# 10th Annual Banking Conference (ABC)

2025

Brochure




Bangladesh Institute of Bank Management (BIBM)
Mirpur, Dhaka

# Dedicated to Late Abdul Jalil Chowdhury



**Former Faculty Member of BIBM whose contribution to enhance the quality of BIBM Academic Programs will remain in our memory forever**

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## Message from Governor, Bangladesh Bank and Chairman, BIBM Governing Board

I am delighted to know that Bangladesh Institute of Bank Management (BIBM) is going to organize its prestigious 10th Annual Banking Conference (ABC) during 9-10 April, 2025. On this prodigious intellectual academic gathering, it is indeed a great pleasure for me to deliver a message as the Chairman of The Governing Board of BIBM - a beacon of excellence of skill development, post-graduate education and research in the landscape of Banking and Finance in Bangladesh. The conference like this is a great endeavor to update and enrich the thought process of all delegates. It provides a grand platform for demonstrating research and development activities in the field of banking, finance and related areas. It is noteworthy to mention that the current year conference is going to be arranged by BIBM in a time when Government along with Bangladesh Bank has left no stone unturned for streamlining the banking sector from its current fragile situation. I fervently believe that the conference will generate interesting results and new knowledge which would be greatly benefited in our ongoing reform measures.

I am immensely happy to know that the articles selected for presentation in the conference have been penned in the assorted areas of banking and finance by learned university teachers, financial sector experts in and outside of the country. I hope that the deliberations in the conference will help researchers, academicians and banking experts of home and abroad by grooming and cultivating and with the latest advancement of knowledge in banking and finance.

The theme of the conference is “The Banking in the Future” which is the most suitable topic for the local as well as global financial sector as the future banking will certainly be different in terms of changing consumer expectations, emerging technologies, and business models.

I would like to thank distinguished keynote speakers, paper presenters, researchers, reviewers, sponsors and participants of this remarkable academic exercise. A special word of appreciation for Director General, organizing committee of the conference, and all Faculty Members and staff of BIBM for organizing such a wonderful conference.

**Ahsan H. Mansur**
Governor, Bangladesh Bank and
Chairman, BIBM Governing Board

## Message from Deputy Governor, Bangladesh Bank and Chairman, BIBM Executive Committee

I feel highly privileged to write this message as the Chairman of Executive Committee of Bangladesh Institute of Bank Management (BIBM) for its 10th Annual Banking Conference (ABC) scheduled to be held from 09-10 April 2025.

BIBM as a 'think tank' of the nation's banking system, is going to host ABC at a time when banking sector of the country is crawling towards recuperating from its past bitter experiences. I am sanguine that the current year ABC will offer a premier platform for academics, policymakers, banking professionals, consultants and researchers worldwide to exchange knowledge, insights, and innovative ideas in the field of banking and finance.

The theme selected for the conference 'The Banking in the Future' is superbly relevant in the current situation of banking as the traditional banking models are being transformed into more customer-centric, digital-first experiences with security, data privacy, and ethical responsibility. These changes have expanded boundaries of banking business and at the same time gave rise to newer challenges. BIBM is going to arrange its 10th Annual Banking Conference from 09-10 April 2025 to exchange views on such changes and accordingly the theme for conference has been chosen to be 'The Banking in the Future'.

As the Chairman of the Executive Committee, I believe that 10th Annual Banking Conference will attract a substantial number of high-quality research papers enriching the discourse on critical areas such as central banking and monetary policy, exchange rate management, banking regulation, risk management, financial technology, AI and machine learning in banking, cyber security, and sustainable banking practices. These discussions are imperative in shaping a more resilient, efficient, and forward-looking banking sector in Bangladesh and beyond.

I would like to take this opportunity to thanks all key note speakers, designated discussants, paper presenters, participants, sponsors and individuals of this conference and wish all of you a fruitful event. Last but not the least, my special thanks go to Director General of BIBM; Chairman, Member Secretaries and members of organizing committee of the conference, all Faculty Members and staff of BIBM for organizing such a value adding conference.

I look forward to see a highly engaging and impactful conference.

**Nurun Nahar**
Deputy Governor, Bangladesh Bank and
Chairman, BIBM Executive Committee

## Message from the Director General, BIBM

It is a great pleasure to express my gratitude all the participants as well as other stakeholders to the Annual Banking Conference 2025 organized by the Bangladesh Institute of Bank Management (BIBM). The primary goal of this esteemed academic event is to provide a comprehensive and analytical update along with enriched analysis on the evolving regulations, policies, and guidelines, as well as cross-cutting issues focused primarily on financial sector but also on broad macroeconomic context while assessing their impact on the overall efficiency of the banking sector. Additionally, this event serves as a valuable platform to explore the challenges and opportunities facing the banking sector and related industries in Bangladesh and beyond.

Over the last decade, the financial landscape of Bangladesh has undergone remarkable transformation. This transformation comes with a new set of challenges. As we embrace digitalization, we must ensure that it does not leave anyone behind. Financial inclusion has been a key focus for the government and Bangladesh Bank. Another area of immense opportunity and challenge is the rise of new technologies. Technological advancements such as artificial intelligence, blockchain, and machine learning are transforming the global banking sector. In Bangladesh, embracing these technologies can improve efficiency, customer service, and cost-effectiveness while enhancing risk management and fraud detection. Besides, the financial sector has a critical role to play in supporting the country's transition to a green economy. Bangladesh is highly vulnerable to climate change, and it is imperative that the banking sector embraces the principles of green finance and sustainable finance whereby automation and digitization would play a pivotal role.

In this two-day long conference, a good number of researchers from both home and abroad will present their research and share their insights. I am hopeful that the discussions at this conference will generate fresh and innovative ideas to identify and address the various challenges facing the sector, while also providing effective and actionable policy recommendations on a priority basis.

Organizing the Annual Banking Conference involves numerous activities. I would like to express my gratitude to all my colleagues at BIBM, including the Chair Professors, Supernumerary Professors, Professors and Directors. A special thanks goes to the Chairman of the conference Organizing Committee, Professor Dr. Prashanta Kumar Banerjee, and his team for their dedicated efforts in making the conference a success. On behalf of the conference organizers, I extend my heartfelt thanks to all the paper presenters and express my sincere appreciation to the session chairmen and designated discussants for

their valuable contributions. We also thank our supporting journal and media partners. Lastly, we are deeply grateful to our Governing Board, particularly Dr. Ahsan H. Mansur, the esteemed Chairman and Governor of Bangladesh Bank, for his motivation, guidance, and support in organizing this annual event.

I wish a grand success of the conference.

**Dr. Md. Akhtaruzzaman**
**Director General, BIBM**

## Message from Chair and Member Secretaries, Organizing Committee, 10th Annual Banking Conference (ABC), 2025

After establishment in 1974, Bangladesh Institute of Bank Management (BIBM) continues its journey towards blossoming as a centre of excellence in the banking and financial spheres. The institute has come out from its initial focus primarily on training and extended its activities multiple times in research, consultancy, and education through tailoring to the emerging needs of the banking system. One of the breakthroughs the Institute had when it introduced a two-day long 'Annual Banking Conference (ABC)' in 2012 as per the direction of the 'Governing Board' of BIBM headed by the then honourable Governor of Bangladesh Bank. The intension behind introducing ABC was to provide an excellent platform for local and international academics specialized in banking and finance, practicing bankers, policy-makers, and researchers. ABC is now a highly recognized conference in the areas of banking and finance at least in the South Asian region. Credit goes to Professor Dr. Md Ahsan Habib and Professor Md. Nehal Ahmed who organized previous conferences very efficaciously.

This year, the conference includes two workshops for the first time on 8th April 2025, the day before starting the conference. The inaugural session will be on the morning of the 9th of April, followed by two days of plenary sessions until the 10th of April. It is very encouraging to let you know that this year we got a substantial number of responses from the researchers and banking community. With over 120 abstracts received, the paper selection committee has an overwhelming task of selecting papers of high quality and diversity. Finally, 60 papers were selected. The keynote speeches will be delivered by some of the most outstanding experts at home and abroad in the field of banking and finance. Besides, we have invited learned discussants, experts, and researchers who will share their invaluable insights, experiences, and cutting-edge research findings. Our program encompasses a diverse range of topics, including Central Banking, Bank Management and Governance, Sustainable Banking, Financial Technology, SME Financing, Bank Marketing, and Bank Restructuring.

The conference theme of this year is 'The Banking in the Future'. We intend to bring together research-based findings in a platform so that the banking sector of Bangladesh can align with the changed situation in the days to come which is marked by the transformation of traditional banking models quickly into more customer-centric, digital-first experiences with security, data privacy, more affordable sustainability and ethical responsibility.

We would like to express our profound gratitude to the honourable Governor of Bangladesh Bank and Chairman of the BIBM Governing Board, Dr. Ahsan H. Mansur and the Deputy Governor of Bangladesh Bank and Chairman of BIBM Executive Committee, Ms. Nurun Nahar for their invaluable advice making the conference successful. We are particularly grateful to the Director General of BIBM, Dr. Md. Akhtaruzzaman, for his unfailing solid and continuous support in arranging this noble undertaking.

Several banks and financial institutions have extended their invaluable cooperation through providing their sponsorship. BIBM expresses its heartfelt "Thank you" to these esteemed sponsors. Finally, we would like to thank our invited speakers, reviewers, authors, and all participants for making this event a memorable one. BIBM's Faculty members, officials, and staff also deserve our sincere appreciation for displaying their 'never-say- no' attitude towards any assignment, while working on this conference of great importance.

As is a tradition with ABC- we hope you will enjoy the content, renew old friendships, make new friends get new ideas, and above all have a good time.

**Dr. Prashanta Kumar Banerjee**
Professor (Selection Grade), BIBM and
Chair, Organizing Committee, ABC.

**Mohammad Mohiuddin Siddique**
Professor (Selection Grade), BIBM and
Member Secretary (Local), Organizing Committee, ABC.

**Dr. Samsun Nahar Momotaz**
Associate Professor, BIBM and
Organizing Committee, Member Secretary (International), ABC.

# Message from
# Managing Directors and CEOs of Banks

## পূবালী ব্যাংক পিএলসি.

বাংলাদেশের অর্থনীতির অন্যতম স্তম্ভ– ব্যাংকিং খাত। সময়ের সাথে সাথে বিশ্বব্যাপী আর্থিক ব্যবস্থা পরিবর্তিত হচ্ছে, প্রযুক্তি ও উদ্ভাবনের মাধ্যমে ব্যাংকিং সেবা প্রতিনিয়ত আরও আধুনিক ও গ্রাহকবান্ধব হচ্ছে। ব্যাংকিং খাতের টেকসই উন্নয়ন ও অগ্রগতির জন্য গবেষণা, নীতিগত উন্নয়ন এবং প্রযুক্তিগত সংযোজনের প্রয়োজনীয়তা অপরিসীম। এমনই এক প্রেক্ষাপটে বাংলাদেশ ইনস্টিটিউট অব ব্যাংক ম্যানেজমেন্ট (বিআইবিএম) কর্তৃক আয়োজিত ১০ম বার্ষিক ব্যাংকিং সম্মেলন ২০২৫ একটি তাৎপর্যপূর্ণ উদ্যোগ, যা ব্যাংকিং ও আর্থিক খাতের নীতিনির্ধারক, গবেষক, ব্যাংকার এবং শিক্ষার্থীদের জন্য একটি গুরুত্বপূর্ণ জ্ঞান বিনিময়ের প্ল্যাটফর্ম হিসেবে কাজ করবে। ২০১২ সাল থেকে ধারাবাহিকভাবে আয়োজিত এই সম্মেলন আজ আন্তর্জাতিক পরিমণ্ডলে স্বীকৃত একটি গুরুত্বপূর্ণ ইভেন্ট হয়ে উঠেছে।

পূবালী ব্যাংক পিএলসি. বাংলাদেশের সর্ববৃহৎ বেসরকারি বাণিজ্যিক ব্যাংক হিসেবে ব্যাংকিং সেবা বিস্তারে অনবদ্য ভূমিকা রেখে চলেছে। দেশের অর্থনৈতিক প্রবৃদ্ধি ত্বরান্বিত করতে ডিজিটাল ব্যাংকিং, এসএমই ব্যাংকিংসহ প্রবাসী আয় ব্যবস্থাপনায় আধুনিক ও সহজতর সেবা প্রদান করে চলেছে পূবালী ব্যাংক। আমাদের লক্ষ্য শুধু আর্থিক লেনদেন সহজ করা নয় বরং গ্রাহকবান্ধব ও টেকসই ব্যাংকিং ব্যবস্থা গড়ে তোলা। বিশ্বের বিভিন্ন দেশের অর্থনৈতিক কাঠামো বিশ্লেষণ করলে দেখা যায়, গবেষণা ও উন্নয়নে বিনিয়োগকারী ব্যাংকিং ব্যবস্থা টেকসই উন্নয়নের দৃষ্টান্ত স্থাপন করেছে। তাই ব্যাংকিং খাতের ভবিষ্যৎ রূপরেখা নির্ধারণে গবেষণা ও জ্ঞান বিনিময়ের গুরুত্ব অনস্বীকার্য। বিআইবিএম-এর বার্ষিক ব্যাংকিং সম্মেলন ব্যাংকিং খাতের সাম্প্রতিক প্রবণতা, চ্যালেঞ্জ ও সুযোগ নিয়ে নিবিড় আলোচনা এবং গবেষণালব্ধ তথ্য বিনিময়ের মাধ্যমে এই খাতকে আরও সমৃদ্ধ করার সুযোগ করে দেয়।

পূবালী ব্যাংক পিএলসি. সবসময় জ্ঞানভিত্তিক ব্যাংকিং ব্যবস্থাকে সমর্থন করে এবং ব্যাংকিং খাতের গবেষণাধর্মী উন্নয়নে ভূমিকা রাখতে প্রতিশ্রুতিবদ্ধ। আমরা আশা করি, এবারের সম্মেলন ব্যাংকিং খাতের জন্য নতুন দিকনির্দেশনার উল্লেখ করবে এবং নীতি-নির্ধারকদের জন্য কার্যকর পরামর্শ দেবে।

আমি ১০ম বার্ষিক ব্যাংকিং সম্মেলন ২০২৫-এর সর্বাঙ্গীণ সাফল্য কামনা করছি এবং এই আয়োজনের সঙ্গে সংশ্লিষ্ট সকলকে আন্তরিক শুভেচ্ছা ও অভিনন্দন জানাচ্ছি।

**মোহাম্মদ আলী**
ব্যবস্থাপনা পরিচালক ও সিইও

## Islami Bank Bangladesh PLC.

Heartfelt felicitations and congratulations to the Bangladesh Institute of Bank Management (BIBM) on the occasion of its momentous 10th Annual Banking Conference (ABC), 2025. BIBM has been orchestrating a two-day-long Annual Banking Conference (ABC) since 2012. This year, the Annual Business Conference is the most outstanding eminence as BIBM heralds its Golden Jubilee.

Established in 1974 with the noble mission of providing training to the officials of banks and financial institutions, BIBM has evolved into a leading center for knowledge, research, and professional excellence with its multifaceted activities like training for mid and senior-level executives of banks, research in banking & finance, seminars and roundtable discussions on contemporary issues, education in the form of degrees and intakes- Masters in Bank Management (MBM) and Evening MBM (EMBM) and aiding the banks in recruitment and capacity-building initiatives.

Over the half-century, BIBM has equipped thousands of banking professionals with the necessary skills to navigate the dynamic and ever-evolving financial landscape. Its comprehensive training programs and workshops have enriched the industry with valuable insights to adopt the global best practices and innovative solutions.

Over the past five decades, BIBM, through consistent research and publications like *Bank Parikrama*, periodicals, journals, has provided crucial policy recommendations that have influenced banking regulations and financial governance. The institute has actively collaborated with regulatory bodies, financial institutions, and international organizations to foster a stable, resilient, and inclusive banking system.

As we mark this 10th ABC, we reflect on BIBM's commitment to bridging the gap between academia and the banking industry through seminars, roundtable discussions, and consultancy services. This institution has helped to materialize the theoretical knowledge into practical expertise which has not only enriched professional practices but also fostered collaboration. We earnestly commemorate its contribution to shaping leaders who have ultimately driven Bangladesh's banking sector to new heights.

On this momentous occasion, we acknowledge the relentless efforts of BIBM in promoting excellence in banking and financial management. We look forward to BIBM's continued leadership in advancing banking education and

research, supporting the financial sector's sustainable growth, and strengthening Bangladesh's position in the global economy.

We further extend our ardent congratulations to BIBM, its faculty, alumni, and all stakeholders who have contributed to its remarkable journey. May BIBM continue to thrive and inspire generations of banking professionals in the years to come.

Best wishes for a prosperous future!

**Mohammed Monirul Moula**
Managing Director

## City Bank PLC.

I am honoured to extend my warm greetings to all participants of the Annual Banking Conference (ABC)-2025, a prestigious event hosted by the Bangladesh Institute of Bank Management (BIBM). This conference provides an exceptional platform for academicians, practitioners, policymakers, and researchers from across the globe to come together, exchange valuable insights, and discuss the evolving landscape of banking and finance.

As we navigate the complexities of the global financial ecosystem, it is critical that we engage in meaningful dialogue on key areas such as central banking, monetary policy, banking regulation, risk management, and the rapid advancement of financial technologies. The conference's focus on emerging topics like green banking, AI/ML in banking, and cyber security is timely, as these innovations will shape the future of the industry.

At City Bank, we believe in the power of collaboration and knowledge sharing to drive sustainable growth and development in the banking sector. I look forward to the discussions and exchanges that will take place at this event, and I am confident that the insights gained will further strengthen the foundation for a more inclusive and resilient financial system in Bangladesh and beyond.

Wishing all participants, a fruitful and inspiring conference.

**Mashrur Arefin**
Managing Director & CEO

## Modhumoti Bank PLC.

Navigating the Future: BIBM's Role in a Transforming Banking Landscape

The Banking Industry is constantly evolving, driven by advancements in technology, changes in regulatory frameworks and shifting economic landscapes. In this dynamic environment, the role of Banking Professionals has become more complex, requiring continuous learning and adaptation.

The Bangladesh Institute of Bank Management (BIBM) has been playing a pivotal role in shaping the future of Banking Professionals in Bangladesh. Through its commitment to quality education, research work and professional training, BIBM has contributed significantly to the enhancement of Banking Competencies.

One of BIBM's major contributions is its emphasis on relative education, aligning its curriculum with the evolving needs of the banking sector. The Master of Bank Management (MBM) program, along with various specialized training sessions, has been crucial in preparing future banking leaders. By focusing on pre-education and skill development, BIBM has ensured that young professionals enter the banking industry with a strong foundation, ready to navigate challenges effectively.

The Banking Industry is undergoing a revolution driven by digital transformation and financial innovation. To keep pace with these changes, banks must continuously invest in employee development. BIBM, through its extensive research work and industry collaborations, has been guiding banks in upgrading their workforce capabilities.

Over the years, we have been closely associated with BIBM and have greatly benefited from their contributions. Their unwavering support in enhancing banking knowledge, professional skills and research-based insights has been invaluable to the industry. We extend our sincere gratitude to BIBM for their dedication and relentless efforts in empowering banking professionals and strengthening the overall banking structure in Bangladesh.

I extend my best wishes to BIBM and all participants of the 10th Annual Banking Conference, 2025.

May this platform inspire new ideas, foster collaboration and drive meaningful advancements in the Banking Sector.

**Md. Shafiul Azam**
Managing Director & CEO

**Dhaka Bank PLC.**

On the occasion of the 10th Annual Banking Conference (ABC) 2025, I extend my heartfelt congratulations to all participants and to the Bangladesh Institute of Bank Management (BIBM) for organizing this landmark event. For over five decades, BIBM has been at the forefront of advancing banking education, fostering knowledge, cultivating leadership, driving innovation, and empowering Bangladesh's financial services industry.

This year's conference promises to spark critical discussions, address pressing challenges, inspire fresh perspectives, and encourage collaboration across various domains of banking and finance. Together, we can build a more resilient and future-ready banking sector, capable of navigating the complexities of the modern financial landscape.

