

SIBL



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VISION



# THE FUTURE OF BANKING INNOVATION & TECHNOLOGY

# EDITORIAL



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## TRANSFORMING TODAY FOR A BETTER TOMORROW

Transformation is inevitable; transformation is true. Transformation is taking place around us sometimes in a conspicuous way, sometimes in a quiet way. The advent of digital technology is transforming our lives in a very fast pace. The financial firmament around the world has experienced a drastic change in terms of time saving in financial transactions. Our financial industry is not an exception. It has also been metamorphosed with the technological advancement, and adopted digital tools to make financial services easier and more comfortable than before.

The Banking industry of the country incorporates digital tools for serving the clients in the easiest and most convenient way. SIBL copes with fast pace of digital transformation and ponders over what new can be innovated for clients' future convenience. The covid-19 induced pandemic has accelerated our digital initiatives, maintaining steady progress towards becoming the digital bank of choice for our customers. Since we already have a strong digital infrastructure, it is relatively easy for us to adopt split operations and mobilize work-from-home. Our digital platforms also made it possible for our customers to carry out more banking transactions online, without exposing themselves to unnecessary risk of visiting our branches physically.

One strong motivation in pursuing our digital agenda is the fact that it enables greater inclusivity. We have enhanced the features of our SIBL NOW mobile app and i-Banking service, which has emerged as a preferred interface with many of our customers. Our valued customers can transfer funds from their SIBL account to MFS accounts "bKash" and "Nagad" through SIBL NOW mobile app and internet banking service. Customers can pay credit card bills, utility bills, recharge their mobile bill using SIBL NOW from their smart device. Going forward, we have implemented e-Accounting service to allow opening up new bank account through online verification process. QR Cash withdrawal feature has been introduced with SIBL NOW app to allow clients withdrawing money from his account visiting any SIBL branch without placing any physical cheque at the counter. Our BPA (Business Process Automation) system under the Green Banking initiatives has accelerated approval process of investment proposals within few minutes.

Transformation for positivity, transformation for comfort, transformation for well-being. SIBL will always strive to transform itself in accordance with transformation of clients' ever changing needs.

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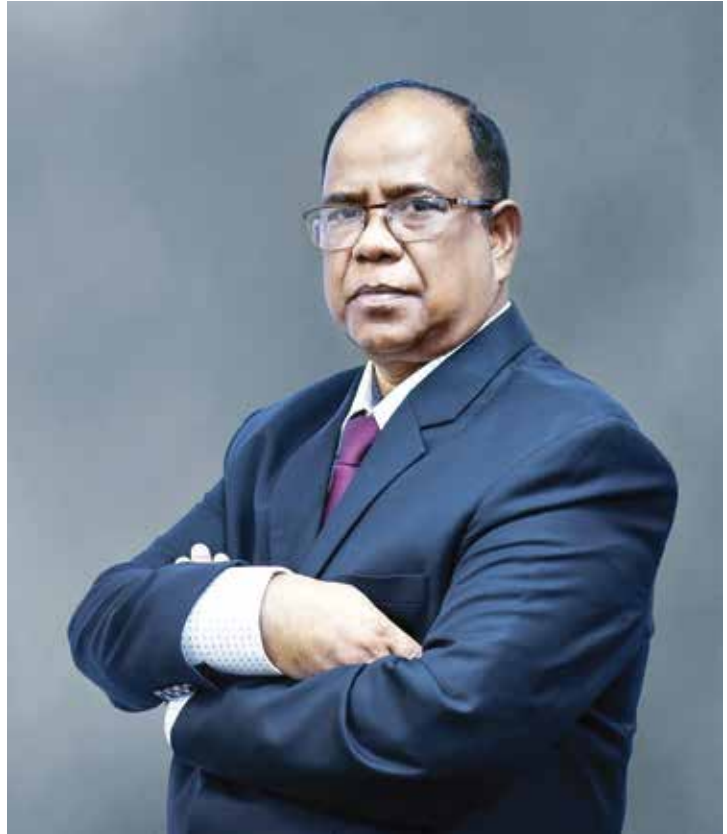
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# LEADER'S LENS



**Md. Tajul Islam**

Managing Director & CEO (C.C)

*“When our clients needed us most, our teammates redoubled efforts to help clients navigate the changes and challenges due to Covid-19 in new and creative ways: transitioning from in-person to virtual interactions, using new technologies and disbursing stimulus packages as announced by government and circular issued by Bangladesh Bank. Employees continued to provide advice, guidance and access to all our capabilities to help clients meet their financial needs.” The MD & CEO (C.C), Mr. Md. Tajul Islam, delivered this statement while discussing the overall scenario of the Bank. He mainly focused on the digital transformation of the Bank and its commitment to the community. An excerpt of his speech is furnished here.*

# LEADER'S LENS

Our bank rallied as we never have before to respond to the health and humanitarian crisis affecting individuals, families and business owners in the communities where we live and work. Our services are essential to our clients and to the economy. We've taken care of our teammates and their families, delivered for our clients when and where they needed it most. And, together, we are more committed to the people and causes we care about. We are also working closely with regulators including Bangladesh Bank in policy support appropriate for this difficult times. SIBL disbursed government stimulus packages in a prompt manner to its customers to help minimize damage, restart, and bounce back of their business.

When our clients needed us most, our teammates redoubled efforts to help clients navigate the changes and challenges of Covid-19 in new and creative ways: transitioning from in-person to virtual interactions, using new technologies and disbursing stimulus packages as announced by government and subsequent circular issued by Bangladesh Bank. Employees continued to provide advice, guidance and access to all our capabilities to help clients meet their financial needs. In particular, teammates have been proactively reaching out

to clients across all businesses, including by sending SMS, emails and placing outbound calls to SME & Corporates clients, holding thousands of calls, meetings and broadcasts to actively advise and connect with clients through multiple channels. SIBL conceives a very clear mandate- to provide stability in a highly unstable environment for our customers, communities and colleagues. I believe we achieved that in spite of the many challenges presented by the Covid-19 pandemic and heightened geopolitical uncertainty. Helping our customers emerge from the Covid-19 pandemic in a sustainable position was our most pressing priority. We did this by equipping our colleagues to work from home at the height of the pandemic, and keeping the vast majority of our branches, sub-branches and contact centers open. Our investment in our digital capabilities- both in 2021 and in previous years- enabled our customers to access more services remotely. We worked relentlessly with the stimulus packages announced by government as broad-based emergency supports to people and firms to protect them from economic fallout. We also played a vital role in keeping capital flowing for our clients, arranging financing for both SME and corporate custom-

ers. Even in the middle of the pandemic, we continued to look to the future.

There is an important discussion underway about the role capitalism plays in our society and the ways in which it must evolve to ensure all participants in our economic system are treated fairly and rewards are available equitably. Public companies have an important role to play to help drive that discussion. At Social Islami Bank Limited, we embrace our dual responsibility to drive both profits and purpose. And we work with organizations and leaders around the country to champion these ideals and drive meaningful progress. We prudently grew our portfolio with an emphasis on lending to good borrower as well as reducing concentration risk. We continued to focus on asset quality and exposure reduction in identified areas to get better returns. However, in spite of fierce competition over deposits, our deposit growth also grew substantially. We have shifted our attention to commission and fee-based incomes. Our comprehensive effort and hard work made our asset quality better. We could be able to rein our NPL trend and it is moderate in the industry.





# CORPORATE SOCIAL RESPONSIBILITY

- ▶ Donation of Tk. 2,41,00,000.00 for distribution blankets to 'the poor, helpless & distressed people.
- ▶ Donation of Tk.1,00,000.00 as donation for the " Development of grave yard Shah Mohammad Siddiquee Bari, Nanupur, Phatichari Chattogram.
- ▶ Donation of Tk. 1,50,000.00 as donation Odommo Bangladesh Foundation for Purchasing of 400 Pcs of School Bags with SIBL Logo for distribution among the poor, helpless & street students of Mojar School "
- ▶ Donation of Tk. 5,00,00,000.00 donation to Prime Minister's Relief Fund for " helpless and poor people "
- ▶ Donation of Tk.70,62,000.00 as donation to 'Prime Minister's Relief Fund for helpless and poor people"
- ▶ Donation of Tk. 1,06,20,000.00 as donation to 'Prime Minister's Relief Fund for " helpless and poor people"
- ▶ Donation of Tk. 2,00,000.00 as donation to "Mohammad Khairul Kabir Patwary for his treatment"
- ▶ Donation of Tk. 6,66,387.00 as donation to "Nuritala Shahi Jame Masjid for construction House of ablution (Azu Khana), Toilet and other related work"
- ▶ Donation of Tk. 2,00,00,000.00 as donation to 'Prime Minister's Relief and welfare Fund "To protect the situation of Covid-19 of Bangladesh"



## SIBL DONATED SCHOOL BAGS TO MOJAR SCHOOL

Social Islami Bank Limited (SIBL) recently donated 400 school bags as a part of its CSR activities to the underprivileged and street children of Mojar School, an Odommo Bangladesh Foundation Initiative. Md. Sirajul Hoque, Deputy Managing Director of SIBL distributed the bags among the students of Mojar School at a program as chief guest. Md. Moniruzzaman, Head of Marketing & Brand Communication, Arian Arif, Executive Director, Hasi-bul Hasan, Head of Program (Education) of Odommo Bangladesh Foundation, Teachers and Students of Mojar School were also present in the program.

## CERTIFICATE AWARDING CEREMONY AMONG THE TRAINEES UNDER SIBL-UCEP SKILLS TRAINING PROJECT



With the financial help of Social Islami Bank Ltd, UCEP Bangladesh is providing skills development training to 100 underprivileged youth. Under this project, 25 participants of the first batch completed the course in refrigeration and air-conditioning. UCEP Jatrabari Center arranged the Certificate Awarding Ceremony recently. Abu Naser Chowdhury, Deputy Managing Director of SIBL, attended the program as chief guest. Md. Moniruzzaman, SVP & Head of Marketing & Brand Communication, was also present at the ceremony. The chief guest highly praised the role of UCEP in building skilled human resources.



# LAUNCHING



## AL-WASIYAH BIL CASH WAQF ACCOUNT

Social Islami Bank Ltd. (SIBL) introduced Al-Wasiyah Bil Cash Waqf Account for the first time in the country. This special kind of account has been inaugurated at Head Office on 23 May through virtual platform. Abu Naser Chowdhury, Md. Sirajul Hoque, Md. Shamsul Hoque, Mohammad Forkanullah, Deputy Managing Directors; Abdul Hannan Khan, Company Secretary, Md. Moniruzzaman, Head of Marketing & Brand Communication, Md. Mahfuzur Rahman Bhuiyan, Chief Muraqib, Shariah Supervisory Committee Secretariat, were present at the program. Managers of different branches were also virtually connected. Any solvent persons aged 40 years or above can enjoy the profit of the waqf amount in his life time and after his death the earned profit will be spent for the wellbeing of earthly and heavenly purposes according to the person's wish. This is also a perpetual endowment like cash waqf.

