



ABC

Brochure

Annual Banking Conference 2017

Organized by BIBM
in association with **UNCDF**



Welcome Message

Director General
Bangladesh Institute of Bank Management

It is my pleasure to welcome you all to the Annual Banking Conference-2017 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-2017 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 UNCDF, Q-Cash, Enroute; media partners 'Bonik Barta', 'Channel 24', 'Dhaka Tribune' and online partner 'aamra networks ltd.' for their cooperation. Finally, we extend our gratitude to our Governing Board, 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 2017

Conference Chair
Annual Banking Conference 2017

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 2017 will be organized during November 26-27, 2017 which will be inaugurated by the Chairman of the BIBM Governing Body and Governor, Bangladesh Bank on November 26, 2017.

On the way to arrange the Annual Banking Conference 2017, we called for research papers on key banking areas through our website [abc.bibm.org.bd] in the month of June 2017. 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 100 abstracts were received for consideration. Finally, a total number of 70 papers were submitted from home and abroad for taking part in the review process. From these papers, our review team selected 20 papers to be presented in the two-day event in four plenary sessions. The Plenary sessions are titled as BIBM-Q-Cash plenary session on “Macro Banking Environment”; BIBM-Enroute plenary session on “Operational Issues of Banking”; BIBM -UNCDF plenary session on “Digital Technologies for Driving Financial Inclusion for the Last Mile-Global Perspective and Best Practices”; BIBM -UNCDF plenary session on “Promoting Client Centric approaches in DFS: Product Innovation for low income groups and small businesses”. One special session will be held on the second day titled “Looking into the Future: Next Frontiers of DFS in Bangladesh”. Moreover, two special keynote papers will be presented by the Director General of BIBM, Dr. Toufic Ahmad Choudhury; and A. K. Gangopadhaya 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 ‘Unforgettable Classics’ and a Concluding Dinner. BIBM invited selected senior academicians from the universities and top level bank executives to add value to the five conference business sessions as session chairmen, moderators 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

**Day-1 Theme:
Macro Banking Environment and
Operational Banking Issues**

Sunday, 26 November, 2017

Time	Program
0900-0945	Registration
1000-1100	Conference Inaugural Session <ul style="list-style-type: none"> Welcome Speech by Professor Dr. Shah Md. Ahsan Habib, Chairman, Organizing Committee, ABC 2017 Inauguration of the Conference by Mr. Fazle Kabir, Chairman, BIBM Governing Board & Governor, Bangladesh Bank Presentation of the Inaugural Key Note by Dr. Toufic Ahmad Choudhury, Director General, Bangladesh Institute of Bank Management (BIBM)
1100-1130	Refreshment
1130-1330	Plenary Session 1: BIBM- Q-Cash Session on "Macro Banking Environment" <ul style="list-style-type: none"> ➤ Papers to be Presented: <ul style="list-style-type: none"> Paper-1. Do Corporate Governance and Credit Risk Management have Implication on Bank Performance? An Empirical Study on the Private Commercial Banks of Bangladesh Paper-2. Intellectual Capital and Bank Performance in India: An Application of Panel Data Quantile Regression Paper-3. Impact of NPA on Banking Performance & Shareholder Value Creation Paper-4. The Myth and Reality of Islamic Banking Practices in Bangladesh: New Evidence from the Structural Equation Modelling Approach Paper-5. An Empirical Study to Assess If Islamic Banks' Assets Generate Less Revenue than Its Conventional Counterpart Paper-6. The Causal Relationship between Financial Development and Environmental Quality in Bangladesh: An Empirical Study ➤ Panel Discussion by the Designated Discussants: <ul style="list-style-type: none"> • Mr. Anis A. Khan MD & CEO, Mutual Trust Bank Limited and Chairman, Association of Bankers, Bangladesh • Mr. Md. Yasin Ali Supernumerary Professor, Bangladesh Institute of Bank Management (BIBM) • Mr. Faruq Mainuddin Ahmed Additional Managing Director Trust Bank Limited • Dr. Khondakar Golam Moazzem Research Director Centre for Policy Dialogue (CPD) • Dr. Prashanta Kumar Banerjee ➤ Professor & Director (R D&C), Bangladesh Institute of Bank Management (BIBM) ➤ Open Floor Discussion Concluding Remarks by the Session Chairman: <ul style="list-style-type: none"> • Professor Shibli Rubayat Ul Islam Dean, Faculty of Business Studies, University of Dhaka
1330-1430	Lunch Break



