngvadottir is handing over the Certificate of Election to International Director Lion Qazi Akramuddin Ahmed PMJF in the 101st Lions Clubs International Convention, Las Vegas, USA.



International Director Lion Qazi Akramuddin Ahmed PMJF is seen with International President Lion Gudrun Bjort Yngvadottir and Lion Leaders in the 101st Lions Clubs International Convention, Las Vegas, USA.



Newly elected International Director Lion Qazi Akramuddin Ahmed PMJF is seen at the grand reception program organized by Lions Clubs International, District 315 A2, Bangladesh.



Newly elected International Director of the Lions Clubs International Lion Qazi Akramuddin Ahmed PMJF with his gracious spouse Ms Khaleda Akram is seen with Honorable Prime Minister Sheikh Hasina in the Lion & Leo Convention at Ganabhaban, Dhaka.



International Director of the Lions Clubs International Lion Qazi Akramuddin Ahmed PMJF & Chairman, Planning Committee, 47th ISAAME Forum-2019, Chennai, India & Member, Services Committee, LCI is seen at the Eye sight testing program organized by Lions Clubs International, District 315 B3, Bangladesh.

CORPORATE GOVERNANCE

AND INTERNAL CONTROL SYSTEM

- Md. Ali Reza FCMA, VP, CFO & Acting Company Secretary



Although the term “Corporate Governance” is not a new word per se, yet it has become a buzzword in recent times following the catastrophic failures of a number of globally reputed corporate bodies like Enron, WorldCom, Satyam, One Tel, Parmalat, Barings Bank, Northern Rock, Bear Stearns, Lehman Brothers, AIG, ABN-Amro and so on. Corporate governance is the system by which organisations are directed and controlled. It can be defined that the set of processes, customs, policies, laws and institutions affecting the way in which an entity is directed, administered or controlled. Corporate governance serves the needs of shareholders, and other stakeholders, by directing and controlling management activities towards good business practices, objectivity and integrity in order to satisfy the objectives of the entity.



Corporate governance concepts include: Fairness, Openness/transparency, Independence, Probity/honesty, Responsibility, Accountability, Reputation and Judgement.

IN ESSENCE, CORPORATE GOVERNANCE:

Involves the management and reduction of risk, specifies the distribution rights and responsibilities among different participants in the corporation, such as the board, managers, shareholders and other stakeholders, spells out the rules and procedures for making decisions on corporate affairs, provides the structure through which objectives are set as well as the means of attaining the objectives and monitoring performance.

IT CAN BE ARGUED THAT GOOD CORPORATE GOVERNANCE:

Provides a framework for an organisation to pursue its strategy in an ethical and effective way and offers safeguards against the misuse of resources, human, financial, physical or intellectual capital. Can attract new investment into companies, particularly in developing nations, Underpins capital market confidence in companies.

• PRINCIPLES OF GOOD CORPORATE GOVERNANCE

Leadership: The chairman is responsible for leadership of the board and ensuring its effectiveness on all aspects of its role. The chairman should promote a culture of openness and ensure constructive relations between executive and non-executive directors. Non-executive directors should scrutinise management performance and the reporting of performance. They should satisfy themselves on the integrity of financial information and ensure that financial controls and systems of risk management are robust.

Effectiveness: The board and its committees should have the appropriate balance of skills, experience, independence and knowledge of the company to enable them to discharge their respective duties and responsibilities effectively. The board should include an appropriate combination of executive and nonexecutive directors such that no individual or small group of individuals can dominate the board's decision making. All directors should be able to allocate sufficient time to the company to discharge their responsibilities effectively. All directors should receive induction on joining the board and should regularly update and refresh their skills and knowledge.

Accountability: The board should present a fair, balanced and understandable assessment of the company's position and prospects. The directors should explain in the annual report their responsibility for preparing the annual accounts and an explanation of their business model. They must state that they consider the annual report and accounts is fair, balanced and understandable. The annual report should also include a statement by the auditors about their reporting responsibilities.

The board is responsible for determining the nature and extent of the significant risks it is willing to take in achieving its strategic objectives. The board should maintain sound risk management and internal control systems. The board should, at least annually, conduct a review of the effectiveness of the company's risk management and internal control systems and report on that review in the annual report. The board should establish formal and transparent arrangements for considering how they should apply the corporate reporting, risk management and internal control principles and for maintaining an appropriate relationship with the company's auditor.

Remuneration: There should be a formal and transparent procedure for developing policy on



executive remuneration and for fixing remuneration packages of individual directors. No director should be involved in setting their own remuneration. A remuneration committee, made up of at least three (two for smaller companies) independent non-executive directors, should make recommendations about the framework of executive remuneration, and should determine specific remuneration packages. The board should determine the remuneration of non-executive directors.

Relations with shareholders: There should be dialogue with shareholders based on the mutual understanding of objectives. The board as a whole has responsibility for ensuring that a satisfactory dialogue with shareholders takes place. The board should use the AGM to communicate with investors and encourage their participation.

• **FEATURES OF POOR CORPORATE GOVERNANCE**

Domination by a single individual, Lack of involvement of board, adequate control function , supervision, independent scrutiny and contact with shareholders, Emphasis on short-term profitability, Misleading accounts and information.

• **RISKS OF POOR CORPORATE GOVERNANCE**

Clearly the ultimate risk is of the organisation making such large losses that bankruptcy becomes inevitable. The organisation may also be closed down as a result of serious regulatory breaches, for example misuse of investors' moneys.

• **RESPONSIBILITIES OF DIRECTORS, MANAGEMENT AND EMPLOYEES**

The responsibilities of directors, management and employees to implement the Risk Guidance are as follows.

Directors: The honourable board should be responsible for taking major policy and strategic decisions. Directors should have a mix of skills and their performance should be assessed regularly. Appointments should be conducted by formal procedures administered by a nomination committee. Division of responsibilities at the head of an organisation is most simply achieved by separating the roles of chairman and chief executive. Independent non-executive directors have a key role in governance. Their number and status should mean that their views carry significant weight. Other tasks the board should perform include: Monitoring the chief executive officer, Overseeing strategy,

monitoring risks and control systems, monitoring the human capital aspects of the company in regard to succession, morale, training, remuneration etc and ensuring that there is effective communication of its strategic plans, both internally and externally.

In addition, as part of the responsibilities outlined above, the board has responsibility for determining the organisation's going concern status and making related disclosures in the financial statements.

Management: Implement board policies on risk and control, provide the board with timely information, establish clear internal responsibilities and accountabilities at all levels of the organisation

Employees: Acquire the necessary knowledge, skills, authority etc to establish, operate and monitor the system of internal controls, review of internal financial control.

The risk management and internal control systems as the policies, culture, organisation, behaviour, processes, systems and other aspects of a company that facilitate its effective and efficient operation by enabling it to assess, current and emerging risks, respond appropriately to risks and significant control failures and to safeguard its assets, help to reduce the likelihood and impact of poor judgement in decision-making, risk-taking that exceed the levels agreed by the board; human error or control processes being deliberately circumvented and ensure the quality of internal and external reporting, ensure compliance with applicable laws and regulations, and also with internal policies with respect to the conduct of business.

Directors should have a defined process for the review of effectiveness of control as well as ensure the design and implementation of appropriate risk management and internal control system, determine the nature and extent of the principal risks faced and the organisation's risk appetite, ensure that appropriate culture and reward systems have been embedded throughout the organization, agree on how the principal risks should be managed or mitigated, monitor and review the risk management and internal control systems and the management's process of monitoring and reviewing, ensure that sound internal as well as external information and communication processes are in place and communicate with external stakeholders on risk management and internal control.

• **A RISK MANAGEMENT AND INTERNAL CONTROL SYSTEM IS LIKELY TO INCLUDE THE FOLLOWING:**

Risk assessment — process to identify major risks and assess their impact

Management and monitoring of risks - including controls processes (segregation of duties, authorisation, etc)

Information and communication systems - include monthly reporting, comparison with budgets etc as well as non-financial performance indicators.