Abu Naser Chowdhury, Deputy Managing Director, said that the waqif (account holder) can enjoy the full or partial profit in his life time for his livelihood and after death the profit can be spent on social, religious, educational purposes. For unavoidable or emergency reasons, the waqif can encash the whole amount or part of it.

Md. Sirajul Hoque, Deputy Managing Director, stated that any solvent persons aged 40 years or above can open "Al-Wasiyah Bil Cash Waqf Account" by depositing Tk.05.00 Lac (Taka Five Lac) and above. Waqif can make one-third of his asset as waqf but if he wants to make more than one-third of his asset, he has to take written consent from his descendants.



টাকা পাঠান মুহূর্তেই

## FUND TRANSFER FROM SIBL TO NAGAD KICKS OFF



আপনার এসআইবিএল  
ব্যাংক অ্যাকাউন্ট থেকে  
ইন্টারনেট ব্যাংকিং ও  
**SIBL NOW** অ্যাপের মাধ্যমে  
নগদে টাকা পাঠানো যাচ্ছে মুহূর্তেই

Social Islami Bank Limited (SIBL) commenced fund transfer facility from SIBL i-banking & SIBL NOW app to Nagad in order to offer more easy and fast fund transfer service for its clients. Managing Director & CEO of SIBL Quazi Osman Ali inaugurated the program of fund transfer through virtual platform on 28.03.2021 at Head Office, Dhaka. Rahel Ahmed, CEO & Ashish Chakraborty, Chief Operating Officer of Nagad attended the inaugural program through virtual platform. Abu Naser Chowdhury, Md. Sirajul Hoque, Md. Shamsul Hoque and Mohammad Forkanullah, Deputy Managing Directors, Abdul Hannan Khan, Company Secretary, Md. Sultan Badsha, Head of ICTD, Md. Moniruzzaman, Head of Marketing & Brand Communication of SIBL were also present at the program.



# টাকা তুলুন QR Code-এ

## QR CODE FOR CASH WITHDRAWAL Another Avenue added to Digitalization



**SIBL Now** অ্যাপ এর মাধ্যমে  
**QR Code** স্ক্যান করে  
এসআইবিএল-এর যেকোনো শাখায়  
মোবাইল দিয়ে আপনার ব্যাংক অ্যাকাউন্ট  
থেকে টাকা উত্তোলন করুন খুব সহজে।

Scan QR Code and collect your required cash. SIBL started the operation of cash withdrawal service through SIBL NOW mobile app. Any clients can collect cash by scanning the QR Code from any branch of SIBL across the country. Managing Director & CEO Mr. Quazi Osman Ali inaugurated the QR Code service launching program as chief guest through virtual platform on 21 June 2021 at Head Office, Dhaka. Mr. Abu Naser Chowdhury and Mr. Md. Shamsul Hoque, Deputy Managing Directors, Mr. Abdul Hannan Khan, Company Secretary, Mr. Md. Sultan Badsha, Head of ICT, Mr. Md. Moniruzzaman, Head of Marketing & Brand Communication, Mr. Md. Sharif Al Kashem, Head of Card division, were also present at the program. Divisional Heads and Managers of different branches virtually joined the program.

In his inaugural speech, the MD & CEO of the Bank said that SIBL is the leading Bank to continuously bring novelty and variety in its digital services and products to expedite the true digital transformation, and launching QR Code for cash withdrawal is an addition in the list of services. He also cited that technology-based service net would be continuously widening for improving client services.



ডাউনলোড করতে ভিজিট করুন:





# AGRICULTURAL INVESTMENT

## SIBL distributed agricultural finance at 4% profit rate

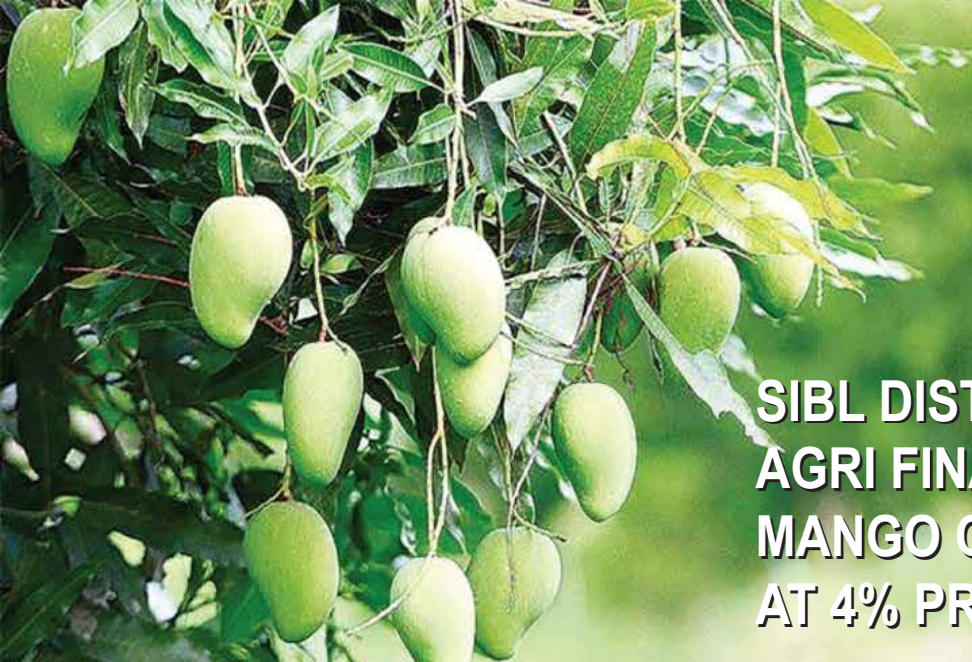
Social Islami Bank Limited (SIBL) distributed agricultural finance at 4% profit rate among Soybean cultivators of Subornochar, Noakhali. Md. Sirajul Hoque, Deputy Managing Director of SIBL, presided over the program. Md. Abdul Hakim, General Manager of Agricultural Credit Department, Bangladesh Bank was present as chief guest. Dr. Muhammad Mohiuddin Chowdhury, Chief Scientific Officer of Bangladesh Agriculture Research Institute (Noakhali), Indu Vushon Roy, Senior Program Manager of Solidaridad Network Asia, Sadat Ahmad Khan, SVP & Head of SME & AFD of SIBL, Md. Moniruzzaman, SVP & Head of Marketing & Brand Communication Division of SIBL, Muhammed Abdus Sahid, Manager of Maizdee Branch, Md. Atiquzzaman, Program Manager of Solidaridad Network Asia, were present as special guests. Senior officials of SIBL, soybean cultivators along with local dignitaries were also present.

Md. Sirajul Hoque, Deputy Managing Director of SIBL, said that SIBL for the third time disbursed

agricultural finance at 4% profit rate among Soybean cultivators of Subornochar, Noakhali, and also hoped that investment facilities would be extended gradually among more farmers. Md. Abdul Hakim, General Manager of Agricultural Credit Department, Bangladesh Bank praised this initiative of SIBL and expected that the poverty level

would be lessened in this region through this kind of initiative and Bangladesh would achieve capacity to meet the demand of soybean reducing import dependency.





## SIBL DISTRIBUTED AGRI FINANCE TO MANGO CULTIVATOR AT 4% PROFIT RATE



Social Islami Bank Limited (SIBL) distributed agri finance at 4% profit rate among mango cultivators of Kalaroa, Satkhira. Under the incentive package of Bangladesh Bank, Satkhira Branch of SIBL disbursed agri finance among about 50 mango cultivators of Kalaroa on a program, jointly arranged by Solidaridad Network Asia and SIBL. Mr. Md. Nurul Islam, Deputy Director, Department

of Agricultural Extension, Satkhira, Mr. Md. Jubayer Hossain Chowdhury, UNO, Kalaroa, Mr. Md. Rafiqul Islam, Upazila Agriculture Officer, Mr. Md. Rashidul Islam, Manager of SIBL Satkhira Branch, Dr. Nazmunnaahar, Commodity Manager, Solidaridad Network Asia and other senior officials of both the organizations, manago cultivators along with local dignitaries were also present.

# যশোরের গদখালীর প্রান্তিক ফুলচাষিদের মাঝে এসআইবিএল- এর বিনিয়োগ বিতরণ



ফুলের রাজধানী খ্যাত যশোরের গদখালীর প্রান্তিক ফুলচাষিদের মধ্যে নভেল করোনা ভাইরাসে ক্ষতিগ্রস্ত ফুলচাষিদের মাঝে সম্প্রতি সোশ্যাল ইসলামী ব্যাংক লিমিটেডের নাভারণ শাখা বাংলাদেশ ব্যাংকের পূর্ণঃ অর্থায়ন স্কীমের আওতায় বিনিয়োগ বিতরণ করেছে।

এসময় ব্যাংকের নাভারণ শাখার ব্যবস্থাপক জনাব মোঃ আলমগীরের সভাপতিত্বে ঝিকরগাছা উপজেলা নির্বাহী কর্মকর্তা জনাব আরাফাত রহমান প্রধান অতিথি হিসেবে উপস্থিত থেকে ফুলচাষিদের মাঝে বিনিয়োগের চেক হস্তান্তর করেন।





## SIBL ACHIEVES ICMAB BEST CORPORATE AWARD 2019



### "ICMAB Best Corporate Award 2019"

Social Islami Bank Limited (SIBL) has achieved the bronze award of "ICMAB Best Corporate Award 2019" in the private commercial bank (Islamic Operation) category.

Quazi Osman Ali, Managing Director and CEO of SIBL received the award from Commerce Minister Tipu Munshi at a ceremony organized by ICMAB at Radisson Blu Dhaka Water Garden in Dhaka on 25 February 2021.

Professor Shibli Rubayat Ul Islam, chairman of Bangladesh Securities and Exchange Commission, Dr Md Jafar Uddin, secretary at Commerce Ministry; AKM Delwer Hussain, president of South Asian Federation of Accountants (SAFA); Md Jasim Uddin Akond, president of ICMAB and Md Abdul Aziz, chairman of Corporate Award Committee of ICMAB along with directors, managing directors & CEOs and top executives of different banks, financial institutions and corporate organizations were also present in the program.

# ANNUAL BUSINESS CONFERENCE 2021

Virtual Platform



## ANNUAL BUSINESS CONFERENCE OF SOCIAL ISLAMI BANK HELD

The two-day Annual Business Conference-2021 of Social Islami Bank Limited through Virtual Platform ended on January 16.

The two-day Annual Business Conference-2021 of Social Islami Bank Limited (SIBL) through Virtual Platform ended on January 16. Prof. Md. Anwarul Azim Arif, Chairman of the Board of Directors of the Bank was the Chief Guest. Mr. Quazi Osman Ali, Managing Director & CEO of the Bank presided over the program. The business conference discussed the performance for the last year and formulated different business strategy for the year 2021.

