

**A**nnual **2**  
**B**anking **0**  
**C**onference **1**  
**6**



**BIBM**



**Bangladesh Institute of Bank Management**

web: [www.abc.bibm.org.bd](http://www.abc.bibm.org.bd), [www.bibm.org.bd](http://www.bibm.org.bd)

## Welcome Message

---

Director General  
Bangladesh Institute of Bank Management

It is my pleasure to welcome you all to the Annual Banking Conference-2016 organized by the Bangladesh Institute of Bank Management (BIBM). It is a two-day long platform of interaction intends to bring together banking experts, academicians and researchers from home and abroad to exchange and share knowledge, experience and research outputs on banking and related issues. The banking industry throughout the world which is in a state of continuous change, facing many problems and challenges, has to address those issues in a pragmatic manner and with the utmost integrity. I hope that the deliberations in this Conference would generate new and innovative ideas in identifying and tackling challenges of the sector.

Organizing Annual Banking Conference is a daunting task in view of time and other constraints. We gratefully acknowledge the continuous effort of all concerned including my BIBM colleagues, bankers, academicians and researchers for successfully organizing the event. I, on behalf of the Conference organizer, express my heartiest thanks to all paper contributors of the Annual Banking Conference-2016 who will be presenting papers in different sessions. We pay our sincere gratitude and thankfulness to the session chairmen and designated discussants of the different sessions for their kind consents to contribute in the conference. We thank our supporting organizations GIZ, UNCDF, Q-Cash; and media partner 'Bonik Barta' for their cooperation. Finally, we extend our gratitude to our Governing Body, especially to the Chairman and Governor, Bangladesh Bank for motivating, encouraging and helping us for organizing this annual banking conference.

I wish a grand success of the conference.

Dr. Toufic Ahmad Choudhury

## About Annual Banking Conference 2016

---

Conference Chair  
Annual Banking Conference 2016

The business of banking industry is experiencing sea changes. The ongoing changes in terms of faster customer services, efficient customer relationship management, increasing use of technology and innovations in banking have brought remarkable changes in the banking industry throughout the world. The banking industry needs a collective effort of academicians, researchers and practitioners to cope up with the global banking environment of growing competition and challenges. Annual Banking Conference (ABC) is certainly a platform offered by Bangladesh Institute of Bank Management (BIBM) for bringing together researchers, bankers and academicians from home and abroad to exchange and share knowledge, experience and research outputs on banking and related issues.

BIBM is a national Training, Research, Consultancy and Education institute on banking and finance collectively owned by the banking sector of the country. BIBM has been organizing Annual Banking Conference since 2012, a two day-long gathering aiming at bringing together of experts, bankers, academicians and researchers from all over the world to exchange and share knowledge, experience and research outputs on banking and related issues. The conference for this year i.e. ABC 2016 will be organized during December 04-05, 2016 which will be inaugurated by the Chairman of the BIBM Governing Body and Governor Bangladesh Bank on December 04, 2016.

On the way to arrange the Annual Banking Conference 2016, we called for research papers on key banking areas through our website [abc.bibm.org.bd] in the month of June 2016. We are very pleased that faculty members from a number of universities and practicing bankers from home and abroad have responded and a total number of 95 abstracts were received for consideration. Finally, a total number of 60 papers were submitted from home and abroad for taking part in the review process. From these papers, our review team selected 23 papers to be presented in the two-day event in four plenary sessions. The Plenary sessions are titled as 'Macro Financial Environment'; 'Key Operational Areas of Banking'; 'BIBM-GIZ Session on Green and Sustainable Banking'; and 'BIBM-UNCDF Session on Financial Inclusion and Digital Financial Services'. Moreover, two special keynote papers will be presented by the DG of BIBM, Dr. Toufic Ahmad Choudhury; and Dr. Muzaffer Ahmad Chair Professor of BIBM Mr. Khondkar Ibrahim Khaled in the Inaugural and Day-2 Key Note sessions respectively. The conference will end with a Cultural Program titled 'A tribute to the Musical legends of the Subcontinent' and a Concluding Dinner. BIBM invited selected senior academicians from the universities and top level bank executives to add value to the four conference plenary sessions as session chairmen and designated discussants. We hope, over 500 top and senior bank executives, university teachers, and academicians from home and abroad will take part in the conference.

Dr. Shah Md. Ahsan Habib

## Program Schedule Day One

Sunday, 04 December, 2016

Time	Program
0930-1030	<b>Inaugural Session</b> <ul style="list-style-type: none"> <li>Welcome Address by Professor <b>Dr. Shah Md. Ahsan Habib</b>, Chairman, Organizing Committee</li> <li>Inauguration of the Conference by <b>Mr. Fazle Kabir</b>, Chairman, BIBM Governing Board and Governor, Bangladesh Bank</li> <li>Presentation of the Inaugural Keynote Paper “A Review of the Banking Activities” by <b>Dr. Toufic Ahmad Choudhury</b>, Director General, BIBM</li> </ul>
1030-1100	<b>Refreshment</b>
1100-1330	<b>Plenary Session-1: Macro Financial Environment</b> <ul style="list-style-type: none"> <li>➤ <b>Papers to be Presented:</b> <ul style="list-style-type: none"> <li>Paper-1. Monetary Policy and Economic Growth in Bangladesh: A Causality Analysis</li> <li>Paper-2. Necessity of New Commercial Bank in Bangladesh: A Study from the Bankers’ and Customers’ View Point</li> <li>Paper-3. Consumer Protection: Treating Bank Customers Fairly</li> <li>Paper-4. Application of DEA Approach to Estimate Efficiency in the Banking Sector of Bangladesh: An Empirical Study Using Panel Data</li> <li>Paper-5. Factors Influencing the Financial Sustainability of Mutual Fund in Bangladesh- An Explorative Study</li> <li>Paper-6. Financial Stability of Islamic and Conventional Banks in Bangladesh: An Empirical Analysis</li> </ul> </li> <li>➤ <b>Panel Discussion by the Designated Discussants:</b> <ul style="list-style-type: none"> <li>• <b>Mr. Md. Yasin Ali</b> Supernumerary Professor Bangladesh Institute of Bank Management (BIBM)</li> <li>• <b>Mr. Md. Arfan Ali</b> President and Managing Director Bank Asia Limited</li> <li>• <b>Dr. Sarwar Uddin Ahmed</b> Professor and Dean School of Business, Independent University, Bangladesh</li> <li>• <b>Dr. Prashanta Kumar Banerjee</b> Professor &amp; Director (R,D&amp;C) Bangladesh Institute of Bank Management (BIBM)</li> </ul> </li> <li>➤ <b>Open Floor Discussion by the Participants</b></li> <li>➤ <b>Concluding Remarks by the Session Chair:</b> <ul style="list-style-type: none"> <li>• <b>Professor Shibli Rubayat Ul Islam</b> Dean, Faculty of Business Studies, University of Dhaka</li> </ul> </li> </ul>
1330-1430	<b>Lunch Break</b>