Monitoring - procedures designed to ensure that risks are monitored and the internal controls continue to be effective (audit committees, internal audit, etc)

The Risk Guidance recommends that the assessments and processes used to manage and monitor risk should make disclosures in the annual reports and financial statements. The disclosures comprise:

The principal risks facing the company and how they are managed or mitigated;

Whether the directors have a reasonable expectation that the company will be able to continue its operation and meet its liabilities as they fall due. The going concern basis of accounting and reporting on the review of the risk management and internal control system in relation to the financial reporting process is expected to be addressed by the honourable board.

Although there is no denying the fact that, in recent times, there has been tremendous improvement of corporate governance practices in the listed companies of Bangladesh due to the commendable roles played by Bangladesh Bank, Bangladesh Securities and Exchange Commission (BSEC) and other regulatory bodies, there is still room for further improvement, which will install more transparency and professionalism in the entire corporate sector of Bangladesh in the days to come.

ROLE OF AUDIT COMMITTEE

Role of audit committee shall include the following:-

- i. Oversee the financial reporting process.
- ii. Monitor choice of accounting policies and principles.
- iii. Monitor Internal Control Risk management process.
- iv. Oversee hiring and performance of external auditors.

- v. Review along with the management, the annual financial statements before submission to the board for approval.
- vi. Review along with the management, the quarterly and half yearly financial statements before submission to the board for approval.
- vii. Review the adequacy of internal audit function.
- viii. Review statement of significant related party transactions submitted by the management.
- ix. Review Management Letters/ Letter of Internal Control weakness issued by statutory auditors.
- x. When money is raised through Initial Public Offering (IPO)/Repeat Public Offering (RPO)/Rights Issue the company shall disclose to the Audit Committee about the uses/applications of funds by major category (capital expenditure, sales and marketing expenses, working capital, etc), on a quarterly basis, as a part of their quarterly declaration of financial results. Further, on an annual basis, the company shall prepare a statement of funds utilized for the purposes other than those stated in the offer document/prospectus.

REPORTING OF THE AUDIT COMMITTEE

Reporting to the Board of Directors

- i. The Audit Committee shall report on its activities to the Board of Directors.
- ii. The Audit Committee shall immediately report to the Board of Directors on the following findings, if any:-
 - a. report on conflicts of interests;
 - b. suspected or presumed fraud or irregularity or material defect in the internal control system;
 - c. suspected infringement of laws, including securities related laws, rules and regulations;
 - d. any other matter which shall be disclosed to the Board of Directors immediately.

Reporting to the Authorities

If the Audit Committee has reported to the Board of Directors about anything which has material impact on the financial condition and results of operation and has discussed with the Board of Directors and the management that any rectification is necessary and if the Audit Committee finds that such rectification

has been unreasonably ignored, the Audit Committee

shall report such finding to the Commission, upon reporting of such matters to the Board of Directors for three times or completion of a period of 6 (six) months from the date of first reporting to the Board of Directors, whichever is earlier.

Reporting to the Shareholders and General Investors

Report on activities carried out by the Audit Committee, including any report made to the Board of Directors under condition 3.4.1 (ii) above during the year, shall be signed by the Chairman of the Audit Committee and disclosed in the annual report of the issuer company.

Roles and Responsibilities of the Audit Committee

i. Internal Control:

1. Evaluate whether management is setting the appropriate compliance culture by communicating the importance of internal control and the management of risk and ensuring that all employees have clear understanding of their roles and responsibilities;
2. Review management's actions in building computerization of the bank and its applications and bank's Management Information System (MIS);
3. Consider whether internal control strategies recommended by internal and external auditors have been implemented by the management;
4. Consider reports relating to fraud, forgery, deficiencies in internal control or other similar issues detected by internal and external auditors and inspectors of the regulatory authority and place it before the board after reviewing whether necessary corrective measures have been taken by the management.

ii. Financial Reporting:

1. Audit committee will check whether the financial statements reflect the complete and concrete information and determine whether the statements are prepared according to existing rules & regulations and standards enforced in the country and as per relevant prescribed accounting standards set by Bangladesh Bank;
2. Discuss with management and the external auditors to review the financial statements before its finalization.

iii. Internal Audit:

1. Audit committee will monitor whether internal audit working independently from the management.
2. Review the activities of the internal audit and the organizational structure and ensure that no unjustified restriction or limitation hinders the internal audit process;
3. Examine the efficiency and effectiveness of internal audit function;
4. Examine whether the findings and recommendations made by the internal auditors are duly considered by the management or not.

iv. External Audit

1. Review the performance of the external auditors and their audit reports;
2. Examine whether the findings and recommendations made by the external auditors are duly considered by the management or not.
3. Make recommendations to the board regarding the appointment of the external auditors.

v. Compliance with existing laws and Regulations:

Review whether the laws and regulations framed by the regulatory authorities (central bank and other bodies) and internal regulations approved by the board are being complied with.

vi. Other Responsibilities:

1. Submit compliance report to the board on quarterly basis on regularization of the omission, fraud and forgeries and other irregularities detected by the internal and external auditors and inspectors of regulatory authorities;
2. External and internal auditors will submit their related assessment report, if the committee solicit;
3. Perform other oversight functions as desired by the Board of Directors and evaluate the committee's own performance on a regular basis.

★ BRIGHT FACE ★



Name : Shuvaditto Shaha (Abir)
Father's Name : Pintu Kumar Saha, FAVP & Manager, Bagerhat Branch
Mother's Name : Laboni Saha
Name of the School : Zohra Khatun Shishu Bidya Niketon, Khulna
Achieved Result : Stood third and obtained Scholarship from Bangladesh Kindergarten Association



Name : Aurthi Nuzhat
Father's Name : S. M. Nazrul Islam, VP & Manager, Foreign Exchange Branch
Mother's Name : Shabana Tabassum
Name of the Examination: Junior School Certificate
Achieved Result : Grade Letter: A+, Grade Point: 5.00



New Born

Name : Master Rion Fayed
Date of Birth : 1 June 2018
Father's Name : Sabbir Ahmed
Officer, PR & BCD, Head Office
Mother's Name : Rehena Akter

‘It’s impossible to get things right all the time, but a little goes a long way on the journey to becoming a great leader.’



A Guide to Honing People Management Skills

Today’s workforce has more potential than ever before. Employees have access to better technology and are better educated, managers have a deeper understanding of team dynamics, and the competitive desire to achieve more is always part of the game. But those advantages don’t necessarily have the positive effect on a company’s books that you’d expect.

Statistics show that U.K. managers are failing at people management, and it’s costing their firms £84 billion (about \$112.4 billion) per year. While this figure sounds alarming, employees who waste a single hour at work every day can cause significant losses. It’s no surprise, then, that research by Capita Workforce Management Solutions found that 32 percent of managers believe they’re not obtaining optimum returns on their workforce’s talents. If every manager in the U.K. managed their staff better, they could easily boost output by billions nationwide.

Your employees have amazing potential and are your business’ most valuable asset. Under capable leadership, they will feel motivated, self-aware and in touch with

the company’s vision and mission, spurring innovation. People management relies on a multi-pronged approach to inspire the workforce to work as a team while encouraging personal growth and development.

Management relies on a multi-pronged approach to inspire the workforce to work as a team while encouraging personal growth.

Here are some tips for easy, valuable additions to your management strategy.

Give Credit Where It’s Due.

Learn to identify individual input, and express congratulations and gratitude for achievements. Showing your employees appreciation goes a long way in cementing their loyalty. It’s a basic courtesy that everyone deserves, and it shows that you recognize each employee’s contribution to the company’s success. Remember to share success with the whole team, even if you highlight individual efforts.

Workers who feel appreciated are motivated to improve. Regular appreciation encourages your employees to take pride in their work. The best thing about giving credit is that it's free.

Allow Employees Some Freedom.