In his speech, Prof. Md. Anwarul Azim Arif mentioned that at present the whole world including our country is going through a crisis. To meet this challenge, we need to coordinate with the world and conduct banking activities by incorporating modern and techno-based services. He advised further expansion of the techno-based services.

In his speech, Mr. Quazi Osman Ali said that the bank is gradually moving towards digital transformation. The area of the modern and techno-based services of the bank has been increased. We have already introduced e-Account service. With this service, customers can now easily open a bank account through mobile at home. Some more techno-based services will be incorporated soon, he further added.

The business conference was attended by Deputy Managing Directors of the Bank, Head of the Divisions, Senior Executives and Managers of 168 Branches including In-charges of 63 Sub-branches across the country.





## LEADERSHIP DEVELOPMENT PROGRAM

Social Islami Bank Limited (SIBL) arranged a day-long seminar on “Leadership Development Program” for its all Divisional Heads, Branch Managers and Subbranch In-Charges through virtual platform recently. Mr. Quazi Osman Ali, Managing Director & CEO of the Bank inaugurated the seminar. Professor Dr. Shah Md. Ahsan

Habib of Bangladesh Institute of Bank Management (BIBM) conducted the day long seminar. Mr. Abu Naser Chowdhury, Mr. Md. Sirajul Hoque, Mr. Md. Shamsul Hoque and Mr. Mohammad Forkanullah, Deputy Managing Directors; Mr. Abdul Hannan Khan, Company Secretary of the Bank were also attended the seminar.



# THE FUTURE OF BANKING INNOVATION & TECHNOLOGY





Like many other service industries, it's very important to understand how consumers behave. Data will likely be one of the biggest future banking trends. As consumers become more connected through the internet and consume content so quickly, they're becoming less loyal to brands and harder to satisfy. According to an EMC study, there will be 20 times more useable data than today by 2020, meaning financial institutions will only gain more opportunity to fully understand their consumers. With financial institutions gaining more understanding for their consumers, technology in the banking sector will continue to grow as they meet the needs of the consumer. It's important to understand the future trends in banking technology as the industry is constantly shaped by it. Be sure to keep a look out for these emerging trends in banking as they continue to impact the industry.



# BLOCKCHAIN INTEGRATION

Blockchain technology, first used in the cryptocurrency Bitcoin, is a distributed database that can keep track of transactions in a verifiable and permanent way. The Harvard Business Review predicts that blockchain will disrupt banks the way the internet disrupted media. Blockchains are transparent, highly



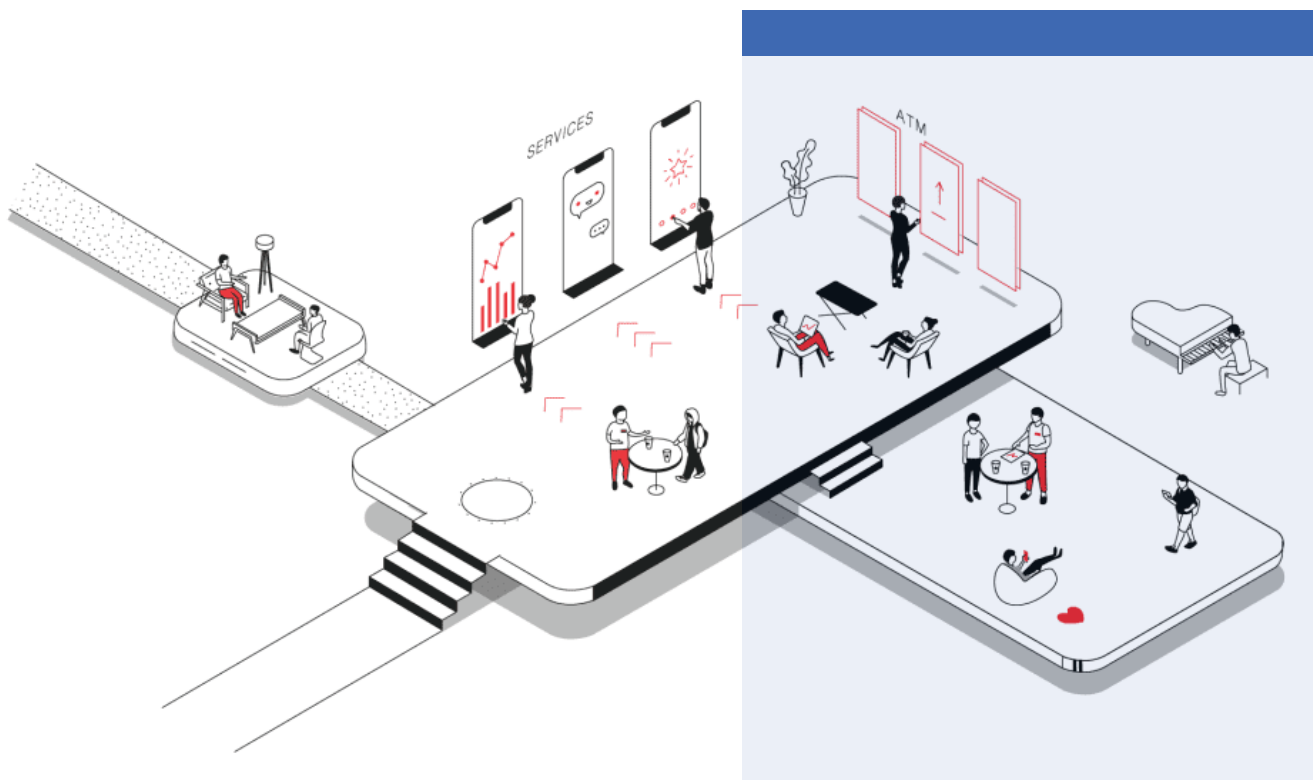
secure, and are relatively cheap to operate. As more financial institutions realize how blockchain can improve security, save money, and improve customer satisfaction, more will adopt the technology.

Furthermore, blockchain is undoubtedly going to be the spine of the sharing economy. It is one of the most prominent technologies that instill security and accountability in the product and service delivery landscape. The technology scrutinizes transactions in a cost-effective, decentralized, and verified manner. It reduces dependency and supports proper book-keeping. Blockchain is one of the financial services technology trends that will underpin the two most important pillars of the industry, i.e., transparency and trust.

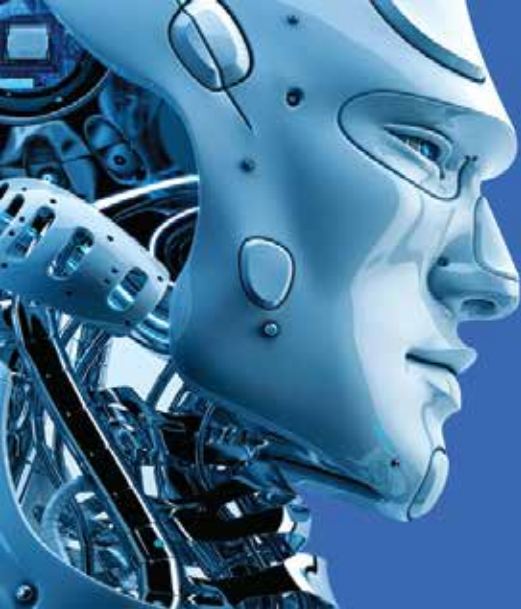
Blockchain acts as a decentralized database and

helps in protecting customers' personal and financial data by storing all the information about real-time payments & profile details on multiple blockchain servers. This resolves issues like fraud detection and cyberattack prevention. The need for third parties will be removed in the loans and credit system using blockchain making it more secure to borrow money and reduce interest rates.

Blockchain is the leading headline for digital banking trends. In 2015, 13 blockchain & bitcoin companies obtained more than \$365 million in funding. Last year, there was a tremendous demand for cryptocurrencies, reaching over \$300 billion in total value. Analysts believe that banks may potentially treat cryptocurrencies and other digital assets similar to traditional fiat currencies, meaning the world may begin to see new banking technologies innovations arise.







# ARTIFICIAL INTELLIGENCE (AI)

Over the years, AI has become an integral part of banking services. AI along with Machine learning is vital for fraud detection. The software that banks use for fraud detection generates alerts whenever there's a potential fraudulent transaction.

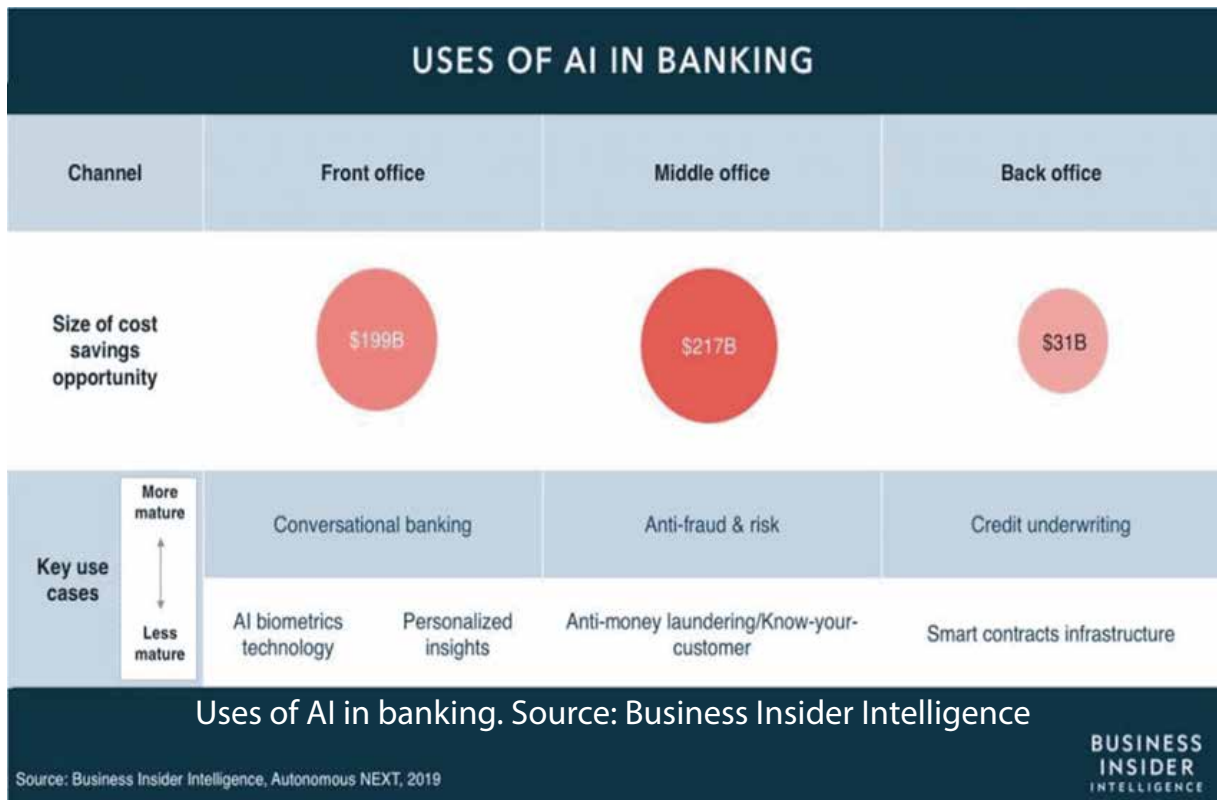
Banks have benefited enormously by adopting newer technologies like AI resulting in lower costs and more revenue through multiple channels. A report from Business Insider Intelligence says the average estimated cost savings for banks using AI will be \$447 billion by 2023.