## Program Schedule Day One

Sunday, 04 December, 2016

Time	Program
1430-1700	<p><b>Plenary Session-2: Key Operational Areas of Banking</b></p> <p>➤ <b>Papers to be Presented:</b></p> <p>Paper-7. Role of Quality of Work Life Program on Employee Retention of Private Commercial Banks in Bangladesh: Moderating Effect of Gender and Marital Status</p> <p>Paper-8. Customer Perception on Bank Service Attitude: A Comparative Study between Private Commercial Banks and Islamic Commercial Banks in Bangladesh</p> <p>Paper-9. Non-Performing Loan in Small and Medium Enterprises of Bangladesh: Status, Causes and Remedies</p> <p>Paper-10. Nexus between Sharia Based Financing and Economic Growth in Bangladesh</p> <p>Paper-11. Assessing Macroeconomic Costs of Basel III in the BRICS Economies: Lessons for Bangladesh</p> <p>Paper-12. Containing Credit Risk in Banks: Effectiveness of Some Common Initiatives</p> <p>➤ <b>Panel Discussion by the Designated Discussants</b></p> <ul style="list-style-type: none"> <li>• <b>Mr. S. A. Chowdhury</b> A.K. Gangopadhaya Chair Professor Bangladesh Institute of Bank Management (BIBM)</li> <li>• <b>Mr. Helal Ahmed Chowdhury</b> Supernumerary Professor Bangladesh Institute of Bank Management (BIBM)</li> <li>• <b>Mr. Mohammed Nurul Amin</b> Managing Director and CEO Meghna Bank Limited</li> <li>• <b>Dr. Shah Md. Ahsan Habib</b> Professor and Director (Training) Bangladesh Institute of Bank Management (BIBM)</li> </ul> <p>➤ <b>Open Floor Discussion by the Participants</b></p> <p>➤ <b>Concluding Remarks by the Session Chair:</b></p> <ul style="list-style-type: none"> <li>• <b>Dr. Jamaluddin Ahmed FCA</b> Member, Board of Directors, Bangladesh Bank and General Secretary, Bangladesh Economic Association</li> </ul> <p>➤ <b>Vote of Thanks by the Media Partner of the Conference:</b></p> <ul style="list-style-type: none"> <li>• <b>Mr. Dewan Hanif Mahmud</b> Editor, Bonik Barta</li> </ul>
1700	<b>Refreshment</b>

## Program Schedule Day Two

Monday, 05 December, 2016

Time	Program
0930-1030	<b>Day Two Keynote Session</b> <ul style="list-style-type: none"> <li>Day-2 Welcome Address by Professor <b>Dr. Shah Md. Ahsan Habib</b>, Chairman, Organizing Committee</li> <li>Keynote Speech on “Recent Demands of Bank Owners-A Close Analysis” by <b>Mr. Khondkar Ibrahim Khaled</b>, Dr. Muzaffer Ahmad Chair Professor, BIBM</li> <li>Session Chairman <b>Dr. Toufic Ahmad Choudhury</b>, Director General, BIBM</li> </ul>
1030-1100	<b>Refreshment</b>
1100-1330	<b>Plenary Session-3: BIBM-GIZ Session on “Green and Sustainable Banking”</b> <ul style="list-style-type: none"> <li>➤ <b>Papers to be Presented:</b> <ul style="list-style-type: none"> <li>Paper-13. Micro-finance Intervention and Women Empowerment in Nepal</li> <li>Paper-14. Limitations of CSR and Scopes of Social Business in the Banking Industry of Bangladesh</li> <li>Paper-15. Policy Initiatives on Green Banking in Accelerating Climate Resilient and Low Carbon Development in Bangladesh</li> <li>Paper-16. Green &amp; Sustainability Reporting and Legitimacy in the Banking Industry: Bangladesh Perspective</li> <li>Paper-17. Agricultural Credit and Rural Development in Bangladesh: Status, Trend and Problems</li> <li>Paper-18. Reducing Energy Efficiency Gap in Bangladesh: Role of ESCO as Intermediary</li> </ul> </li> <li>➤ <b>Panel Discussion by the Designated Discussants:</b> <ul style="list-style-type: none"> <li>• <b>Mr. Mohammad Alauddin</b> Joint Secretary Power Division, Ministry of Power, Energy &amp; Mineral Resources Government of the People’s Republic of Bangladesh</li> <li>• <b>Mr. Muhammad Mijanur Rahman Joddar</b> Executive Director Bangladesh Bank</li> <li>• <b>Mr. Anis A. Khan</b> Managing Director Mutual Trust Bank Limited</li> <li>• <b>Ms. Regina Schneider</b> Director, KfW Office, Bangladesh</li> <li>• <b>Mr. Al Mudabbir Bin Anam</b> Programme Coordinator GIZ SED Programme, Dhaka</li> </ul> </li> <li>➤ <b>Open Floor Discussion by the Participants</b></li> <li>➤ <b>Concluding Remarks by the Session Chair:</b> <ul style="list-style-type: none"> <li>• <b>Mr. Mohammad Muslim Chowdhury</b> Additional Secretary, Ministry of Finance Government of the People’s Republic of Bangladesh</li> </ul> </li> </ul>
1330-1430	<b>Lunch Break</b>



## Program Schedule Day Two

**Monday, 05 December, 2016**

Time	Program
1430-1700	<p><b>Plenary Session-4: BIBM-UNCDF Session on “Financial Inclusion and Digital Financial Services”</b></p> <p>➤ <b>Papers to be Presented:</b></p> <p>Paper-19. Full Fledged Electronic Money: Transition into Information Technology Based Knowledge Economy in the Process of Digitization of Bangladesh</p> <p>Paper-20. Assessment of the Factors Influencing Online Banking Customer Satisfaction in Improving Overall Retention Levels: A Banking Perspective in Bangladesh</p> <p>Paper-21. Mobile Banking Services and The Development of Sustainable Banking Industry in Bangladesh with Special Reference to Dutch Bangla Bank Limited</p> <p>Paper-22. School Banking: A Potential Avenue For Financial Inclusion</p> <p>Paper-23. Impact of Mobile Banking on Financial Inclusion in Bangladesh: Current Status, Opportunities and Challenges</p> <p>➤ <b>Panel Discussion by the Designated Discussants</b></p> <ul style="list-style-type: none"> <li>• <b>Mr. Abul Kashem Md. Shirin</b> Managing Director Dutch-Bangla Bank Ltd.</li> <li>• <b>Mr. Anir Chowdhury</b> Policy Advisor Prime Minister’s Office, Bangladesh</li> <li>• <b>Ms. Ana Klincic Andrews PhD</b> Financial Inclusion Evaluation and Impact Expert United Nations Capital Development Fund (UNCDF)</li> <li>• <b>Mr. Md. Mohiuddin Siddique</b> Professor and Director (DSBM) Bangladesh Institute of Bank Management (BIBM)</li> </ul> <p>➤ <b>Open Floor Discussion by the Participants</b></p> <p>➤ <b>Concluding Remarks by the Session Chair:</b></p> <p><b>Mr. S. K. Sur Chowdhury</b> Deputy Governor, Bangladesh Bank</p> <ul style="list-style-type: none"> <li>• <b>Vote of Thanks</b> by Project Director, UNCDF</li> </ul>
1700	<b>Refreshment</b>
1730-1800	<p><b>Concluding Session</b></p> <ul style="list-style-type: none"> <li>• Concluding Speech by <b>Dr. Toufic Ahmad Choudhury</b>, Director General, BIBM</li> <li>• Concluding Speech by <b>Mr. Abu Hena Mohd. Razee Hassan</b>, Chairman, BIBM Executive Committee and Deputy Governor, Bangladesh Bank</li> <li>• Presentation of ‘Reviewers Choice Award’ Among the Paper Presenters</li> <li>• Presentation of Awards Among the Supporting Partners</li> <li>• Vote of Thanks by <b>Professor Dr. Shah Md. Ahsan Habib</b>, Chairman, Organizing Committee</li> </ul>
1800-1900	<p><b>Cultural Program:</b></p> <p><b>A Tribute to the Musical Legends of the Subcontinent</b></p>
1900	<b>Closing Dinner</b>