Micromanaging employees has never been a good approach. There's nothing worse than a manager who's constantly looking over his or her employees' shoulders; it's the perfect way to alienate employees so they only show up because they need to pay the bills. And micromanaging means more work for you, with no improvement to the bottom line.

No manager wants a workforce of robots who shuffle through the door and wait for payday. Give your employees the freedom to handle tasks in their own way and to come up with organic solutions to the challenges they face. The knowledge that they have some autonomy is always a confidence booster.

Listen.

Employees have opinions and feelings about their place in the organization. One of the most important people management skills is to listen and pick up on good ideas in meetings and brainstorming sessions. By listening, you can find common areas of engagement with your employees. Of course, listening should be followed by execution whenever feasible.

As well as dealing with work-related issues, try to build relationships with your team. Most people want to know their boss cares for them as a human being. It feels good when a manager asks after the well-being of an employee's family or notices when someone is feeling run down. Keep it about them, and keep it professional; leadership requires a certain distance to be effective.

Trust Employees.

To be a good manager, you have to believe in your team's abilities and talents. If you don't, they shouldn't be on your team. Your job is to be good at delegating so that everybody is doing the tasks that he or she performs the

best. Believing in your employees help them believe in themselves. Workers are more likely to do well if they know their boss is rooting for them and trusts them to get the job done.

To be a good manager, you have to believe in your team's abilities and talents.

Learn to Let Go.

The days when employers barked orders at their staff and expected results are long gone. Most of those employees are long gone, too – to companies that appreciate them! Even though your job may mean the world to you, there is a real possibility you can lighten up without the world coming to a standstill. Throwing some fun into the day is a great way to inject life into your team. It creates a positive working environment where information is shared freely, which keeps things moving smoothly.

Be Someone Your Employees Can Count On.

Learn to look after your team. Every great manager navigates the sometimes-murky waters of the business world in a way that earns them their employees' confidence. Your team expects you to know more about the company and the business than they do. They expect you to manage them but also to consider their feelings, needs, personalities and values.

By showing that you're there for your employees, you encourage them to ask for help, come to you with problems and trust you. Be fair, be reasonable and be there for your team. Encourage them to communicate with and help each other.

But be careful. Empower, inspire and motivate, but don't pretend to have all the answers. Be the engine that drives their success, not the solution to their problems.

It's impossible to get things right all the time, but a little goes a long way on the journey to becoming a great leader. You need to figure out what you're missing if you want to lift spirits and boost team productivity, which means finding the best resources to hone your people management skills and applying those skills effectively in the workplace.

ETHICAL STANDARD IN BANKING JOB



- Mohammad Zakaria

FOREWORD

Financial system acting as a conduit for mobilizing fund and financing economic activity is an important area where lack of ethics can have destabilizing effect on the economy. Sometimes such unethical behavior happens willingly or unwillingly which leads to serious consequence in banking business. So the importance of ethical behavior cannot be ignored.

MEANING OF ETHICS

The word 'Ethics' is derived from the Latin word 'Ethos' which means characteristics or code of a person. Ethics refers to good conduct which distinguishes good and bad. Webster's (Seventh Edition) gives the following definition: "Ethics is the discipline dealing with what is good or bad and with moral duty and obligation. It is the set of moral

principles or values. It is the principle or conduct governing an individual or group."

So, Ethics relate to morality of behavior conforming to an accepted standard of good behavior. It is based on a collective sense of right and wrong. When individuals or corporate bodies conform to an accepted standard of good behavior in a profession or trade, they are behaving ethically. Ethics is something which is good and desirable for the society as a whole. However, the perception of ethical standards may vary from person to person, society to society and country to country based on underlying philosophy, beliefs, social values and culture.



ETHICS, RELIGION & ECONOMIC SYSTEM

Religion, social values and economic system have important bearing on ethical behavior. The spirit of ethical behavior is imbued in one's character from the very childhood. Mother is the first school of lesson. This is why Napoleon Bonaparte said "Give me a good mother; I will give you a good nation". Often religious teachings are the source of morality and social with a wide range of social conduct. The moral codes of all religious teaching are a human being has to fulfill his commitment, be fair in his business dealings, be conscious about his social responsibility, refrain from vulgar activities, fulfill some mandatory duty to the poor and destitute and observe many other codes of conducts.

Economic system and stage of economic development can also influence ethical behavior. Any economic system, be it capitalism or socialism, cannot work efficiently without some standards of ethical behavior.

ETHICS AND LAW

Laws are built on the premises of ethical standards accepted by the society. When law fails or becomes inoperative, ethics may help us guide. Again, when businesses or professionals fail to act ethically, laws and regulations are often imposed on people to conform to socially desirable behavior. So we see that ethics and laws are not only related but are complementary to each other. We change our laws when required with the change in our socio-economic and political arena.

ETHICS IN BUSINESS

"Business Ethics consists of those principles and practices that are concerned with morals and good conduct as they are applicable to business situations"

"Business Ethics is the group of rules of conduct applied specifically to business activities"

- Glos R E & Banker H A, 'Business: Its Nature and objectives' 1972

Business cannot thrive without the practice of ethics. That is why the terms "Corporate Social Responsibility" and "Corporate Governance" have gained importance. Profit motive is not inherently bad if businesses have due regard to social responsibility and ethical standard. However, with a view to ensuring good governance and ethical behavior in business, the government as a regulator has to ensure that adequate legal framework and monitoring mechanism have been established. Different business sectors would have their own regulatory set of behaviors that the government has to enforce upon them. In addition, businesses may have their own set of ethical standards either established by themselves or their associations.

With globalization of businesses and advancements in information and communication technology, increasingly the business ethics have been internationalized. In almost

CODE OF ETHICS

A code of Ethics is a charter containing fundamental principles that provide guidance in cases where there is no specific rule or where matters are genuinely unclear. A code of ethics should include some vital provisions such as the following:

- That our actions should be based on a recognition of the dignity of each and every person
- That we have feelings for the community and the environment
- That we should provide a challenging and safe work place in which people can flourish.

each business we would see some sort of supranational bodies setting global standards for business dealings which every member has to ensure. International Chamber of Commerce (ICC) is an example of such a supranational standard setting body. Not only business, but also professionals like doctor, engineers and lawyers have their own set of standard they have to follow.

ETHICS IN BANKING BUSINESS

Banking is a business sector which demands utmost ethics, because banks deal in depositors' money. If depositors cannot trust a bank, they would not be willing to place their fund with that bank. The banking system cannot run without trust. If there is laxity in banking ethics the result could be willful wrong selection of borrowers, bad loan culture and money laundering which may eventually lead to financial crises. Unethical behavior of bankers would encourage criminals to use the banking as a tool for plundering their ill-gotten money as well as depositors' money. Recognized belief is that Bank is a sensitive financial organization. Those who are engaged in this profession, they must be honest, sincere, dutiful and virtuous. They must have unflinching desire to do well to others. They should have some human qualities for the safety, security, confidence of the customers. This human quality relates to Ethics.

CODE OF BANKING ETHICS

Code of ethics in banking is a charter that contains accepted standards of personal integrity, financial disclosure, legal and regulatory compliance, fulfillment of contractual obligation, observance of due diligence and prudence in the conduct of banking business. With this aim in view banks will have to comply with the ethical standards in the performance of the banking business.

POWER OF ETHICAL MANAGEMENT

Ethics is the science of morality. It is said that 'Integrity' pays! You don't have to cheat to win. There is no right way to do a wrong thing. The Ethics Check helps individuals to sort out dilemmas by showing them how to examine the problem at several deferent levels. It has three questions, each of which clarifies a different aspect of the decision. The Ethics Check helps to take the grayness out of ethical situation.

THE ETHICS CHECK QUESTIONS

1. Is it Legal?
Will I be violating either civil law or company policy?
2. Is it Balanced?
Is it fair to all concerned in the short term as well as the long term? Does it promote win-win relationship?
3. How will it make me feel about myself?
Will it make me proud?
Would I feel good if my decision was published in the newspaper?
Would I feel good if my family know about it?