It is mainly used to streamline customer experiences with robots and chatbots. One common example is using AI to facilitate mobile banking enabling customers to get 24/7 access for any banking operations. Although banking and financial services tend to be slower to adopt new technologies, a PricewaterhouseCooper study confirms the majority of financial services decision-makers are investing in artificial intelligence (AI)—52 percent of executives confirmed they are making “substantial” investments in AI while 72 percent believe it will be a business advantage.

AI also helps financial institutions to make more effective lending decisions and better risk management. This technology work along with other trends like big data analytics, voice interfaces, RPA, etc.

AI is also instrumental in the way financial institutions enhance security and prevent and detect fraud. The technology helps financial institutions with risk management and lending decisions and is foundational in making other technology such as big data analytics, robotic process automation, and voice interfaces work.



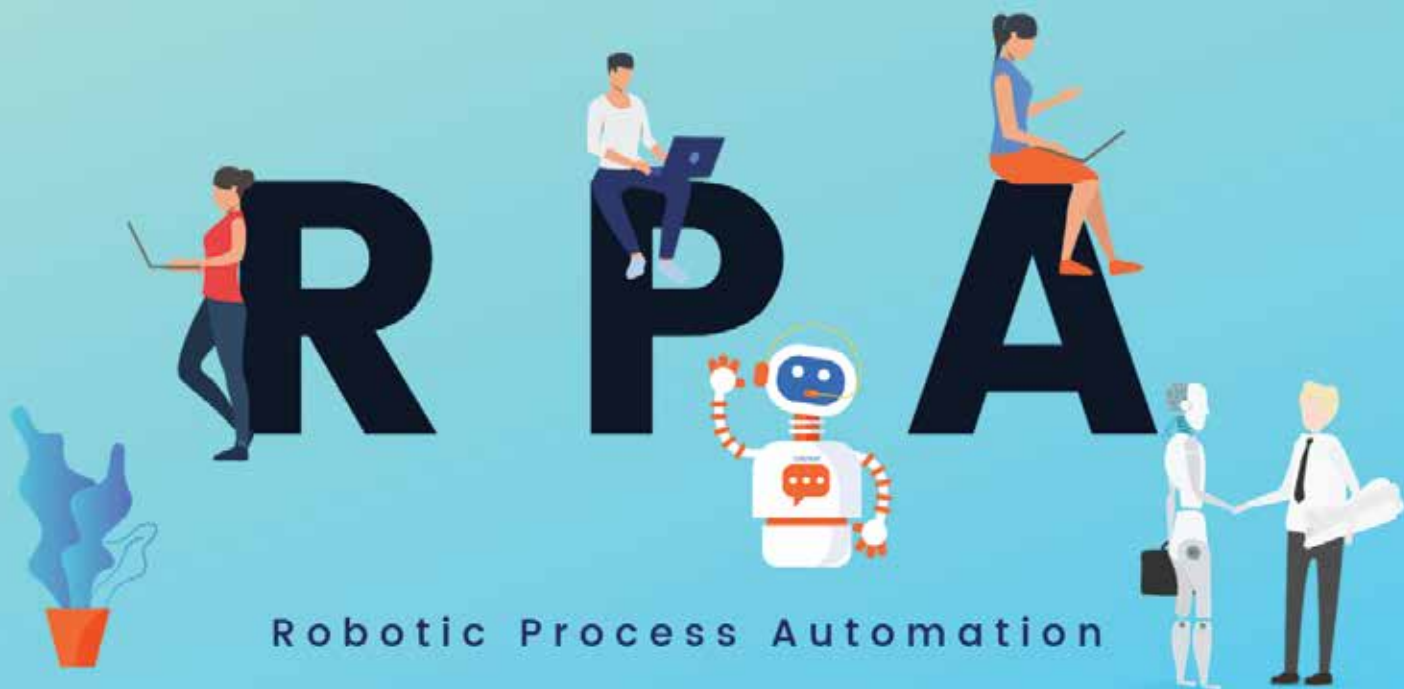


## BIG DATA

One of the ways to determine a technology's influence on an industry is to look at how an industry is investing in it. The banking sector is currently one of the top investors by industry in big data and business analytics solutions according to the IDC Semiannual Big Data and Analytics Spending Guide. The amount of data generated by the financial industry—credit card transactions, ATM withdrawals, credit scores—is mind-boggling. And being able to put that data to use to make business decisions and process it effectively to glean actionable insights will be critical to staying competitive in

the future. With the increasing amount of data generated every day by the banking sector, it is becoming difficult to extract actionable insights that can help in growing more opportunities. This technology has undoubtedly put all the banking data i.e. debit/credit card transactions, ATM withdrawals, money transfer, etc. to make informed decisions and process it effectively to gain valuable information that is needed to stay competitive in the future. Big Data helps in making banks learn about their customers in a better way enabling them to make

real-time business decisions through analysis of customer's purchase habits, sales management, etc. Other added benefits of big data are better marketing, product cross-selling, fraud detection, customer feedback analysis and many more. Additionally, it aids in identifying the latest market trends and streamlining internal processes to reduce risks.



## ROBOTIC PROCESS AUTOMATION (RPA)

Using RPA, the bank can use customer service bots to deal with low-priority questions from customers like account balance check, payment queries, etc. and save the time of human agents to deal with high-priority concerns. This will not only improve productivity but reduce labor/operational costs and the error rate. With instant resolution through RPA, users can make a quick decision for their credit card application without getting any human agents involved in the process.

Though robotic innovations are still in the adolescent phase,

banking organizations should be aware of all the benefits it offers to maintain long-term AI results. Leverage RPA technology to deliver the best possible customer experience in the banking world through robots and virtual assistants. Automate your repetitive tasks without human intervention and save costs efficiently.



# CLOUD BANKING

Cloud banking is the future technology that banks & Finance Institution would like to adopt. This is mainly because of the fact that banks want to reduce costs and offer better product & service offerings across the retail & corporate banking segments.

Faster-to-market with new product launches will be key differentiating factor in the cloud banking space, with the help of API's integration, which can be easily integrated with another ecosystem or fintech company in quick time. Enterprise level support will be the key differentiating factor in cloud banking, as data across the group level can be integrated and offered as services to its customer. According to the IT road map, banks can decide the products and data, which need to be on cloud and premise and deploy the solution accordingly. Moreover, banks can decide the storage of data in public, private cloud or hybrid cloud as per the business decision.

This can further help banks meet the regulatory and compliance framework levied by the central bank / regulatory authorities. Like GDPR in European countries or CCPA regulation in California State, US, banks need to adhere to specific regulations and store data accordingly in the respective geo locations.

## BUSINESS PROCESS AS SERVICE (BPAAS)

Bank & FIs would like to leverage technology and pay only for services offered by the product / software vendors. This will be the emerging trend in coming days. Going forward, banks will reap the following benefits with BPAas.

- Reduces software license and product cost
- Reduces cost of operation in maintenance of data center
- Pay for service offered by the product / software vendors, based on the transaction volume or user-based licenses as per the agreements
- Bank can go live to any geography with pre-configured products offered by the vendor to start with
- Meeting regulatory and compliance standards, based on central bank regulations.

## Big Data Analytics for Digital Banking







## CYBER SECURITY

The banking and financial sector has been under tremendous pressure with financial data breaches / crimes in the course of many years. Cyber security plays a key role, as banks offer a majority of their services via Omnichannel platforms and transaction processing via different payment networks across the globe.

Banks expect to have an endpoint security solution to overcome data breaches over external networks / payment gateways. This will ensure that financial data is not tampered with malicious code / data breaches as part of transaction processing.

For commercial banks, there are innovative technologies developed on cyber security such as multi-factor authentication and virtual reality with the help of facial recognition. Apart from such measures, bank implement firewalls and anti-malware applications to prevent data breaches.

With help of AI / ML (Artificial Intelligence / Machine Learning) technology solutions banks can perform security and system audit to identify suspected / fraudulent transactions. AI / ML will help banks to analyze the weakness area in the existing application and build more security.

## INSTANT PAYMENTS

Instant payment is the new emerging trend in the payment space for banks and FIs. This trend will help the customer to leverage technology and process the payment instantly without compromising on transaction security.

Banks and market participants will have a level playing field with more integration towards third party Fintech / Regtech companies to offer instant payment service and meet the regulatory standards of the central bank.

The Euro Retail Payments Board (ERPB) proposed that at least one common-European solution for instant payments in Euro should be available to all payment service providers in the EU. This decision was taken by ERPB in 2014.

Banking and financial institutions in the US operate the RTP (Real Time Payment) system, which is widely used for real time settlement among themselves. The US Clearing House is working with key payment service providers, banker's banks, and corporate credit unions to ensure that every financial institution in the US will have the option to access the RTP network by 2020.



Processing, storing, and generating insights from consumer data will be even more critical banking trend in the near future. Thanks to artificial intelligence (AI) and big data, FinTech companies can rely on processed data to attract and retain new customers by personalizing their offerings.

According to a recent report, 94% of banking firms could not fulfill the “personalization promise” in 2018. Meanwhile, 64% of SMEs are interested in personalized money management advice for cash flow, invoicing, and financial planning that will allow them to improve their business decision-making process.

# HYPER

# PERSONALIZATION



Whether it is insurance, wealth management, payments, or lending, banks can leverage AI and big data to generate customized financial services to fulfill otherwise unmet needs. AI-based workflows can discover new client groups, streamline risk management, and drastically cut down compliance costs.

To be successful, the bank of the future will need to embrace emerging technology, remain flexible to adopt evolving business models, and put customers at the center of every strategy.





**Md. Akmal Hossain**  
EVP & Head of ID  
Social Islami Bank Limited



## Discipline in Foreign Trade Business Is Prerequisite for Banking Sector Stability

If we ask, “what is the Achilles Heel of banking industry?” the obvious answer that comes out is ‘non-performing loans’.

Non-performing loan ratio of the country stood at 8.9% at the end of 2020, which was 9.32% in 2019 and 10.30% in 2018. The decrease of the non-performing loan ratio is highly attributable to the blanket moratorium facility provided by the central bank to reduce the financial burden of the investment clients during the covid-19 pandemic. However, without the moratorium facility, the situation would have been worsened due to the negative impact of the ongoing pandemic. Again, if we consider the rescheduled loans, restructured loans and the loans under stay

order, the actual non-performing loan scenario is still highly alarming.