## Abstract of the Conference Paper

---

### Paper 1

#### Monetary Policy and Economic Growth in Bangladesh: A Causality Analysis

**Shamima Nasrin**

Human Resources Department-2, Bangladesh Bank

*shamima.nasrin@bb.org.bd*

Monetary policy is a process of using interest rates and money supply by central bank to guide economic growth by controlling inflation and stabilizing currency. The government employs the central bank as the highest authority for formulation of monetary policy to guide economy in a certain country. The monetary policy framework of Bangladesh Bank is based on credible information on the stability of monetary demand functions, money supply process and monetary transmission mechanism. Projected real GDP growth rate is the basis of the formation of monetary policy in Bangladesh. The targeted rate of inflation adopts Reserve Money (RM) and Broad Money (M2) as operating and intermediate targets respectively. This paper analyses the effectiveness of monetary policy by illustrating the effect of monetary policy on Gross Domestic Product (GDP), stock index, total deposit, private sector credit and public sector credit considering 10 years (2002-2012) data and analyzing these data by using Correlation and Regression Model.

### Paper 2

#### Necessity of new commercial bank in Bangladesh: A study from the bankers' and customers' view point

**Idris Ali**

Assistant Professor of Finance, Department of Business Administration, Manarat International University, Gulshan-2, Dhaka-1212, Bangladesh

*ali.du.icmab@gmail.com*

**Ashiqun Nabi**

Assistant Professor of Finance, Department of Business Administration, Manarat International University, Gulshan-2, Dhaka-1212, Bangladesh

*ashiq480\_480@yahoo.com*

Bank plays a vital role to channelize fund from the surplus group of people to the deficit group of people, which ensure economic progress of a country. Therefore an optimum number of banks are needed in a country to ensure economic development and welfare of the country. This paper investigates whether more commercial banks are needed or not at the present economic condition of Bangladesh. Both qualitative and quantitative methods were used to conduct this study. This research is based on both primary and secondary data. Primary data were collected from the 200 customers and from the 50 bankers of different commercial banks by using two separate semi-structured questionnaires. Statistical Package for Social Science (SPSS) has been used to analyze the collected data. The study found that enough numbers of banks are available in the country to serve the existing clients but the sufficient numbers of branches are not available everywhere as per the opinion of bankers. On the other hand, customers feel that present number of banks and branches in the country are not sufficient as they have to wait in long queue to get banking service. Study also found that number of banks in the country is gradually increasing. Finally, bankers think that no more commercial bank is needed in the country at the present situation but they suggest increasing the number of branches. On the other hand, customers suggest to increase number of branch as well as to establish new banks in the present condition to serve huge number of clients efficiently and smoothly. Nevertheless, the results of the study are constrained by the small size of the sample, area and robustness of the analysis.



## Paper 3

---

### Consumer Protection: Treating Bank Customers Fairly

**Md. Zulkar Nayn**

Deputy General Manager, Financial integrity and Customer Services Department, Bangladesh Bank Head Office

*mdzulkar.nayn@bb.org.bd, Zulkar02@yahoo.com*

Consumer protection, in the broader sense, refers to the laws and regulations that ensure fair interaction between service providers and consumers. Consumer protection regulation can contribute to financial inclusion and stability by addressing information asymmetries and other factors that limit consumers' ability to identify the most suitable products, avoiding harmful products and practices. Increased transparency and fair treatment can help new consumers gain confidence in formal financial services, promoting the efficiency and fairness of markets. Bangladesh Bank's Guidelines for Customer Services and Complaint Management basically touches upon a few code of conducts for bankers, while detailing customer complaint management procedures. However, customer complaint management could rather be a last option. Bangladesh Bank primarily needs to ensure fair treatment, disclosure and responsible business conduct by the banks/FIs. This paper pointed out some banking practices particularly in loan/investment products that violates the above mentioned principles and also suggests some modifications in existing customer protection regulations and guidelines relating to application of variable interest rate, use of undated cheque as security against loan/credit and compensating customers in case of fraud.

## Paper 4

### Application of DEA Approach to Estimate Efficiency in the Banking Sector of Bangladesh: An Empirical Study Using Panel Data

**Dr. M. Mizanur Rahman**

Senior Vice President, Islami Bank Training and Research Academy, Mohammadpur, Dhaka-1207

*mizan12bd@yahoo.com*

The most important aspect of any business is efficiency. The goal is to achieve greater outputs with lower inputs, or to use the available inputs to the maximum. In this paper, the use of Data Envelopment Analysis (DEA) technique is illustrated in measuring the operation efficiency of the banking sector in Bangladesh, which currently has 33 banks. Nine years panel data (2005 to 2013), collected from the secondary sources, were used to model the efficiency of different banks. DEA has provided several efficiency measures such as allocative, pure technical and scale efficiency that explain cost and profit efficiency differentials of different banks in Bangladesh. The DEA results show that conventional banks are only slightly more efficient than Islamic banks. While, among the conventional banks, public conventional banks are least efficient. However, Islamic banks are improving and converging to a high level of efficiency. From the returns to scale estimation shows that both conventional and Islamic banks in Bangladesh have still scope of improvement in scale efficiency. Second stage regression results also indicate that private banks significantly efficient than public banks. Foreign conventional banks are also significantly efficient than their domestic counterparts. The service length of the banks has no clear effect on efficiency hence would not be possible of make any comment with doing any further research in this aspects.

## Paper 5

---

### Factors Influencing the Financial Sustainability of Mutual Fund in Bangladesh- An Explorative Study

**Dr. Ishrat Jahan**

Associate Professor, Department of Business Administration, Southern University Bangladesh

*ijahan23@gmail.com*

Mutual Fund being an integral part of capital market can contribute much to the funding of industrial enterprises, employment, growth in GDP, etc if it can have financial sustainability. The mutual fund industry of Bangladesh has been found financially vulnerable due to poor governance, poor planning, non- standard reporting, frequent change in regulations, market volatility etc. As a result, most of the mutual funds are not finding profitable niche for investors. In view of this, the present study has been undertaken aiming at exploring the factors that influence the financial sustainability of mutual fund industry of Bangladesh. The study has indentified 43 variables and collected opinions of 30 professionals over these variables on five point Likert scale. Then the study has applied 'Varimax Rotated Factor Analysis model' for indentifying the factors that are most important for financial sustainability of mutual fund industry of Bangladesh. The study has finally identified most relevant factors of being financially sustainable. They are strategic planning, board effectiveness, effective governance liquidity, appropriate funding & quality decision etc.