The banking industry plays a pivotal role in the economic development of our nation, and platforms like this provide a unique opportunity to exchange ideas, explore innovations, and tackle emerging challenges. This prestigious Annual Banking Conference stands as a testament to BIBM's remarkable contributions in enhancing the skills, knowledge, and capacity of banking professionals.

As a proud partner, Dhaka Bank PLC deeply values its strong collaboration with BIBM in shaping future leaders. This partnership has greatly enriched our organization, and we take immense pride in the profound impact BIBM has had on the industry. I am confident that our collaboration will continue to thrive as BIBM advances on its extraordinary journey.

Finally, I encourage all participants to engage actively, share their insights, and seize this opportunity for learning and growth. May this conference serve as a stepping stone toward a brighter future for Bangladesh's banking industry.

Wishing you all a successful and enriching experience at the 10th Annual Banking Conference 2025.

**Sheikh Mohammad Maroof**
Managing Director & CEO

**Prime Bank PLC.**

Dear Bangladesh Institute of Bank Management (BIBM),

On behalf of Prime Bank PLC, I want to thank the entire team of BIBM for ensuring decades of excellence in banking education, training, consultancy, and research, shaping the financial landscape of Bangladesh.

Since its inception in 1974, BIBM has played a vital role in building skilled, forward-thinking professionals and fostering a culture of integrity and innovation.

At Prime Bank, we have greatly benefited from BIBM's contributions, including its graduates, research, and training programs, which continue to add immense value to the industry.

As we move forward, BIBM's role remains critical in preparing leaders to navigate digital transformation, sustainable finance, and financial inclusion. I am confident that BIBM will continue to drive progress and strengthen Bangladesh's banking sector.

Congratulations on yet another inspiring initiative. We look forward to our continued partnership and shared success in the years ahead.

Warm regards,

**Hasan O. Rashid**
Managing Director & CEO

# Keynote Address

# THE BANKING IN THE FUTURE

**Professor Abdul Hannan Chowdhury**
**(Vice-chancellor, North South University and Chairman, Grameen Bank)**

**Keynote Speaker 10th Annual Banking Conference**
**Bangladesh Institute of Bank Management (BIBM)**

Bismillahir Rahmanir Rahim, Honorable Governor of Bangladesh Bank, Dr. Ahsan H. Mansur, distinguished guests, policy makers, fellow academicians, respected chairpersons and top executives of the banking and financial sector of our country, ladies and gentlemen, Assalamu Alaikum and a very good morning to you all.

It is a great honor to stand before you at the 10th Annual Banking Conference organized by the Bangladesh Institute of Bank Management. Today, we gather at a pivotal moment for the banking sector—a moment that calls for bold vision, strategic thinking, and decisive action. As the financial landscape rapidly evolves, we face not only unprecedented opportunities but also complex challenges that demand more than just technological upgrades. To shape a resilient, efficient, and inclusive banking system for Bangladesh, we must embark on comprehensive structural reforms that address the pressing issues of today while anticipating the needs of tomorrow. In my address, I will assess the future of banking, drawing on global trends and best practices, all while remaining grounded in the unique realities and aspirations of our nation. Together, let us reimagine the future of banking in Bangladesh.

**Current State of Bangladesh's Banking Sector and Necessity of Reforms**
The strength of a nation's economy is deeply tied to the resilience of its banking sector. A stable, efficient, and well-regulated financial system is not just a necessity—it is the foundation of sustainable economic growth. For Bangladesh, this foundation is under strain.

Despite being the backbone of our economy, the banking sector faces mounting challenges: lax implementation of regulations, irregularities in lending practices, rising non-performing loans at record highs, acute liquidity problems, weak governance structures, and a concerning deterioration in operational performance. These challenges have collectively damaged public confidence in our banking system, though the situation varies substantially from bank to bank. While recent initiatives by Bangladesh Bank are encouraging and have provided a glimmer of hope, they must be accompanied by broader, more decisive actions. The ongoing reform efforts must be

strengthened with bold, forward-thinking strategies that prioritize stability, transparency, and resilience. Today, I will make an attempt to outline some key areas that could shape the future of banking in Bangladesh and the steps needed to restore trust, efficiency, and long-term growth in the sector.

**The Technological Revolution in Banking**

**Blockchain Technology: Transforming Trade Finance**

One of the most promising developments in banking is the application of blockchain technology in trade finance, particularly in Letter of Credit settlements. Globally, this trend is gaining significant momentum, and I am pleased to note that several Bangladeshi banks have already begun implementing blockchain solutions for LC settlements, such as Standard Chartered Bank, Prime Bank, HSBC Bank etc. as well as bKash.

This innovation is particularly significant for Bangladesh, where approximately one-third of all bank lending is dedicated to trade finance. More concerning is that an estimated 75% of money laundering activities in Bangladesh are linked to Trade-Based Money Laundering (TBML), whereas, according to the World Bank, TBML accounts for approximately 30-40% of global money laundering activities.

The prevalence of TBML in Bangladesh calls for stronger regulations, better inter-agency coordination, and enhanced enforcement capacity. I would also like to strongly stress the need to prevent mis-invoicing in international trade. I think regulators could address this by implementing independent third-party price validation.

Furthermore, by adopting blockchain technology, we can create immutable, transparent transaction records that significantly reduce the risk of TBML while improving efficiency and reducing costs. For a nation like ours, heavily dependent on international trade, this technology represents not just an opportunity but a necessity for securing our financial future.

**Artificial Intelligence: Revolutionizing Credit Decisions**

AI is another groundbreaking technology revolutionizing the banking sector. AI systems are increasingly being deployed worldwide to enhance borrower selection processes, bringing unprecedented precision to credit assessments.

In Bangladesh, we are witnessing the early adoption of AI-powered systems for nano-lending, with several banks pioneering these solutions. These systems analyze vast datasets, including traditional and non-traditional credit indicators.

On top of that, Robotic Process Automation (RPA) is also gaining traction in Bangladesh. In my opinion, all commercial banks should adopt RPA in some capacity across various functional areas to improve efficiency, reduce errors, and enhance compliance. By automating routine processes, banks can streamline operations and allocate resources more effectively, ultimately driving better customer experiences and regulatory adherence.

Furthermore, I strongly advocate for expanding the use of AI in selecting Cottage, Micro, Small, and Medium Enterprise (CMSME) borrowers. This application holds immense potential not only for improving the quality of loan portfolios but also for extending financial services to previously underserved segments of our economy.

The recent National Dialogue on Banking Reforms by BIBM, emphasized that commercial banks are ideally suited to finance "established MSMEs," but often struggle with newly formed enterprises. A concerted effort between banks and organizations like SME Foundation, BSCIC, NGOs, and PKSF could address this gap -- with banks handling lending activities while these organizations focus on entrepreneurship development through training and advisory services.

**Regulatory Frameworks for Crowdfunding**

Access to capital remains one of the biggest challenges for startups and small businesses in Bangladesh. Crowdfunding offers an innovative solution to this problem by allowing entrepreneurs to access capital directly from a large pool of individual investors. However, to unlock its potential, a conducive regulatory framework is essential.

By establishing clear guidelines and investor protection mechanisms, Bangladesh can encourage the pooling of financial resources to support emerging entrepreneurs. This will not only democratize access to capital but also foster innovation and job creation in our economy.

**Financial Technology: Beyond Traditional Banking**

The broader FinTech revolution represents perhaps the most significant shift in the banking sector since the introduction of electronic banking. From mobile payment solutions to process automation using bots, financial technology is creating new channels for delivering services, new products to offer customers, and new business models that challenge traditional banking paradigms.

However, despite significant progress, our banking sector still faces major IT challenges, such as weak IT governance, cybersecurity threats, inadequate

planning, a lack of skilled manpower, and insufficient training. Looking ahead, we must focus on:

1. Prioritizing local software solutions over foreign Core Banking Software and ERP Systems can offer more customized and cost-effective alternatives. This approach not only better aligns with specific banking needs but also contributes to the growth of our domestic software industry.
2. Initiating digital transformation with AI, Robotic Process Automation, and blockchain adoption.
3. Developing robust disaster recovery systems with hot disaster recovery setups and live testing protocols.
4. Promoting a cashless society through awareness, digital financial literacy, expanded infrastructure, and interoperability among payment systems.
5. Enhancing capacity building through development of an independent IT institute.

In order to overcome these challenges, commercial banks must collaborate with FinTech startups, invest in cybersecurity infrastructure, and prioritize capacity building through specialized training programs. A concrete roadmap for IT efficiency that meets international standards is essential for achieving these advancements.

**Structural Reforms and Institutional Strengthening Central Bank Independence**

The independence of Bangladesh Bank is critical for performing its assigned tasks of managing the monetary and credit system, stabilizing domestic prices and exchange rates, and supporting higher economic growth. Recent interventions such as granting new bank licenses on political considerations, imposing lending rate caps, and allowing loan rescheduling on unethical grounds have undermined this independence. To safeguard the central bank's autonomy, we should consider:

- Changing the post of BB Governor into a constitutional position
- Ensuring legal protection of BB independence against political interference

- Establishing clear guidelines for coordination between monetary and fiscal authorities
- Forming a strong, competent BB Board and Monetary Policy Committee

**Supervision Approach**

The current supervision approach has shown weaknesses, with significant time lags between negative events and their detection, particularly in large financial scams. The CAMELS rating system has not proven fully effective in identifying problematic banks.

Going forward, Bangladesh Bank should emphasize real-time IT-based offsite supervision and timely completion of onsite supervision. Establishing a separate Board of Supervision or a specialized department with qualified staff knowledgeable in accounting, auditing, and risk-based supervision would strengthen the regulatory framework. Most importantly, exemplary actions based on supervision reports must be taken promptly.

**Governance Model in Banks**

The banking sector in Bangladesh follows what the recent National Dialogue by BIBM termed a "fabricated 'Anglo-American' governance model." While this model should be dominated by independent directors from outside, many bank boards are controlled by insiders. Furthermore, there are no key performance indicators to evaluate directors' performance or mechanisms to hold them accountable.

In order to ensure good governance, we need qualified outsiders on boards as well that align with the true features of the Anglo-American model. Bangladesh Bank might develop a talent pool for independent director appointments and introduce a separate framework for board supervision.

The BIBM contributors in the dialogue also highlighted the concerning trend of "dummy" Managing Directors/CEOs and Chairpersons being appointed by business groups, entrepreneurs, or politicians, which can promote malpractices when their interests intersect.

**Corporate Governance and Ethics: Restoring Trust**

A sound banking system is built on trust, which is rooted in strong corporate governance and ethical practices. In Bangladesh, governance challenges such as political interference, inadequate accountability mechanisms, and the appointment of "dummy" directors have compromised the integrity of banks.

To restore public confidence, we must strengthen corporate governance frameworks, enhance transparency in banking operations, and promote ethical leadership. This includes implementing robust whistleblower protection systems, establishing independent audit committees, and enforcing strict penalties for unethical behavior.

**Policy Framework for the Future**

**Liquidity Management**

Many banks are currently facing acute liquidity crises due to diminishing public confidence, uneven deposit growth, excessive long-term lending with short-term deposits, weak loan recovery, and funds lost to willful defaulters. This situation may worsen as credit demand rebounds. To address these challenges:

1. Bangladesh Bank should consider temporarily adjusting CRR and SLR rates
2. Banks with liquidity issues should be required to submit concrete business plans covering recovery strategies, cost reduction, branch optimization, and capital raising
3. Banks should diversify funding sources by issuing bonds of different tenures to better match long-term assets
4. The Advance Deposit Ratio/Investment Deposit Ratio should be reduced from the current high levels (87% for conventional banks and 92% for Islamic banks)

**Classified Loans and Advances**

It is imperative to verify the accuracy of classified loan reporting, particularly for liquidity crunched banks. Internationally reputed auditors should be appointed to assess asset quality, with a specific mandate to differentiate between normal classified loans given to legitimate businesses and fraudulent loans given without proper appraisal.

A special tribunal could be formed to recover classified loans and take legal action against scammers, while an Asset Management Company might be established for a specific period to address the non-performing loan problem.

**Reshaping Loan Portfolios**

The current distribution of lending is heavily skewed: 68.33% to large industries, 15.68% to small and medium industries, 15.58% to service

industries, and only 0.41% to cottage industries. Similarly, urban finance comprises 88.27% of lending, while rural finance accounts for just 11.73% at the end of 2023. In 2024, rural lending further declined to 7.70%, and urban lending rose to 92.30%.

Commercial Banks need to reshape their borrower portfolios by looking beyond traditional balance sheet-based financing to asset-based finance, expanding supply chain financing, nano lending, wholesale financing, blended financing, equity financing, and venture financing. Banks require enabling policies and technical support to develop these products.

**Financial Inclusion and Remittances**

Financial inclusion remains a critical goal for sustainable development. Bangladesh Bank might consider announcing an annual "bank week" when all institutions would make concerted efforts to bring unbanked people into the financial system.

On remittances, despite Bangladesh's high migration rate, our remittance growth lags behind countries like Pakistan and the Philippines. I would suggest comprehensive changes including:

- Offering effective pre-migration training on financial literacy
- Quick disbursement of loans without collateral
- Providing conditional privileges to migrants for passport and travel documents
- Developing mobile apps for electronic money transfers
- Creating consolidated platforms for financial information

**Marketing Financial Services to Marginalized Communities**

A significant portion of our population remains unbanked or underbanked, limiting their access to essential financial services. To bridge this gap, banks must develop innovative marketing strategies tailored to the needs of marginalized communities.

This includes designing simple, easy-to-understand financial products, leveraging mobile banking platforms, collaborating with community organizations, and implementing financial literacy programs. By understanding the unique barriers faced by these communities—whether geographical,

educational, or cultural—banks can develop targeted solutions that effectively address their needs.

**Islamic Banking for Financial Inclusion**

Islamic banking represents a particularly promising pathway to financial inclusion. For many in our society, religious considerations have been a barrier to engaging with conventional banking systems. Islamic banking, aligned with Shariah principles, offers an alternative that resonates with these communities.

As highlighted in a recent BIBM study, strengthening Shariah governance is essential to prevent fictitious contracts and protect stakeholders' rights. Bangladesh Bank should adopt IFSB and AAOIFI standards, introduce external Shariah audits, and develop competitive Shariah-compliant liquidity instruments. Increasing the SLR of Islamic banks by making more Sukuk bonds available (beyond the current three) would reduce high-risk investments.

With its ethical and risk-sharing principles, Islamic Banking offers a unique opportunity topromote inclusive growth. In Bangladesh, Islamic Banking has gained significant acceptance, demonstrating its potential as a means of financial inclusion.

**Addressing Inflation and Economic Stability**

Taming inflation is currently at the top of central bank policy priorities. While Bangladesh Bank has more direct influence on demand-side factors, in our current context, supply-side sources appear to be relatively dominant in driving inflation.

Academics and Banking experts suggest that Bangladesh Bank might shift its policy preference toward investment and supply-friendly monetary policy instruments, in line with neutral interest rate principles. Frequent communication with fiscal authorities for complementary policy efforts would enhance the effectiveness of supply-side tools to address inflation.

**Safety and Soundness of Banks**

Ensuring greater transparency in profit reporting is crucial for the safety and soundness of our banking system. Some institutions have reported unrealized income through financial statement window dressing, often through unjustified loan rescheduling and restructuring, or by creating new loans to show repayment of previous ones.

Strict implementation of current prudential regulations by supervisory authorities and the introduction of new norms where necessary is essential.

Problem banks might prepare a separate set of financial statements starting from zero to measure the extent of turnaround after implementing new initiatives.

**Conclusion: A Blueprint for Banking Reform**

Although numerous reform proposals have been made over the years through various commissions, committees, civil society, and academic communities, many remain unaddressed. I humbly believe, for meaningful changes, we need:

1. Finalization of reforms through comprehensive consultation
2. Guiding principles for prioritizing reforms for short, medium, and long-term implementation
3. Clear designation of executing authorities for implementing reforms

Bangladesh Bank can play a pivotal role in developing the broader consensus needed, while institutions like BIBM can contribute through academic exercises and research activities on several policy and operational areas of banking.

Ladies and gentlemen, the future of banking in Bangladesh is dynamic, digital, and inclusive. By embracing blockchain technology, AI, FinTech, and innovative regulatory frameworks, we can enhance operational efficiency, mitigate risks, and expand financial access. The challenges are significant, but I remain optimistic about the sector's ability to evolve and thrive.

The journey towards a resilient and inclusive banking sector demands collaboration, innovation, and visionary leadership. As we move forward, let us work together to shape a financial ecosystem that empowers people, drives prosperity, and creates a better world for future generations. Let us move forward with both boldness and wisdom, building a banking sector that is technologically sophisticated, ethically sound, and genuinely inclusive.

Thank you.

**Professor Abdul Hannan Chowdhury, PhD**
Vice-Chancellor
North South University

# Abstracts of
# Selected Conference Papers

## Plenary Session-1 (A): Macro Economy and Central Banking

### Policy liberalization and Inflows of Foreign Direct Investment in Bangladesh: An Empirical Analysis

Mst. Nurnaher Begum; Md. Syedul Islam; Sk. Mukitul Islam; Nabila Fahria, Samim Uddin; Sharmin Ahmed; Mobasshir Anjum; Mohammod Ullah Md. Alamin.

**Abstract:** Foreign Direct Investment (FDI) plays a crucial role in driving economic growth in least developed or developing countries throughout the world. FDI serves as a vital source of capital formation, fosters knowledge transfer, and promotes global economic integration. Realizing the importance of FDI, the government of Bangladesh has offered various financial and non-financial incentives for attracting FDI. In recent years, Bangladesh has significantly improved its investment and regulatory environment for foreign investors. Specially, during 2017-2021 Bangladesh Bank has taken some policy initiatives to liberalize regulatory framework to attract more FDI (Annexure Table-1). Together with all these and followed by a low labor cost structure, Bangladesh has become an attractive destination for FDI in the South Asian region. In this backdrop, this paper attempts to investigate the impact of economic policy liberalization on foreign direct investment inflows in Bangladesh. Quarterly data on GDP, exchange rate, export earnings, lending interest rate and two dummy variables have been used from FY15Q1 to FY23Q4. To estimate the impact of various policy measures on FDI an Auto Regressive Distributed Lagged (ARDL) model has been used. The findings of the study underscore a significant and positive relationship between FDI and various policy liberalizations, though COVID-19 has negatively affected the FDI inflows in Bangladesh. The results also show that there has been a break point in FDI inflows during FY17Q1 which coincides with these policy liberalization measures and its desired outcomes. The insights derived from this research may offer valuable policy suggestions for the policymakers for further enhancing FDI in the country.

## The Impact of Exchange Rate Volatility on Knitwear Exports in Bangladesh

Tanushree Basak; Dr. Md Nazmus Sadekin; Shamima Akter; Md. Yousuf Hossain

**Abstract:** The exchange rate is an essential determinant of exports in any country, and export plays a vital role to driven a country's economy. Nowadays, the fluctuation of the exchange rate has become a highlighted topic. This paper explores the relationship between the Exchange Rate Volatility and the most exported item of Bangladesh, Knitwear Exports. This study also wants to check the connection between Bangladesh's Exchange Rate and Knitwear Exports. The study is based on secondary data for the period 1994-2022. To achieve the objectives, this study uses Knitwear exports as endogenous variables and the official exchange rate, inflation rate, and exchange rate volatility as the exogenous variables. The data are collected from the World Development Index (WDI) and the Bangladesh Garment Manufacturers and Exporters Association (BGMEA). To get an appropriate result, the co-integration, Autoregressive Distributed Lag (ARDL) model is performed in this analysis. The findings of this paper show that the exchange rate volatility negatively and significantly influences Knitwear exports in the short run. But in the long term, the result shows a positive but insignificant impact. This study also shows that the exchange rate has a significant beneficial linkage with the exports of knitwear products in the long run. This paper recommends that while exchange rate depreciation can stimulate export growth, it may have detrimental consequences for other sectors of the economy. Consequently, strategic investment in the knitwear industry is recommended as a potential catalyst for economic expansion in Bangladesh.