The scenario is more or less similar in the neighboring countries with India and Pakistan having the NPL ratio of 8.2 % and 9.2% respectively. Compared to these countries, Sri Lanka has a more flowery situation with NPL ratio of 4.56%. However, they got their own type problems and that is another story.

So, what causes these high level of non-performing loan in our country whereas our competitor in Apparel market like Vietnam, Turkey and Indonesia has only 2.1%, 3.7% and 3.2% NPL ratio respectively? The key factor here is probably absence

of discipline in banking business, especially in foreign trade business. Absence of discipline may have created a vicious cycle of creating ‘willful defaulters’ which is increasing at an alarming rate. The good clients are seen as minority in the industry now. It’s because our banking industry may have failed to restore discipline across the industry. Being a banker of foreign trade regime, I am hereby mainly concerned about discipline in the foreign trade business. Among numerous issues that are hurting the foreign trade businesses, issues that concern most includes uncontrolled exposure and trade based money laundering.



Whether we acknowledge it or not, the fact is that the foreign trade business is a saturated market for the banks. Too many banks chasing the same client for business, naturally puts the client in the upper side of the bargaining game. Tagging the total exposure (funded and non-funded) of a client to a bank's capital provide a client the opportunity to avail a huge sum of accumulated facilities from the banking industry irrespective of their production capacity and genuine business need. This provide opportunities for fund diversion and weakens the banks' monitoring over clients' business.

Facilities should be given as per the business capacity of the client and by accurately matching the case to case requirement. If banks can properly monitor the business process of a client and have an eagle eye on the stocks, the cases of fund diversion will be difficult for the clients and a more disciplinary relationship between banker and client can be restored. When we coin the term 'monitoring of client's business' it means ensuring the facility provided by the bank is used appropriately for the purpose it has been granted and ensuring that bank's money will be returned on time. When bank provides non-funded facility to its client there is always a possibility that the non-funded facility will be turned into funded facility as the client may fail to settle its non-funded liability on time and eventually bank will become bound to settle that liability by providing funded facility just to save its image to the counterparty. That failure on the part of the client to settle its

non-funded liability happens for several reason including failure to generate enough cash-flow from the operation as intended within the maturity period or the tenor of the liability is set impractically or most importantly the cash-flow generated from the operation has been used elsewhere rather than using it in settlement of the direct liability. The amount of non-funded facility cum funded facility cum non-performing loans is increasing at an alarming rate. This phenomenon of Willful defaults has infected the whole industry. Therefore, bankers need to find the most effective solution to the problem and the solution is undoubtedly 'restoring discipline' across banking busienss. Whenever a scam happens in the industry and experts are asked to comment on the reason of such scam, they anonymously point to the term 'lack of discipline'.

***Bangladesh Bank has undertaken a number of initiative to restore discipline in foreign trade business. One such attempt is to streamlining the Post Import Financing (PIF). BRPD circular no. 12 dated 13/06/2021 aims to bring in discipline in post import facilities. Room for undue use of post import facilities may enable the willful defaulters to evade funds which can worsen the health of a bank.***

The circular instructs that PIF

should be provided according to the client's genuine need, nature of the respective goods and most importantly matching the production cycle/cash cycle of the client. The approval process of the PIF should include a comprehensive due diligence process by complying with the credit risk management guideline, guidelines on Internal Credit Risk rating System and other relevant instructions in this regard. The circular has also indicated issues regarding collateral against the facility, delegation of authority for approving the facility, limit for the PIF etc. If a PIF facility is converted from one mode to another, it should still be considered inclusive of the limit. One important aspect of the circular is that, if the facility requires restructuring or rescheduling, before providing such facility the seasonality effect, nature of trading etc. should be taken into priority consideration. The bank should ensure that the goods remain in control of the client unsold after physical verification and the tenor of the facility has not been extended for the soul purpose of stocking of the goods.

The banks have to establish separate 'PIF Monitoring Unit' to ensure repayment of the PIF facilities and PIF monitoring Unit shall report regularly to the Executive Risk Management Committee of the bank regarding the overdue and recovery status of PIF. If banks accordingly comply with the instructions of BRPD circular no. 12 dated 13/06/2021, a considerable level of discipline can be ensured in the foreign trade business of a bank.

However, the most effective disciplinary measure that a bank can undertake is outlining an appropriate trade based money laundering prevention guideline or policy and ensuring proper compliance of the same. Bangladesh Financial Intelligence Unit (BFIU) has outlined a guidance note for TBML prevention guidelines for banks, according to which, the banks had to develop their own guidelines as per their risk appetite, trade volume and available infrastructure. The scope of the guideline includes all types of commercial documentary credits, bank guarantees/standby LCs, bills for collection, open account transactions, cash in advance, trade finance and payments, service import/export and all types of trade finance products.

The minimum level of TBML prevention infrastructure that a bank should have as per BFIU guidelines, includes, standard sanction screening process, own data base for transactions/price verification, subscription to publicly available commodity pricing website and a vessel tracking system.

Trade based Money Laundering risks may arise due to inadequate infrastructure of the bank, inaccurate assessment of the customer before on board, poor identification and handling of TBML alerts while conducting trade transaction by the officials and overall, for failure of the banks to address the risk at the enterprise or institute level. Therefore banks aiming to restore discipline in foreign trade and effectively trying to prevent TBML should establish TBML risk assessment and mitigation policy at infrastructure level, customer level, transaction level and at enterprise level.

Experts have been raising their voice against absence of the discipline in trade business since long, as they strongly believe that lack of discipline may have paved the way for fund evasion and money laundering from the country, which has eventually resulted in deterioration of the overall health of the banking industry. Besides, Corona has emerged as a challenge for the economy to sustain despite numerous possibilities and opportunities

of the country. The incentive packages declared already has to be implemented properly for fighting the extended effect of the pandemic. The economy requires more policy support for all sort of businesses to continue its journey as emerging Asian Tiger. Only effective use of these incentive packages can bring in good results for the economy.

However, whenever these policy supports will be withdrawn, the banking industry will require efficient management and disciplined business policy more than ever to support the economy as it is intended for. Therefore amidst this challenges of covid and post covid era, banks should reform their business policy to bring in a sound and disciplined business environment. Because there is no denying that the bankers are the front-liners in fighting the illness of the economy.

Data source: BB website and [www.ceicdata.com](http://www.ceicdata.com)



মোঃ মশিউর রহমান  
ভিপি এন্ড হেড  
এজেন্ট ব্যাংকিং ডিভিশন

## সম্ভাবনার নতুন দিগন্ত (সত্য ঘটনা অবলম্বনে)

খাসশাহজানি বাজার একটা দ্বীপ বা চর যা বাংলাদেশের ভূখণ্ডে অবস্থিত এক পাশে যার প্রমত্তা যমুনা নদী আর এক পাশে ধলেশ্বরী নদী। টাঙ্গাইল শহর থেকে এক ঘন্টা ভ্রমণ করার পরে যমুনা নদী ডিঙ্গি নৌকায় পার হয়ে খাসশাহজানি বাজার দ্বীপে পৌঁছেতে হয়। চর অঞ্চল খাসশাহজানি দ্বীপ, উত্তর বঙ্গের দুর্গম এলাকা হিসাবেই পরিচিত একবিংশ শতাব্দীতেও যার এক মাত্র বাহন এই ঘোড়ার গাড়ি অথবা মটর সাইকেল। শিক্ষার আলো পৌঁছালেও আগের প্রজন্ম ব্যাংকের সেবার সাথে পরিচিত নয় যার কারণ প্রায় ১ লাখ জনবসতির এই চরে এখনও কোন ব্যাংক পৌঁছায় নি। নতুন প্রজন্ম শহরে এসে ব্যাংক সম্পর্কে জানতে পারলেও আগের প্রজন্ম ব্যাংক সম্পর্কে সম্পূর্ণ অজ্ঞ। এমন এক পল্লীতে জন্ম শাহিন নামের এক যুবকের জীবন সংগ্রামের কাহিনি আজ আমরা বর্ণনা করতে যাচ্ছি।



গ্রামের যুবক শাহিন সদ্য লেখাপড়া শেষ করে সিদ্ধান্তহীনতায় ভুগছিল জীবন জীবিকার তাগিদে কি করবে? ঘরে বৃদ্ধ মা-বাবা, বিবাহের উপযুক্ত বোন, স্কুল পড়ুয়া ছোট ভাই সবাই তার দিকে তাকিয়ে আছে- সংসারের হার ধরবে এই আশায়। প্রথমে পারিবারিক ঔষধ ব্যবসা শুরু করল। মাস্টার্স পাশ করা শিক্ষিত যুবক পারিবারিক ঔষধ ব্যবসায় কোন চ্যালেঞ্জ খুঁজে পেল না। তার পর চাকুরী খোঁজা শুরু করল কিন্তু কোটি শিক্ষিত বেকারের এই দেশে শাহিন কে চাকুরী কে দিবে? যোগ্য শাহিনকে চাকরি পেতে বেগ পেতে হল না। পাঁচ তারকা হোটেল রেডিসন ব্লু ওয়াটার গার্ডেন হোটেল এ ভালো বেতনে চাকুরী পেয়ে গেল। ১৫ বছর সেখানে চাকুরী করল। কিন্তু শাহিন সব সময়ে মানুষ আর সমাজ সেবায় ব্রত হয়ে নিজে কিছু করার তাগিদ অনুভব করত। ছুটিতে যখন গ্রামে যেত, দেখতো গ্রামের মানুষকে ১৫ কিঃ মিঃ দূরে পল্লী বিদ্যুৎ বিল দিতে যেতে হয়ে। বিদেশ থেকে প্রবাসীরা টাকা পাঠালে আপনজনদের দুর্গম পথ পাড়ি দিয়ে টাঙ্গাইল শহরে যেতে হয়। শাহিনদের গ্রামের বাজারে কোন পাকা দালান নেই। এই চর অঞ্চলের প্রধান অর্থনৈতিক কর্মকাণ্ড রবি শস্য উৎপাদন। পাশাপাশি নিজেদের গ্রাম আর সিরাজগঞ্জ এবং রাজশাহী থেকে আগত গরু সাপ্তাহিক হাটের বেপারীদের মাধ্যমে সারা দেশে সরবরাহ করা হয়। একুশে টেলিভিশনের মালিক খাসশাহজানি এলাকার হওয়াতে একবার ব্যাংক করার প্রতিশ্রুতি দিয়েও ব্যাংক করতে পারে নাই। অতঃপর শাহিন