Those responsible for ethics training find that constant use of "Ethics Check" questions can guide all of us into a pattern of right behavior that will become habit forming.

THE FIVE PRINCIPLES OF ETHICAL POWER FOR INDIVIDUALS

1. Purpose: I see myself as being an ethically sound person. I let my conscience be my guide. No matter what happens, I am always able to face the mirror, look myself straight in the eye and feel good about myself.
2. Pride: I feel good about myself. I don't need the acceptance of other people to feel important. A balanced self-esteem keeps my ego and my desire to be accepted from influencing my decisions.
3. Patience: I believe that things will eventually work out well. I don't need everything to happen right now. I am at peace with what comes my way!
4. Persistence: I stick to my purpose, especially when it seems inconvenient to do so! My behavior is consistent with my intentions. As Churchill said, Never! Never! Never! Never! Give up!
5. Perspective: I take time to enter each day quietly in a mood of reflection. This helps me to get myself focused and allows me to listen to my inner self and to see things more clearly.

PLUS MODEL

This model can help individuals or groups or entity establish ethics. The model is briefed below:

- P = Policy & Procedure : One should follow
- L = Law of Land : One should obey
- U = Universal Values : One should uphold
- S = Self-conviction : One should practice.

MINIMAL ETHICAL STANDARD IN BANKING

Banks are expected to follow minimum ethical standard as below. Bank will:

- Operate within the legal framework
- Follow the best professional practices
- Place depositors' interest before all others
- Always meet their commitments
- Repay depositors at maturity on agreed terms
- Meet their trade engagements
- Always lend on agreed terms
- Deal with respectable parties
- Follow the best professional practice in their recruitment and employment policies
- Be in the helm of healthy competition

A code of ethics would undoubtedly, enhance a healthy and honest business environment and encourage mutual trust among the banking institution and customers.

IMPORTANCE OF ETHICS IN BANKING

Banking business is becoming more complex because of the globalization of business activities where banks become exposed to unfamiliar business environment and customers whose ethical standards may be different. This creates practical problems of control and enforcement of compliance with regulatory and ethical standards. Banks play unifying and intermediary roles between fund-supplying and fund-demanding sides of the society, executing savings and investment functions.

GENERAL PRINCIPLES

- Basis of banker-customer relationship: The basis of the banker-customer relationship will be mutual trust; both parties will always encourage honest and systematic exchange of information on all aspects.
- Feeling for the customers: In dealing with the customers banks will have to show that they actually care about the projects and problems of their customers.
- Supply of information: Banks will supply to the customers all the necessary details in clear and simple form.
- Integrity: The reliability of accounting information and records is a basic element of a bank's or financial institution's integrity which should be maintained by the banks in their dealing with the customers, employees, shareholders, other banks, institution and corporations.
- Showing respect to the customers: Banks should ensure that their employees treat the clients/depositors with respect and courtesy and assist them in all matters. No discrimination in bank's service to customers.
- Secrecy: Banks are under contractual and legal obligations to maintain secrecy of the customers' accounts.
- Ethics relating environment, human rights, poverty alleviation: Banks will ensure that ethical standards on environmental issues, human rights and alleviation of poverty are maintained.
- Reliability: The reliability of accounting information and records is a basic element of a bank's integrity.
- Transparency: In order to maintain transparency banks will inform customers in a clear and lucid manner regarding the accounts, rights, obligations, benefits and risks of the products and services provided.
- Social responsibility: Banks, as an organ of the society, may fulfill social responsibility and environmental awareness through supporting social and cultural activities.
- Prevention of money laundering: Banks, under the existing laws on the prevention and control of

money laundering, should be extremely careful and take necessary organizational and administrative measures to ensure application of law, examining transactions relating to money laundering.

- Competition: Banks must avoid any action that would create unfair competition.
- Advertising: All advertisements should be lawful, decent, true and within the limits of fair competition.
- Uniform banking terminology: Banks should use uniform banking terminology in advertising their products and services.
- Recruitment: Banks will take care to observe equal opportunity in the recruitment and career development of all their employees without any discrimination.
- Employee training: For the best use of human resources banks should provide training to their employees.

ETHICAL STANDARDS

Be Trustful: We believe in mutual trust and treat our customers in a way so that they can trust us.

Keep an Open Mind: For continuous improvement of our bank we keep our minds open to new ideas. We seek opinions and feedback from both customers and team members through which our bank will continue to grow.

Meet Obligations: Regardless of the circumstances, we do everything to gain the trust and confidence of customers and clients by honoring our commitments and obligations.

Be Transparent: We are transparent in our dealings with customers and all stakeholders. We ensure transparency by furnishing information through print and electronic media as well as in Bank's website, journals and reports.

Be involved with the Community: We remain involved in community-related issues and activities, thereby demonstrating that our business is socially responsible.

Be Respectful: We treat all stakeholders with utmost respect and courtesy regardless of differences, positions, titles, ages or other types of distinctions.

Be Environment Conscious: We provide industrial financing decorously to keep the environment free from pollution and health hazard. We also ensure setting up EPT before installation of industries that may affect the environment.

CONCLUSION

Since ethics uphold the spirit of morality, everyone should be responsible to his conscience. Ethics and values are about fairness and justice. They are not about pleasing and displeasing people. They are about respecting people's needs and rights. Decline of ethical values in banking can never and no way be entertained. This is the ethical power of banking job.

PROSPECTS OF RETAIL BANKING IN BANGLADESH AND KNOW ABOUT RETAIL BANKING PRODUCTS & SERVICES OF STANDARD BANK LIMITED

– *Hossain-Al-Safeer Chowdhury*
Vice President



In today's intense competition most of the Banks and NBFIs are striving hard to lay down their best possible effort to gain maximum market share and mind share. To this context mobilizing low cost and non-cost deposit, developing brand equity and lending in risk minimizing portfolio is the only way out to make separate positioning among the competitors.

In Bangladesh total Retail Banking market size is BDT 161 billion. Out of this total market size, 43% has been tapped and rest of the 57% is still untapped. Banks those are playing in the market is planning to diversify their business portfolio from Corporate to Retail & SME. Through Retail Banking the brand value of the bank shall able to be increased which has a lateral impact for raising the EPS (Earning per Share) of that specific Bank.

From risk management point of view, retail banking is risk minimizing. As an example, a branch may do 10 Crore takas of lending business by acquisition of 10 corporate customer for a short time. But if 1/2 corporate customer gets defaulted considering the PEST (Political, Economic, Social and Technological) business environment then the entire branch shall fall into the business risk. On the contrary, if that branch does business by lending 10Lac taka towards 1,000 customers and out of those customers if 05 customers get defaulted there is a less possibility of business risk by investing 50Lac taka only. So, we can say that by adopting retail banking framework; there is a possibility of risk diversification.

Prospect of Retail Banking: Retail banking in other word consumer banking is a most happening business wing for a bank. It is consumer-based business where individual banking

needs are being addressed. This can be a complete banking package including deposit, lending, cards, internet banking, lockers and other personalized services. Retail banking has grown double digit during the last few years. The retail banking is providing exciting business opportunities for the banks which have largely concentrated on the corporate clients. Banks are now more focused on retail and small business spaces, churning out new products, innovative services and customer engagements. Banks should not only lend funds to the corporate clients, they need to empower the consumers. Thus, today's retail customer can be tomorrow's SME and day after tomorrow they might be large corporate customer.

Consumers are the ultimate user of any product and service produced by small and medium enterprise or corporate. Their activities are people-centric and there is the opportunity for retail banking. As per Boston Consulting Group, Bangladesh has reinforced as the fast growing middle and affluent class and rising consumerism. That means a number of consumers are adding every year. Bangladesh institute of Development studies revealed that middle class population will be 33% by 2030. Their tastes and way of living will call for customized products and services. They want to enjoy their life. The average age of people here is 28.8 years. Their need will increase many fold. Society will shift from basic society to a consumption-centric society like that in developed countries. People are always concerned about improvement of their standard of living. So, financial institutions of Bangladesh, specially banking sectors, are trying to expand their service network to reach those customers. The banking sector is playing a tremendous role through retail banking in community development.