## Paper 6

### Financial Stability of Islamic and Conventional Banks in Bangladesh: An Empirical Analysis

**Md. Enayet Hossain**

MBA Thesis Student

**Dr. Mahmood Osman Imam**

Professor, Department of Finance, University of Dhaka

This study intends to assess the relative financial stability of Islamic banks in Bangladesh using four financial stability measures, based on a sample of 29 listed commercial banks (23 conventional and 6 Islamic) in Bangladesh over the period 2006-2015. We first use pairwise comparison and find that Islamic banks are financially more stable in one stability measure i.e. Z-Score (based on CAR). We then perform static (random effects) and dynamic (GMM) panel data analysis to find that Islamic banks are financially more stable 4 regressions of Z-Scores and less stable in one regression of Insolvency ratio. We also find that the increasing market share of Islamic banks increases the stability of all banks in the system but decreases the stability of their conventional peers implying that the Islamic and conventional banks cannot coexist in an ever increasing competitive market environment without creating crowding out effects.

## Paper 7

---

### **Role of Quality of Work Life (QWL) Program on Employee Retention of Private Commercial Banks in Bangladesh: Moderating Effect of Gender and Marital Status**

**Mohammad Jamal Uddin**

Assistant Professor, Department of Business Administration, Metropolitan University, Sylhet  
*muddin@metrouni.edu.bd*

**Md. Mizanur Rahman**

Assistant Professor, Department of Business Administration, Metropolitan University, Sylhet  
*mizanmgt@gmail.com*

**Md. Saidur Rahaman**

Lecturer, Department of Business Administration, Metropolitan University, Sylhet  
*saidur@metrouni.edu.bd*

The Quality of Work Life (QWL) is a philosophy that focuses on the quality of the relationship between employees and total work environment. A high quality of work life is essential for organizations to attract, continue and retain prospective employees. Retention of experienced and trained employees is a challenge for banking organizations. This research aimed at make out underlying dimensions of QWL program that shape employees' retention strategy in Private Commercial Banks (PCBs) of Bangladesh. The study is based on primary data from 200 employees working at PCBs through a structured questionnaire. Several statistical tools and techniques such as Exploratory Factor Analysis (EFA), descriptive statistics, zero order correlation, OLS regression and hierarchical regression analysis have been used. The outcome of the study is that all five dimensions of QWL program e.g., supervision, maintenance, flexibility, security and compensation have significant positive effect on employee stay decision in the bank. The study concluded that gender and marital status moderate the relation of maintenance dimension and intention to stay decision. Finally, implications for organizations and practitioners adopting QWL program are discussed.

## Paper 8

### **Customer Perception on Bank Service Attitude: A Comparative Study between Private Commercial Banks and Islamic Commercial Banks in Bangladesh**

**Sonia Rezina**

Senior Lecturer, School of Business (SoB), Uttara University, Dhaka, Bangladesh  
*rezina.sonia@gmail.com*

**Mohitul Ameen Ahmed Mustafi**

Senior Lecturer, School of Business (SoB), Uttara University, Dhaka, Bangladesh  
*mustafi559@gmail.com*

**FarhanaMitu**

Senior Lecturer, School of Business (SoB), Uttara University, Dhaka, Bangladesh  
*fmitu\_029@yahoo.com*

Customer perception refers to the process by which a customer selects, organizes, and interprets information inputs to create a meaningful picture of the service quality within an organization. In the fast growing banking industry like Bangladesh, every bank is looking forward towards faster growth through providing better service quality than others. However, there are certain challenges started rising in front of the booming banking sector which are needed to be addressed immediately; such as, managing compliance, mitigating fraud/ cybersecurity, managing hiring decisions etc. It is obvious that, those who will efficiently handle these challenges will certainly lead the market and gain higher customer contentment. The main purpose of this study is to compare the customer perception towards the service attitudes offered by Private Commercial Banks and Islamic Shariah-based Commercial Banks in Bangladesh through using SERVQUAL instrument. 204 respondents have been randomly selected for the study among them 162 is from private banks and 42 are from Islamic banks. The findings of the research should help the policy makers and regulators in banking industry to have a deep insight towards the different perception of customers and assist in taking effective measures to achieve organizational goal through improving their service attitude.

## Paper 9

---

### **Non-Performing Loan (NPL) in Small and Medium Enterprises (SMEs) of Bangladesh: Status, Causes and Remedies**

**Md. Sarwar Jahan**

Deputy Director, Bangladesh Bank

*sarwar.jahan@bb.org.bd, s.j.tamal@gmail.com*

Small and Medium Enterprises (SMEs) are the dominant form of business organization in developing countries all over the world and SMEs are recognized as engine of economic growth and employment generation for sustainable industrialization. Bangladesh is no exceptional and more specifically doing very good in SME sector. The SMEs are contributing about one fourth of total GDP and around one fourth of the total labor force of our country. But a big problem faced by the financial institutions in the recent time is that they could not maintain the quality of SME credit. As a result non-performing loan (NPL) in SME sector has increased to double digit. This research has the intention to identify the reasons behind the default of SME loan and going to express some remedial measures to decrease the NPL in SME. The study reveals that high interest rates, character of SME borrowers, poor credit analysis and monitoring by the financial institutions, economic and political unrest situation are the major determinants of SME loan default in our country. Financial institutions have to develop a coping mechanism to overcome the challenges in lending to the SME segment with proper training for the employees. However, there is no confusion that NPL in SME sector is quite high comparing other sectors and the policy makers have to be concerned enough to control the high rate of NPL in SME as well.

## Paper 10

### **Nexus between Sharia Based Financing and Economic Growth in Bangladesh**

**Mohammad Ashraful Ferdous Chowdhury**

Assistant Professor, Department of Business Administration, Shahjalal University of Science & Technology, Bangladesh

*ashraful\_ferdous@yahoo.com*

**Chowdhury Shahed Akbar**

Practitioner of Islamic Finance Industry, Bangladesh

**Mohammad Shoyeb**

Lecturer, Department of Business Administration, Bangladesh Islami University.

While interest based finance shifts the risk from the capital provider to entrepreneur, Risk Sharing principles ensure the interest of both parties-the capital provider and the entrepreneur. This is the primary theory of Islamic banking in which the outcome of a random event is borne collectively by a group of entities involved in a contract. The advocates of Islamic banking system are strong proponent of the view that 'risk sharing' in financing activities leads to greater equity, efficient allocation of resources, stability and growth of the financial system and welfare of the society as a whole. (Iqbal and Molyneux, 2006). This paper examines the effects of risk-sharing paradigm of Islamic banks on economic growth. Unlike previous studies, this study is a humble attempt to fill this gap. This study also aims to find whether the profit-and-loss sharing (PLS) paradigm of Islamic banking can foster better economic growth by accelerating optimal distribution of funds than non-PLS based financing. For this, the researchers used secondary data from the relevant sources such as annual reports and Bankscope database of Islamic banks in Bangladesh since 1983 to 2014. The study conducts a comparative analysis of the risk sharing and non-risk sharing instruments on the economic growth of Bangladesh by using Auto Regressive Distributive Lags (ARDL) approach. The empirical findings reveal that the risk sharing instruments are positively related to the economic growth of the country. On the other hand, although Non-risk sharing instruments plays a negatively related to the economic growth of the country.