চর অঞ্চলের মানুষের দুঃখ দুর্দশা লাঘব করতে নিজেই ব্যাংকিং সেবা দিতে উদ্যোগী হয়। দেশের শীর্ষ স্থানীয় কয়েকটি ইসলামিক ধারার বানিজ্যিক ব্যাংক এর সাথে যোগাযোগ করে। কিন্তু ঐ সব ব্যাংক এর কমিশন কম হওয়াতে শাহিন নিরুৎসাহিত হয়। রাতে শুয়ে শুয়ে শাহিন আকাশ পাতাল ভাবছিল, এমন সময় ফেসবুকে একটা বিজ্ঞাপনে চোখ পড়ে “ SIBL এর দেশ ব্যাপী এজেন্ট নিয়োগ চলছে” এবং কমিশনও অন্যান্য ব্যাংকের চেয়ে বেশি। এফডিআর এ ১% কমিশন বেশি। শাহিন SIBL এর নিকট তম শাখা টাঙ্গাইল এর Manager এর সাথে যোগাযোগ করলো। Manager আন্তরিকতার সাথে তার সব কথা শুনে একটা আবেদন ফর্ম দিল পূরণ করার জন্য সাথে একটা চেক লিস্ট দিল কি কি ডকুমেন্ট দিতে হবে। শাহিন চেক লিস্ট পড়ে দেখল জাতীয় পরিচয় পত্র, পুলিশ ভেরিফিকেশন রিপোর্ট, ব্যবসায় লাইসেন্স, CIB Report, দোকান ভাড়ার চুক্তি সহ আর কিছু দলিল দিতে হবে। শাহিন এই সব দলিল যোগাড় করে ব্যাংক এ বাঁসরঃ করল। এমন সময়ে Branch Manager একদিন শাহিন যেখানে Agent Outlet দিবে ঐ জায়গাটা পরিদর্শনে আসল। বিশাল বাজার, ক্ষুদ্র ও কুটির শিল্প, এলাকায় পৃথিবীর বিভিন্ন দেশে প্রবাসী থাকায়, পল্লীবিদ্যুতের গ্রাহক অনেক হওয়াতে এলাকায় Branch Manager Outlet টি পরিদর্শন করে সন্তুষ্ট হয়। Branch Manager SIBL

Head Office G proposal পাঠায়। SIBL Head Office থেকে একজন কর্মকর্তা খাসশাহজানি পরিদর্শন করে চর অঞ্চলটা ব্যবসার জন্য সম্ভাবনাময় মনে করে হেড অফিস এ সুপারিশ করে। আর ব্যাংকের এমডি মহোদয়ের সব কিছু বিবেচনা করে খাসশাহজানিতে এজেন্ট আউটলেট করার জন্য অনুমোদন দিয়ে লাইসেন্স ইস্যু করে। শাহিন নিজের জমিতে একটা পাকা দালান করে এসআইবিএল এর আউটলেট করার জন্য কম্পিউটার, ওয়েবক্যাম, ফিক্সার মেশিন, প্রিন্টার, সিন্দুক, ক্যাশ কাউন্টার, চেয়ার, টেবিল ক্রয় করে। এভাবে শাহিন সকল প্রস্তুতি সম্পন্ন করে আউটলেট-টি উদ্বোধনের জন্য তৈরী হয়। যথা সময়ে ব্যাংকের এমডি মহোদয়ের আউটলেট ওপেন করার জন্য Agent Banking এর Head Chief Guest Training এর জন্য একজন Officer এবং Software Install করার জন্য একজন আইটি Expert প্রেরণ করেন। দুর্গম দ্বীপ অঞ্চলে ইন্টারনেট সেবা ছিল অপ্রতুল। SIBL Agent Banking Software install করতে IT expert কে অনেক বেগ পেতে হয়। এর পর শুরু হয় এগিয়ে যাওয়ার পালা। আউটলেট এ যারা কাজ করবে তারা কিভাবে পল্লী বিদ্যুৎ বিল জমা নিবে, কিভাবে দিবে সহ অন্যান্য সকল সার্ভিস হাতে কলমে শেখানো হবে। কিন্তু কিভাবে? Internet connection নেই, Mobile Network দুর্বল এই অবস্থায় ঘটল আরেকটি বিপত্তি।

আউটলেটের পাশে ঘন ঝোপের আড়ালে সাপ তার খোলস পয়ধহমব করে সেই পুরাতন খোলস ফেলে চলে গেছে যা দেখে গ্রামবাসীর মাঝে আতঙ্ক ছড়িয়ে পড়েছে। এই আতঙ্কের মাঝেই রাত ১১ টায় Head Office এর অফিসার এওধরহরহম শেষ করে। পরদিন যথা সময়ে গ্রামবাসীর ব্যাপক অংশ- গ্রহনে Opening program অনুষ্ঠিত হয়ে। বিশাল জনসভার মাধ্যমে গ্রামবাসীকে ব্যাংকে টাকা গচ্ছিত রাখা যে সম্পূর্ণ নিরাপদ সেই বিষয়ে অবহিত করা হয়। সফল ভাবে অনুষ্ঠান শেষ করে SIBL Head Office Gi team চলে আসে।

আউটলেট Open করার পরে শাহিন কে অনেক Challenge এর সম্মুখীন হতে হয় গ্রামবাসীদের বিশ্বাস অর্জন করতে। প্রথম দিকে অনেক গ্রামবাসী লক্ষাধিক টাকা নিয়ে খাসশাহাজানি বাজার আউটলেটে এমটিডিআর করতে গিয়ে আবার বিশ্বাসের অভাবে ফেরত চলে যায়। পরে গ্রামের বড় NGO, সমবায়

সমিতিতে গিয়ে MTDR করে। Agent Banking সম্পর্কে গ্রামবাসীর মাঝে বিরূপ ধারণা ছিল যে টাকা নিয়ে এজেন্ট পালিয়ে যেতে পারে। শাহিন গ্রামবাসীকে নিয়ে হাট- বাজারে চায়ের আড্ডায় Seminar শুরু করল। গ্রামের শিক্ষিত যুবকদের কাজে লাগালো প্রচার-প্রচারণায়, Door to door marketing করল। অবশেষে গ্রামবাসীকে বুঝাতে সক্ষম হলো ব্যাংকিং সুবিধা বঞ্চিত মানুষকে ব্যাংকিং সুবিধা দেয়ার লক্ষ্যে বাংলাদেশ সরকারের নেয়া একটি প্রকল্প হল অমবহঃ Banking Concept যার মাধ্যমে কৃষক, শ্রমিক, মেহনতি মানুষ মাত্র ১০ টাকায় হিসাব খুলতে পারে এবং এই আমানত রক্ষার দায়িত্ব বাংলাদেশ সরকারের যে কারণে এজেন্ট ব্যাংক গ্রাহকের জমা করা টাকা নিয়ে এজেন্ট এর পালিয়ে যাওয়ার কোন সম্ভাবনা নাই। শাহিন গ্রামবাসী কাছ থেকে ব্যাপক সাড়া পেল। দলে দলে মানুষ শাহিনের কাছে এসে হিসাব খুলতে লাগলো। খাসশাহাজানির মানুষকে এখন আর ১৫ কিঃ মিঃ

অতিক্রম করে পল্লী বিদ্যুৎ বিল দিতে যেতে হয় না। Foreign Remittance এর সেবা নিতে টাঙ্গাইল শহরে যেতে হয় না। সব সেবা শাহিন এর গড়ে তোলা এস আই বি এল এজেন্ট ব্যাংকিং আউটলেট থেকে পায়। খাসশাহাজানি মানুষ এখন জানে সঞ্চয়ের অর্থ সমবায় সমিতি অথবা NGO তে রাখা নিরাপদ না। বড় লেনদেন এর ক্ষেত্রে শাহিন Prompt ব্যবহারপ দেয়ার জন্য নিজে Motor Bike চালিয়ে টাঙ্গাইল শহর থেকে টাকা এনে গ্রাহকের বাসায় পৌঁছে দিতো। এভাবে খাসশাহাজানি মানুষের দুঃখ, দুর্দশা দূর করতে শাহিন কাজ করে চলেছে, সবার কাছে শাহিন এখন আদর্শ যুবক। ২০১৯ সালে আগষ্ট মাসে শুরু করা এসআইবিএল খাসশাহাজানি বাজার আউটলেট শাহিনের অক্লান্ত পরিশ্রম আর ঐকান্তিক প্রচেষ্টায় মাসিক মুনাফা ষাট হাজার টাকা উপরে আর গ্রাহকের আমানতের পরিমাণ প্রায় ৩ কোটি।

## পারিবারিক ক্ষমতায়নে ইসলামিক মাইক্রো ফাইন্যান্স প্রোগ্রাম

Family Empowerment Islamic Microfinance

উদ্যোগে উদ্যোগে প্রতিটি পরিবার হোক স্বাবলম্বী





সোশ্যাল ইসলামী ব্যাংক লিমিটেড সমাজের নিম্ন ও প্রান্তিক আয়ের মানুষকে সংগঠিত করে তাদের আর্থ-সামাজিক অবস্থার উন্নয়ন ও পারিবারিক বন্ধনকে আরও সুদৃঢ় করার লক্ষ্যে এসআইবিএল এর ইসলামিক মাইক্রো-ফাইন্যান্স কর্মসূচী পরিচালনা করে আসছে। বর্তমানে ব্যাংকের ৭০টি শাখায় ১০৪ জন সোশ্যাল অফিসার শাখা ব্যবস্থাপকের তত্ত্বাবধানে মাঠ পর্যায়ে ইসলামিক মাইক্রোফাইন্যান্স কর্মসূচী বাস্তবায়নে নিয়োজিত আছেন। এ কর্মসূচীর অধীনে সদস্য/গ্রাহক সংগ্রহ করে তাদেরকে সঞ্চয়ী মনোভাব গড়ে তোলা সহ বিনিয়োগ প্রদানের মাধ্যমে তাদেরকে আয় উৎসারী কর্মকাণ্ডে সম্পৃক্ত করে তাদের আর্থ-সামাজিক অবস্থার উন্নয়নে সহায়তা প্রদান করে আসছে।

বাংলাদেশ ব্যাংক-এর আবর্তনশীল পুনঃঅর্থায়ন স্কিম এর আওতায় ইতোমধ্যে ক্ষুদ্র বিনিয়োগ প্রতিষ্ঠানের মাধ্যমে নিম্ন আয়ের পেশাজীবী, কৃষক ও প্রান্তিক/ক্ষুদ্র ব্যবসায়ীদের আয় উৎসারী কর্মকাণ্ডে সচল রাখার জন্য তাদের মধ্যে বিনিয়োগ বিতরণ করে আসছে।

তাছাড়া বাংলাদেশ ব্যাংকের কৃষি ও পল্লী ঋণ নীতিমালা ও কর্মসূচীর আওতায় ফসল উৎপাদন, বীজ উৎপাদন, মৎস চাষ এবং প্রাণীসম্পদ খাতের আওতায় দুগ্ধ উৎপাদন, গরু মোটাজাকরণ ইত্যাদি খাতে বিনিয়োগ করছে।