## The Impact of Central Bank Independence on Inflation: An Empirical Evidence from Developing Countries

Robin Chandra Paul

**Abstract:** This study examines the impact of Central Bank Independence (CBI) on inflation levels, inflation fluctuations, and money growth in developing countries. While theoretical arguments suggest that an independent central bank can mitigate inflationary bias stemming from political pressures and time inconsistency in monetary policy, the empirical evidence for developing

countries is inconclusive. Using a two-step System GMM model, we find that higher CBI significantly reduces both inflation levels and fluctuations, supporting its role as a crucial institutional mechanism for maintaining price stability. Furthermore, we identify money supply as the transmission channel through which CBI lowers inflation. These results highlight the importance of enhancing central bank autonomy to achieve macroeconomic stability in developing countries.

**Determinants of Money Supply in Bangladesh: An Empirical Investigation**

Dr. Md. Golzare Nabi; Md. Waheduzzaman Sarder; Shah Md. Sumon; Md. All Mahmud

**Abstract:** Prudent management of money supply is considered as a key factor in smoothing macroeconomic stability. The better performance of monetary policy lies in attaining optimum management of money supply and stability in price level. As money supply plays key role in macroeconomic stability, the current paper attempt to explore the dynamic relationships between the money supply and its major determinants in Bangladesh. It applies the Autoregressive Distributed Lag (ARDL) model to assess the degree of influence of various factors on the money supply in Bangladesh using monthly data from 2008M1 to 2024M12. The findings indicate that the reserve money and the reserve-deposit ratio are the major contributors influencing the money supply in Bangladesh. In addition, currency-deposit ratio, excess reserve-deposit ratio, deposit rate, and exchange rate also affect the money supply. Since these factors have impacts over the money supply, the conduct of prudent monetary policy in Bangladesh will depend crucially on considering the implications of changes in those key factors.

**How Do External Sector Dynamics Induce Domestic Inflation? An Econometric Analysis for Bangladesh**

Dr. Imam Abu Sayed, Ms. Rifat Ara Bindu, Ms. Romana Ferdoush

**Abstract:** The Bangladeshi economy has recently experienced elevated inflationary pressures, which have significant implications for economic stability and growth. The purpose of this study is to identify the dynamics of the spillover effects of the external sector on domestic inflation in Bangladesh. The Autoregressive Distributed Lag (ARDL) approach is deployed for the

estimation process, utilizing monthly secondary data from January 2015 to October 2024, available from various sources such as the Bangladesh Bureau of Statistics (BBS), Bangladesh Bank (BB), Food and Agriculture Organization (FAO), and the World Bank (WB). In this analysis, the Consumer Price Index (CPI) is treated as the dependent variable, while the key explanatory variables include world oil price, world food price, export, import, and inward remittance. Additionally, industrial production and broad money (M2) are included as control variables and crisis is a dummy variable. The empirical findings confirm that external factors, particularly global oil prices, food prices, and trade dynamics, significantly influence Bangladesh's inflation. A 1 percent rise in past CPI leads to a 0.7 percent rise in the current CPI, reveling strong inflationary inertia. Additionally, global oil price fluctuations have a statistically significant effect on inflation, while the impact of world food prices is delayed, suggesting a lagged transmission into domestic inflation. Trade variables also play a crucial role—exports contribute to inflationary pressures over time, whereas imports exert a deflationary effect by reducing supply-side constraints. Besides, higher domestic industrial production mitigates inflation, supporting the supply-side argument, whereas broad money supply (m2) influences inflation with a lag, reflecting the delayed transmission of monetary policy. Interestingly, remittances have an insignificant direct effect on CPI, implying that while they boost household purchasing power, their inflationary impact is minimal. Furthermore, economic crises, including the COVID-19 pandemic, do not exert a statistically significant independent effect on inflation, reinforcing the dominance of structural economic conditions over short-term shocks. From this empirical analysis, external economic factors have a great impact on creating inflationary pressure in Bangladesh.

## Machine Learning Analysis of Central Bank Independence: Key Determinants and Policy Implications

Md. Nayem Dewan; Md. Al-Amin Parvez; Md. Jahangir Alam; Dr. Md. Habibur Rahman

**Abstract:** Central Bank Independence (CBI) is key to macroeconomic stability, significantly influencing inflation control, economic shock management, and the promotion of sustainable growth. Despite an ample amount of literature on CBI, notable gaps persist in comprehending its determinants and policy implications, especially within the framework of increasingly intricate global financial systems and unconventional monetary policies. This research examines existing gaps by utilizing advanced machine learning techniques to analyze the primary determinants of CBI and their macroeconomic implications. We utilize a comprehensive dataset that includes political,

institutional, economic, and social variables, applying Recursive Partitioning and Regression Trees (RPART) to uncover non-linear relationships and intricate interactions among these factors. The results show that spending on the military and political corruption is two of the main things that hurt CBI. This shows how important it is to have effective anti-corruption policies and be responsible with money. Conversely, democratic government, globalization, and internet connectivity have become champions of the values of robust institutions, worldwide economic integration, and public responsibility. Though institutional and legal frameworks add to the general setting, their impact is somewhat small when compared with political and economic considerations. This suggests that changes should concentrate on reducing governmental influence and systematic corruption. This paper shows the important influence of machine learning on economic policy analysis, therefore offering a better understanding of CBI and its macroeconomic consequences. Dynamic indices of CBI, the simulation of policy impacts, and the development of tailored strategies for particular national contexts are made possible by machine learning approaches helping to identify intricate patterns and interactions often missed by conventional methods. Policymakers, central bankers, and international organizations—as well as others— have important ramifications from this study. Recommendations highlight the necessity of strengthening anti-corruption measures, promoting democratic governance, balancing central bank independence with accountability, and employing machine learning to enhance policy analysis and decision-making. This study offers views on how central banks could handle issues of the twenty-first century by combining modern computing technologies with conventional economic analysis. Combining machine learning with economic theory produces practical insights for the creation of credible, flexible central banking systems that support macroeconomic stability in a global world undergoing change.

## Plenary Session-1 (B): Macro Economy and Central Banking

### The Evil Act of Posing as an Angel: Can Financial Development Reverse the Negative Effects of Corruption on Inward Foreign Direct Investment?

Syed Nazrul Islam

**Abstract:** Employing three distinct datasets of bilateral FDI positions and flows (UNCTAD, CDIS, and OECD) in a structural gravity approach this paper examines the impact of financial development and corruption on inward FDI. Applying both OLS and PPML estimation techniques this paper (with UNCTAD data) finds that the financial development of both host and home countries are significant determinants of FDI. However, the estimates with CDIS and OECD data show that FDI in the host country is positively associated with home country financial development and, to some extent, negatively associated with that of the host country which is mostly driven by the developed country groups. Corruption is a persistent problem for FDI, but the interaction with a good financial sector corruption, however, works as an incentive for inward FDI. Control of corruption has a greater impact on FDI stocks in the developed country than in the developing country.

### Monetary Approach to the Balance of Payment in Bangladesh: An Empirical Analysis

Dr. Md Ezazul Islam; Most. Nurnaher Begum

**Abstract:** The paper attempts to trace the causes of disequilibrium in the balance of payment and exchange rate depreciation, as well as whether monetary phenomena are responsible or not. We applied Bayesian VAR to estimate the impulse response function for the sample period FY01-FY24. The findings indicate that monetary phenomena are one of the major factors for disequilibrium in BoP and exchange depreciation pressure. The findings of the paper demand that appropriate monetary management is required for restoring equilibrium in BoP as well as exchange rate depreciation pressure for macroeconomic stability.

## Addressing Rising Inflation that Affects the Vulnerable Population

Yasmin Rahman Bula; Md Masum Billah

**Abstract:** Inflation, characterized by the rising cost of goods and services and a decline in purchasing power, has emerged as a pressing economic challenge, disproportionately affecting vulnerable populations. In Dhaka, Bangladesh, slum dwellers and low-income groups, including rickshaw pullers, day laborers, and small business owners, face severe economic hardship due to persistent inflation. This policy paper explores the causes, impacts, and policy gaps in addressing inflationary pressures on these populations. Key factors such as global commodity price hikes, supply chain disruptions, ineffective government policies, and macroeconomic instability including the Russia-Ukraine conflict have exacerbated inflation, leading to increased poverty, food insecurity and limited access to healthcare and education. Through primary surveys and empirical analysis, the study highlights the struggles of Dhaka's vulnerable communities in meeting their basic needs. Findings reveal that a significant segment of these populations experience food shortages, increasing healthcare costs and reduced educational opportunities. The paper identifies a deficiency of political commitment, insufficient social safety nets, and inefficient supply chains as root causes of the crisis. To mitigate these challenges, the paper proposes targeted policy interventions, including strengthening social safety nets, improving market regulation, increasing agricultural productivity, and enhancing access to affordable essential services. These measures align with the Sustainable Development Goals (SDG-1: No Poverty, SDG-8: Decent Work and Economic Growth) and aim to provide a sustainable solution to inflation-induced hardships in Dhaka's marginalized communities.

## Nexus Between Remittance and Ecological Footprint: Does Educational Attainment Matter?

Md. Abdur Rahman Forhad; Mohammed Nur Hussain; Mohammad Monirul Islam Sarker; Md. Saifuddin

**Abstract:** The study investigates the impact of remittance on the ecological footprint (EFP), a measure of environmental degradation that captures anthropogenic environmental pressure. While prior studies examine similar effects, very few studies have empirically examined how the adverse consequences can be mitigated. Using panel data on 135 countries, this study

employs a fixed-effects model to examine the effect of remittance on the ecological footprint. Data from the World Development Indicators and Global Footprint Indicators for 1995 and 2021 is used. Findings reveal that remittance increases the ecological pressure due to expanded economic activities. While remittance in recipient countries is significant, exploring the avenue of mitigating the effect is also important. This study then argues that educational attainment plays a mitigating effect of remittance on ecological pressure. Expanding the first empirical model with an interaction term between education and remittance, this study found that educational attainment reduces the ecological footprint. The interaction between education and remittance has a detrimental effect on ecological, fishing, and carbon footprints. Findings imply that educational policies should be designed to mitigate environmental pressure. The effectiveness of educational policies in reducing ecological footprints suggests that governments should emphasize an effective awareness and educational policy and practices.

## Evaluating the Effectiveness of Fiscal and Monetary Policy in the Bangladeshi Economy: An HANK-DSGE Analysis

Sakib Bin Amin; Mainul Islam Chowdhury; Javed Hossain

**Abstract:** This paper investigates the effectiveness of fiscal and monetary policies in the context of the Bangladeshi economy, which is currently experiencing significant changes during its post pandemic recovery. The study employs a closed economy HANK-DSGE framework to analyze these policies. Our findings suggest that both fiscal and monetary policies effectively stimulate economic growth from both the demand and supply sides. However, the impact of monetary policy is found to be more pronounced than that of fiscal policy. We recommend implementing an optimal policy mix within a coordinated framework to revitalize the Bangladeshi economy while minimizing inflationary effects.

# The Cautious March of Central Banks Toward Climate-related Policy Measures

Afroza Sultana

**Abstract:** Climate change poses systemic macroeconomic and financial stability risks, prompting central banks to reassess their role in climate risk policy. This paper examines central banks' cautious yet evolving approach toward integrating climate-related policy measures within their mandates. Extensive literature search found no concrete evidence of a green central banking agenda being an efficient tool for reducing climate risk; instead, unconventional monetary and collateral-based policies were considered to violate the market neutrality rules and may face political resistance. Regarding carbon tax, central banks can be an assistant rather than a pivotal role player and stress-testing, which can be an effective tool to disclose climate risk, is still nascent. Due to the lack of democratic legitimacy, interventions could lead to unrealistic expectations and deviation from the regular mandate of central banks. Further, this study uses binomial logistic regression to analyze the relationship between green financial performance and central bank regulations across 40 countries. Though in a higher number of countries, central banks were the leading regulatory authorities, there was no statistically significant evidence that the green financial indicators perform better when regulated by central banks.

## Plenary Session-2: SME Financing and Inclusive Growth

### Financial Inclusion of Selected SME Clusters: A Case study of Light Engineering

Dewan Abdul Kader Zilani

**Abstract:** The Cottage, Micro, Small, and Medium Enterprise (CMSME) sector in Bangladesh significantly contributes to the economy, accounting for 25% of GDP, 40% of gross manufacturing output, and 90% of private sector enterprises. It employs 70-80% of the non-agricultural workforce. Despite its importance, the sector's direct contribution to GDP can be enhanced to promote inclusive economic growth. While Bangladesh Bank has implemented policies, including cluster-focused financial initiatives for CMSMEs, research evaluating their impact is limited. This policy paper examines the Light Engineering sector as a sample cluster, using qualitative and quantitative methods to assess challenges in accessing finance. Key issues include high interest rates, collateral requirements, and lack of tailored financing. The study also evaluates the Credit Guarantee Scheme (CGS) introduced in 2020, finding limited participation due to restricted quotas. It suggests a two-pronged policy mix: (a) Common Facility Center (CFC) financing with a refinance scheme and credit guarantees, and (b) a Financial Information Management System (FIMS) using mobile apps to streamline financial transactions and decision-making. Successful implementation of these policies could foster inclusive economic growth by improving financial access for CMSMEs, reducing poverty, generating employment, and supporting national development goals such as Vision 2041.

### Roles of SME Financing in Inclusive Economic Growth and Poverty Reduction in Bangladesh

Prashanta K. Banerjee; Matiur Rahman

**Abstract:** The primary objective of this empirical study is to examine the roles of SME, non-SME, and agricultural financing in inclusive economic growth and thereby to reduce headcount poverty in monetary term in Bangladesh. ADF and KPSS tests for non-stationary of time series variables, the ARDL procedure for co-integration and the associated VECMs are implemented for convergence

toward long-term equilibrium and the speed of adjustment. Annual data from 1976 through 2023 are employed. There are supportive evidences that financing in the above modes positively influence inclusive real GDP growth that in turn help poverty reduction. However, the reduction in poverty through inclusive economic growth is relatively subdued than direct SME financing. Agricultural financing has relatively more pronounced effect on poverty reduction. The converging speeds of adjustment towards the long-run equilibria, however, seem tepid.

**Fostering the Growth of SMEs through Cluster Financing Approach in Bangladesh: Evidence from Empirical Studies**

Mohammad Abul Hashem; Dr. Shirin Akter

**Abstract:** The SME based income generating activity has been recognized as an essential tool to achieve long-term development of a country over the last three decades. And in the SME sectors, cluster financing is comparatively a new concept. This Cluster financing approach is also presumed to bring positive outcome through furnishing the distinct prerequisites of the SME sectors of Bangladesh. This can be attained by accelerating financial services to both prevailing and innovative SME clusters. Policy makers should not just focus to formulate theoretical policies rather; they should consider evidences from similar economic base or examples from other developed economy in cluster financing approaches applied in SME sectors. It is expected that an effective cluster development policy in SME sectors formulated based on evidences from empirical studies will foster economic growth. The objective of the study is to review the varied cluster financing approach applied by some selected economies with similar size to Bangladesh economy in relation to whether their performance has been improved as a result of cluster effects. It is also evident that the cluster financing approach has not been extensively researched in developing countries, especially in the context of the SMEs. It is likely that the outcome from this study will assist business entities and entrepreneurs as well as financial institutions in making more informed decisions regarding the adoption of a cluster approach and entering into cluster-based SMEs. It is obvious that this study will add value in expanding knowledge in relation to the impact of clusters on economic development in transition countries in filling gaps within the existing expert opinion.

# Exploring the Impact of Microfinance Initiatives on Women's Entrepreneurship in Bangladesh: Mediating Role of Psychological Capital

S.M. Sayem; Most. Sadia Akter; Mantaka Lamisha; Morium Ahammed
Muhammad Saabiq Intisar Adit

**Abstract:** This study aims to evaluate the impact of micro-savings, micro-insurance, micro-credit, and business support on women's entrepreneurship development, with psychological capital as a mediating variable. A structured survey questionnaire had been designed and distributed among women entrepreneurs who get benefits from microfinance initiatives. Data was collected from 311 respondents across the country. The collected data had been analyzed with the approach of Partial Least Square using smartPLS4. First, the measurement model had been applied to determine the validity and reliability of the data set. Then, the structural model had been utilized to justify the hypotheses. The results show that micro-savings and psychological capital significantly contribute to women's entrepreneurship development. Specifically, micro-savings help women manage finances effectively and build resilience, which fosters business growth. Psychological capital, which includes attributes such as resilience, optimism, and self-efficacy, plays a significant role in enhancing women's entrepreneurial confidence and success. However, micro-insurance, micro-credit, and business support did not show any direct impact on women's entrepreneurship development, suggesting their limited effectiveness when used in isolation. Policymakers and microfinance institutions should focus on strengthening micro-savings programs and initiatives that build psychological capital for women entrepreneurs. Combining financial services with psychological support can foster a more conducive environment for women entrepreneurs, particularly in rural regions. This research emphasizes the crucial role of psychological capital in entrepreneurship, proposing that non-financial resources, such as psychological resilience, are essential for entrepreneurial success. It adds to the existing literature by highlighting the role of micro-savings in women's entrepreneurship development.

# Why Do Microfinance Institutions Avoid Real Poor? Evidences from Grassroots Bangladesh

Mohammed Mamun Rashid

**Abstract:** Microfinance model carries a scholarly debate in Bangladesh, as well as globally. This study aimed to depict the socio-economic conditions of Jaladas. Two Jaladas villages were study locations where an endeavor was made to find the major causes of avoiding such communities from microfinance services. Total of 100-household survey were conducted, using random sampling. Commercial entrepreneurs are mostly profit-centric, overexploiting fisheries resources and adversely affecting the sustainable livelihoods of Jaladas. In addition, several exogenous and endogenous factors, such as climate change, sea piracy, weak policy implementation, limited set of skills, psychological barriers to switching occupations, and inadequate employment opportunities, among others, fall into multi-dimensional poverty. Symptoms of extreme poverty in terms of income, fishing assets, housing, water and sanitation, basic services, and social exclusion were highly visible in one fishing village studied. Microfinance Institutions (MFIs) avoid the real poor due to plights of extreme poverty, uncertainty of loan repayment, cultural ill-treatment, and lack of strong monitoring and scrawny policy implementation mostly by the Microcredit Regulatory Authority (MRA). This study urges state and global donor organizations to pay urgent and special attention to the political and socio-economic empowerment of Jaladas to ensure their sustainable well-being.

# Towards Gender Equality: Assessing CMSME Financing Impact on Women Entrepreneurs in Bangladesh

Sadika Akter; Dr. Md. Abdul Latif; Shirin Sultana; Chandan Kumar Roy
Anwar Hossain Chowdhury

**Abstract:** This study evaluates the impact of initiatives by Bangladesh Bank aimed at improving financial access for Cottage, Micro, Small, and Medium Enterprises (CMSMEs), with a particular focus on Women-owned CMSMEs (WCMSMEs). Despite various policy efforts, research on their effectiveness in bridging the gender gap remains limited. Utilizing both qualitative and quantitative methods, this study analyzes data from the SME portal and the Credit Guarantee Department of Bangladesh Bank, alongside survey data and a linear probability model to investigate factors influencing women's access to finance and gender equality. Findings from a structured survey of 42 WCMSMEs reveal that CMSME financing has a positive impact on gender equality and family well-being, empowering women entrepreneurs in decision-making and enhancing their families' socio-economic status. Key challenges identified include a lack of collateral, limited commitment from banks, high funding costs, and insufficient women-focused financing facilities. Statistical analysis corroborates these qualitative insights, demonstrating that flexible terms, shorter loan approval times, and specialized training significantly enhance women's decision-making capacity, which is crucial for reducing the gender gap. The study further examines the introduction of a credit guarantee facility in 2020, which allocated a 10% quota for WCMSMEs. Analysis indicates that women's participation in the scheme averaged 10.05% from 2020 to 2022, with a notable increase in financing for new enterprises. Following the introduction of the scheme, 38% more WCMSMEs received loans, and loan disbursement for WCMSMEs increased by 18%, highlighting the pro-gender effect of the credit guarantee scheme. Overall, the findings suggest that targeted financial initiatives can significantly enhance women's access to finance and contribute to advancing gender equality within Bangladesh's CMSME sector.