## Paper 11

---

### Assessing Macroeconomic Costs of Basel III in the BRICS Economies: Lesson for Bangladesh

**Md. Zakir Hossain**

Lecturer, Bangladesh Institute of Bank Management, Mirpur, Dhaka-1216

*zakir@bibm.org.bd*

**Dr. Md. Atiqur Rahman Khan**

Senior Lecturer, Curtin University, Sarawak, Malaysia

**Dr. Md. Shibley Sadique**

Professor, Dept. of Finance, University of Rajshahi

**Dr. Anbalagan Krishnan**

Associate Professor, Curtin University, Sarawak, Malaysia

Using a dynamic system GMM estimator, this study examines the effects of capital and liquidity requirements of Basel III in the BRICS economies. In effect, the results show for a 15% increase in the Capital Adequacy Ratio (CAR), the lending spread of banks increases by 0.125% for which the lending volume reduces by 0.038% resulting in a 0.01% decline in GDP growth. Similarly, for a 25% increase in NSFR, the spread increases by 0.678% resulting in a 0.205% decline in lending volume, which eventually, causes to decline GDP growth by 0.054%. Furthermore, our estimates reveal the spread on loans and the GDP growth are affected differently due to tighter banking regulations before and after a financial crisis.

## Paper 12

### Containing Credit Risk in Banks: Effectiveness of Some Common Initiatives

**Md. Nehal Ahmed**

Associate Professor, Bangladesh Institute of Bank Management

*nehal@bibm.org.bd*

**Atul Chandra Pandit**

Assistant Professor, Bangladesh Institute of Bank Management

*atul@bibm.org.bd*

Credit risk is one of the major risks faced by banks around the world. Bangladesh is not different from the global trend. Moreover, credit default is the most frequently occurring phenomena for banks in Bangladesh. Considering the gravity of the credit risks in banks, it has become a critical component of risk management framework of banks. The objectives of the paper are to understand the nature, magnitude and causes of credit risk in banks and to evaluate the effectiveness of some initiatives undertaken to contain credit risk of Banks in Bangladesh. Both primary and secondary data were used in the study. Paper identified economic and business downturn, price volatility, fund diversion, willful default, inadequate infrastructure facility, changes in regulatory policies, lack of experienced management, wrong borrower selection, natural calamity, lack of monitoring, regulatory noncompliance, incomplete documentation, unethical and fraudulent credit practices, unrealistic profit target for the bank management, faulty product design, delay in sanctioning and disbursing loan as the major reasons of credit default in Bangladesh. Certain initiatives which are not that effective for containing credit risk are also identified in the paper. Paper finally summarized some general observations related to containing credit risk of banks in Bangladesh.

## Paper 13

---

### Micro-finance Intervention and Women Empowerment in Nepal

**Dr. Bharat Ram Dhungana**

Assistant Professor, School of Business, Pokhara University, Kaski, Nepal.

*dhunganabharat.pu@gmail.com*

**T**his study examines the impact of micro-finance on women empowerment of the people living in western development region of Nepal. The research is based on primary data collected through observation, focus group discussion, and structured questionnaires. The survey includes 500 micro-finance clients from four districts (Nawalparasi, Kaski, Parbat, and Baglung) of western development region consisting 300 from government MFIs and 200 from Private MFIs clients who have been involved in micro-finance programme since last five years. The Wilcoxon signed rank test and women empowerment index has been used to evaluate the women empowerment after MF intervention. The study shows that individual empowerment, socio-political empowerment, and economic empowerment of women has significantly increased after involvement in micro-finance programme through financial and non-financial services. The study also finds positive relationship between educational level and women empowerment index. The micro-finance service delivering institutions are suggested to provide micro-credit with education to the clients that will enhance women empowerment significantly.

## Paper 14

### Limitations of CSR and Scopes of Social Business in the Banking Industry of Bangladesh

**Farhana Yasmin**

Lecturer, Department of Business Administration in Finance & Banking, Faculty of Business Studies, Bangladesh University of Professionals (BUP), Mirpur Cantonment, Dhaka- 1216

*fyfinancedu@gmail.com*

**T**his study is conducted to establish an emerging concept Social Business in the context of Corporate Social Responsibility (CSR) of Banking Organizations. The aim of social business is to solve social problems prevailing in a nation. Corporate Social Responsibility (CSR) can be a widely used tool to deal with these social problems. However, recently CSR is considered to be a marketing tool that aims at building image, not serving people by many banking and non banking organizations. This study differentiates social business from CSR in many ways. There are many social business model available proposed by different authors, though universal model is not established yet. This study thus proposes social business models that may help the needy people of the society to be served in the light of corporate social responsibility. To be more precise, the study initiates the replacement of Corporate Social Responsibility of Banking industry by social business. In the end, the study verifies the sustainability of this replacement concept in long run of banking organization's success.



## Paper 15

---

### **Policy Initiatives on Green Banking in Accelerating Climate Resilient and Low Carbon Development in Bangladesh**

**Antara Zareen**

Assistant professor, Bangladesh Institute of Bank Management  
*antara@bibm.org.bd*

**Rexona Yesmin**

Lecturer, Bangladesh Institute of Bank Management  
*rexona@bibm.org.bd*

**Tofayel Ahmed**

Lecturer, Bangladesh Institute of Bank Management  
*tofayel@bibm.org.bd*

Addressing climate resilient and low carbon issue is a central developmental challenge for emerging world. Many countries see the advantages of a low carbon climate resilient green economy, and several developing nations are already taking important steps to ease the transition. Both developed and developing countries are focusing on low carbon climate resilient issues in formulating policies. Among the stakeholders, financial institutions hold a unique position in an economic system that can influence the climate resilient growth through their financing activities. In a resource-constrained developing country like Bangladesh, finance is a powerful intervention that can contribute in the low carbon climate resilient development. Of the different stakeholders, some environment related initiatives of the Bangladesh Bank is remarkable. Banks in Bangladesh have brought noticeable changes in the area of green banking in response to the central bank's initiative. The study is trying to review how policy initiatives on green banking in Bangladesh support banks to address low carbon climate resilient development in their green banking initiatives.

## Paper 16

### **Green & Sustainability Reporting and Legitimacy in the Banking Industry: Bangladesh Perspective**

**Dr. Mohammad Tazul Islam**

Assistant Professor, Bangladesh Institute of Bank Management  
*tazul@bibm.org.bd*

The purpose of this study is to examine the development of green and sustainability reporting in the banking industry from legitimacy theory perspective – Bangladesh as a case. This study uses longitudinal aspects and analyzes content of annual reports using ISO26000 standards with some country and industry specific adjustments as the method of data coding. All Dhaka Stock Exchange (DSE) listed banks (30 of 56, April 2016) and 282 annual reports with 46 items are used for data analysis during a 10-year period (2004–2013). A green and sustainability reporting (GSR) index has been constructed for this purpose of analysis. The key findings are that the main impetus driving the development of green and sustainability reporting was the stakeholder initiatives; the GSR reporting index was less than 20 at the year 2004, it increased linearly and reached around 60 in 2013 because of the legitimization of the new banking process through social perceptions. The main implication of this study is the identification of the greater importance of green and sustainability reporting to CSR as the stakeholders are becoming increasingly concerned about sustainable banking through the financing the sustainable projects. This study contributes to the documentation of the green and sustainability reporting practices of the developing country's banking industry where there is a lack of published longitudinal studies from legitimacy theory perspective.