## ইসলামিক মাইক্রোফিন্যান্স কর্মসূচীর উদ্দেশ্যসমূহ:

- ক্ষুদ্র বিনিয়োগ কার্যক্রমের মাধ্যমে দরিদ্র ও প্রান্তিক জনসাধারণকে প্রচলিত ব্যাংকের আর্থিক কার্যক্রমের আওতায় নিয়ে আসা।
- বাংলাদেশ ব্যাংকের কৃষি ও পল্লী ঋণ নীতিমালা কর্মসূচী অনুসরণ ও বাস্তবায়ন করতঃ ক্ষুদ্র বিনিয়োগ প্রদানের মাধ্যমে কৃষিভিত্তিক উৎপাদন বৃদ্ধি করা।
- ক্ষুদ্র বিনিয়োগের মাধ্যমে উপযুক্ত ও সম্ভাবনাময় বিনিয়োগ গ্রহীতাদেরকে পরবর্তীতে ব্যাংকের ফরমাল সেক্টরে প্রবেশের সুযোগ সৃষ্টি করা।
- প্রান্তিক জনসাধারণের সঞ্চয়ী মনোভাব বৃদ্ধি ও তাদের আর্থ-সামাজিক অবস্থার উন্নয়নে সহায়তা প্রদান এবং দরিদ্র বিমোচনে অবদান রাখা।

## সঞ্চয় জমা পদ্ধতি:

- সদস্যগণকে পাক্ষিক সভায় উঠান বৈঠকে নির্দিষ্ট পরিমাণ টাকা সঞ্চয় হিসাবে জমা করা।
- ব্যাংকের বিভিন্ন আকর্ষণীয় সঞ্চয় স্কীমে হিসাব খুলে সঞ্চয় জমা করাসহ সুবিধামত সময়ে এক কালীন সঞ্চয় জমা করে তাদের মোট সঞ্চয়ের পরিমাণ বৃদ্ধি করা।

## বিনিয়োগ প্রদান:

সদস্য পদ লাভের পর নিয়মিত পাক্ষিক সভায় উপস্থিত হয়ে বিনিয়োগের জন্য আবেদন করতে হয়। কোন বন্ধকি/জামানত ছাড়াই বিনিয়োগ প্রদান করা হয়।

## বিনিয়োগের খাত সমূহ:

### কৃষি প্রকল্প:

#### শস্য উৎপাদন প্রকল্প:

ধান চাষ, ভুট্টা চাষ, গম চাষ, সবজি চাষ, আলু চাষ, গাছের চারা উৎপাদন ইত্যাদি।

#### প্রাণীসম্পদ প্রকল্প:

- গরু পালন, গরু মোটা তাজাকরন, ছাগল / ভেড়া পালন, হাঁস-মুরগী পালন ইত্যাদি।
- হাঁস-মুরগী ও মাছের সমন্বিত চাষ প্রকল্প, মৎস চাষ প্রকল্প ইত্যাদি।

#### দারিদ্র্য বিমোচন প্রকল্প:

মুদি দোকান, তাঁত বুনোন, হস্তশিল্প, ক্ষুদ্র ব্যবসা, গ্রামীণ পরিবহন ইত্যাদি।

### মুনাফার হারঃ

বিনিয়োগের বিপরীতে প্রতিযোগীতামূলক ও স্বল্পহারে মুনাফা নেয়া হয়।

## বিনিয়োগের মেয়াদ কাল:

১২ / ১৮ / ২৪ / ৩০ / ৩৬ মাস।

## বিনিয়োগের পরিমান:

২০,০০০ টাকা থেকে ৫,০০,০০০ টাকা পর্যন্ত।

## বিনিয়োগের ধরণ:

নিম্নে বর্ণিত ইসলামী শরীআহসম্মত পদ্ধতিতে বিনিয়োগ প্রদান করা হয়-

১. বাই-মুয়াজ্জাল- মাইক্রোফিন্যান্স (পাক্ষিক কিস্তিভিত্তিক)।
২. এইচপিএসএম- মাইক্রোফিন্যান্স (পাক্ষিক কিস্তিভিত্তিক)।

## বিশেষ সুবিধা:

১. সদস্য পদ লাভের জন্য কোন প্রকার ফি / চার্জ নেওয়া হয়না।
২. পাঞ্চিক সভার মাধ্যমে (১৫ দিন অন্তর) বিনিয়োগের কিস্তি গ্রহণ করা হয়।
৩. বিনিয়োগের বিপরীতে স্বল্পতম হারে মুনাফা নেওয়া হয়।

## সাম্প্রতিক অগ্রগতি

ব্যবস্থাপনা কর্তৃপক্ষ উপযুক্ত ও সম্ভাবনাময় বিনিয়োগ গ্রহীতাদের জন্য বিনিয়োগের উচ্চসীমা ৫,০০,০০০/- (পাঁচ লক্ষ টাকা) পর্যন্ত উন্নীত করেছেন। ব্যাংকের সকল শাখায় (ঢাকা ও চট্টগ্রামের নগর শাখা ব্যতিরেক) মাইক্রোফিন্যান্স প্রোগ্রাম সম্প্রসারণের পরিকল্পনা রয়েছে, এর অংশ হিসেবে ব্যাংকের ব্যবস্থাপনা কর্তৃপক্ষের নির্দেশে ইতোমধ্যে আরও ৪০ টি শাখার শাখা ব্যবস্থাপক ও ইনভেস্টমেন্ট ইউনিটের কর্মকর্তাসহ ১৪০ জনকে প্রশিক্ষণ প্রদান করা হয়েছে। কর্তৃপক্ষ নতুন শাখা, উপ-শাখা এবং এজেন্ট ব্যাংক আউটলেট এর মাধ্যমেও মাইক্রোফিন্যান্স কর্মসূচী সম্প্রসারণের পরিকল্পনা গ্রহণ করেছেন।

নভেল করোনা ভাইরাস এর প্রাদুর্ভাবে ক্ষতিগ্রস্ত নিম্ন আয়ের পেশাজীবী, কৃষক ও প্রান্তিক/ক্ষুদ্র ব্যবসায়ীদের আয় উৎসারী কর্মকাণ্ড সচল রাখার জন্য বাংলাদেশ ব্যাংকের আবর্তনশীল পুনঃঅর্থায়ন স্কিম এর আওতায় আগ্রহী ক্ষুদ্র ঋণ/বিনিয়োগ প্রতিষ্ঠানের মাধ্যমে সহজ শর্তে ও সর্বনিম্ন মুনাফায় বিনিয়োগ বিতরণ করে আসছে।

বাংলাদেশ ব্যাংকের কৃষি ও পল্লী ঋণ নীতিমালা ও কর্মসূচীর আওতায় অত্র ব্যাংক মাইক্রোক্রেডিট রেগুলেটরী অথরিটি এর অনুমোদন প্রাপ্ত ক্ষুদ্র ঋণ/বিনিয়োগ প্রতিষ্ঠানের মাধ্যমে কৃষিখাত/উপখাত ভিত্তিক ফসল উৎপাদন, বীজ উৎপাদন, মৎস্য চাষ এবং প্রাণীসম্পদ খাতের আওতায় দুগ্ধ উৎপাদন, গরু মোটাতাজাকরণ ইত্যাদি খাতে বিনিয়োগ প্রদান করা হচ্ছে।

নভেল করোনা ভাইরাস এর প্রাদুর্ভাবের কারণে বিভিন্ন দেশ থেকে প্রবাসী বাংলাদেশীগণ ২০২০ সালের প্রথম থেকেই দেশে ফিরতে শুরু করেছেন। তাদের প্রেরিত অর্থ বাংলাদেশের অর্থনীতির ইতিবাচক পরিবর্তনের অবদান অনস্বীকার্য। তাদের বেশীর ভাগই দেশে ফিরে কর্মবিমুখ হয়ে পড়েছেন। সোশ্যাল ইসলামী ব্যাংক লিমিটেড পারিবারিক ক্ষমতায়নে ইসলামী মাইক্রোফিন্যান্স প্রোগ্রামের মাধ্যমে আয় উৎসারী কর্মকাণ্ডে নিয়োজিত করে তাদের আর্থ-সামাজিক অবস্থার ইতিবাচক পরিবর্তনের জন্য বিনিয়োগ প্রদান অব্যাহত রেখেছে।

- নন-ফরমাল এন্ড ভলান্টারী ব্যাংকিং ডিভিশন



## অনূদিত ফরাসি কবিতা

# বনভূমি

ফ্রাঁসোয়া-রনে দ্য শাতব্রিয়াঁ

নিশ্চুপ বনভূমি, প্রসন্ন নির্জনতা,  
আমি ভালবাসি তোমার উপেক্ষিত ছায়ায় ঘুরে বেড়াতে!  
তোমার অন্ধকার বাঁকে বাঁকে, স্বপ্নহারা আমি,  
আমার অনুভবে আসে উদ্ভিগ্নতা থেকে মুক্তি!  
আমি আবেগে উদ্বেল! আমার বিশ্বাস আমি দেখতে পাই  
বৃক্ষরা আর সবুজ লন ছড়িয়ে দিচ্ছে মিষ্টি দুঃখময়তাঃ  
আমি শুনতে পাই ছোট শ্রোতস্বিনী চলছে কোমল কলকল শব্দে  
এবং মনে হয় বনের গভীর থেকে এখনো সে আমায় ডেকে চলছে।  
উহু! কেন আমি সুখে এখানে সারাটা জীবন কাটাতে পারিনা  
এই এখানে, মানব সমাজ থেকে দূরে!...এ ছোট নদীগুলোর কলকল শব্দে,  
ফুলেদের গালিচার উপর, বসন্তে সবুজ ঘাসের উপর,  
সবকিছু ভুলে গিয়ে আমি বেদারু'র ছায়ায় ঘুমিয়ে পড়ি!  
সবকিছু কথা বলে উঠে, সবকিছু আমায় খুশি করে তুলে এ শান্ত বনে;  
এই গুল্ম, ক্রমহাসমান বন্যতার অলঙ্কার যেন  
এই পুষ্পলতা বেড়ে উঠে পলায়নপর হাওয়ায়,  
দোলাতে থাকে তাদের অস্থানিক পুষ্পমালা এদিক-ওদিক।  
বনভূমি, আমার শুভেচ্ছাকে তোমার আশ্রয়ে রাখো!  
আর কে এমন প্রেমিক আছে যার কাছে তুমি এতটা প্রিয় হয়ে উঠবে কখনো?  
অন্যরা তোমায় অচেনা প্রেমের গল্প শোনাবে পূর্ববার;  
তোমার সৌন্দর্যের মাঝে যে মরুভূমি আমিই কেবল তার যত্ন নিই।