Retail banking has taken the foremost funding responsibility as well as commitment to give fast forward service to the community through increasing branches, alternative delivery channels, and premier banking services. Credit and advances complement the effort. The service providers must prepare themselves to catch up with the ever growing market. Many banks and financial institutions are operating in our country with bundles of different lucrative products and services. A retail banker often works in a branch, meeting customers face to face. He needs to spend a lot of time on the phone or in meeting. S/he is an ambassador of the bank, representing the bank to the wider community and building relevant contacts. The banks and financial institutes capable of providing seamless services to customer will lead market to make business sustainable through retail banking.

Retail Banking Products & Know about SBL Retail Banking Services: In true sense there are core 04 asset products named: Personal Loan, Car Loan, House building Loan and Credit Card exist in the market. Other asset products are by-products of those mother products. If we consider liability products

these are all basic deposit products.

In addition, all the tech-savvy products offered by the Bank comes under Retail Banking platform such as SMS Banking, Mobile Financial Services, I-Banking etc. Standard Bank Ltd. is firmly equipped with these range of Products & Services as well.

Through Retail Banking Products & Services, it is possible to touch millions of customer's banking need, even to cherish their lifestyle. Being a player in the market, Standard Bank Limited has also wide range of retail products and Services under the umbrella of Retail Banking.

Standard Bank has rolled out 7 Asset & 17 Liability Products (Asset Products: Auto Loan, House Renovation Loan, Medical Treatment Loan, Motorcycle Loan, Hajj Loan, Household Appliance Loan and Festival Loan. Liability Products: SBL Bondhon, Ghoroni, Projonmo, Sharbojonin, Kotipoti Plus, Millennium Plus, Lakhopoti Plus, Savings Premium, Savings Premium Plus, Golden age Savings, Classic Savings, Women Savings, Super Savers, Prottasha, Sroddha, Degun Shomriddhi and 10 Taka Account) in the market.

The bank is now stepping up efforts to offer diversified products and services to the retail banking clients. The bank is planning to venture into new service concepts like priority banking, Payroll banking, Students banking and various lifestyle enhancement programs. SBL is working on to become a retail banking focused bank and will invest a lot in digital space in coming years.

SBL now has over 500,000 retail well-wishers and bank's focus is not to grow large on customers' numbers rather, we want to keep the number steady – but we want to grow on their transaction and service level. Whoever becomes SBL's customer – they should make SBL as their primary bank of choice for all of their daily banking needs – this is our retail banking aspiration.

The banking has become system and technology-based, interpersonal skills have become a critical factor for a bank to be a good one, particularly in the retail banking segment. Interpersonal skills include how one deals with customers, sources business and deliver services within the shortest possible time. We are also committed towards service excellence. SBL regularly organizes trainings on interpersonal skills, motivation and behavioral training to develop the soft skills of its employees to be large consumer driven bank.

EIGHT TIPS FOR HEALTHY EATING



Eight practical tips cover the basics of healthy eating, and can help you make healthier choices.

- Base your meals on starchy carbohydrates
- Eat lots of fruit and veg
- Eat more fish – including a portion of oily fish
- Cut down on saturated fat and sugar
- Eat less salt – no more than 6g a day for adults
- Get active and be a healthy weight
- Don't get thirsty
- Don't skip breakfast

The key to a healthy diet is to:

- Eat the right amount of calories for how active you are, so that you balance the energy you consume with the energy you use. If you eat or drink too much, you'll put on weight. If you eat and drink too little, you'll lose weight.
- Eat a wide range of foods to ensure that you're getting a balanced diet and that your body is receiving all the nutrients it needs.

It is recommended that men have around 2,500 calories a day (10,500 kilojoules). Women should have around 2,000 calories a day (8,400 kilojoules). Most adults are

eating more calories than they need, and should eat fewer calories.

BASE YOUR MEALS ON STARCHY CARBOHYDRATES

Starchy Carbohydrates should make up just over one third of the food you eat. They include potatoes, bread, rice, pasta and cereals.

Choose wholegrain varieties (or eat potatoes with their skins on) when you can: they contain more fibre, and can help you feel full for longer.

Most of us should eat more starchy foods: try to include at least one starchy food with each main meal. Some people think starchy foods are fattening, but gram for gram the carbohydrate they contain provides fewer than half the calories of fat.

Keep an eye on the fats you add when you're cooking or serving these types of foods because that's what increases the calorie content, for example oil on chips, butter on bread and creamy sauces on pasta.

EAT LOTS OF FRUIT AND VEG

It's recommended that we eat at least five portions of a variety of fruit and veg every day. It's easier than it sounds.

Why not chop a banana over your breakfast cereal, or swap your usual mid-morning snack for a piece of fresh fruit?

Unsweetened 100% fruit juice, vegetable juice and smoothies can only ever count as a maximum of one portion of your 5 A DAY. For example, if you have two glasses of fruit juice and a smoothie in one day, that still only counts as one portion.

EAT MORE FISH – INCLUDING A PORTION OF OILY FISH

Fish is a good source of protein and contains many vitamins and minerals. Aim to eat at least two portions of fish a week, including at least one portion of oily fish. Oily fish contains omega-3 fats, which may help to prevent heart disease.

If you regularly eat a lot of fish, try to choose as wide a variety as possible.

You can choose from fresh, frozen and canned: but remember that canned and smoked fish can be high in salt.

CUT DOWN ON SATURATED FAT AND SUGAR

Saturated fat in our diet

We all need some fat in our diet, but it's important to pay attention to the amount and type of fat we're eating. There are two main types of fat: saturated and unsaturated. Too much saturated fat can increase the amount of cholesterol in the blood, which increases your risk of developing heart disease.

The average man should have no more than 30g saturated fat a day. The average woman should have no more than 20g saturated fat a day, and children should have less than adults.

Saturated fat is found in many foods, such as:

- hard cheese
- biscuits
- cream
- lard
- cakes
- sausages
- butter
- pies

Try to cut down on your saturated fat intake, and choose foods that contain unsaturated fats instead, such as vegetable oils, oily fish and avocados.

For a healthier choice, use just a small amount of vegetable oil or reduced-fat spread instead of butter, lard or ghee. When you're having meat, choose lean cuts and cut off any visible fat.

Sugar In Our Diet

Regularly consuming foods and drinks high in sugar increases your risk of obesity and tooth decay.

Sugary foods and drinks, including alcoholic drinks, are often high in energy (measured in kilojoules or calories), and if eaten too often, can contribute to weight gain. They can also cause tooth decay, especially if eaten between meals.

Many packaged foods and drinks contain surprisingly high amounts of free sugars. Free sugars are any sugars added to foods or drinks, or found naturally in honey, syrups and unsweetened fruit juices.

Cut down on:

- sugary fizzy drinks
- sugary breakfast cereals
- biscuits
- alcoholic drinks
- cakes
- pastries

These foods contain added sugars: this is the kind of sugar we should be cutting down on, rather than sugars that are found in things such as fruit and milk.

Food labels can help: use them to check how much sugar foods contain. More than 22.5g of total sugars per 100g means that the food is high in sugar, while 5g of total sugars or less per 100g means that the food is low in sugar.

EAT LESS SALT – NO MORE THAN 6G A DAY FOR ADULTS

Eating too much salt can raise your blood pressure. People with high blood pressure are more likely to develop heart disease or have a stroke.

Even if you don't add salt to your food, you may still be eating too much. About three-quarters of the salt we eat is already in the food we buy, such as breakfast cereals, soups, breads and sauces.