## Paper 17

---

### **Agricultural Credit and Rural Development in Bangladesh: Status, Trend and Problems**

**Rezoyana Kabir Rasha**

Assistant Professor, Department of Agricultural Economics, Faculty of Agribusiness Management, Sher-e-Bangla Agricultural University, Sher-e-Bangla Nagar, Dhaka-1207, Bangladesh.

**Mohammad Mizanul Haque Kazal**

Professor, Department of Development and Poverty Studies, Faculty of Agribusiness Management, Sher-e-Bangla Agricultural University, Sher-e-Bangla Nagar, Dhaka-1207, Bangladesh.

*mhkazal@gmail.com*

**Mahfuza Afroj**

Lecturer, Department of Agribusiness and Marketing, Faculty of Agribusiness Management, Sher-e-Bangla Agricultural University, Sher-e-Bangla Nagar, Dhaka-1207, Bangladesh.

Agriculture is the mainstay of the economy of Bangladesh. The economic development is inextricably linked with the performance of this sector. About 76.75 percent of total population of this country lives in rural areas. Agriculture provides employment to nearly about 47.33 percent of its total labor forces. So, availability of agricultural credit in time can meet the farmers demand to ensure agricultural productivity and rural development. The present study is mainly based on secondary sources of data which focused on the role of agricultural credit on rural development in Bangladesh. The purpose of this study is to investigate the pattern of present trend of agricultural credit flow over the recent years specially, from the formal credit sectors. This study found that formal credit sector has flourished in recent years in disbursing agricultural credit where previously informal sector mainly controlled the flow of agricultural credit. The study also reveals that there are some problems faced by the rural people due to lack of some effective policy. Therefore, we can say that if effective loan disbursement can be ensured, agricultural credit will accelerate the rural development in Bangladesh.

## Paper 18

### **Reducing Energy Efficiency Gap in Bangladesh: Role of ESCO as Intermediary**

**Shafiqul Alam**

Advisor, Energy Efficiency, Sustainable Energy for Development (SED) Programme, GIZ Bangladesh

*shafiqul.alam@giz.de*

**Al Mudabbir Bin Anam**

Programme Coordinator, Sustainable Energy for Development (SED) Programme, GIZ Bangladesh

*mudabbir.anam@giz.de*

The global drive for low carbon development along with local energy problems, such as, lack of viable alternative sources of energy at scale, increasing demand, inefficiency etc., has spearheaded the formulation of different energy efficiency (EE) policies in Bangladesh. While industries per se provide with sufficient EE opportunities, gap between realized and potential EE is notable. Empirical evidences suggest that market failures, such as, information asymmetry, credit constraints, risk of learning by using and low energy price, and behavioral failures/anomalies, ranging from time inconsistency to endowment effect, salience effect and heuristics, which arise mainly due to perceived risks and inappropriate discounting, force industry management to take sub-optimal decision vis-à-vis EE projects. In summary, both failures result in a certain degree of risk that impedes EE project implementation. As a remedy, the energy service company (ESCO), which provides expert service from conducting energy audit to project implementation and monitoring and can assume some degree of risk, seems to be a suitable intermediary to unlock the EE gap economically. While there is economics behind formation of ESCOs in driving the demand for EE and creating green jobs etc., market assessment with creation of enabling environment is necessary for proper functioning of ESCOs.

## Paper 19

---

### **Full Fledged Electronic Money: Transition into Information Technology Based Knowledge Economy in the Process of Digitization of Bangladesh**

**Mohammad Saiful Islam**

Lecturer (Banking), Leading University, Sylhet

*saif\_kazal@yahoo.com*

**Md. Mashiur Rahman**

Executive Officer, Bank Asia Limited, Dhaka

*mashiur.du@gmail.com*

**P**urpose- The purpose of this paper is to study the feasibility of instigating full- fledged electronic money in Bangladesh considering the prospects and challenges of electronic money. Besides, this paper has shown economic benefits of full- fledged electronic money. Some models have also been developed to show operational procedure, required software, required cyber security system and detection of crime and money laundering in the economy under the mechanism of full- fledged e-money. Design/methodology/approach- Factor analysis, correlation, regression, test of hypothesis and trend analysis have been conducted using SPSS to analyze data. Primary data has been collected from senior bankers as interviewees and secondary data has been collected from some economic reviews. Findings- This study identifies full-fledged e-money mechanism as consumption driven, production oriented, creditworthy, cost effective, prompt, technology based inclusive payment system. Besides, requirement of advanced technological infrastructure having secured and user friendly software with high speed internet services maintained by sophisticated community of software and protocol developers has been identified as major challenge of instigating full-fledged e-money. It has also been found that there will be revolutionary change in some economic indicators through this mechanism. Research limitations/implications- Instigating e-money in Bangladesh depends on some preconditions such as, availability of electricity, electronic devices for all, and internet and secured data server along with back-up server. Practical implications- The study will provide insights to the policy makers about the mechanism of full-fledged e-money. Originality/value- It is the first attempt to study the mechanism of full-fledged e-money in Bangladesh. Keywords- Electronic money, Digital Bangladesh, VAT and tax collection, Transparency and accountability. Paper type: Research paper.

## Paper 20

### **Assessment of the Factors Influencing Online Banking Customer Satisfaction in Improving Overall Retention Levels: A Banking Perspective in Bangladesh**

**Kursia Jahan**

Assistant Professor (Applied Statistics), Faculty of Business Administration, Eastern University, Dhaka

*kursia@easternuni.edu.bd*

**Farhana Khan**

Assistant Professor (Marketing), Faculty of Business Administration, Eastern University, Dhaka

*f\_khan@easternuni.edu.bd*

**T**he banking industry in recent years has been undergoing a speedy transformation around the world. The deepening of Information technology has expedited higher following and fulfillment of commitments, multiple delivery channels for on-line customers and quicker resolution of problems. Today, customers expect higher quality services from banks that, if consummated, may lead to considerably improved client satisfaction levels. This research study primarily focuses on investigation the main factors that influence on-line customers' satisfaction with the service quality of their banks. This study helps in assessing the facility of factors within the context of on-line banking and facilitates the bank management not solely in raising the amount of satisfaction however also strengthening the bond between the banks and their customers. Besides Factor analysis, correlation analysis also reveals an inherent positive relationship between overall satisfaction and the dimensions. Several non-parametric tests were performed to show the contrast of customer's perception according to the difference of their characteristics. The stepwise multiple regression analysis, lastly, explored the predictors as good core service, sufficient security and privacy policy and fair pricing and cost saving play the key role to retain the online customers.