মোহাম্মদ আবদুর রাজ্জাক

এভিপি এন্ড হেড  
ব্যবস্থাপনা পরিচালকের সচিবালয়  
প্রধান কার্যালয়



# উপদ্রত

কামাল জারদুমি

আমাদের পৃথিবী  
সারা দেহে তার কালশিটে দাগ  
বিকৃত হয়েছে তার সৌন্দর্য সুষমা  
এখানে আমাদের পূর্বসূরীদের দেহকণা মিশে আছে  
ভূপতিত বৃক্ষরা  
যাদের কেটে ফেলা হয়েছে বন বনান্তরে  
যেখান থেকে একটা সময় পাখিদের গান ভেসে আসতো  
পৃথিবীর দম বন্ধ হয়ে আসে যান্ত্রিক করাতের শব্দে  
পৃথিবীর দেহ থেকে পেট্রল ক্ষরণ হয়।  
সমুদ্র শোকাহত  
ভেসে যাওয়া হাস্রের তরে  
যার রক্তে রঞ্জিত হয়ে উঠে  
সমুদ্রের নিস্তরঙ্গ জল  
আমাদের পৃথিবী  
মনে হচ্ছে শ্বাসরুদ্ধ হয়ে আসছে তার  
নগরের বিষবাস্পে  
রুদ্ধদার প্রকৃতিতে  
সুদূরের স্বপ্নের মতো  
স্মৃতিভ্রষ্ট শহুরে মানুষ  
যে স্বপ্ন দেখার আর সাহস করেনা  
আমাদের পৃথিবী  
যাকে শয়তান লুসিফারের দন্ত  
নরকে পরিণত করেছে।

# প্রস্থান

আর্থুর র‍্যাঁবো

দেখেছি অনেক। এ দৃষ্টি মিশেছে যত দিকপানে।  
ছিল অনেক। শহরের শোরগোল, সন্ধ্যাবেলা এবং সূর্যালোক সবসময়।  
চিনেছি অনেক। জীবনের থেমে যাওয়া। -ওহে  
শোরগোল আর দৃষ্টিরা!  
মায়া আর নব শোরগোলের পানে প্রস্থান এবার!

## LITTLE THINGS THAT MAKE A BIG DIFFERENCE



## STUDY WORLD-CLASS CUSTOMER SERVICE

It is impossible to deliver world-class service unless you know what it is. You have to study it every day.

Being world-class requires you to push back the boundaries by learning about the best that other practitioners have to offer. It is one of the little things we can do every day, because the lessons are all around us.

The initiative to buzz and become world-class must come from you. It is not sufficient for you to rely on head office executives to define what world-class means and then have the head office training department supply the courses to achieve this. Everyone should be studying customer service. It is like a language- you can improve it all the time.

Fortunately we are immersed in customer service all the time. We are either providing or receiving it. Most days we are subject to customer service experiences that we can reflect on, study, and learn from. The resources available, formal and informal, are immense:

### WORLD-CLASS CUSTOMER SERVICE STUDY RESOURCES

- Your everyday experiences
- Visiting establishments that provide world-class service.
- Experiences of friends and families (through stories they tell of service that buzzes)
- Customer service books (amazon.com lists over 51,000 titles on that subject)
- The internet (google lists over 9 million entries if you type in 'customer service')
- Discussing customer service with people from other companies and identifying what makes a buzz.



- Formal training courses (organized by your company).
- Personal training programs (initiated by you).
- Daily newspapers (with stories of service)
- Films and TV (with examples of service)
- Seeking advice from the experts.
- Specialist journals.

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In other words, the opportunities to study and learn about customer service are almost infinite. Through a conscious study of world-class service you can constantly learn how to improve. In fact, if you learn and apply one new thing every day through studies, then in a year you will have learnt and applied 365 new things- and you will be streets ahead of your competitors. You will be up there with those who deliver world-class service.

As a start point in your studies, try to identify one organization that provides world-class service. Ten study this organization. Visit as a customer. Chat to its employees. Take notes and highlight key points. Find out what makes this company buzz so that it consistently delivers high standards of service. Examine its approach and learn from it.

Then repeat this exercise with other world-class companies. Talk to the experts. Study the books and journals that feature customer service. Learn as you go along and then apply the lessons to yourself, continually asking yourself: "What can I do differently to make things even better for customers and create buzz."

## **BUZZ PRACTICE:**

Prepare a study program for becoming world-class. Draw up a list of resources that you can tap into as part of your studies- and then start learning.

## **BUZZ QUOTE:**

Prepare a study program for becoming world-class. Draw up a list of resources that you can tap into as part of your studies- and then start learning.

## **Reprinted from**

"The Buzz: 50 little things that make a big difference delivering world-class customer service" by David Freemantle.



**Abdullah Al Mahmud**  
Senior Executive Officer  
ICT Division, Head Office

## THE AUDACITY OF ACCEPTANCE

It was a fine shiny morning. Birds were chirping and whistling outside. The bright glimmering sun fell upon Ahmad's face, he woke up. He heard his mother's voice. "Get up my pet. It's time for your school." "I am already up, Ammu!"

He hurried up and set out. His mother called back, "Be a sweet boy and never steal into people's gardens." Ahmad never intended to, but on his way back home, the lush apples in a roadside garden provoked Adam in him.

"What if I took just one 'apple, just one?" he thought. With this he started to scale the fences. He tripped over a rail and fell right upon a thorn-bush. He was pricked all over and bleeding a bit too. Worse still, out of nowhere appeared an aged man, probably the gardener. And he was cross! "I am so sorry. Please Mr. Gardener, let me

go off. I will not come again."

Ahmad was slightly repentant indeed. His dress was turned to rags, his arms and face were scratched, and the knees were bleeding. Perhaps the old man took pity on him. He said, "Get up my boy. Go and wash yourself."

He got up and looked at the gardener's face strained with age. He found he was lame in one leg. The boy said "You're so kind, thanks!"

Then he rushed onward the riverside that flowing in that village. "What will I say to Amma?" sitting on a stone Ahmad thought. A few moments later, he felt hot on his back. "What happens to it?" he got up and looked at it. The stone was moss-covered and shining with blue light. He was intrigued, so he rubbed it up and found

“  
"IF YOU WANT  
TO START  
YOUR LIFE FROM  
CHILDHOOD,  
BREAK IT."  
”

ing with blue light. He was intrigued, so he rubbed it up and found some magical inscription on it – "IF YOU WANT TO START YOUR LIFE FROM CHILDHOOD, BREAK IT."

He was flabbergasted to see this and then he realized it was really written like this.

"Am I not happy already? I've got great parents and a brother who loves me very much. So I don't need it!" Ahmad reckoned.

"Yeah, the old, crippled gardener. He needs it and will be pleased of course!" he leapt up for the new idea.

Ahmad went to the garden and found him sitting unmindfully. Listening to him the gardener replied, "All right, I'll go tomorrow afternoon there. Let me think."

Ahmad waited eagerly for that afternoon. After a long time, when the daylight was deeming, he found the gardener hobbling.

He came closer and started saying, "I was always this crippled in life. I never had it easy to do anything like everyone else. But I did take care for growing green crops at a young age. I took pain to take care for cattle. Surely I had a rough and brutal childhood. But believe me, I am not and never was a coward in life. So, I don't want my childhood again. The painful life I have, is my own; and I'm happy enough." He left a deep-sigh and Ahmad found water tickling down from the eyes of the old man.

"I'm sorry," he said. Both of them were silent, maybe they were feeling the words.

"Let's put the stone to the bazaar and see who wants a new life", the gardener said.

Ahmad consented and saw the stone shining with blue light in the darkness of the night.

## FEW YEARS LATER...

The road to the bazaar still has the stone, blocking the way of many passers-by. People come across it, and stand there for a while, then turn away, shaking their heads. The stone is unmoved and untouched, now moss-covered. Everyone might not feel good to fight battles in life but has the audacity to accept what they have than from experiencing them again. Nobody dares to go back to his own childhood, nobody thinks of himself as a failure in life. None cares to face the life again right from the beginning, not ever again.





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## THE WEIGHT OF FAME

According to me, the word “Fame” has been built by four letters but the weight it carries most probably the heaviest of the world. Before going in-depth, it is needed to clear what does the word “Fame” mean here? Fame simply refers to a situation of a subject where people around it praise that specific subject on account of any notable achievement. Fame can be brought by any individual, group, country, etc. There is a frequently asked question related to fame. “Does fame bring success or success bring Fame?” Though both depend on the situation, mostly in life success brings fame. Anyway, the objective of this write-up is not to discuss fame. Rather the weight of Fame is to be focused on here. Who doesn’t want to be recognized and welcomed by everyone? Who doesn’t desire to feel like

they’re applauded by everybody? The answer is everybody desires to be famous in life. But few among us think about the weight which is carried by fame. When they think about the weight of the fame, it brings success for them. Here I would like to bring the example of my country. It is obviously a matter of pride that, Bangladesh has the world’s fastest- growing economy. The country has already achieved remarkable fame within its 50 years of independence. One of the great achievements has coincided with the United Nation’s acknowledgment of the country’s graduation from the least developed country to the developing country group. On the other hand, Padma Multi

purpose Bridge is regarded to be the most challenging construction project in the history of this country as Bangladesh government has taken initiatives to construct the bridge by its own fund. By facilitating transportation across the river, the Padma Bridge is anticipated to lead the greatest amalgamation of territorial markets with Bangladesh's national economy. In this way, Bangladesh is introducing itself as a role model by taking a lot of development initiatives. Countries around the world are taking Bangladesh as an example because of the fame achieved by it. It definitely makes us delighted because all these advantages that fame presents appear very attractive. But simultaneously we should concentrate on the weight carried by our fame. Generally, fame generates more challenges that are sometimes difficult to handle. Fame always creates a positive expectation. In that regard, the whole world is expecting a lot from our country. So Bangladesh is carrying a lot of challenges to maintain the weight of its fame. Such as

Sustainable economic development, structural development, SDG, blue economy, being digitalized, managing economic crisis during covid-19, introducing technology through foreign direct investment, the proper education system, reforming of financial sectors etc. However, I believe that Bangladesh will be able to reach the apex position of success if it can carry the challenges prudently. The country may lose few benefits as it is uplifting itself from LDC to a developing country. But I think it would not be that much tough to overcome the challenges if we work together with a specific goal. It's not the ideal time to be crazy about our achievements as we have still a long way to go. Our glorious history teaches us to uphold the milestones. I personally believe that taking care of fame is more important than gaining it. However, the same thing may happen to a person. People have craving for fame because they want power, reputation and wealth. We know that every action has an equal and opposite reaction. We should keep in our mind that

fame can throw us to the list of unsuccessful people if the fame is not properly nourished. Sometimes people who fantasize about being famous don't realize that he/she will not be understood by everybody. Some people may state their uncooperative opinion or others can laugh at him/her. People who want to be famous should accept all the hate that fame offers. History says that many famous people lose their reputations because of their misdeed. It happens when they are unable to handle their popularity. On the other hand, few people grab their achievements till their death as they can understand the weight of their fame. This concept is the same for any type of entity. That's why we should be goal-setters by nourishing our achievements. Our infatuation for being famous can lead us to mistakes. So we shouldn't do such mistakes in our life. We have to think about the way to take care of the fame so that we can bear the weight of that fame till the end.

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