## Plenary Session-3: Bank Management Towards Addressing Future Challenges

### Is the Big Bath Practice by New CEOs a Holy Bath for Banks? Every Cloud Has a Silver Lining

Md Sohel Saklain; Barry Williams; Jean-Pierre Fenech

**Abstract:** Incoming CEOs actively engage in charging/creating higher level of discretionary expenses/reserves variable during their first year of tenure. Although literature recognizes this big bath accounting as a negative practice for non-financial firms, it is not yet clear whether such a view also applies to mainstream commercial banks. By studying US banks over, the period 1992-2019, we find strong evidence of big bath practices by new CEOs. We report PR turnover levels of systemic risk and the mode of departure of the outgoing CEO play critical roles in this practice. We also find higher reserve for credit losses and increased capital adequacy ratio in the years following a big bath, implying improvement in the financial soundness of a bank. Increased information disclosure via big bath accounting may also reduce some regulatory concerns. Therefore, big bath accounting practice may not always be viewed as a negative practice in banks.

### Banking on Fun: A Qualitative Exploration of Workplace Enjoyment in Bangladesh's Private Banking Sector

Anindya Dhar; Shuspita Saha

**Abstract:** This study aims to explore how workplace fun is perceived and experienced in the private banking sector of Bangladesh by engaging with employees working in selected banks. To understand workplace fun in these private banks, the researcher conducted a virtual ethnographic study over two weeks, participating full-time (virtually) in the daily activities of each bank. This was complemented by semi-structured interviews and focus group discussions with bank employees. Additionally, various digital materials, including posters, memes, brochures and social media group chats were analyzed. In total, 250 participants contributed to the research, including 20 semi-structured interviews and 30 focus group sessions. All interactions were conducted in Bangla, the native language of the respondents. Thematic analysis was employed to identify key patterns and themes from the data. The results

revealed that workplace fun is neither fully understood nor systematically integrated and sustained within the studied private banks in Bangladesh. To the best of the researcher's knowledge, this is one of the pioneering studies in a developing country context to examine workplace fun, specifically within the private banking sector of South Asia. The study also presents a conceptual framework outlining four key barriers: organizational culture and environment, leadership and managerial practices, bank-specific behaviors, and individual perceptions of fun. Addressing these barriers can provide a foundation for fostering a culture of workplace fun and humor, ensuring its effective implementation and sustainability in the private banking sector.

## The Relationship Between Sustainable Banking, Customer Trust, and Bank Loyalty in Bangladeshi Banking Sector: A Structural Equation Modeling Approach

Rashed Mahmud Shakil; Pijush Kumar Sarkar; Silmi Jahi.

**Abstract:** With growing customer expectations for sustainable practices, implementing sustainable banking strategies stands out as a significant opportunity in customer loyalty for banks. This study explores the relationship between sustainable banking and bank loyalty and the mediating effect of customer trust in this relationship. The study employs data obtained through 208 questionnaires distributed amongst customers of the banking sector. Using structural equation modeling through SmartPLS 4.0, the findings showed that sustainable banking directly and positively affected customer trust and bank loyalty, and customer trust positively influenced bank loyalty while also acting as a mediator between sustainable banking and bank loyalty. From a practical perspective, banks in Bangladesh must include sustainability initiatives to reinforce consumer trust leading to longer-term customer loyalty. Furthermore, a sustainable banking approach can transform into a strategic opportunity for policymakers and banking executives to get customers more involved and gain a competitive advantage in the industry.

## Predicting Financial Distress: A Study on Private Commercial Banks in Bangladesh

Jannatul Ferdousy Supty; Kowshik Paul; Dr. Saifuddin Khan

**Abstract:** The objective of the study is to analyze the financial distress of private commercial banking sector in Bangladesh. The research has focused on 11 crisis-hit private commercial banks in Bangladesh covering a period from 2018 to 2023 using the Altman Z-score model. The study applies key financial ratios, including working capital to total assets, retained earnings to total assets, operating earnings to total assets, and book value of equity to total liabilities, to examine financial soundness. The research has revealed that 10 out of 11 selected banks fall within the distress zone, including Bangladesh Commerce Bank Limited and National Bank Limited being the most distressed. Only one bank under the Grey Zone indicating financial instability but not immediate trouble is Union Bank PLC. The main reasons of financial instability are evidenced to be liquidity shortages and declining profitability, indicating the pressing need for improved risk management and regulatory guidelines. The researchers expect to improve the policy considerations and critical insights for policymakers, investors, and banking professionals to reduce risks and develop financial stability of private commercial banking sector in Bangladesh.

## Banking Regulation, Policy Announcements and their Stock Market Reactions: A Study in Bangladesh

Nijam Uddin Ahmed; Sharmin Sultana Koli; Jubel Ali; Dr Mohammad Ashraful Ferdous Chowdhury

**Abstract:** Bangladesh Bank regularly announces policies to control inflation, manage liquidity, and ensure financial stability. However, it remains unclear how these announcements affect stock market behavior in developing countries like Bangladesh. This study examines stock market reactions to 12 important regulatory announcements made by Bangladesh Bank from 2020 to 2025. The sample includes 34 banks listed on the Dhaka Stock Exchange. We use the event study method, calculating abnormal returns (AR) and cumulative abnormal returns (CAR) within a 10-day period around each announcement (-5 to +5 days). Our findings show that policies related to interest rates and foreign exchange significantly affect bank stock returns. For instance, interest rate caps and

adjustments led to negative reactions due to concerns about bank profitability. Conversely, liquidity support measures positively impacted stock prices as investors viewed them as stabilizing. Overall, 7 out of 12 announcements showed statistically significant impacts. These results help policymakers understand investor reactions and improve regulatory transparency.

## Beyond the Paycheck: Examining Work-Life Balance Practices in the Banking Industry

Md. Mehedi Hasan; Sadat Hossain; Md. Solaiman Chowdhury

**Abstract:** Employee retention is a critical challenge in the banking industry, where retaining experienced professionals is essential for operational efficiency and sustained customer satisfaction. This study examines the impact of work-life balance (WLB) practices on employee retention in the banking sector. Specifically, it explores how flexible work arrangements, employee assistance programs, financial incentives, job design, professional autonomy, and job satisfaction influence retention while considering the moderating effects of workload. Adopting a quantitative research approach and a descriptive research design, this study analyzes survey data collected from 409 banking professionals. Structural Equation Modeling (PLS-SEM) is employed to assess the relationships between WLB practices and key constructs from the Theory of Planned Behavior (TPB), The Job Demands-Resources (JD-R) Model and Social Exchange Theory (SET). The findings reveal that well-structured WLB policies significantly enhance employee retention. Additionally, the direct factors of the TPB, JD-R and SET play a crucial role in reinforcing the effectiveness of these practices, highlighting the need for transparent and equitable HR policies in banking institutions. Furthermore, workload is identified as a key determinant influencing employees' career decision. This study provides valuable insights for banking institutions seeking to improve employee retention through effective HR strategies. By fostering a supportive work environment and implementing fair and transparent WLB policies, banks can reduce turnover risks, enhance employee well-being, and strengthen organizational performance. By integrating psychological and organizational factors within a structured analytical model, this research advances the understanding of retention dynamics in the banking industry and offers novel insights into mitigating turnover risk in a high-pressure, service-driven sector.

## Plenary Session-4: Sustainable Financing and the Banking Sector Resilience

### The Level of Climate Literacy among Bangladeshi Bankers: Effective Green Banking Perspective

Niaz Morshed; Kowshik Ahmed Efty

Abstract: The study explores the level of climate literacy among Bangladeshi bankers to highlight the role of bankers in implementing effective green banking. To achieve the objective, the research used a quantitative research approach, including surveys and interviews with 500 bankers from 20 Bangladeshi public and private banks, especially those who are engaged at the branch/field level. The collected dataset was analyzed using descriptive and inferential statistics. The paper also used data from various secondary sources such as journal articles, financial reports of banks, and daily newspapers. Analyzing the outcomes of surveys and interviews, the result demonstrates that the level of climate literacy among Bangladeshi bankers is not up to the mark. However, bankers are the key players who can motivate customers about their green products. Besides, a climate-literate banker can protect green investments from being misused and can play a vital role in selecting truly climate-friendly projects. The study also shows that lack of climate risk and climate awareness-related training has a strong correlation behind the lower literacy level among the bankers. Finally, this study's findings will aid Bangladeshi banks in promoting climate literacy programs among bankers aiming to implement green banking in a more effective manner.

### Green Reporting Practices of Listed Banks in Bangladesh based on Global Reporting Initiatives (GRI) Standards: An Empirical Evidence

Juwel Kumar Saha

**Abstract**: The study explores the extent and nature of green reporting practices of listed banks in Bangladesh, an emerging economy, in line with the GRI guidelines, focusing particularly on environmental areas. The annual reports from 2015 to 2019 of thirty listed banks were considered for the study. The

qualitative content analysis technique was used to collect and analyse data from the annual reports. The extent and nature of green disclosures are measured based on GRI Standards, covering eight major environmental areas: materials, energy, water and effluents, biodiversity, emissions, effluents and waste, environmental compliance, and supplier environmental assessment. The results show that most banks disclosed at least one area of environmental information in their published annual reports. However, these disclosures needed to be fully aligned with the standards set by the GRI. It also reveals that only four of the thirty sampled banks follow the GRI guidelines in the environmental area. Most sampled banks provided energy information, indicating better in-house environmental management performance. However, they disclosed less information about materials, effluents and waste, water and effluents, environmental compliance, emissions, and biodiversity, and slightly about supplier environmental assessment. The research results promote the environmental responsibility of banks in the financial industry and enable them to enhance transparency and accountability in green reporting. It advocates for the mandatory adoption of GRI standards in Bangladesh's banking industry, emphasizing the need to use Bangladesh Bank's green reporting guidelines to disclose green issues and achieve sustainability and development goals. The data set was limited. Annual reports only for five years were considered for the thirty listed commercial banks in Bangladesh, and the manual content analysis technique was used.

## The Green Dilemma: Credit Risk, Capital Adequacy, and Green Finance in Bangladesh's Banking Sector

Chandan Kumar Roy, PhD; Rabiul Hossain, PhD; Md. Fazlul Huq Khan

**Abstract:** Green finance has emerged as a critical instrument in fostering sustainable development while ensuring financial stability in the banking sector. The banking industry plays a pivotal role in directing financial resources toward environmentally sustainable initiatives, yet its integration into financial systems presents challenges, particularly in economies with high levels of non-performing loans (NPLs). This study investigates the relationship between green finance, credit risk, and capital adequacy in Bangladesh's banking sector, where financial stability concerns persist. The objective of this research is to

assess how green finance influences credit risk exposure and financial resilience under varying risk conditions. Using panel data from 2015Q1 to 2024Q3, the study employs a Panel Vector Autoregression (PVAR) model as the baseline estimation framework and Threshold VAR (TVAR) models for robustness. The empirical results reveal that green finance mitigates credit risk for well-capitalized banks, whereas financially weaker banks experience heightened instability when expanding green lending. The TVAR results further highlight that under low-risk regimes, green finance fosters financial stability, while under high-risk conditions, it exacerbates credit risk. Additionally, capital adequacy is found to be a crucial determinant in sustaining green investments, with well-capitalized banks better positioned to absorb potential financial shocks. These findings underscore the necessity for regulatory interventions, such as risk-sensitive capital requirements and targeted financial incentives, to balance sustainability goals with financial stability.

## An Empirical Study to Determine the Impact of Climate Vulnerability on Banking Sector's Investment: Bangladesh Perspective

Md. Asaduzzaman Khan; Al-Amin Sikder

**Abstract:** Bangladesh is a disaster-prone country and is highly vulnerable to the impact of climate change. Physical risks arising from natural disasters have substantial impacts on the population, society, and economy of the country. The divergence in risk intensity originating from natural disasters over the geographical distribution of Bangladesh could also affect the investment decisions of banks. The study tried to determine whether banks in Bangladesh are considering the climate aspect when disbursing loans and credits. Visual plotting of the distribution of the district-wise banking sector's loan allocation and Climate Vulnerability Index (CVI) was performed to produce climate-vulnerable loans of the country, which unveils the intensity of climate-vulnerable loans distributed all over the country. In order to assess the relation between the geographical distribution of loan disbursement and climate vulnerability of the respective area, an ordinary least square regression among the variables is conducted, primarily treating all 64 districts as observations. A five percent level of significance of the coefficients indicates the close association between climate vulnerability and the geographical distribution of banking sector loans. In order to control for any endogeneity issue associated with climate vulnerability on banks' credit decisions, the study considered an instrumental variable approach. District-wise Literacy Rate is used as the

instrument of the explanatory variable, and district-wise Number of Loan Accounts is used as a control variable in the regression analysis. The study found a significant negative association between climate vulnerability and investment decisions of banks, indicating that banks in Bangladesh somehow consider the climate risks while disbursing loans. The analysis results may help the regulators and the government to take appropriate policy measures for building adaptations and climate resiliency to enhance banks' lending.

## Adoption of IFRS Climate-Related Financial Disclosures (IFRS S1 and S2) by Banks in Bangladesh: Challenges and Opportunities

Sarder Tawfiq Imam

**Abstract:** The International Financial Reporting Standards (IFRS) Foundation's climate-related disclosure standards, IFRS S1 and S2, represent a paradigm shift in global sustainability reporting, mandating transparency in climate risks and opportunities. For Bangladesh—a nation ranked 7th on the Global Climate Risk Index (German-watch, 2021)—the banking sector's alignment with these standards is critical to channeling financial flows toward climate resilience. This study examines the challenges and opportunities faced by Bangladeshi banks in adopting IFRS S1/S2. Using mixed qualitative approach, including thorough literature review, integrating peer-reviewed studies, IFRS standards, and regulatory publications, the findings reveal incremental progress but significant institutional and operational hurdles. Policy recommendations include capacity-building, regulatory incentives, and fostering international partnerships to accelerate compliance. The study underscores the strategic imperative for banks to integrate climate disclosures into core financial strategies to ensure long-term sustainability.

## Corporate Social Responsibility and Organizational Performance in Nepalese Banks and Financial Institutions

Dr. Top Lal Panthi

**Abstract:** Corporate social responsibility (CSR) is increasingly integrated into modern business models, enhancing company image and organizational performance. This study assesses the status of CSR and examines its impact on organizational performance of Nepalese Banks and Financial Institutions (BFIs), focusing on both financial and perceived based data. It aims to confirm whether CSR activities improve the image and performance of these BFIs. This study utilized a mixed-methods approach and stratified sampling, analyzing 15

years of data from 31 BFIs with 465 observations as time series and cross-sections also surveying 1,025 banking employees using structured questionnaires, including open-ended questions applying Five Point Likert Scale. Both descriptive and inferential statistics were employed to test the hypotheses, ensuring comprehensive insights into CSR and organizational performance. Quantitative and qualitative analysis techniques, such as tabular analysis, Gamma test, correlation, regression and thematic analysis, were employed to analyze the CSR-performance relationship comprehensively. The study reveals a transition from philanthropic to strategic CSR initiatives among Nepalese BFIs following the Industrial Enterprise Act of 2016, highlighting their strong commitment to CSR activities tailored to societal needs. Results demonstrate a significant positive correlation between CSR and organizational performance, measured by investment, size of assets, image (goodwill), net profit, employee commitment, engagement, and retention. This emphasizes CSR's dual role in fostering social impact and enhancing organizational performance. The findings indicate that CSR contributes positively and initiatives boost on organizational performance. Aligning CSR strategies with organizational objectives is crucial for fostering stronger employee commitment and engagement. The study offers implication for effective CSR promotion, advocating for holistic approaches that promote sustainable corporate citizenship while aligning with business objectives. It also suggests that government and policymakers formulate policies supporting sustainable business practices and fostering mutually beneficial relationships between business and society. Future research should include longitudinal studies, explore diverse organizational contexts, and examine the societal impact of CSR initiatives in Nepal. By adopting an integrated approach, this study provides valuable insights into CSR dynamics within Nepalese BFIs, guiding stakeholders in enhancing CSR influence and contributing to societal advancement in Nepal.

## Trade-Off the Pillars of Corporate Social Responsibilities Structure in Response to the Pandemic: An Analysis of Selected Fortune Global 500 Companies

Dr. Mohammad Tazul Islam

**Abstract:** The purpose of the study is to address how the companies' trade-off the pillars of CSR structure - economic, legal, ethical and philanthropic aspects; and do congruent between the bottom-line responsibilities and society's dying needs during pandemic such as Covid-19. The study analyses Fortune Global-

500 companies (particularly top-10). Content Analysis using published annual reports (Year 2019) and web-based disclosure (including press release, notice, speech and other publications in the company's website) during January 2020 to April 2021 have been used grounded on the argument of Stakeholder Theory (ST) and Carroll's CSR structure. After categorization of the Covid-19 disclosures, we classified the CSR initiatives into two broader aspects – CSR as ethical/legal and CSR as philanthropy. Further, under the three broad thematic areas – CSR to employees, CSR to customers/visitors and CSR to communities – total thirteen sub-factors have been identified. The study also compares the pre-pandemic corporate social responsibility concentration and during corporate social responsibility pandemic concentration. The findings of this study evidenced that the bottom-line CSR philosophy during a pandemic is the 'philanthropic' aspect of CSR which is different from the as-usual aspect of CSR philosophy and CSR strategy. Although companies embraced some 'physiological' needs of the society during this pandemic which was largely health and health related issues, philanthropic donation and financial aids, the other 'physiological' needs such as 'education', 'food and water', 'mental and psychological support' of the society were largely been unserved. This study argued that companies have to re-theorize their CSR philosophy, CSR strategy and CSR implementation as well. The implication of this study is that CSR focus during a pandemic is different from the customary CSR practices which calls for the re-theorization of CSR practices to be congruent between the bottom-line corporate responsibilities and society's dying needs during a pandemic situation. The social implication of this study is that by companies can redefine their CSR philosophy, strategy to ensure sustainable CSR implementation by trading-off the pillars of CSR structure. The originality of the study is that it adds value to the CSR literature for sustainable CSR in re-theorizing the CSR philosophy, strategy and implementation.

## Plenary Session-5: Corporate Governance and others

### Playing with fire: Governance or the lack of it in politically captured banks in Bangladesh

Professor AKM Waresul Karim; Professor Nazlee Siddiqui; Dr. FJ Abu Mohaimen; Ms. Sadia Afrin Lipa

**Abstract:** Bangladesh banking sector is facing a suite of challenges, such as an alarming percentage of non-performing loans (NPLs) and several technically bankrupt state-owned and private commercial banks. With the recent change in government, it has been revealed that the actual volume of NPL is a staggering BDT 3.75 to BDT 5.0 trillion instead of less than BDT 2 trillion. A common feature of the technically bankrupt banks in Bangladesh is that they were subjected to forceful takeovers by powerful political actors. In this paper we seek to examine the impact of political meddling with the financial services sector, particularly the banks, on their operations and performance. We use politically emboldened boards of several commercial banks to identify measures of political meddling. Additionally, we use the volume of NPL and central bank's bailout package as measures of performance and operational challenges, respectively. Based on relevant NPL, governance, volume of bailout assistance and other qualitative information in the Bangladesh banking sector, we find politically captured commercial bank boards are associated with deteriorating performance metrics, primarily manifested through ownership concentration and excessive insider lending practices. Furthermore, the findings indicate systematic failures in regulatory oversight mechanisms and institutional governance frameworks. The study also identifies substantial deficiencies in the gatekeeping functions of state agencies, coupled with abuse of power and documented instances of regulatory capture. Based on these empirical findings, we propose a comprehensive framework for enhanced corporate governance mechanisms and sustainable banking practices to address these structural deficiencies.

## An Analysis on Predicting Bank Failure Using Altman's Z-Score Model: A Case Study on Twelve 3rd and 4th Generation Banks in Bangladesh"

Md. Ariful Islam; Kanchon Chandra Sarker

**Abstract:** Bank is a faithful financial service-oriented organization. It is an intermediary which makes a bridge between surplus and deficit units by collecting fund from various sources of surplus units and giving them to deficit units. In Bangladesh, banking sector enriched with a large number of public and private banks. But present time this sector is continuously facing financial distress due to several factors like inefficient and ineffective management and operational system, direct government intervention, political involvement, extreme level corruptions etc. The purpose of this study to find out the trend of bankruptcy among 3rd and 4th generation Conventional Private Commercial Banks using well-known Altman's Z-Score Model. In addition, this study goes about forecasting the bankruptcy with possible accuracy. In this model we are showing the relationship between dependent and independent variables using multiple regression analysis. In this study we found that some of the banks are in "Safe" zone (above 60%, most of the 3rd generation banks), some are in "Grey" zone and even some are in "Distress" zone (comparatively higher than 10%). The findings of the study give a clear road map to the depositors, shareholders, management authorities and regulatory bodies to look up their interest in the banking sector. At the end, we recommended some key points to ensure financial stability in our banking sector.