---

## Paper 21

### **Mobile Banking Services and the Development of Sustainable Banking Industry in Bangladesh with Special Reference to Dutch Bangla Bank Limited**

**Afroza Parvin**

Assistant Professor of Finance, Department of Business Administration, Northern University Bangladesh, Bangladesh  
*afrozashajahan@gmail.com*

Now a day's banking sector is trying to make its activity sustainable. This paper has attempted to examine the effect of mobile banking customers' satisfaction on the development of sustainable banking in Bangladesh. Primary data from 200 mobile banking customers has been collected through a structured questionnaire. Data have been analyzed through descriptive statistics and regression models by using SPSS version no.16.0. Descriptive statistics is showing customers are mostly satisfied about the responsiveness of the service and least satisfied about the reliability. But as a whole, most of the customers are satisfied by using mobile banking service. The satisfaction-specific independent variables (reliability, responsiveness, assurance, empathy and tangibility) positively affect the overall satisfaction level of the customers and subsequently overall customers' satisfaction level positively affects the development of sustainable banking in Bangladesh.

## Paper 22

### **School Banking: A Potential Avenue for Financial Inclusion**

**Dr. M. Kamal Uddin Jasim**

SVP & Chief Marketing Officer, Islami Bank Bangladesh Limited, Head Office, Dhaka  
*kamalibbl@gmail.com*

**Md. Mostafizur Rahman**

Senior Officer, Islami Bank Bangladesh Limited, Head Office, Dhaka  
*kamalibbl@gmail.com*

**Md. Al Amin Shaikh**

Officer, Islami Bank Bangladesh Limited, Head Office, Dhaka  
*kamalibbl@gmail.com*

This paper is designed to explore the role of School Banking in promoting financial inclusion in Bangladesh incorporating various dimensions involved. The paradigm shift on financial inclusion in Bangladesh started since 2010 when Bangladesh Bank emphasized the banks to introduce School Banking to facilitate financial services for the students. To study unique opportunities of School Banking in streamlining the students in the economy of Bangladesh, data from secondary sources are analyzed. By school banking, students are getting oriented with technology based banking services including Internet Banking, Phone Banking, SMS Banking etc. in addition to basic banking services. Providing financial literacy and developing savings behavior among the students through School Banking construe the major findings of the article. Another observation is its vivid and simultaneous implications towards the banks, students, guardians and educational institutions. Up to March 2016, about 10.66 lacs accounts are opened in Banks where PCBs are clearly ahead compared to other categories of Banks. The introduction of School Banking in Bangladesh appears a turning point in augmenting the movement of financial inclusion. Hence, all the banks should come forward to boost it up for the greater interest of the nation and for their own benefits as well.

## **Impact of Mobile Banking on Financial Inclusion in Bangladesh: Current Status, Opportunities and Challenges**

**Md. Mahbubur Rahman Alam**

Associate Professor, Bangladesh Institute of Bank Management  
*alam\_mr@yahoo.com*

**Kaniz Rabbi**

Assistant Professor, Bangladesh Institute of Bank Management  
*kaniz\_r@yahoo.com*

Mobile banking is a service provided by a bank that allows customers to conduct a range of financial transactions remotely using a mobile device such as a mobile phone or tablet, and using software, usually called an app, provided by the financial institution. In Bangladesh, only 40% of adults nationwide had an account at a formal financial institution. So, expansion of financial inclusion (FI) is urgently needed for further financial deepening in the country to achieve desired economic development. The traditional approach of FI was limited to expansion of branches of commercial banks to rural area and materialization of new ideas in cooperative societies. But in Bangladesh, commercial banks have a very low penetration in rural areas. In this regard MFS (Mobile Financial Service) opened up a new window for Bangladesh for FI. The developments in mobile phone density in Bangladesh present a unique opportunity to leverage the mobile platform to reach financial services to unbanked and rural people. It came up with huge opportunities for branchless banking covering the whole country and bypassing the digital divide between urban and rural people. Also, in the last few years, Bangladesh Bank took a number of innovative steps including MFS for large number of unbanked and under-banked people living in remote areas in abject poverty conditions. This paper examines the status of FI in Bangladesh through mobile banking, opportunities and some crucial problems that hamper the expected growth of mobile banking including the corrective measures.

## About Previous Conferences

---

Bangladesh Institute of Bank Management (BIBM) organized first **Annual Banking Conference-2012** during December 23-24, 2012. This was the first such platform by BIBM that offered opportunities of discussion on banking issues by the academicians, researchers and bank executives. The first endeavor i.e. The Annual Banking Conference-2012 was structured on three thematic areas- 'Trends and Changes in Banking', 'Globalization and International Banking' and 'Risk Management and Sustainable Banking'. The conference was inaugurated by the then Chairman of the Governing Board of BIBM and Governor of Bangladesh Bank Dr. Atiur Rahman. A total number of 25 research papers were presented in the conference in 6 Plenary Sessions. All plenary sessions were presided by the reputed economists, bankers, and researchers of the country. The proceeding of the conference was published in 2013 that includes all research papers presented in the conference, welcome address, inaugural speech, inaugural keynote paper, concluding speech and summary of all plenary sessions. Academicians, researchers and senior level bank executives took part in the two-day gathering.

**The Annual Banking Conference-2013** was organized by BIBM during November 24-25, 2013. This was for the second time that BIBM organized the event. The conference papers were presented in four plenary sessions titled 'Financial Market and Monetary Policy'; 'International Banking, Sustainable Finance and Information Technology'; 'Risk Management in Banking'; and 'Human Resource Management and Islamic Banking'. The conference was inaugurated by the then Chairman of the Governing Board of BIBM and Governor of Bangladesh Bank Dr. Atiur Rahman where an inaugural keynote was presented by the Director General of BIBM Dr. Toufic Ahmad Choudhury. A total number of 19 research papers were presented in the conference in 4 Plenary Sessions. Reputed economists, bankers, and researchers of the country to part in different sessions as chairmen and designated discussants. The proceeding of the conference was published in 2014 that includes all research papers presented in the conference, welcome address, inaugural speech, inaugural and day 2 keynote papers, concluding speech and summary of all plenary sessions. Academicians, researchers and senior level bank executives took part in the two-day gathering.

The third meet i.e. **The Annual Banking Conference-2014** was organized by BIBM during December 6-7, 2014. Following the similar fashion, the conference papers were presented in four plenary sessions titled 'Financial Market and Monetary Policy'; 'International Banking, Sustainable Finance and Information Technology'; 'Risk Management in Banking'; and 'Human Resource Management and Islamic Banking'. Following the customs, the conference was inaugurated by the then Chairman of the Governing Board of BIBM and Governor of Bangladesh Bank Dr. Atiur Rahman where an inaugural keynote was presented by the Director General of BIBM Dr. Toufic Ahmad Choudhury. Moreover, three books/publications (Trade Services of Banks in Bangladesh; Green Banking in Bangladesh; Supervisory Initiatives of Bangladesh Bank) were launched in the inaugural session. A total number of 20 research papers were presented in the conference in 4 Plenary Sessions. Reputed economists, bankers, and researchers of the country to part in different sessions as chairmen and designated discussants. The proceeding of the conference was published in 2015 that includes all research papers presented in the conference, welcome address, inaugural speech, inaugural and day 2 keynote papers, concluding speech and summary of all plenary sessions. Academicians, researchers and senior level bank executives took part in the two-day gathering.