Use food labels to help you cut down. More than 1.5g of salt per 100g means the food is high in salt. Adults and children over 11 should eat no more than 6g of salt (about a teaspoonful) a day. Younger children should have even less.

GET ACTIVE AND BE A HEALTHY WEIGHT

Eating a healthy, balanced diet plays an essential role in maintaining a healthy weight, which is an important part of overall good health.

Being overweight or obese can lead to health conditions such as type 2 diabetes, certain cancers, heart disease and stroke. Being underweight could also affect your health.

Check whether you're a healthy weight by using our Healthy weight calculator.

Most adults need to lose weight, and need to eat fewer calories to do this. If you're trying to lose weight, aim to eat less and be more active. Eating a healthy, balanced diet will help: aim to cut down on foods that are high in saturated fat and sugar, and eat plenty of fruit and vegetables.

Don't forget that alcohol is also high in calories, so cutting down can help you to control your weight.

Physical activity can help you to maintain weight loss or be a healthy weight. Being active doesn't have to mean hours at the gym: you can find ways to fit more activity into your daily life. For example, try getting off the bus one stop early on the way home from work, and walking.

Being physically active may help reduce the risk of heart disease, stroke and type 2 diabetes.

After getting active, remember not to reward yourself with a treat that is high in energy. If you feel hungry after activity, choose foods or drinks that are lower in calories, but still filling.

DON'T GET THIRSTY

We need to drink plenty of fluids to stop us getting dehydrated – the government recommends 6-8 glasses every day.

This is in addition to the fluid we get from the food we eat. All non-alcoholic drinks count, but water and lower-fat milk are healthier choices.

Try to avoid sugary soft and fizzy drinks that are high in added sugars and calories, and are also bad for teeth.

Even unsweetened fruit juice and smoothies are high in free sugar. Your combined total of drinks from fruit juice, vegetable juice and smoothies should not be more than 150ml a day – which is a small glass.

For example, if you have 150ml of orange juice and 150ml smoothie in one day, you'll have exceeded the recommendation by 150ml.

When the weather is warm, or when we get active, we may need more fluids.

DON'T SKIP BREAKFAST

Some people skip breakfast because they think it will help them lose weight. In fact, research shows that people who regularly eat breakfast are less likely to be overweight.

Breakfast has also been shown to have positive effects on children's mental performance and increase their concentration throughout the morning.

A healthy breakfast is an important part of a balanced diet, and provides some of the vitamins and minerals we need for good health.

A wholegrain, lower-sugar cereal with fruit sliced over the top is a tasty and nutritious breakfast.



Standard Bank Congratulates Bangladesh Bank Deputy Governor

Mr Mamun-Ur-Rashid, Managing Director & CEO of Standard Bank Limited congratulated Mr Ahmed Jamal at his office on being appointed as Deputy Governor of Bangladesh Bank. EVP & Head of International Division of SBL Mr Syed Anisur Rahman was present at the moment.



Standard Bank Limited Donates BDT 5 Crore to Prime Minister's Relief & Welfare Fund

Standard Bank Ltd donated BDT 5 Crore to Prime Minister's Relief & Welfare Fund. Honourable Chairman of Standard Bank Limited Mr Kazi Akram Uddin Ahmed handed over the cheque to Honourable Prime Minister Sheikh Hasina at her official residence Gonobhaban on 13 April 2018. Meanwhile Honourable Vice Chairman of the Bank Mr Mohammed Abdul Aziz was present on the occasion.



Standard Bank Limited Inks with Bangladesh Bank for JICA Fund

Standard Bank Limited recently signed a participatory agreement with Bangladesh Bank to disburse funds to attract Foreign Investment under the JICA assisted "Foreign Direct Investment Promotion Project".

Governor of Bangladesh Bank Mr. Fazle Kabir was present as Chief Guest while Bangladesh Bank Deputy Governors Mr. Abu Hena Mohd. Razee Hassan and Mr Ahmed Jamal,

Chief Representative of JICA Bangladesh Office Mr. Takatoshi Nishikata were present as special guests. SBL Managing Director Mr. Mamun-Ur-Rashid and Bangladesh Bank General Manager Mr. Md. Rezaul Islam signed the agreement on behalf of their respective organizations.



19th AGM of Standard Bank Limited Held

The 19th Annual General Meeting (AGM) of Standard Bank Ltd. held on Thursday, 10 May 2018 at Police Convention Hall, Eskaton Garden Road, Ramna, Dhaka. The Honorable Chairman of the Board of Directors Mr Kazi Akram Uddin Ahmed presided over the meeting. It was attended by Vice Chairman Mr Mohammed Abdul Aziz, Directors Mr Kamal Mostafa Chowdhury, Ashok Kumar Saha, Ferozur Rahman, S. A. M. Hossain, Al-Haj Mohammed Shamsul Alam, Gulzar Ahmed, Md. Zahedul Hoque, Al-Haj Mohd. Yousuf Chowdhury, Kazi Sanaul Hoq, S. S. Nizamuddin Ahmed, Md. Nazmus Salehin, Ferdous Ali Khan and Shariah Board member Mr Kazi Khurram Ahmed. Managing Director & CEO Mr Mamun- Ur- Rashid, Additional Managing Director Mr Md. Tariqul Azam, Deputy Managing Director Mr Md. Motaleb Hossain and a large number of shareholders, guests, well wishers and external auditor of the Bank were present on the occasion. CFO and acting Group Company Secretary Mr Md. Ali Reza conducted the meeting.

Chairman Mr Kazi Akram Uddin Ahmed presented Annual Report 2017 of the Bank and Directors' Report. He congratulated the shareholders, guests and employees of the Bank and thanked for their active participation, commitment and contribution to the Bank. Managing Director Mr Mamun-Ur-Rashid welcomed all the guests and participants at the beginning of the meeting.

It is worth mentioning here that the AGM approved all agenda including the balance sheet placed before the meeting and 10% stock dividend for the shareholders for the year 2017.



Half Yearly Business Review Meeting 2018

The Half Yearly Business Review Meeting 2018 of Standard Bank Limited held on 28 July 2018 at SBL Training Institute, Dhaka. Managing Director & CEO of the Bank Mr. Mamun-Ur-Rashid was present as chief guest and Additional Managing Director Mr. Md. Tariqul Azam was present as special guest in the meeting.

Branch managers and heads of departments of Head Office attended the meeting. The business performances June- 2018 were discussed branchwise and branch managers were advised to work sincerely to achieve the annual business targets of the bank and foster a culture of quality service.

Induction ceremony, Doa & Iftar Mahfil of SBL Lions Family



Standard Bank Lions family comprised of Lions Clubs International District 315 B2, B3 & B4 organizes an Induction ceremony, Doa & Iftar Mahfil at Hotel Victory Limited, Dhaka on 07 June 2018. PCC Ln. Kazi Akram Uddin Ahmed PMJF, Honorable Chairman of Standard Bank Limited & Incoming International Director (2018-2020) of LCI was present as chief guest. Among others GMT- Area Leader, Ln. Swadesh Ranjan Saha PMJF, Council Chairperson Ln M. K. Bashir PMJF, Newly Elected Council Chairperson Ln. Md. Aminul Islam Liton MJF, District Governor Ln. Kazi Saiful Islam MJF, Newly Elected District Governor's Ln. Ashfaqur Rahman MJF & Ln. S. M. Ershad Hossain Rana PMJF, Past District Governor & Honorable Director of SBL Ln. S. S. Nizamuddin Ahmed, Vice District Governors, Past District Governors, Lion Leaders of MD 315 Bangladesh and all members of Standard Bank Lions Family were present on the occasion. Honorable Additional Managing Director of SBL Ln. Md. Tariqul Azam presides over the program.



Standard Bank Limited attended a procession marking the historical achievement- Bangladesh's eligibility for graduation from the group of least developed countries. Mr Mamun-Ur-Rashid, Managing Director & CEO of the Bank attended the rally at the beginning.