## A Conceptual Research Model for Understanding the Factors Influencing the Adoption of Green Management Practices in the Banking Sector of Bangladesh

Pronab Kumar Baishnab; Dr. Faruq Ahmed

**Abstract:** This paper aims to explore how a bank can strategically manage its employees in alignment with green management practices. It also proposes a conceptual strategy for identifying key factors essential for adopting green management practices to enhance the bank's intangible asset competitiveness and green performance. This paper is grounded in a literature review of industry publications related to environmental issues and supervisory support behavior, serving as a foundation for further research. Additionally, to validate the

proposed model, a comparative study is presented, drawing on research conducted in various countries on the adoption of green management practices. This study employs an integrated model combining the resource-based view theory, self-monitoring Theory, and the organizational and supervisory encouragement model model to broaden the research scope on factors influencing the adoption of green management practices in Bangladesh's banking sector. The study emphasizes the significance of a green management framework consists of green policy, supervisory support behavior and employee engagement informing a bank's strategic approach to sustainability by drawing on these theoretical underpinnings. This paper highlights the critical role of banks green management framework consists of green policy, supervisory support behavior and employee engagement in enhancing a bank's overall sustainability and profitability. However, due to limited experience and knowledge in green management practices, it may take time before substantial results can be demonstrated as evidence. This paper presents a crucial approach to green management aimed at enhancing environmental effectiveness. The proposed model guides further research for empirical validation and explores additional green management factors in a meaningful way. This paper theoretically examines the significance of a bank's intangible assets in the development and implementation of green management practices.

## Impression Management Tactics of The CEO & Managing Director's Statement Within the Annual Report

Niaz Mohammad ACMA

**Abstract:** The aim of this study is to construct a classificatory scheme of impression management tactics and apply it to sample of annual report in CEO and Managing Directors (MD) statements issued by Bangladeshi banking companies. The author performed textual content analysis first to find the impression management techniques used in CEO and MD's statement of twenty banks from 2019 to 2023 and then discourse analysis was used to find how non-financial information present differently based on financial performance. We find a wide range of impression management tactics applied in CEO and MD statement. The author focused on only limited impression management strategies and only financial sectors were taken into consideration. This analysis focused on the use of impression management mainly seems to occur through presentation format. Future research could investigate other impression management tactics. The results of the study are of importance for

users of annual reports because it will provide more insight into whether firms are transparent and accountable in their shareholders and related stakeholders. Also, for the current state of financial reporting whereby auditors do not formally audit but instead review the chairman's statement to ascertain its consistency with the financial statements.

## Decoding Corporate Governance: The Role of Board Dynamics and Committees in Shaping Non-Performing Loans in The Financial Sector of Bangladesh

Humaira Begum; Dr. A H M Ziaul Haq

**Abstract:** This study sought to establish the impact of board characteristics on the non-performing loans of commercial banks in Bangladesh. The literature review covered relevant studies related to the determinants of non-performing loans. The sample of the study was drawn from the DSE listed commercial banks in Bangladesh. Secondary data were used to collect financial information from the bank's annual reports and financial statements. The study followed a descriptive research design, correlation analysis, and regression analysis to test the hypothesis. This study employed OLS, Fixed effect and FGLS to draw meaningful interpretation. This study ensured the robustness of the analysis by applying the required diagnostic tests. Findings from the data analysis revealed that at a 5% level of significance board meeting, audit committee size and numbers of meeting, and financial expert in risk management committee had a significant impact on non-performing loans ratio (NPLR). Control variable company age and leverage showed significant impact on NPLR at a 5% level of significance. This study thus concludes that several board characteristics has a significant impact on the non-performing loans of commercial banks in Bangladesh. This study could be a policy guideline for the banking sector as well as for the government of Bangladesh for the better management of credit risk by ensuring sound and required governance practices in the banking sector of the country. The study's limitations include its dependence on secondary data, which may overlook critical factors that influence NPLs. Primary data could be incorporated into future research to facilitate a more comprehensive analysis. Furthermore, the global relevance could be improved by broadening the geographic scope and timeframe. This study examines the impact of key board characteristics on non-performing loans (NPLs), emphasizing the essential role of corporate governance in mitigating credit risk within Bangladesh's banking industry. Whereas this study significantly indicates the importance of financial expert in risk management committee. Furthermore, the application of FGLS enhances robustness by effectively addressing heteroscedasticity and autocorrelation.

## Towards a More Efficient Artha Rin Adalot in Bangladesh

Md. Zahid Hossain

**Abstract:** The issue of non-performing loans (NPLs) has become a significant concern for the banking sector in Bangladesh, leading to financial instability and inefficiency within the loan recovery system. The **Artha Rin Adalot (Loan Recovery Court) Act, 2003** was designed to address these issues but has faced several challenges, including procedural delays, ambiguities in the law, and outdated provisions. This paper examines the challenges within the Artha Rin Adalot framework and provides a set of recommendations for reforms aimed at improving the loan recovery process. The proposed reforms are intended to address key inefficiencies such as case backlogs, lack of enforcement, and unclear legal provisions, ultimately resulting in a more effective loan recovery system. The paper explores the necessary changes in the legal framework that would promote more timely resolutions, greater accountability, and reduced NPLs in Bangladesh's banking sector.

## State Accountability and Corporate Responsibility: Evidence from Bangladesh

Dr. Md. Shahid Ullah

**Abstract:** This study explores how state accountability influences corporate social responsibility (CSR) in a developing country, using Bangladesh as a case study. Using Scott's (2002) institutional framework, the study employs a qualitative research design. Data were collected through semi-structured interviews with 26 corporate and 23 non-corporate respondents. Thematic analysis was conducted using NVivo 12 to ensure a rigorous examination of institutional influences on CSR. CSR in Bangladesh is primarily shaped by **coercive pressures** from state actors and ruling parties, reflecting the **regulative pillar** of institutional theory. While state accountability mechanisms exist, political interference, weak oversight, and selective enforcement undermine effective CSR practices. **Normative factors**, including industry standards and global CSR frameworks, have minimal influence due to weak professional bodies and a lack of independent monitoring. Businesses remain more responsive to state directives than ethical or industry-driven norms. The **cultural-cognitive pillar** further weakens CSR adoption. Limited awareness,

political-business collusion, corruption, and state control over media and civil society restrict public accountability, hindering CSR progress. This study contributes to the social accounting literature by providing empirical insights into how state accountability and institutional pressures—including regulative, normative, and cultural-cognitive factors—shape CSR in an emerging economy. It highlights how coercive state influence, weak normative structures, and cultural-cognitive barriers hinder CSR adoption, offering a nuanced understanding of the challenges in politically influenced business environments.

**Factors Affecting Sustainability of Microfinance Institutions in Nepal**

Bharat Ram Dhungana; Sujata Khanal; Bibek Baral

**Abstract**: The sustainability of microfinance institutions (MFIs) is a crucial issue for the maximalist perspective of microfinance. Most of the MFIs deviated from the social mission and created several issues in the field of microfinance. This study aims to examine the factors affecting the sustainability of MFIs in Nepal. A quantitative research approach was adopted with the survey confined to 37 branches of MFIs working in three municipalities - Shuklagandaki, Bhimad, and Vyas of Tanahun district. Each branch has six employees on average and the total population for this study is 222 employees. The survey was administered to the entire population. However, 179 complete responses were received using structured questionnaires. Data was analyzed with the help of descriptive and inferential statistics such as correlation matrix and regression analysis. The study finds financial (financial self-sufficiency, profitability), operational (operational efficiency and risk management), social (outreach and client retention and satisfaction), environmental (regulatory environment, macroeconomic condition), and competitive factors are positively correlated to microfinance sustainability. Social, environmental, and competitive factors are the most important factors that affect the sustainability of microfinance institutions in Nepal. The findings of this research have important policy implications to increase the sustainability of MFI in Nepal. Policymakers may focus on strengthening the regulatory structure, improving operational and financial self-sufficiency and promoting social outreach to unbanked people.

## Plenary Session-6: FinTech and the Financial Sector

# Bangladesh's Transition to Fintech-Based Financial Inclusion: Determinants and Measurement

Rony Kumar Datta; A.H.M. Ziaul Haq, PhD; Md. Jahangir Alam Siddikee; Tanusree Barman

**Abstract:** Fintech is a new but influential concept in Bangladesh and it is becoming more significant as a driver of prosperity and sustainable growth in the economy. Although, there are many financial inclusion indices, but yet there is no fintech-based financial inclusion (FTFI) index for Bangladesh which is necessary to monitor the status of fintech innovation with other comparative countries. So, this paper intended to construct the fintech-based financial inclusion index (FTFI) for Bangladesh based on the secondary data from financial access survey of IMF and the world telecommunication/ICT indicators database of ITU for the period of 2004 to 2020. This study has applied the equal weighting method to measure the FTFI by incorporating as much as 16 indicators from 3 dimensions namely availability, penetration and usage of formal financial services. According to analytical findings, Bangladesh has seen a sharp increase in each of the dimensions. It transitioned through different categories of FTFI over the years. Bangladesh started in the "Low" category (2004-2015), moved to "Medium" (2016-2018), and finally achieved "High" status (2019-2020), indicating substantial progress in all of the dimensions. Bangladesh witnessed a remarkable evolution in fintech-based financial inclusion from 2004 to 2020, starting with a low FTFI of 0.03 and reaching a high of 0.82. This journey signifies significant strides in enhancing financial inclusion through fintech solutions. Because Bangladesh is very near to achieve the full fintech-based or digital financial inclusion as the value of index is gradually increasing from 2019 and in 2020 is 0.82 which is close towards the maximum index value of 1.00. The observations of this study will extend to the body of knowledge on measuring fintech-based financial inclusion and offers scholars and decision-makers an informative analytical instrument. Additionally, it will help develop the capacity to use technology for sustainability, community uplift, while creating a better future.

# The Impact of QR Codes on Customer Experience and Purchase Intention

Ayrin Sultana; Dr. A H M Ziaul Haq; Md. Abdullah-Al-Mamun; Md. Rakibul Hasan

**Abstract:** This examination investigates the impact of rapid reaction (QR) codes on customer experience and purchase intention. Conjoint experimentation was carried out where the participants (n=200) gave rankings to stimulus questionnaires based on their experiences and purchase intentions in customer satisfaction. The key finding from the conjoint analysis indicated that establishing a positive experience doesn't necessarily need highly digitalized and personalized QR-code information and characteristics. Marketers should utilize QR codes as an embedded promotional tool with specific URLs that will lead to more profitability for a shopping agency. Furthermore, customers can also understand their behaviors concerning QR codes in the online shopping context. This exploration has significant practical implications in the realm of internet shopping, online marketing, retailing, marketing promotion, and consumer behavior. Embedding QR codes with advertisements are extraordinarily beneficial for advertisers to disseminate and impact customer contentment and purchase intention. Sharing information through QR codes will influence consumers to interact and exchange information with other consumers in the online community, which will aid in a rapid surge in sales volume. Nevertheless, a balance is needed as it was uncovered that the contrary was apparent for purchase intention. Retailers and researchers must thus be conscious that there might be variances in what sort of QR-code information and characteristics generate experiential value and what instigates purchase intention. These discoveries emphasize the complexities of the customer experience (CX) and propose that it is vital to thoughtfully consider the rationale for which QR codes are implemented.

# Exploring the Research Trends of Financial Fraud Detection Based on SCOPUS Database

Md. Monowar Uddin Talukdar; Khayrul Alam; Md. Motahar Hossain

**Abstract:** This research aims to explore and evaluate the academic literature surrounding financial fraud, employing bibliometric analysis to examine the principal themes, authors, sources, highly cited works, leading countries, and the most impactful keywords. The analysis was conducted on the Scopus dataset spanning the years 2014 to 2024. A comprehensive analysis was conducted on 329 publications, encompassing a range of formats such as published articles, conference papers, and book chapters. The research project has employed VOSviewer software for its execution. This paper presents the research findings, offering a comprehensive overview of trends in the field of financial fraud. It includes tables, graphs, and maps that elucidate the primary performance indicators related to article production and citation metrics. Regarding TP and TC, Xu, Yuehua holds the top position, succeeded by Li, Jundong, and Raval. Vansant emerged as the foremost among the most productive authors. The Journal of Financial Crime emerged as the most prolific publication within the Scopus database. The United States, China, India, the United Kingdom, and Australia stand as the foremost nations when considering the aggregate of publications and citations. Nevertheless, China and the USA have ascended to the forefront as the leading entities in the realm of publication. Moreover, the findings indicate that Goodell et al. (2021) authored the most widely cited article, whereas Firth et al. (2016) stands out as the most frequently referenced author in the realm of financial fraud research. The term "financial fraud" has attained the utmost overall association strength (92) with finance, crime, fraud, corporate governance, and fraud detection. The findings of this study provide researchers with a robust framework for further exploration and delineation of future research domains in the realm of financial fraud.

## Determinants of Artificial Intelligence (AI) Adoption in the Banking Services of Bangladesh: A Customers' Perspective

M. M. Shakil Bin Zaman MPhil; Md. Foysal Hasan; Md. Rakibul Hoque, PhD

**Abstract:** This paper investigates the factors that drive bank customers to use AI-powered banking services in Bangladesh. Accordingly, the gaps in the current literature were identified. Following that, a research model and four hypotheses were developed based on the literature review. Then, a survey had been conducted on 111 bank customers mostly from Dhaka division to collect primary data using a structured questionnaire focused on five variables: Perceived Usefulness, Perceived Trust, Perceived Service Quality, Perceived Ease of Use, and AI Adoption. Consequently, descriptive and multiple regression analyses were applied to test the hypotheses and validate model using SPSS. In the regression analysis, the findings of three out of four hypotheses were accepted. The study concludes that Perceived Usefulness, Perceived Trust, and Perceived Service Quality influence bank customers to adopt AI-driven banking services. However, bank customers are not affected by the factor of Perceived Ease of Use while accepting AI-based banking services. The study provides a comprehensive understanding of AI adoption strategies in Bangladesh's banking sector as well as vital insights for inspiring bank customers to use AI-enabled financial services. Technology-driven banks may also utilize the findings to further investigate the determinants that influence consumers' adoption of AI-powered financial solutions.

## Artificial Intelligence (AI) -Driven Fraud Detection in the Financial Sector: Mitigation Approaches and Challenges

Fahad Zaman Chowdhury; Dr. Nurullah Shahin

**Abstract:** The rapid digitization of financial services has positioned financial sectors as a cornerstone of modern economies, yet it has also exposed vulnerabilities to increasingly sophisticated fraud schemes. Artificial Intelligence (AI) and Machine Learning (ML) have emerged as transformative tools for detecting and mitigating financial fraud, offering real-time analytics, pattern recognition, and adaptive learning capabilities. This paper reviews the latest advancements, mitigation strategies, and unresolved challenges in AI-driven fraud detection systems within the financial sector. We begin by analyzing state-of-the-art ML techniques to detect fraud, financial fraud types, detection gaps, implementation strategies, and future research directions. However, significant challenges persist. Key issues include real-time detection and response, adaptive and dynamic models, imbalanced data handling,

explain-ability and interpretability of the learning model, etc. The study concludes by outlining future research directions, the development of global ethical standards for AI in finance, and the need for scalable, interoperable systems that bridge legacy infrastructure with modern AI tools. By synthesizing current research and identifying gaps, this paper provides a roadmap for academia, industry, and policymakers to advance robust, transparent, and equitable AI-driven fraud detection systems in the financial sector.

## Smart Cooling Systems and Efficient Power Management for Green Data Centers in the Banking Sector: Bangladesh Perspective

Md. Shihab Uddin Khan; Fahad Ahmed

**Abstract:** The rapid digitalization of Bangladesh's banking sector has resulted in a notable increase in energy consumption, primarily driven by the widespread use of data centers. This growth underscores the need for sustainable practices to address environmental concerns. This paper investigates the implementation of smart cooling systems and effective power management strategies designed for green data centers in the banking industry of Bangladesh. By examining current energy consumption patterns, reviewing existing cooling techniques, and recognizing region-specific challenges, the study suggests practical recommendations. Key strategies include integrating liquid cooling technologies, utilizing renewable energy sources, and enhancing airflow management. The findings aim to support policymakers and banking institutions in pursuing environmentally sustainable and cost-effective data center operations.

## Plenary Session-7: Islamic Banking and Governance

### University Scholars' Insights on Islamic Banking in Bangladesh: The Impact of Trust and Sustainability

Md. Solaiman Chowdhury, Md. Nurul Islam Nepo; Md. Mehedi Hasan, Iqbal Hossain Moral, Tanjil Bhuiyan

**Abstract:** Islamic banking is gaining global attention as an ethical and sustainable financial system aligned with the principles of social responsibility and financial inclusion. Gaining insight into how young consumers view Islamic banks is essential to their long-term success and ability to contribute to the Sustainable Development Goals (SDGs), especially when it comes to encouraging ethical banking and financial accessibility. This study investigates the main factors that influence how Bangladeshi university students view Islamic banks, looking at the roles of awareness, social influence, knowledge and comprehension, perceived service quality, prior banking experience, and religious alignment as independent variables. The dependent variable is perception, while the moderating variables are trust and sustainable orientation. Data was gathered from 950 students at public and private universities in Bangladesh using a simple random sampling technique and a structured questionnaire. SmartPLS 4 was used for path analysis to examine direct, indirect, and moderating effects. The findings reveal that Knowledge & Understanding, Perceived Service Quality, Religious Alignment, and Social Influence significantly enhance both Sustainable Orientation and Trust, which in turn positively influence students' Perception of Islamic banks. However, hypotheses related to Previous Banking Experience and some moderation effects were rejected, indicating that prior engagement with conventional banking does not necessarily shape students' views on Islamic financial services. This study shows that financial awareness, trust, and good banking services are essential for improving students' views on Islamic banking. To support sustainability, Islamic banks should follow responsible banking practices, offer digital financial education, and connect with communities. These steps can build trust and encourage more people to use Islamic banking. Islamic banks can also help achieve Sustainable Development Goals (SDGs) by supporting financial inclusion, economic growth, and ethical banking. This study adds to past research by exploring how young consumers think and act toward Islamic banking. Future studies can look at the effects of digital banking, sustainable banking models, and financial education on consumer views. This will help Islamic banks play a more significant role in creating a responsible and sustainable financial system.

## Rationale and Process for Introducing Islamic Banking in Conventional Banks of Bangladesh

Mezbah Uddin Ahmed

**Abstract:** Of the 40 banks providing Islamic banking services in Bangladesh, 30 are conventional banks operating through Islamic windows or branches, collectively referred to as Islamic Banking Windows (IBWs). Various sources indicate a growing interest among conventional banks in launching IBWs. However, this Islamic banking model faces scepticism as it relies on the facilities and infrastructure of the conventional parent bank. While this model offers cost-saving benefits and other advantages, a primary concern is ensuring Shariah compliance in operations and the potential for arbitrage by the conventional parent through the IBWs. Ongoing debates among stakeholders about the possible discontinuation of this model underscore the need for a critical review of its rationale. If this Islamic banking model is to be maintained and new permissions granted, essential controls and operational requirements must be clearly established. This research conducts a desktop review to identify the experiences of IBWs in other countries, along with the controls imposed by regulatory bodies and standard-setters, comparing them to the situation in Bangladesh. Additionally, the study includes semi-structured interviews with senior Islamic banking professionals and members of Shariah supervisory committees to validate the findings from the desktop review and establish the rationale for IBWs, along with the necessary controls and operational requirements. Currently, there is no known research focusing on these areas within the context of Bangladesh; therefore, this study will significantly contribute to the existing literature and provide a crucial framework for banks operating or interested in IBWs, Shariah supervisory committees, and regulators.