The last year's conference i.e. **Annual Banking Conference-2015** was organized by BIBM during November 22-23, 2015. It was really inspiring that remarkable responses in the conference in terms of submission of a good number of papers and participations by a notable number of scholars, experts and bankers from home and abroad. Of the submitted papers, 21 was selected and presented in the four plenary sessions: 'Macro and Financial Stability'; 'Human Resource Management and Information & Communication Technology'; 'Financial Inclusion and Sustainable Banking'; and 'Corporate Governance and Risk Management in Banks'. The conference was inaugurated by the then Chairman of the Governing Board of BIBM and Governor of Bangladesh Bank Dr. Atiur Rahman. Two keynotes were presented by the Director General of BIBM Dr. Toufic Ahmad Choudhury and Khondkar Ibrahim Khaled in day 1 and day 2 respectively. Moreover, a special paper on the 'Sustainable Banking' was presented in the inaugural session by professor Dr. Shah Md Ahsan Habib. The BIBM-Frankfurt School Joint Certification Program was formally launched in the inaugural session of the conference. The proceeding of the conference was published in 2015 that includes all research papers presented in the conference, welcome address, inaugural speech, inaugural and day 2 keynote papers, special paper on sustainable banking, concluding speech and summary of all plenary sessions. Over 400 Academicians, researchers and senior level bank executives from home and abroad took part in the two-day gathering.



**Photo Album**  
**Annual Banking Conference-2012**



## Photo Album Annual Banking Conference-2013



## Photo Album Annual Banking Conference-2014





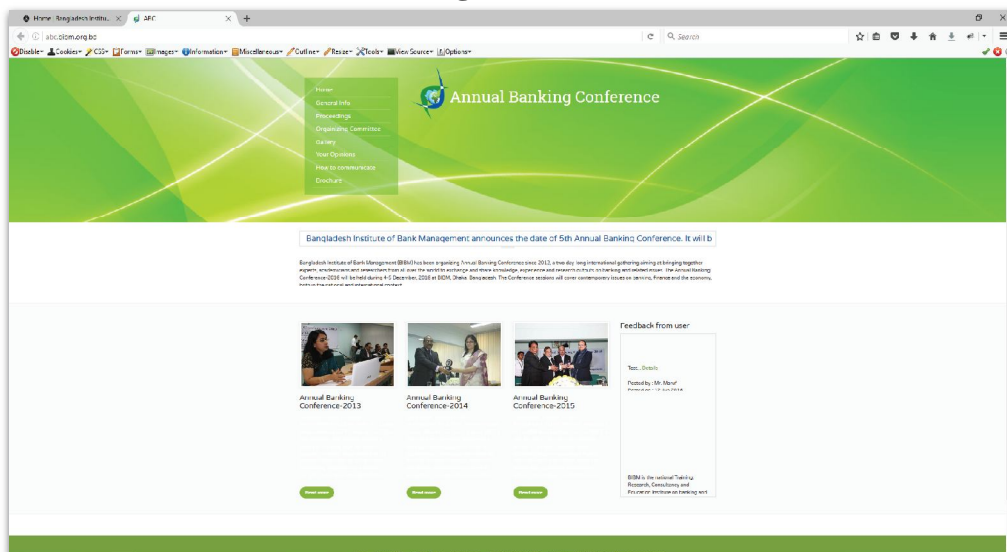
## Photo Album Annual Banking Conference-2015



## Published Conference Proceedings



## Annual Banking Conference website



## Annual Banking Conference-2016 Organizing Committees

<b>BIBM Academic Committee (Overall Supervision)</b>		
Dr. Shah Md. Ahsan Habib	Professor & Director (Training)	Chairman
Dr. Prashanta Kumar Banerjee	Professor & Director (R D & C)	Member
Md. Mohiuddin Siddique	Professor & Director (DSBM)	Member
Md. Shihab Uddin Khan	Associate Professor	Member
Mohammed Sohail Mustafa	Associate Professor	Member
Dr. Mohammad Tazul Islam	Assistant Professor	Member
Md. Nehal Ahmed	Associate Professor	Member-Secretary
<b>Reception Committee</b>		
Dr. Prashanta Kumar Banerjee	Professor & Director (R D & C)	Chairman
Md. Mohiuddin Siddique	Professor & Director (DSBM)	Member
Dhana Ranjan Karmaker	Faculty Member	Member
Sk. Nazibul Islam	Faculty Member	Member
Md. Najir Hossain	Faculty Member	Member
<b>Organizing Sub-Committee (Academic)</b>		
Dr. Shah Md. Ahsan Habib	Professor & Director (Training)	Chairman
Md. Nehal Ahmed	Associate Professor	Member
Mohammed Sohail Mustafa	Associate Professor	Member
Dr. Mohammad Tazul Islam	Assistant Professor	Member
Atul Chandra Pandit	Assistant Professor	Member
Tofayel Ahmed	Lecturer	Member-Secretary
<b>Organizing Sub-Committee (Administrative)</b>		
Dr. Shah Md. Ahsan Habib	Professor & Director (Training)	Chairman
Sk. Nazibul Islam	Faculty Member	Member
Md. Lutful Alam Maruf	Computer Network Manager	Member
Md. Nuruzzaman	Senior Accounts Officer	Member
S. M. Shahinul Islam	PS to Director General	Member
Md. Golam Kabir	PPRO (In-charge)	Member
Sujan Kumar Ghosh	Training Officer	Member
Farhana Haque	Assistant Librarian	Member
Md. Hamidur Rahman	Hostel Superintendent	Member
Tarannum Purween	Hostel Superintendent	Member
Sharmina Nargish	Senior Administrative Officer	Member-Secretary
<b>Session Coordination</b>		
Plenary Session-1	<ul style="list-style-type: none"> <li>Antara Zareen, Assistant Professor, BIBM</li> <li>Rahat Banu, Lecturer, BIBM</li> </ul>	
Plenary Session-2	<ul style="list-style-type: none"> <li>Md. Ruhul Amin, Assistant Professor, BIBM</li> <li>Md. Zakir Hossain, Lecturer, BIBM</li> </ul>	
Plenary Session-3	<ul style="list-style-type: none"> <li>Tahmina Rahman, Assistant Professor, BIBM</li> <li>Abdul Halim, Lecturer, BIBM</li> </ul>	
Plenary Session-4	<ul style="list-style-type: none"> <li>Dr. Md. Mahabbat Hossain, Assistant Professor, BIBM</li> <li>Nur Al Faisal, Lecturer, BIBM</li> </ul>	
Cultural Program	<ul style="list-style-type: none"> <li>Sharmina Nargish, Senior Administrative Officer, BIBM</li> <li>S. M. Shahinul Islam, PS to Director General, BIBM</li> </ul>	

Graphics & Design of the Brochure by Md. Nasir Uddin, CSSA, BIBM



## Supported by

---



IT Consultants Ltd.

## Media Partner

---

**বাণিক বাত্রা**  
সমৃদ্ধির সহযোগী



**Bangladesh Institute of Bank Management**

Plot No.-4 Main Road No.-1(South), Section No. - 2, Mirpur, Dhaka - 1216  
Tel: 9003031-5; 9003051-2, Fax: 880-2-9006756, E-mail: office@bibm.org.bd; Web: www.bibm.org.bd