TRAINING and WORKSHOPS



Training on “Advanced Course on Effective Use of ICT” at SBL Training Institute

Mr Mamun-Ur-Rashid, Managing Director & CEO of Standard Bank Limited inaugurated a four- day long training on “Advance course on effective Use of ICT” for Head Office Executives organized by the Training Institute of the Bank. Among others Mr Hossain Ahmad, Head of IT Division and Mr Md. Zakaria, Principal of the Training Institute were present on the occasion.



Workshop on Customer Service & Marketing of Bank’s Products at SBL Training Institute

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

Training on Foundation Course on Banking at SBL Training Institute



Mr Mamun-Ur-Rashid, Managing Director of Standard Bank Limited inaugurated a-four week long training on “Foundation Course on Banking” for Officer & Senior Officer 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 Foundation Course on Banking at SBL Training Institute



Mr Mamun-Ur-Rashid, Managing Director & CEO 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.

Training on Foundation Course on Banking at SBL Training Institute



Mr Mamun-Ur-Rashid, Managing Director & CEO of Standard Bank Limited inaugurated a four week- long training on “Foundation Course on Banking” for Officer & Senior Officer 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 Sustainable Finance, Environmental & Social Risk Management and Green Banking at Standard Bank Training Institute



Mr Md. Tariqul Azam, Additional Managing Director of Standard Bank Limited inaugurated a two- day long workshop on “Sustainable Finance, Environmental & Social Risk Management and Green Banking” for Credit Officers 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 at SBL Training Institute



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 Feroze Alam, CAMLCO, Mr Md. Saiful Islam, Head of AMLD, Mr Md. Zakaria, Principal and Mr Md. Amzad Hossain Fakir, Faculty of SBL Training Institute were present on the occasion.



Standard Bank Limited Inaugurates Haj Booth at Haj Camp, Ashkona, Dhaka

Standard Bank Limited inaugurated its Haj Booth at Haj Camp, Ashkona, Dhaka on 17 July 2018. Honorable Managing Director & CEO of the Bank Mr Mamun-Ur-Rashid formally inaugurated the Haj Booth. Deputy Managing Director of the Bank Mr Md. Motaleb Hossain, Manager of SBL Uttara Model Town Branch Mr Md. Suruj Ali, Head of IT Infrastructure Mr Md. Mosharraf Hossain Khan, PRO Mr Mejba Uddin Ahmed and other officials of SBL were present. SBL distributed Umbrella and Eham Belt among the Hajians.

Branch Network

DHAKA REGION

1. Principal Branch
02-9558375, 9560299, 01701221500
principal@standardbankbd.com
2. Imamgonj Branch
02-7342525, 7316820, 01701221560
imamgonj@standardbankbd.com
3. Topkhana Road Branch
02-9582060, 7125683, 01701221515
topkhana@standardbankbd.com
4. Gulshan Branch
02-9881015, 8852679, 01701221510
gulshan@standardbankbd.com
5. Gulshan-1 Branch
02-9862111, 9840907, 01701221505
gulshan1@standardbankbd.com
6. Foreign Exchange Branch
02-9571933, 9574356, 01701221520
foreignexchange@standardbankbd.com
7. Panthapath Branch
02-9667126, 9666521, 01701221565
panthopath@standardbankbd.com
8. Dhanmondi Branch
02-8156621, 9145737, 01701221525
dhanmondi@standardbankbd.com
9. Uttara Model Town Branch
02-8955171-2, 01701221530
uttara@@standardbankbd.com
10. Banani Branch
02- 9889545, 8829022, 01701221540
banani@standardbankbd.com
11. Mirpur Branch
02-9014059- 60, 01701221545
mirpur@standardbankbd.com
12. Nawabpur Road Branch
02-9512138, 9512140, 01701221634
nawabpur@standardbankbd.com
13. Green Road Branch
02-9102770, 9120366
greenroad@standardbankbd.com
14. Malibagh Branch
02-9331929, 9331790, 01701221658
malibag2standardbankbd.com
15. Mohammadpur Branch
02-9110630, 9110705, 01701221637
mohammadpur@standardbankbd.com
16. Ring Road Branch
02-9103413-4, 01701221655
ringroad@standardbankbd.com
17. Ashkona Bazar Branch
02-8961823, 8951540, 01701221643
ashkmanagergstandardbankbd.com
18. Munshikhola Branch
02-47441138, 01701221652
munshikhola2standardbankbd.com
19. Ekuria Branch
02-7761100, 7763712, 01701221673
ekuria@standardbankbd.com
20. Narayangonj Branch
02-7646153, 7647082, 01701221535
narayangonj@standardbankbd.com
21. Dakkhin Khan Branch
02-8956056, 8999559, 01701221625
dakkhinkhan@standardbankbd.com
22. Aganagar Branch
02-7762380, 7762370, 01701221646
aganagar@standardbankbd.com
23. Matuail Branch
02-7546147, 01701221628
matuail@standardbankbd.com
24. Progati Sarani Branch
02-8410225-7, 01701221632
progatisarani@standardbankbd.com
25. Kamarpara Branch
02-8981591-2, 01701221696
kamarpara@standardbankbd.com
26. Ashulia Branch
02-7790004-5, 01701221683
ashulia@standardbankbd.com
27. Sonargaon Janapath Branch
02-8955158, 01701221690
sjpmanager@standardbankbd.com
28. Mohakhali Branch
02-9855478, 9855480, 01701221555
mohakhali@standardbankbd.com
29. New Eskaton Branch
02-9341993, 9341984, 01701221661
neweskaton@standardbankbd.com
30. Karwan Bazar Branch
02-55013234-5, 01701221649
karwanbazar@standardbankbd.com
31. Kholamora Branch
02-7766506, 01701221702
kholamora@standardbankbd.com
32. Hemayetpur Branch
02-44065025, 01701221705
hemayetpur@standardbankbd.com
33. Islampur Branch
02-57396940-41, 01701221676
34. Savar SME/ Krishi Branch
02-7745991-2, 01701221682
savar@standardbankbd.com
35. Kanchpur Branch
01711008137, 01701221670
kanchpur@standardbankbd.com
36. Tongi Branch
01701221686
37. Gazipur SME/ Krishi Branch
02-9264263, 9264155, 01701221689
gazipur@standardbankbd.com
38. Shafipur Branch
0682251058- 9, 01701221679
shafipur@standardbankbd.com
39. Nawabgonj Branch
01701221640
nawabgonj@standardbankbd.com
40. Bantibazar Branch
01701221699
bantibazar@standardbankbd.com

41. Mymensingh Branch
091-63530, 63532, 01701221793
mymensingh@standardbankbd.com
42. Bhairab SME/Krishi Branch
02-9471301, 01701221711
bhairab@standardbankbd.com
43. Tangail Branch
0921-61774, 61746, 01701221781
tangail@standardbankbd.com
44. Bakshigonj Branch
09822-56136-7, 01701221884
bakshigonj@standardbankbd.com
45. Narsingdi Branch
02-9451807-8, 01701221664
narsingdi@standardbankbd.com
46. Bhulta Branch
01701221693
bhulta@standardbankbd.com
47. North South Road Branch
01701221667
northsouthroad@standardbankbd.com
48. Madhabdi Branch
01701221708
madhabdi@standardbankbd.com
49. Afaznagar Branch
01701221930
afaznagar@standardbankbd.com
50. Nayanpur Branch
01701221933
nayanpur@standardbankbd.com
51. Chashara Branch
01701221930
chashara@standardbankbd.com
52. Northbrook Hall Road Branch
01816846703
northbrookhallroad@standardbankbd.com