## 'Islamic' Financialization: The Destiny of Islamic Finance?

Mohammad Omar Farooq

**Abstract:** Islamic finance, in contrast with traditional finance, is believed to connect more effectively with the real economy, despite the overwhelming impact of financialization. Recognizing itself as ethical finance based on socio-economic and religious principles, this paper investigates Islamic finance's

susceptibility to financialization and its associated socio-economic and ethical consequences. This conceptual paper outlines financialization's role in economic discourse and establishes criteria to identify its trends. Using these yardsticks, it examines the susceptibility of Islamic finance, a specialized sub-sector of the finance industry, to financialization. The paper concludes that Islamic finance, assessed via the financialization yardsticks, is not just susceptible to financialization. Its framework, unlinked from a compatible economic system, is destined for 'Islamic' financialization, a term contradicting in nature. In a financialized context, Islamic finance would face significant constraints in contributing ethically to broader socio-economic development. The paper concludes that Islamic finance, assessed via the financialization yardsticks, is not just susceptible to financialization. Its framework, unlinked from a compatible economic system, is destined for 'Islamic' financialization, a term contradicting in nature. In a financialized context, Islamic finance would face significant constraints in contributing ethically to broader socio-economic development.

## The Potential of NFTs and Digital Assets in the Bangladesh Economy: An Economic and Shariah Perspective

Ariful Islam; Dr. Mufti Yousuf Sultan

**Abstract:** The emergence of blockchain-based Non-Fungible Tokens (NFTs) has revolutionized digital asset ownership by introducing unique, immutable, and verifiable digital representations of assets across various sectors, including art, music, gaming, and virtual real estate, transforming the global economy. Bangladesh economy boasts a vibrant creative industry, a growing fintech sector, and a rising interest in alternative finance and investment models. Therefore, it is crucial to assess and justify the potential of NFTs and digital assets within Bangladesh's economic and regulatory framework. Despite NFTs growing popularity, NFTs have sparked significant debates in Islamic finance due to their novelty, economic implications, and potential conflicts with Shariah principles. This study illustrates the existing landscape of NFTs and digital assets in Bangladesh and provides an in-depth Shariah analysis of NFTs, exploring their fundamental characteristics, operational mechanisms, and economic dynamics. The research examines whether NFTs align with Islamic

jurisprudence by addressing critical aspects such as ownership rights, valuation, and trading practices, while identifying potential issues like gharar (uncertainty), maysir (gambling), and haram (prohibited elements). The study identifies the potential of NFTs and its challenges and financial risk in Bangladesh. Furthermore, the paper discusses the application of NFTs in Waqf (endowments) and Rules of Zakat (charitable obligations), highlighting their potential to innovate Islamic social finance. The findings offer valuable insights for investors, policymakers, and researchers, paving the way for Shariah-compliant adoption and innovation in the realm of digital assets, especially in Bangladesh.

## Governance Catastrophes in Islamic Banks of Bangladesh: Lessons Learned and Future Implications

Muhammad Habibur Rahman

**Abstract:** Shari'ah governance in Islamic banks is intended to serve as an additional layer above the traditional governance structure. However, this assertion has not been substantiated in the majority of Islamic banks in Bangladesh. Significant amounts are siphoned from these banks, and while the full extent has yet to be determined, existing reports are astonishing. Beyond the obvious indication of total governance failure, specific questions arise regarding the effectiveness of Shari'ah governance, particularly the regulatory oversight, Shari'ah supervisory committees (SSCs), and internal Shari'ah audits (ISAs). The purpose of this research is to identify the Shari'ah governance structures currently present within full-fledged Islamic banks in Bangladesh and to evaluate their effectiveness in ensuring Shari'ah compliance. The research reviews the disclosures of Islamic banks to identify their governance structures and media reports and conducts interviews with different stakeholders. The interviews also reveal the functions of the different components of governance and the limitations that hinder their effective operation. Governance standards issued by the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) and the Islamic Financial Services Board (IFSB), as well as regulatory requirements from leading Islamic banking markets such as Malaysia and Bahrain, are compared to assess the sufficiency of the governance structures of Islamic banks in

Bangladesh and to formulate recommendations for further enhancements. This research is pioneering in its identification of the governance of troubled Islamic banks. Its findings will be useful in strengthening the overall governance structures of Islamic banks in Bangladesh and in assisting regulators in formulating appropriate policy requirements. Additionally, the findings will benefit other Islamic banking markets in enhancing the governance framework and avoiding a repetition of the Bangladesh Islamic banking experience.

## Impact of Islamic Banks' Ownership Structure on Financial Performance: Evidence from Bangladesh

Mahmud Hasan Riaz; Dr. Zobayer Ahmed; Montasir Alam; Ayub Ali

**Abstract:** This study investigates the impact of ownership structure on the financial performance of 10 Islamic banks in Bangladesh from 2017 to 2023. Using the Fully Modified Ordinary Least Squares (FMOLS) approach, the study examines the relationship between different ownership categories—foreign shareholders (lnFS), institutional investors (lnIS), bank executives (lnDS), public shareholders (lnPS), and government/state ownership (lnGS)—and two key financial performance indicators: Return on Assets (lROA) and Net Interest Margin (lNIM). The findings reveal that institutional ownership (lnIS) positively influences both lnROA and lnNIM, indicating that institutional investors contribute to higher profitability and efficiency. Conversely, executive ownership (lnDS) and government ownership (lnGS) significantly negatively affect both performance indicators, suggesting potential inefficiencies in management and government intervention. Public shareholding (lnPS) negatively affects lnROA but positively impacts lnNIM, implying a mixed influence on profitability and interest income generation. Foreign shareholding (lnFS) has a negative relationship with both lnROA and lnNIM, reflecting potential governance challenges. Additionally, bank size (lnSIZE) exhibits a strong negative association with lnROA but a positive effect on lnNIM, highlighting economies of scale in interest income but inefficiencies in asset utilization. These findings contribute to policy discussions on optimizing ownership structures to enhance the financial performance of Islamic banks in Bangladesh.

# Essential Considerations for Streamlining Islamic Banking Windows and Branch Operations through Core Banking Systems

A. T. M. Anisur Rabbani

**Abstract:** The Core Banking System (CBS) serves as the backbone of modern banking operations, enabling seamless financial transactions across multiple channels and branches. In the context of Islamic Banking Windows (IBWs) and Branches (IBBs), which operate as virtual entities within conventional banks, the CBS must comply with Shariah principles while ensuring efficient integration with the conventional parent system to fulfil its role effectively. This research investigates the distinct operational requirements and implementation experiences of CBS, with a particular emphasis on IBWs and IBBs in Bangladesh, a notable jurisdiction for Islamic banking that includes 30 conventional banks offering Islamic banking services through windows and/or branches. The study employs an industry survey and semi-structured interviews with heads of Islamic banking to gather relevant data. It identifies three primary operational models for IBWs and IBBs: fully Islamic branches, dedicated Islamic windows within conventional branches, and service outlets connected to Islamic branches. The research highlights the need for an intermediary layer to integrate Islamic and conventional CBS, ensuring accurate data consolidation, regulatory compliance, and adherence to Shariah principles. Key challenges identified include the complexities of general ledger mapping, data integrity, and real-time integration. Furthermore, the research provides insights into the consolidation process, regulatory reporting, and the role of technology in reconciling dual banking systems. Recommendations are proposed to enhance operational efficiency, compliance, and transparency for IBWs and IBBs, thereby contributing to the growth of Islamic finance in emerging markets.

# Effectiveness of Shariah Supervisory Committees in Islamic Banking and Finance Companies of Bangladesh

Dr. Md. Mahabbat Hossain

**Abstract:** All Islamic Banks and Finance Companies (IBFCs) in Bangladesh, including full-fledged as well as Islamic branches and/or windows of conventional ones, are equipped with Shariah Supervisory Committees (SSCs). These SSCs are expected to play a pivotal role in ensuring the Shariah compliance of the IBFCs. However, the crises faced by many full-fledged Islamic banks have highlighted the critical question of whether the SSCs are effectively fulfilling their roles. Consequently, this research aims to evaluate the effectiveness of the SSCs within the IBFCs in Bangladesh. The research employs content analysis of the relevant regulations/standards to identify regulatory requirements about SSC. Additionally, the study conducts semi-structured interviews with different stakeholders including SSC members, member of the Board of Directors (BoD), Shariah secretariat, and senior Islamic bankers in order to assess the effectiveness of SSC meetings while benchmarking them against international standards. In evaluating the effectiveness of the SSCs, the research focuses on the composition of the committees, the contributions of SSC members during meetings, the quality of meeting resolutions, and the processes for their dissemination. The study also investigates whether the SSCs receive adequate compensation for their efforts and whether this factor influences their effectiveness. This research aims to make a significant contribution to the literature by providing in-depth insights into the functioning of the SSCs in Bangladesh and assessing their effectiveness. The findings will be instrumental in shaping both regulatory and internal requirements to enhance the effectiveness of the SSCs, not only within Bangladesh but also in other emerging Islamic finance markets.

## Plenary Session-8: Risk Management and Bank Performance

### Price Performance of Initial Public Offering of Shares in Nepal

Jas Bahadur Gurung

**Abstract:** The aim of this paper is to assess market performance of initial public offerings of equity share in Nepal. IPOs of 202 firms have been taken as sample for measuring returns, in which samples were declined in the subsequent calculations. Mainly descriptive statistics is used to analyze the data followed by ordinary least square regressions. Results reveals that the initial returns were 195.59 percent, which is also widely known as underpricing. Admist, microfinance sector is identified as the hot issue market based on the IPO volume, underpricing and subscription rates. IPO returns for short-run period are positive except risk-adjusted abnormal returns. Long-run returns are all positive. Moreover, the wealth relatives of both on offer and list price are more than one indicating outperformance of IPOs in the market. Beta has positive but insignificant relation with initial returns of IPOs. Similarly, microfinance dummy and hot issue dummy have a positive and statistically significant influence on short-run returns. Underpricing has a negative and statistically significant impact on long-run returns indicating higher the underpricing of IPOs at initial day of trading, more the chances of decreasing prices in subsequent periods resulting lower long-run returns. Thus, it is concluded that the market performance of IPOs are positive resulting investors are able to earn a significant abnormal return in the first-day, short-run and even in the long-run period from their investments.

### Intellectual Capital and Financial Performance of Commercial Banks in Bangladesh: Modified Value-Added Intellectual Coefficient (MVAIC) Approach

Dr. Md. Sumon Hossain; Abdullah Al- Salman; Rabeya Khatun Taniya

**Abstract:** This paper examines the effect of intellectual capital (IC) on financial performance (FP) proxied by return on assets (ROA), return on equity (ROE) and earnings per share (EPS) using modified value-added intellectual coefficient (MVAIC) approach. With the use of SPSS 20.0 and Strata 15.0, panel data regression models are employed with 232 observations to examine the effects. Human capital (HC) and capital employed (CE) have positive

impact on the FP but Structural capital (SC) influences the FP negatively in panel regression models (fixed effects & random effects models). Moreover, Firm size positively affects the FP. Besides, relational capital (RC) and covid-19 do not significantly influence the FP of the banking industry in Bangladesh. Furthermore, the MVAIC positively and statistically significantly influences the profitability metrics of commercial banks in Bangladesh. To improve the banking environment, the results offer empirical evidence for the various roles that IC elements have on FP. The findings have theoretical and managerial implications for intellectual capital issues in the banking industry and since IC and its constituents are a major source of organizational value, the research suggests that decision-makers should handle them carefully.

## Does Income Diversification Moderate the Relationship Between Intellectual Capital and Bank Performance? - Evidence from Bangladesh.

Tabassum Chowdhury; S. M. Sohrab Uddin

**Abstract:** This study examines whether income diversification moderates the relationship between intellectual capital and bank performance among banks of Bangladesh by using a sample of 30 banks and a panel data set for the period 2013–2023. It uses return on assets as a proxy for measuring bank performance and value-added efficiency for determining intellectual capital. The findings of the regression show that intellectual capital has a significant effect on bank performance. Further, it is found that income diversification has a positive and significant impact on bank performance. It is also evident that income diversification increased the overall impact of intellectual capital on bank performance. In addition, the moderating role of income diversification has a positive effect on the relationship between intellectual capital, its components, and bank performance. This study contributes to the literature by demonstrating the role of non-banking activities on the relationship between efficiency of intellectual capital and bank performance, which still remains a scarcity in the existing literature. The findings have implications for bank managers and regulators.

# Impacts of Operational Risk Management on Financial Performance of Selected Banks in Bangladesh

Farha Khan; Md. Nehal Ahmed

**Abstract:** In recent years, Bangladeshi commercial banks are experiencing losses due to inadequate operational risk management practices, which results adverse effect on financial performance of the banks. This is a big concern for the bank's management and regulators such as Bangladesh Bank, Bangladesh Securities and Exchange Commission (BSEC), Insurance Development Regulatory Authority (IDRA) and Micro-credit Regulatory Authority (MRA). Hence, the purpose of this study is to analyze the impacts of operational risk management on financial performance of selected banks in Bangladesh. This paper used secondary data from 2019-2023 bank years, extracted from the audited annual report using the banks' official website. The finding suggests that Return on Asset (ROA) and Return on Equity (ROE) in Fixed-effects (within) regression models are significant for Cost to Income Ratio (CIR); same results came from original Linear Multiple Regression Models that further illuminates the relationship. The study reveals a negative linkage between operational risk and bank's profitability; hence, there is positive relationship between operational risk management with bank's financial performance in Bangladesh. The finding also entails development of relevant frameworks and policies in banks to prompt operational loss reporting and recording. There should be a proper systemic measurement of operational risk of all financial institution in accordance with BASEL II framework for further evaluation. The banks should adopt an appropriate senior managing entity and operational risk management (ORM) framework following Bangladesh Bank guidelines; in addition, the Internal Control and Compliance (ICC) division should monitor banking transactions both onsite and offsite to minimize operational risk in banks. This study confirms that operational risk is superior compare to any other risks that influences the financial performance of banks. However, the study is limited to 20 out of 62 banks in Bangladesh; therefore, a larger sample size may make interesting research in the future.

# Different types of Assets and Profitability: A Cross-Industry Study of Bangladesh.

Sujan Chandra Paul

**Abstract:** Different types of assets have profound impact on a bank's profitability remaining other factors in considerations. This study aims to examine the impact of different types of assets on profitability in five major industries in Bangladesh: Food & Allied, Fuel & Power, Pharmaceuticals & Chemicals, Engineering, and Textiles. The study analyzes a dataset covering 12–15 years with an unbalanced panel design, focusing on 14, 22, 34, 42, and 58 enterprises from each individual industry respectively. The study utilizes Two-Stage Least Squares (2SLS) and Generalized Method of Moments (GMM) models to address endogeneity and dynamic effects. The 2SLS research indicates that in the Food & Allied sector, inventory (INV), advance deposits and prepayments (ADP), and cash and cash equivalents (CCE) exert a positive influence on profitability, while property, plant, and equipment (PPE) have a negative effect. In the Fuel & Power sector, accounts receivable (AR) diminish profitability. In the Pharmaceuticals and Chemicals sector, current assets (CA), inventory (INV), and cash and cash equivalents (CCE) enhance profitability, but property, plant, and equipment (PPE) exhibit a negative correlation. In the engineering sector, non-current assets (NCA), property, plant, and equipment (PPE), inventory (INV), accounts receivable (AR), and cash and cash equivalents (CCE) contribute positively to profitability. In the textiles sector, inventory (INV) and cash and cash equivalents (CCE) enhance profitability, whereas current assets (CA) detrimentally impact it. The GMM findings further demonstrate that PPE adversely affects profitability in the Food & Allied sector. In the Pharmaceuticals and Chemicals sector, Current Assets (CA) and accounts receivable (AR) positively influence profitability, but Non-Current Assets (NCA), property, plant, and equipment (PPE), and inventory (INV) exhibit negative correlations. The Engineering sector benefits from Non-Current Assets (NCA) and property, plant, and equipment (PPE), while the Textiles business experiences profitability increases from both Non-current Assets (NCA) and current Assets (CA). The findings emphasize the intricate, sector-specific characteristics of profitability determinants in Bangladesh, indicating that various financial and operational factors influence profitability across different industries. The report offers essential insights for industry

stakeholders, managers, and policymakers to formulate targeted strategies that improve profitability and guarantee sustained growth within the distinct setting of Bangladesh's economy.

## What are the Determinants of Interest Rate Spread of Commercial Banks in Bangladesh? Evidence from Panel Data Analysis

Md. Fazle Fattah Hossain; Md. Abdul Wadud

**Abstract:** The banking sector plays a significant role in facilitating economic growth and development, especially with respect to mobilization of savings and provision of credit. An evaluation of the interest rate spread in this sector is pivotal to the understanding of the financial intermediation procedure and macroeconomic environment in which the banks function. This paper aims to examine the factors which are likely to determine the interest rate spread of the Private Commercial Banks (PCBs) in Bangladesh. With a view to deal with endogeneity and heterogeneity in data, we apply fixed effects model and random effects model and system Generalized Methods of Moments (GMM) to a panel of selected 14 PCBs for the period from 2010 to 2023 using secondary data collected from annual reports of the respective PCBs. Interest rate spread defined as the difference between interest earned on loans and advance and interest paid on deposits and other accounts is functioned against bank-specific financial factors, macroeconomic factors and market factors based on market concentration. Results from fixed effect model exhibits bank-specific factors - return on assets, liquidity risk, NPL ratio and macroeconomic - market factors based on market concentration as statistically significant determinants of interest spread. On the other hand, random effects model adds cost efficiency as significant determinants to the determinants identified by fixed effects model. Accommodating both endogeneity and heterogeneity issues, the system GMM results identify non-interest income ratio, inflation and debt service ratio as significant interest spread determinants in the private commercial banking structure. Overall impression from the results is that bank-specific factors play dominants role in determining banking interest rate spread in PCBs of Bangladesh. The policy implication is that the above-mentioned determinants would be taken into active consideration to maintain smooth and stable interest rate spread and functioning of PCBs in Bangladesh that in turn could help sustain bank profitability. This study would provide useful insights to bankers, analysts, regulators, investors, and other interested parties on the appreciation of the interest rate spreads leading to profitability of the PCBs in Bangladesh.

# Program Schedule

# 10th Annual Banking Conference 2025

## Program Schedule – Workshops

Date: 8 April 2025, Tuesday (0900 – 1710)
Venue: BIBM, Dhaka, Bangladesh

| Program Schedule | |
|---|---|
| 0900 | Registration of the Participants |
| 1000 | Guests Take Seats |
| 1005 | Recitation from the Holy Quran |
| 1010 | National Anthem |
| 1015 | Address of Welcome<br>**Dr. Prashanta Kumar Banerjee**<br>Professor and Chair, Conference Organizing Committee, BIBM |
| 1025 | Inaugural Speech by the Chief Guest<br>**Ms. Nurun Nahar**<br>Deputy Governor, Bangladesh Bank and Chairman, Executive Committee, BIBM. |
| 1035 | Speech by the Chair<br>**Dr. Md. Akhtaruzzaman**<br>Director General, BIBM |
| 1045 | Refreshment |
| 1110 | **Workshop-1:** Governance, Ethical Leadership and Bank Sustainability<br>Speaker Leader: **Mr. Mohammad Muslim Chowdhury**<br>Chairman, Sonali Bank PLC, Former Comptroller and Auditor General (CAG) and Former Secretary, Ministry of Finance, Government of the People's Republic of Bangladesh |
| 1310 | **Question & Answer** |
| 1325 | Vote of Thanks<br>**Dr. Ashraf Al Mamun**<br>Professor, BIBM |
| 1330 | Prayer and Lunch Break |
| | |
| 1430 | Address of Welcome<br>**Mr. Mohammad Mohiuddin Siddique**<br>Professor and Secretary, Conference Organizing Committee, BIBM |
| 1435 | Inaugural Speech by the Chief Guest<br>**Dr. Zahid Hussain**<br>Former Lead Economist, World Bank's Dhaka office |
| 1445 | Speech by the Chair<br>**Dr. Md. Akhtaruzzaman**<br>Director General, BIBM |
| 1455 | **Workshop-2:** Conducting Research and Preparing Research Report for Ph.D., M.Phil and Others<br>Speaker Leader: **Professor Dr. Gour Gobinda Goswami**<br>Pro-Vice Chancellor, Uttara University, Bangladesh |
| 1655 | **Question & Answer** |

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|---|---|
| 1710 | Vote of Thank by<br>**Mr. Md. Mahbubur Rahman Alam**<br>Professor, BIBM |

**Program Schedule – 10th Annual Banking Conference (Day-1)**

Date: 9 April 2025, Wednesday (0900 – 1720)
Venue: BIBM, Dhaka, Bangladesh

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|---|---|---|
| **10th Annual Banking Conference Inauguration** | | |
| 0900 | Registration of the Participants | |
| 1000 | Guests Take Seats | |
| 1005 | Recitation from the Holy Quran | |
| 1010 | National Anthem | |
| 1020 | Address of Welcome<br>**Dr. Prashanta Kumar Banerjee**<br>Professor and Chair, Conference Organizing Committee, BIBM | |
| 1030 | Key Note Speech<br>**Professor Dr. Abdul Hannan Chowdhury**<br>Vice-Chancellor, North South University, Bangladesh and Chairman, Grameen Bank | |
| 1050 | Speech by the Special Guests<br>**Mr. Hoe Yun Jeong**<br>Country Director, Asian Development Bank<br>**Mr. Abdul Hai Sarker**<br>Chairman, Bangladesh Association of Banks (BAB) and Chairman, Dhaka Bank PLC | |
| 1105 | Speech by the Chief Guest and Inauguration of the Conference<br>**Dr. Ahsan H. Mansur**<br>Honourable Governor, Bangladesh Bank and Chairman, BIBM Governing Board | |
| 1125 | Speech by the Chair<br>**Dr. Md. Akhtaruzzaman**<br>Director General, BIBM | |
| 1135 | Refreshment | |
| **Plenary Session-1 (A): Macro Economy and Central Banking (1145-1345)** | | |
| 1145 | Session Chair | **Dr. Md. Habibur Rahman**<br>Deputy Governor, Bangladesh Bank |
| | Address of Welcome | **Mr. A K M Rezaul Karim**<br>Director (Admin & Accounts), BIBM and Director, Bangladesh Bank. |
| | Discussants | **Mr. Faruq M. Ahmed**<br>A K Gangopadhyay Chair Professor, BIBM |

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| | | **Dr. Mohammad Yunus**<br>Director (Research), Bangladesh Institute of Development Studies (BIDS)<br>**Dr. Md. Ezazul Islam**<br>Executive Director, Bangladesh Bank<br>**Dr. Bharat Ram Dhungana**<br>Associate Professor, Pokhara University, Nepal |
| | Papers | 1. Policy Liberalization and Inflows of Foreign Direct Investment in Bangladesh: An Empirical Analysis<br>2. The Impact of Exchange Rate Volatility on Knitwear Exports in Bangladesh<br>3. The Impact of Central Bank Independency on Inflation: An Empirical Evidence from Developing Countries<br>4. Determinants of Money Supply in Bangladesh: An Empirical Investigation<br>5. How Do External Sector Dynamics Induce Domestic Inflation? An Econometric Analysis for Bangladesh<br>6. Machine Learning Analysis of Central Bank Independence: Key Determinants and Policy Implications |
| 1345 | Vote of Thanks | **Mr. Tanweer Mehdee**<br>Associate Professor, BIBM |
| **Prayer and Lunch Break** | | |
| **Plenary Session-1 (B): Macro Economy and Central Banking (1145-1345)** | | |
| 1145 | Session Chair | **Professor Dr. Mustafizur Rahman**<br>Distinguished Fellow, Centre for Policy Dialogue (CPD) |
| | Address of Welcome | **Dr. Md. Mahabbat Hossain**<br>Associate Professor, BIBM |
| | Discussants | **Dr. Sarwar Uddin Ahmed**<br>Professor and Dean, University of Liberal Arts Bangladesh<br>**Dr. Monzur Hossain**<br>Director (Research), Bangladesh Institute of Development Studies<br>**Mr. Mashrur Arefin**<br>Managing Director & CEO, City Bank PLC<br>**Mr. Md. Shawkat Ali Khan**<br>Managing Director, Sonali Bank PLC |
| | Papers | 1. The Evil Act of Posing as an Angel: Can Financial Development Reverse the Negative Effects of Corruption on Inward Foreign Direct Investment?<br>2. Monetary Approach to the Balance of Payment in Bangladesh: An Empirical Analysis<br>3. Addressing Rising Inflation that Affects the Vulnerable Population |

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| | | 4. Nexus Between Remittance and Ecological Footprint: Does Educational Attainment Matter?<br>5. Evaluating the Effectiveness of Fiscal and Monetary Policy in the Bangladeshi Economy: An HANK-DSGE Analysis<br>6. The Cautious March of Central Bank Toward Climate-related Policy Measures |
| 1345 | Vote of Thanks | **Ms. Anila Ali**<br>Assistant Professor, BIBM |
| **Prayer and Lunch Break** | | |
| **Plenary Session-2: SME Financing and Inclusive Growth (1145-1345)** | | |
| 1145 | Session Chair | **Dr. M. A. Baqui Khalily**<br>Former Professor, University of Dhaka and Former Executive Director, InM |
| | Address of Welcome | **Dr. Md. Mosharref Hossain**<br>Associate Professor, BIBM |
| | Discussants | **Mr. S. A. Chowdhury**<br>Former A K Gangopadhyay Chair Professor, BIBM<br>**Mr. Md. Ali Hossain Prodhania**<br>Chairman, NRB Commercial PLC, and Supernumerary Professor, BIBM<br>**Mr. Selim R. F. Hussain**<br>Managing Director, BRAC Bank PLC<br>**Dr. Mohammed Helal Uddin**<br>Professor, University of Dhaka and Executive Vice President, Micro Credit Regulatory Authority<br>**Mr. Md. Ashraful Alam**<br>Executive Director, Bangladesh Bank |
| | Papers | 1. Financial Inclusion of Selected SME Clusters: A Case Study of Light Engineering<br>2. Roles of SME Financing in Inclusive Economic Growth and Poverty Reduction in Bangladesh<br>3. Fostering the Growth of SMEs through Cluster Financing Approach in Bangladesh: Evidence from Empirical Studies<br>4. Exploring the Impact of Microfinance Initiatives on Women's Entrepreneurship in Bangladesh: Mediating Role of Psychological Capital<br>5. Why do Microfinance Institutions Avoid Real Poor? Evidences from Grassroots Bangladesh<br>6. Towards Gender Equality: Assessing CMSME Financing Impact on Women Entrepreneurs in Bangladesh |
| 1345 | Vote of Thanks | **Ms. Rahat Banu**<br>Assistant Professor, BIBM |

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| **Prayer and Lunch Break** | | |
| **Plenary Session-3: Bank Management towards Addressing Future Challenges (1450-1650)** | | |
| 1450 | Session Chair | **Mr. Md. Zakir Hossain Chowdhury**<br>Deputy Governor, Bangladesh Bank |
| | Address of Welcome | **Mr. Md. Shihab Uddin Khan**<br>Professor and Director (RD&C), BIBM |
| | Session Key Note Speaker | **Dr. Kojima Koji**<br>Professor, School of International Studies Kwansei Gakuin University, Japan |
| | Discussants | **Mr. Hassan O. Rashid**<br>Chief Executive Officer, Prime Bank PLC<br>**Dr. Sayera Younus**<br>Executive Director (Research), BB<br>**Dr. Md. Moazzam Husain**<br>Professor, Department of Management Studies, University of Chittagong<br>**Dr. Khondaker Golam Moazzem**<br>Research Director, Centre for Policy Dialogue (CPD) |
| | Papers | 1. Is the Big Bath Practice by New CEOs a Holy Bath for Banks? Every Cloud has a Silver Lining<br>2. Banking on Fun: A Qualitative Exploration of Workplace Enjoyment in Bangladesh's Private Banking Sector<br>3. The Relationship Between Sustainable Banking, Customer Trust, and Bank Loyalty in Bangladeshi Banking Sector: A Structural Equation Modelling Approach<br>4. Predicting Financial Distress: A Study on Private Commercial Banks in Bangladesh<br>5. Banking Regulation, Policy Announcements and their Stock Market Reactions: A Study in Bangladesh<br>6. Beyond the Paycheck: Examining Work-Life Balance Practices in the Banking Industry |
| 1650 | Vote of Thanks | **Ms. Rexona Yesmin**<br>Assistant Professor, BIBM |
| **Plenary Session-4: Sustainable Financing and the Banking Sector Resilience (1450-1720)** | | |
| 1450 | Session Chair | **Dr. Fahmida Khatun**<br>Executive Director, Centre for Policy Dialogue (CPD) |
| | Address of Welcome | **Ms. Kaniz Rabbi**<br>Associate Professor, BIBM |

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| | Session Key Note Speaker | **Dr. Katsuhiko Kokubu**<br>Professor and Dean<br>Graduate School of Business Administration Kobe University, Japan |
| | Discussants | **Dr. Shah Md. Ahsan Habib**<br>Professor, BIBM<br>**Dr. M. Abdul Wadud**<br>Professor, Department of Economics, Rajshahi University<br>**Ms. Husne Ara Shikah**<br>Executive Director, Bangladesh Bank<br>**Mr. Chowdhury Liakat Ali**<br>Director, SFD, Bangladesh Bank<br>**Mr. Alamgir Morshed**<br>Executive Director and CEO, IDCOL |
| | Papers | 1. The Level of Climate Literacy among Bangladeshi Bankers: Effective Green Banking Perspective<br>2. Green Reporting Practices of listed Banks in Bangladesh based on Global Reporting Initiative (GRI) Standards: An Empirical Evidence<br>3. The Green Dilemma: Credit Risk, Capital Adequacy, and Green Finance in Bangladesh's Banking Sector<br>4. An Empirical Study to Determine the Impact of Climate Vulnerability on Banking Sector's Investment: Bangladesh Perspective<br>5. Adoption of IFRS Climate-Related Financial Disclosures (IFRS S1 and S2) by Banks in Bangladesh: Challenges and Opportunities<br>6. Sustainable Finance Strategy and Sustainable Plan for Banks and Finance Companies (FCs) in Bangladesh<br>7. Corporate Social Responsibility and Organizational Performance in Nepalese Banks and Financial Institutions<br>8. Trade-Off the Pillars of Corporate Social Responsibilities Structure in Response to the Pandemic: An Analysis of Selected Fortune Global 500 Companies |
| 1720 | Vote of Thanks | **Mr. Rajib Kumar Das**<br>Lecturer, BIBM |

## Program Schedule – 10th Annual Banking Conference (Day-2)

Date: 10 April 2025, Thursday (0930 – 2030)
Venue: BIBM, Dhaka, Bangladesh

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| **Annual Banking Conference: Inauguration** | | |
| 0930 | Registration of the Participants | |
| 1000 | Guests Take Seats | |
| 1005 | Recitation from the Holy Quran | |
| 1010 | Address of Welcome<br>**Dr. Shah Md. Ahsan Habib**<br>Professor, BIBM | |
| 1020 | Speech by the Chair<br>**Dr. Md. Akhtaruzzaman**<br>Director General, BIBM | |
| 1030 | Refreshment | |
| **Plenary Session-5: Corporate Governance and Bank's Stability (1045-1315)** | | |
| 1045 | Session Chair | **Dr. Md. Kabir Ahmed**<br>Deputy Governor, Bangladesh Bank |
| | Address of Welcome | **Dr. Mohammad Tazul Islam**<br>Professor, BIBM |
| | Discussants | **Mr. Helal Ahmed Chowdhury**<br>Chairman, BASIC Bank PLC<br>**Dr. Md. Mizanur Rahman**<br>Professor, Department of Marketing, University of Dhaka<br>**Mr. Md. Maksudur Rahman Sarker**<br>Professor & Chairman, Department of Accounting and Information Systems<br>University of Dhaka<br>**Mr. Mohammad Ali**<br>Managing Director, Pubali Bank PLC<br>**Mr. Kinley Gyeltshen**<br>Chief Executive Officer, Financial Institution Training Institute (FITI), Bhutan |
| | Papers | 1. Playing with Fire: Governance or the Lack of it in Politically Captured Banks in Bangladesh.<br>2. An Analysis on Predicting Bank Failure Using Altman's Z-Score Model: A Case Study on 3rd and 4th Generation Banks in Bangladesh<br>3. A Conceptual Research Model for Understanding the Factors Influencing the Adoption of Green Management Practices in the Banking Sector of Bangladesh |

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| | | 4. Impression Management Tactics of the CEO & Managing Director's Statement within the Annual Report<br>5. Decoding Corporate Governance: The Role of Board Dynamics and Committees in Shaping Non-Performing Loans in the Financial Sector of Bangladesh<br>6. Towards a More Efficient Artha Rin Adalot in Bangladesh<br>7. State Accountability and Corporate Responsibility<br>8. Factors Affecting Sustainability of Microfinance Institutions in Nepal |
| 1315 | Vote of Thanks | **Mr. Tofayel Ahmed**<br>Assistant Professor, BIBM |
| **Prayer and Lunch Break** | | |
| **Plenary Session-6: FinTech and Financial Sector (1045-1315)** | | |
| 1045 | Session Chair | **Mr. Md. Sabur Khan**<br>Chairman, Daffodil International University |
| | Address of Welcome | **Mr. Md. Mahbubur Rahman Alam**<br>Professor, BIBM |
| | Discussants | **Dr. Md Sadek Ferdous**<br>Professor, CSE Department, BRAC University<br>**Mr. Debdulal Roy**<br>Executive Director (ICT), Bangladesh Bank<br>**Dr. Rakibul Hoque**<br>Professor, Department of Management Information Systems, University of Dhaka.<br>**Mr. Abul Kashem Md. Shirin**<br>Managing Director, Dutch Bangla Bank PLC |
| | Papers | 1. Bangladesh's Transition to FinTech-based Financial Inclusion: Determinants and Measurement<br>2. The Impact of QR codes on Customer Experience and Purchase Intention<br>3. Exploring the Research Trends of Financial Fraud Detection based on SCOPUS Database<br>4. Determinants of Artificial Intelligence (AI) Adoption in the Banking Services of Bangladesh: A Customers' Perspective<br>5. Artificial Intelligence (AI) – Driven Fraud Detection in the Financial Sector: Mitigation Approaches and Challenges |

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| | | 6. Smart Cooling System and Efficient Power Management for Green Data Centre in the Banking Sector: Bangladesh Perspective |
| 1315 | Vote of Thanks | **Mr. Md. Foysal Hasan**<br>Assistant Professor, BIBM |
| **Prayer and Lunch Break** | | |
| **Plenary Session-7: Islamic Banking and Governance (1430-1700)** | | |
| 1430 | Session Chair | **Mr. Mohammad Abdul Mannan**<br>Independent Director & Chairman, First Security Islami Bank PLC |
| | Address of Welcome | **Mr. Md. Alamgir**<br>Associate Professor and Director (Training and Certification Program), BIBM |
| | Discussants | **Ms. Humaira Azam**<br>Managing Director, Lanka Bangla Finance PLC<br>**Dr. Mohammad Omar Farooq**<br>Professor & Head of the Dept. of Economics, United International University<br>**Dr. Md. Rafiqul Islam**<br>Professor, Department of Banking and Insurance, University of Dhaka<br>**Mr. Md. Hanif Miah**<br>Executive Director, Bangladesh Bank Training Academy (BBTA) |
| | Papers | 1. University Scholars' Insights on Islamic Banking in Bangladesh: The Impact of Trust and Sustainability<br>2. Rationale and Process for Introducing Islamic Banking in Conventional Banks of Bangladesh<br>3. 'Islamic' Financialization: The Density of Islamic Finance?<br>4. The Potential of NFTS and Digital Assets in the Bangladesh Economy: An Economic and Shariah Perspective<br>5. Governance Catastrophes in Islamic Banks of Bangladesh: Lesson Learned and Future Implications<br>6. Impact of Islamic Banks' Ownership Structure on Financial Performance: Evidence from Bangladesh<br>7. Essential Considerations for Streamlining Islamic Banking Windows and Branch Operation through Core Banking Systems |

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| | | 8. Effectiveness of Shariah Supervisory Committees in Islamic Banking and Finance Companies in Bangladesh |
| 1700 | Vote of Thanks | **Ms. Tahmina Rahman**<br>Assistant Professor, BIBM |
| **Plenary Session-8: Risk Management and Bank Performance (1430-1700)** | | |
| 1430 | Session Chair | **Dr. Mahmood Osman Imam**<br>Professor and Dean, Faculty of Business Studies, University of Dhaka |
| | Address of Welcome | **Dr. Md. Shahid Ullah**<br>Associate Professor, BIBM |
| | Discussants | **Dr. AKM Waresul Karim**<br>Professor and Dean, School of Business & Economics, North South University<br>**Dr. Mohammad Ayub Islam**<br>Professor, Department of Accounting, University of Chittagong<br>**Mr. Md. Nehal Ahmed**<br>Professor and Director, Dhaka School of Bank Management (DSBM), BIBM<br>**Mr. Md. Shafiul Azam**<br>Managing Director, Modhumoti Bank PLC |
| | Papers | 1. Price Performance of Initial Public Offering of Shares in Nepal<br>2. Intellectual Capital and Financial Performance of Commercial Banks in Bangladesh: Modified Value-Added Intellectual Coefficient (MVAIC) Approach<br>3. Does Income Diversification Moderate the Relationship Between Intellectual Capital and Bank Performance? – Evidence from Bangladesh<br>4. Impacts of Operational Risk Management of Financial Performance of Selected Banks in Bangladesh<br>5. Different types of Assets and Profitability: A Cross-Industry Study of Bangladesh<br>6. What are the Determinants of Interest Rate Spread of Commercial Banks in Bangladesh? Evidence from Panel Data Analysis |
| 1700 | Vote of Thanks | **Ms. Maksuda Khatun**<br>Assistant Professor, BIBM |
| **Concluding Ceremony and Cultural Show** | | |
| 1830 | Address of Welcome | **Dr. Prashanta Kumar Banerjee** |

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| | | Professor and Chair, Conference Organizing Committee BIBM |
| 1835 | Speech by the Chief Guest | **Ms. Nurun Nahar**<br>Deputy Governor, Bangladesh Bank |
| 1840 | **Best Papers Award** | |
| 1845 | Speech | **Dr. Md. Akhtaruzzaman**<br>Director General, BIBM |
| 1850 | **Cultural Show** | |
| 2030 | Vote of Thanks | **Mr. Mohammad Mohiuddin Siddique**<br>Professor & Member Secretary, Conference Organizing Committee, BIBM |
| 2030 | **Concluding Dinner** | |

# Committee and Sub- Committee of 10th Annual Banking Conference (ABC), 2025

**Bangladesh Institute of Bank Management**
Mirpur, Dhaka.

## Committee and Sub- Committee of 10th Annual Banking Conference (ABC), 2025

### 1. Supervision and Reception Committee

| # | Name and Designation | Assigned Responsibility |
|---|---|---|
| 1. | Dr. Md. Akhtaruzzaman, Director General | Chairman |
| 2. | Dr. Shah Md. Ahsan Habib, Professor (Selection Grade) | Member |
| 3. | Dr. Prashanta Kumar Banerjee, Professor (Selection Grade) | Member |
| 4. | Md. Nehal Ahmed, Professor (Selection Grade) & Director (DSBM) | Member |
| 5. | Md. Shihab Uddin Khan, Professor & Director (R. D. & C.) | Member |
| 6. | Dr. Ashraf Al Mamun, Professor | Member |
| 7. | Dr. Mohammad Tazul Islam, Professor | Member |
| 8. | Md. Mahbubur Rahman Alam, Professor | Member |
| 9. | Md. Alamgir, Associate Professor & Director (Training & Certification Program) | Member |
| 10. | Kaniz Rabbi, Associate Professor | Member |
| 11. | Tahmina Rahman, Assistant Professor | Member |
| 12. | Rexona Yesmin, Assistant Professor | Member |
| 13. | Prodip Ranjan Debnath, Faculty (Deputation) & Director, Bangladesh Bank | Member |
| 14. | Dr. Mohammad Monirul Islam Sarker, Faculty (Deputation) & Director, Bangladesh Bank | Member |
| 15. | Mahmudul Ameen Masud, Faculty (Contractual) | Member |
| 16. | Khondkar Morshed Millat, Faculty (Contractual) | Member |
| 17. | Dipa Roy, Senior Officer (General) | Member |
| 18. | Papon Tabassum, Assistant Senior Officer (General) | Member |
| 19. | Mohammad Mohiuddin Siddique, Professor (Selection Grade | Member-Secretary |