CHITTAGONG REGION

53. Khatungonj Branch
031-639594, 628424, 01701221590
khatungonj@standardbankbd.com
54. Chowdhuryhat Branch
031-683225, 683342, 01701221739
chowdhuryhat@standardbankbd.com
55. Agrabad Branch
031-2513856-7, 01701221585
agrabad@standardbankbd.com
56. Jubilee Road Branch
031-610356, 621874, 01701221580
jubilee@standardbankbd.com
57. CDA Avenue Branch
031-2553462-3, 01701221778
codaavenue@standardbankbd.com
58. Brahmanbaria Branch
0851-61788, 01701221748
brahmanbaria@standardbankbd.com
59. Chattogram EPZ Branch
031-740912, 800868, 01701221718
cepz@standardbankbd.com
60. Bahaddarhat Branch
031-2552512-3, 01701221742
bahadderhat@standardbankbd.com
61. Pahartali branch
031 -277193, 2771933, 01701221924
pahartali@standardbankbd.com
62. Cox's Bazar Branch
0341-51377-8, 01701221754
coxmanager@standardbankbd.com
63. Nangolmora SME/Krishi Branch
01701221876
nangolmora@standardbankbd.com
64. Sadarghat Branch
031-619960, 01701221927
sadarghat@standardbankbd.com
65. Cumilla Branch
081-72489-90, 01701221852
cumilla@standardbankbd.com
66. Basurhat Branch
03223-56093, 56019, 01701221799
basurhat@standardbankbd.com
67. Oxyzen Square Branch
031-2584461-2, 01701221760
oxyzenmore@standardbankbd.com
68. Chaktai Branch
031-626794, 626766, 01701221733
chaktai@standardbankbd.com
69. Gunagari Branch
03037-56308-9, 01701221887
gunagari@standardbankbd.com
70. Patherhat Branch
031-2572188, 2572199, 01701221817
patherhat@stnadardbankbd.com
71. Panchlaish Branch
031-2558640, 2558643, 01701221838
panchlaish@standardbankbd.com
72. Ramchandrapur Branch
01701221861
ramchandrapur@standardbankbd.com
73. Bakalia Branch
031-2866171-2, 01701221820
bakalia@standardbankbd.com
74. Karnaphuli Branch
031-2855002-3, 01701221775
karnafuli@standardbankbd.com
75. Nimshar Branch
01701221826
nimshar@standardbankbd.com
76. Feni Branch
0331-61080, 01701221896
feni@standardbankbd.com
77. Kumira Branch
03042-51044, 01701221899
kumira@standardbankbd.com
78. Kadamtoli Branch
031-2520981-2, 01701221730
kadamtoli@standardbankbd.com

- | | | |
|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------|
| 79. Sheikh Mujib Road Branch 031-711467-8, 01701221769 skmujibroad@standardbankbd.com | Patuakhali Branch 0441-62359, 65059, 01701221877 patuakhalistandardbankbd.com | Shibchar Branch 0662456500, 01701221796 shibchar@standardbankbd.com |
| 80. Chattogram University Branch 031-2601716-7, 01701221829 ctguni@standardbankbd.com | Satkhira Branch 0471-62405, 01701221855 satkhira@standardbankbd.com | Bhojeshwar Bazar Branch 01701221858 bhojeshwar@standardbankbd.com |
| 81. Jamal Khan Road Branch 01701221736 jamalkhanroad@standardbankbd.com | Bagerhat Branch 0468-64202-3, 01701221802 bagerhat@standardbankbd.com | Goalanda Branch 01701221832-33 goalanda@standardbankbd.com |
| 82. Shakpura Branch Chattogram, 01701221918 shakpura@standardbankbd.com | Alamdanga Branch 07622-56353, 56253, 01701221864 alamdanga@standardbankbd.com | Kashiani Branch 01701221906 kashiani@standardbankbd.com |
| 83. Bagicha Hat Branch 01701221921 bagichahat@standardbankbd.com | Khan Jahan Ali Branch 041-731312, 722561, 01701221724 khanjahanali@standardbankbd.com | Muksudpur Branch 01701221942 muksudpur@standardbankbd.com |
| 84. Sultanpur Branch 01701221936 sultanpur@standardbankbd.com | Jhenaidah Branch 0451-63029-30, 01701221766 jhenaidah@standardbankbd.com | Rajshahi Branch 0721-811981, 01701221712 rajshahi@standardbankbd.com |
| 85. Chandpur Branch 01701221948 chandpur@standardbankbd.com | Chuadanga Branch 0761-81149-50, 01701221870 chuadanga@standardbankbd.com | Bogra Branch 0516-7507-8, 01701221751 bogra@standardbankbd.com |
| 86. Sandwip Branch 01743919300 sandwip@standardbankbd.com | Mathbaria Branch 0462-575310, 575134, 01701221873 mathbaria@standardbankbd.com | Rangpur Branch 0521-52127, 51795, 01701221790 rangpur@standardbankbd.com |

KHULNA REGION

Khulna Branch
041-732633,732655, 01701221570
khulna@standardbankbd.com

Benapole Branch
04228-76076, 01701221805
benapole@standardbankbd.com

Jashore Branch
0421-68394-5, 01701221715
jessore@standardbankbd.com

Barishal Branch
0431-61273-4, 01701221772
barisal@standardbankbd.com

Kushtia Branch
071-72458,71298, 01701221745
kushtia@standardbankbd.com

Takerhat Bazar Branch
Rajoir, Madaripur, 01701221808
takerhat@standardbankbd.com

Faridpur Branch
0631-61875, 61877, 01701221757
faridpur@standardbankbd.com

Tungipara Branch
02-6656253-4, 01701221763
tungipara@standardbankbd.com

Gopalganj Branch
02-6681570-1, 01701221784
gopalganj@standardbankbd.com

Kotalipara Branch
02-6651277, 01701221787
kotalipara@standardbankbd.com

SYLHET REGION

Sylhet Branch
0821-710434, 728785, 01701221575
sylhet@standardbankbd.com

Beani Bazar Branch
08223-56097-8, 01701221841
beanimaneger@standardbankbd.com

Moulvibazar Branch
0861-63451-2, 01701221844
moulvibazar@standardbankbd.com

Bishwanath SME/Krishi Branch
08222-456207-8, 01701221905
biswanath@standardbankbd.com

Goalabazar SME/Krishi Branch
0824-256187, 256189, 01701221847
goalabazar@standardbankbd.com

Sunamgonj Branch
0871-62720-21, 01701221890
sunamgonj@standardbankbd.com

Sreemangal Branch
Moulvibazar, 01714011578
sreemangal@standardbankbd.com

RANGPUR REGION

Rajshahi Branch
0721-811981, 01701221712
rajshahi@standardbankbd.com

Bogura Branch
0516-7507-8, 01701221751
bogura@standardbankbd.com

Rangpur Branch
0521-52127, 51795, 01701221790
rangpur@standardbankbd.com

Saidpur SME/ Krishi Branch
0552-671454-5, 01701221848
saidpur@standardbankbd.com

Dinajpur Branch
0531-63979, 63211, 01701221721
dinajpur@standardbankbd.com

Nilphamari Branch
0551-62590-1, 01701221849
nilphamari@standardbankbd.com

Rohanpur Branch
07823-74228, 74217, 01701221811
rohanpur@standardbankbd.com

Gobindagonj Branch
0542375108, 75134, 01701221881
gobindagonj@standardbankbd.com

Hatikumrul Branch
07532-51292-3, 01701221814
hatikumrul@standardbankbd.com

Pabna Branch
0731-63182, 63185, 0170122189
pabna@standardbankbd.com

Kansat Branch
01701221823
kansat@standardbankbd.com

Chapainawabgonj Branch
0781-52715, 01701221727
chapainawabgonj@standardbankbd.com

Pirgonj Branch
05227-56047-8, 01701221867
pirgonj@standardbankbd.com

Baneswar Branch
01701221902
baneswar@standardbankbd.com

Atrai Branch
0742271022, 01701221835
atrai@standardbankbd.com

Fulbari Branch
0532756554, 56474, 01701221912
fulbari@standardbankbd.com

Hili Branch
0532975215-6, 01701221909
hili@standardbankbd.com

Mohadevpur Branch
0742675010-11, 01701221915
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Standard Bank Limited

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