## 2. Organizing Committee

| # | Name and Designation | Assigned Responsibility |
|---|---|---|
| 1. | Dr. Prashanta Kumar Banerjee, Professor (Selection Grade) | Chairman |
| 2. | Dr. Shah Md. Ahsan Habib, Professor (Selection Grade) | Member |
| 3. | Md. Nehal Ahmed, Professor (Selection Grade) & Director (DSBM) | Member |
| 4. | Md. Shihab Uddin Khan, Professor & Director (R. D. & C.) | Member |
| 5. | Dr. Ashraf Al Mamun, Professor | Member |
| 6. | Dr. Mohammad Tazul Islam, Professor | Member |
| 7. | Md. Mahbubur Rahman Alam, Professor | Member |
| 8. | Md. Alamgir, Associate Professor & Director (Training & Certification Program) | Member |
| 9. | Dr. Md. Mahabbat Hossain, Associate Professor | Member |
| 10. | Tofayel Ahmed, Assistant Professor | Member |
| 11. | Mohammad Mohiuddin Siddique, Professor (Selection Grade | Member |
| 12. | Dr. Shamsun Nahar Momotaz | Member-Secretary |

## 3. Paper Evaluation Committee

| # | Name and Designation | Assigned Responsibility |
|---|---|---|
| 1. | Dr. Prashanta Kumar Banerjee, Professor (Selection Grade) | Chairman |
| 2. | Dr. Shah Md. Ahsan Habib, Professor (Selection Grade) | Member |
| 3. | Mohammad Mohiuddin Siddique, Professor (Selection Grade) | Member |
| 4. | Md. Nehal Ahmed, Professor (Selection Grade) & Director (DSBM) | Member |
| 5. | Dr. Ashraf Al Mamun, Professor | Member |
| 6. | Md. Mahbubur Rahman Alam, Professor | Member |
| 7. | Dr. Md. Shahid Ullah, Associate Professor | Member |
| 8. | Dr. Shamsun Nahar Momotaz, Associate Professor | Member |
| 9. | Dr. Md. Mahabbat Hossain, Associate Professor | Member |
| 10. | Prodip Ranjan Debnath, Faculty (Deputation) & Director, Bangladesh Bank | Member |
| 11. | Dr. Mohammad Monirul Islam Sarker, Faculty (Deputation) & Director, Bangladesh Bank | Member |
| 12. | Md. Abdul Karim, Faculty (Deputation) & Director, Bangladesh Bank | Member |
| 13. | Dr. Md. Mosharref Hossain | Member-Secretary |

**4. Organizing Sub- Committee 1: Invitations, Souvenir purchases, Publications, Banners, Crests, still photography, Videography and Documentary related**

| # | Name and Designation | Assigned Responsibility |
|---|---|---|
| 1. | Mohammad Mohiuddin Siddique, Professor (Selection Grade) | Chairman |
| 2. | Md. Shihab Uddin Khan, Professor & Director (R. D. & C.) | Member |
| 3. | Md. Mahbubur Rahman Alam, Professor | Member |
| 4. | Dr. Shamsun Nahar Momotaz, Associate Professor | Member |
| 5. | Rexona Yesmin, Assistant Professor | Member |
| 6. | Maksuda Khatun, Assistant Professor | Member |
| 7. | Md. Foysal Hasan, Assistant Professor | Member |
| 8. | Papon Tabassum, Assistant Senior Officer (General) | Member |
| 9. | Maksudur Rashid Talukder, Officer (Library) | Member |
| 10. | Md. Jalilur Rahman, Officer (General) | Member |
| 11. | Mohammad Awalad Hossain, Officer (General) | Member |
| 12. | Md. Morshadur Rahman, Officer (General) | Member |
| 13. | Md. Al-Mamun Khan, Senior Officer (PPR) | Member-Secretary |

**5. Organizing Sub- Committee 2: Communication and Publicity Committee**

| | Name and Designation | Assigned Responsibility |
|---|---|---|
| Dr. Prashanta Kumar Banerjee, Professor (Selection Grade) | | Chairman |
| Guest, Discussant, Presenter and Observer | Dr. Mohammad Tazul Islam, Professor | Member |
| | Dr. Md. Mosharref Hossain, Associate Professor | Member |
| | Tahmina Rahman, Assistant Professor | Member |
| | Benazir Ishaque, Lecturer | Member |
| | Papon Tabassum, Assistant Senior Officer (General) | Member |
| | Abdul Alim, Officer (General) | Member |
| Participant | Md. Shihab Uddin Khan, Professor & Director (R. D. & C.) | Member |
| | Tanweer Mehdee, Associate Professor | Member |
| | Tahmina Rahman, Assistant Professor | Member |
| | Rahat Banu, Assistant Professor | Member |
| | Anila Ali, Assistant Professor | Member |
| | Md. Emon Arefin, Lecturer | Member |
| | Md. Habibur Rahman, Assistant Senior Officer (General) | Member |
| | Nippon Chamka, Junior Officer (IT/ICT) | Member |

| | Name and Designation | Assigned Responsibility |
|---|---|---|
| Workshop-1 | Dr. Ashraf Al Mamun, Professor | Member |
| | Dr. Md. Mahabbat Hossain, Associate Professor | Member |
| | Md. Foysal Hasan, Assistant Professor | Member |
| | Rajib Kumar Das, Lecturer | Member |
| | Sheikh Md. Azizur Rahman, Officer (General) | Member |
| Workshop-2 | Md. Mahbubur Rahman Alam, Professor | Member |
| | Dr. Md. Shahid Ullah, Associate Professor | Member |
| | Tofayel Ahmed, Assistant Professor | Member |
| | Mohammad Awalad Hossain, Officer (General) | Member |
| Mohammad Mohiuddin Siddique, Professor (Selection Grade) | | Member-Secretary |

**6. Organizing Sub- Committee 3: Flower Purchasing and Venue Decoration, Stationery and Other Administrative Activities**

| # | Name and Designation | Assigned Responsibility |
|---|---|---|
| 1. | Dr. Ashraf Al Mamun, Professor | Chairman |
| 2. | Dr. Shamsun Nahar Momotaz, Associate Professor | Member |
| 3. | Kaniz Rabbi, Associate Professor | Member |
| 4. | Tanweer Mehdee, Associate Professor | Member |
| 5. | Rahat Banu, , Assistant Professor | Member |
| 6. | Anila Ali, Assistant Professor | Member |
| 7. | Benazir Ishaque, Lecturer | Member |
| 8. | Sharmina Nargish, Senior Executive Officer | Member |
| 9. | Dipa Roy, Senior Officer (General) | Member |
| 10. | Numaira Afrin, Senior Officer (General) | Member |
| 11. | Tarannum Purween, Assistant Senior Officer (General) | Member |
| 12. | Sheikh Md. Azizur Rahman, Officer (General) | Member |
| 13. | Mohammad Awalad Hossain, Officer (General) | Member |
| 14. | Khalid Hossain Mia, Senior Officer (General) | Member-Secretary |

7. Organizing Sub- Committee 4: Speaker's Honorarium and Various Expenses

| # | Name and Designation | Assigned Responsibility |
|---|---|---|
| 1. | Dr. Md. Mahabbat Hossain, Associate Professor | Chairman |
| 2. | Maksuda Khatun, Assistant Professor | Member |
| 3. | Anila Ali, Assistant Professor | Member |
| 4. | Abu Taher Patwary, Senior Officer (Accounts) | Member |
| 5. | Md. Mozahedul Haque, Officer (Accounts) | Member |
| 6. | Lutfun Nessa, Officer (General) | Member |
| 7. | Zasim Uddin, Officer (Accounts) | Member |
| 8. | Md. Neamoth Ullah, Senior Officer (Accounts) | Member-Secretary |

**8. Organizing Sub- Committee 5: IT related**

| # | Name and Designation | Assigned Responsibility |
|---|---|---|
| 1. | Md. Mahbubur Rahman Alam, Professor | Chairman |
| 2. | Kaniz Rabbi, Associate Professor | Member |
| 3. | Md. Foysal Hasan, Assistant Professor | Member |
| 4. | Nippon Chakma, Junior Officer (IT/ICT) | Member |
| 5. | Md. Shofiqul Islam Shuvo, Junior Officer (IT/ICT) | Member |
| 6. | Md. Nasir Uddin, Officer (IT/ICT) | Member-Secretary |

**9. Organizing Sub- Committee 6: Infrastructure**

| # | Name and Designation | Assigned Responsibility |
|---|---|---|
| 1. | Md. Mohiuddin Siddique, Professor (Selection Grade) | Chairman |
| 2. | Md. Shihab Uddin Khan, Professor & Director (R, D & C) | Member |
| 3. | Dr. Mohammad Tazul Islam, Professor | Member |
| 4. | Md. Mahbubur Rahman Alam. Professor | Member |
| 5. | Dr. Md. Shahid Ullah, Associate Professor | Member |
| 6. | Khalid Hossain Mia, Senior Officer (General) | Member |
| 7. | Md. Hamidur Rahman, Assistant Senior Officer (General) | Member |
| 8. | Tarannum Purween, Assistant Senior Officer (General) | Member |
| 9. | Mohammad Nasir Uddin, Officer (Library) | Member |
| 10. | Md. Badsha Goarder, Engineer (Civil) | Member-Secretary |

### 10. Organizing Sub- Committee 7: Cultural Events

| # | Name and Designation | Assigned Responsibility |
|---|---|---|
| 1. | Md. Mahbubur Rahman Alam, Professor | Chairman |
| 2. | Dr. Md. Mosharref Hossain, Associate Professor | Member |
| 3. | Prodip Ranjan Debnath, Faculty (Deputation) & Director, Bangladesh Bank | Member |
| 4. | Rahat Banu, Assistant Professor | Member |
| 5. | Sharmina Nargish, Senior Executive Officer | Member |
| 6. | Farhana Haque, Senior Officer (Library) | Member |
| 7. | Dipa Roy, Senior Officer (General) | Member |
| 8. | Tanweer Mehdee, Associate Professor | Member-Secretary |

### 11. Organizing Sub- Committee 8: Hospitality

| # | Name and Designation | Assigned Responsibility |
|---|---|---|
| 1. | Md. Shihab Uddin Khan, Professor & Director (R, D & C) | Chairman |
| 2. | Md. Alamgir, Associate Professor & Director (Training & Certification) | Member |
| 3. | Tanweer Mehdee, Associate Professor | Member |
| 4. | Tahmina Rahman, Assistant Professor | Member |
| 5. | Md. Emon Arefin, Lecturer | Member |
| 6. | Numaira Afrin, Senior Officer (General) | Member |
| 7. | Md. Hamidur Rahman, Assistant Senior Officer (General) | Member |
| 8. | Moha. Habibur Rahaman, Officer (General) | Member |
| 9. | Sumona Moqutadar Happy, Officer (General) | Member |
| 10. | Md. Rasikul Islam, Senior Assistant (General) | Member |
| 11. | Tarannum Purween, Assistant Senior Officer (General) | Member-Secretary |

# Invaluable Co-operation of Banks and Financial Institutions through Providing Sponsorship for 10th ABC, 2025

ইসলামী ব্যাংক
বাংলাদেশ পিএলসি | ইসলামী শরী'আহ ভিত্তিক বাণিজ্যিক প্রতিষ্ঠান

# কল্যাণের জন্য সঞ্চয়

ইসলামে প্রতিটি সৎকর্ম ও সঞ্চয়ই ইবাদতের সমতুল্য, যা ব্যক্তিগত, পারিবারিক ও সামাজিক কল্যাণের পথ সুগম করে। ইসলামী ব্যাংকের বিশেষ সঞ্চয় হিসাবসমূহের মাধ্যমে স্ত্রীর মোহর আদায়, বিবাহের খরচ মেটানো, হজ পালন এবং সাদকায়ে জারিয়াহ হিসেবে ওয়াক্‌ফের মতো কল্যাণমূলক কাজ সহজেই করা যায়। এগুলো শুধু পার্থিব জীবনেই নয়, পরকালেও সম্বল হিসেবে কাজ করে। তাই সঞ্চয় করি কল্যাণে, গড়ি সুন্দর ভবিষ্যৎ।

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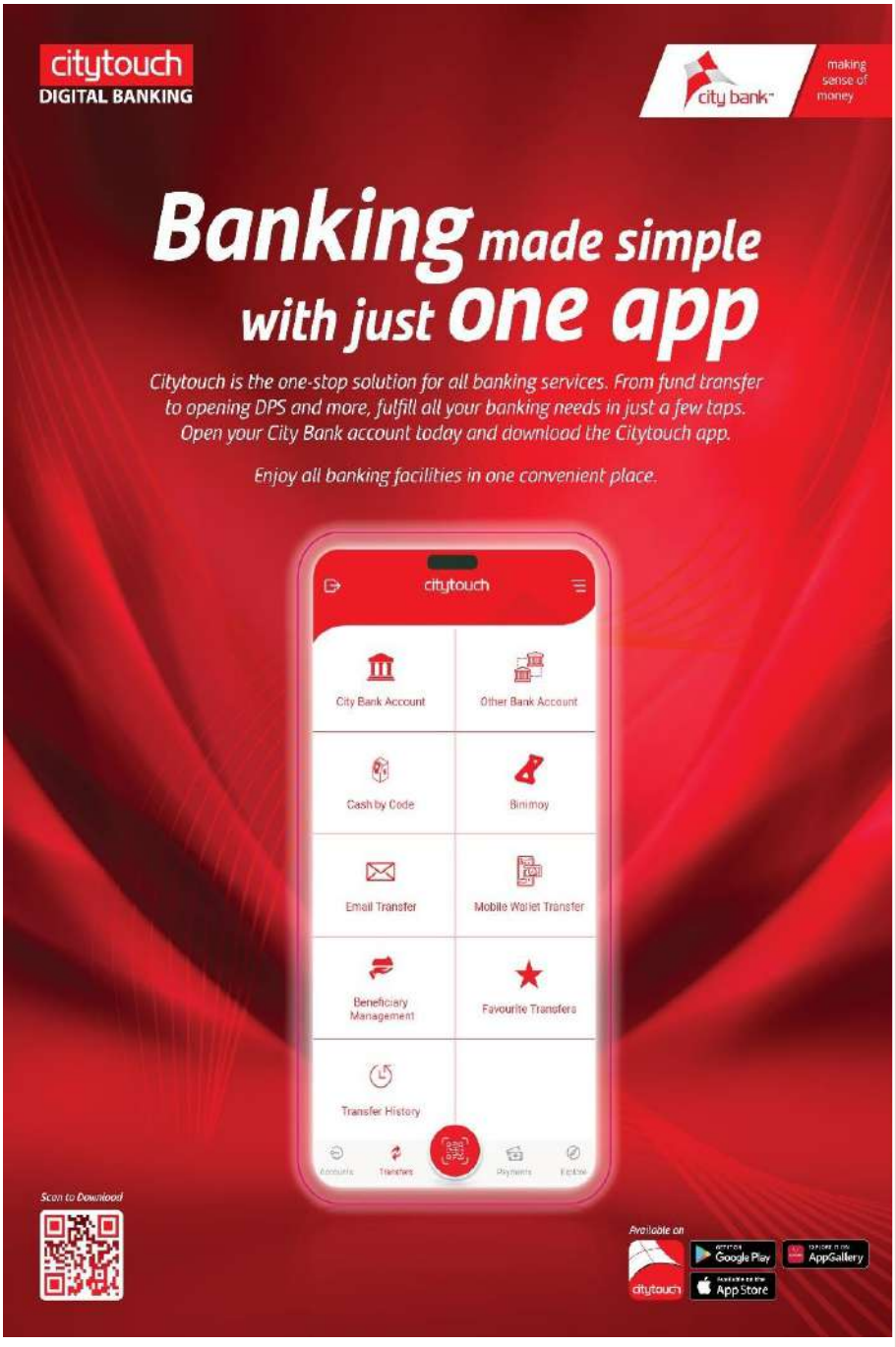




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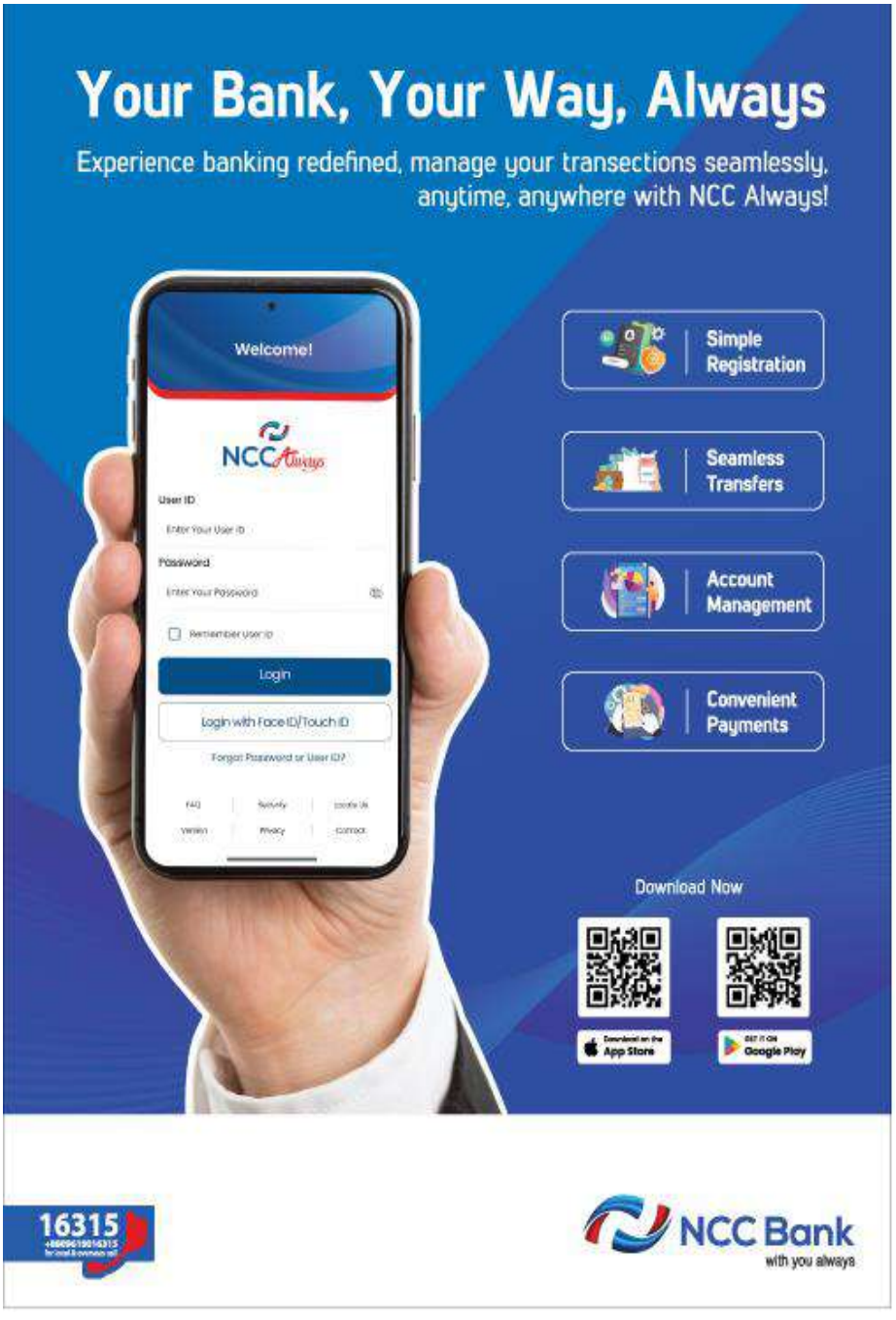

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৬,২০০ ১০ বছর ১০,৩৯,৩৩৪
৩,৫০০ ১৫ বছর ১০,৫১,৪১০
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| **রূপালী শ্রদ্ধা** রূপালী মাছুলি বেনিফিট ফর সিনিয়র সিটিজেন | ০৩ (তিন) বছর | ১০.৫০% (বার্ষিক) | সর্বনিম্ন ১ লক্ষ অথবা এর গুণিতক তবে সর্বোচ্চ ৫০ লক্ষ | প্রতি ১ লক্ষ এর মাসিক মুনাফা টাঃ ৮৭৫.০০ |
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