**Day-1 Theme:
Macro Banking Environment and
Operational Banking Issues**

Sunday, 26 November, 2017

Time	Program
1430-1630	<p>Plenary Session 2: BIBM- Enroute Session on "Operational Issues of Banking"</p> <p>➤ Papers to be Presented:</p> <p>Paper-7. Export Development Fund in the Banking Sector of Bangladesh: Status and Challenges</p> <p>Paper-8. An Analysis of Determinants of Job Satisfaction of Private Commercial Banks in Bangladesh</p> <p>Paper-9. Effect of Human Resource Practices in the Employees' Intention to Stay of Nepalese Banking Sector</p> <p>Paper-10. Convergent Effect of Work-Family Conflict on Job Satisfaction of Commercial Bank's Employees in Bangladesh: Does Gender Moderate the Effect?</p> <p>Paper-11. Structural Equation Model: Bankers' Satisfaction on Service Quality</p> <p>Paper-12. Annual Sustainability Report: A Study on Financial Services Industry in Bangladesh</p> <p>➤ Panel Discussion by the Designated Discussants:</p> <ul style="list-style-type: none"> • Dr. Faisal Ahmed Chief Economist, Bangladesh Bank • Mr. Helal Ahmed Chowdhury Supernumerary Professor, Bangladesh Institute of Bank Management (BIBM) • Mr. Mosleh Uddin Ahmed Managing Director & CEO NCC Bank Limited • Dr. Sarwar Uddin Ahmed Dean, Business School Independent University, Bangladesh <p>➤ Open Floor Discussion</p> <p>➤ Concluding Remarks by the Session Chairman:</p> <ul style="list-style-type: none"> • Mr. Mohammad Muslim Chowdhury Secretary in Charge, Ministry of Finance Government of the People's Republic of Bangladesh
1630-1700	<p>Day 1 Closing Session:</p> <ul style="list-style-type: none"> • Speech by the Chair: Dr. Toufic Ahmad Choudhury, Director General, Bangladesh Institute of Bank Management (BIBM) • Speech by the Chief Guest: Mr. S.M. Moniruzzaman, Deputy Governor, Bangladesh Bank • Presentation of Crest among the Paper Presenters • Vote of Thanks by Mr. Dewan Hanif Mahmud, Editor, Bonik Barta
1700	Refreshment

**Day-2 Theme:
Accelerating Digital
Financial Services (DFS) to Achieve
Financial Inclusion by 2021**

Monday, 27 November, 2017

Time	Program
0900-0930 0930-1100	Registration Day-2 Inaugural Session: <ul style="list-style-type: none"> • Introductory Speech on ABC 2017: Professor Dr. Shah Md. Ahsan Habib, Chairman, Organizing Committee, ABC 2017 • Opening Remarks on Day Theme: Vincent Weirida, CTA, UNCDF • Presentation of the Day 2 Key Note: Mr. Khondkar Ibrahim Khaled, A.K. Gangopadhaya Chair Professor, Bangladesh Institute of Bank Management (BIBM) • Speech by the Special Guest: Mr. Shitangshu Kumar Sur Chowdhury, Deputy Governor, Bangladesh Bank • Speech by the Chief Guest: Dr. Qazi Kholiquzzaman Ahmad, Chairman, Palli Karma Sohayak Foundation & Dhaka School of Economics • Speech by the Chair: Dr. Toufic Ahmad Choudhury, Director General, Bangladesh Institute of Bank Management (BIBM)
1100-1130	Refreshment
1130-1300	Session on "Looking into the Future: Next Frontiers of DFS in Bangladesh" <ul style="list-style-type: none"> ➤ Moderator: Dr. Ananya Raihan, Executive Chairman, dnet ➤ Presentation by Mr. Matteo Chiampo, CGAP ➤ Moderated Discussion by: <ul style="list-style-type: none"> • Mr. Arijit Chowdhury, Additional Secretary, Financial Institutions Division, Ministry of Finance, Government of the People's Republic of Bangladesh • Mr. Feisal Hussain, Team Leader, Business Finance for the Poor in Bangladesh • Mr. Anirban Bhowmik, Country Director, Swiss Contact, Bangladesh • Mr. Md. Tohurul Hasan, Program Coordinator, DFS lab+, Access to Information (A2i) • Experts from South Asian Countries ➤ Q & A and Closing Remarks
1300-1400	Lunch
1400-1530	Plenary Session 3: BIBM-UNCDF Session on "Digital Technologies for Driving Financial Inclusion for the Last Mile-Global Perspective and Best Practices" Moderator: Mr. Rajeev Kumar Gupta , Program Manager, SHIFT SAARC and SHIFT ASEAN, UNCDF <ul style="list-style-type: none"> ➤ Papers to be Presented: <ul style="list-style-type: none"> Paper-13. Financial Inclusion in the Era of Digitalization in Developing Countries: A Dynamic Panel Analysis Paper-14. Financial Inclusion in India- Achievements and Constraints Paper-15. Financial Inclusion in Bangladesh through Mobile Banking Paper-16. An Analysis of Banking Behavior of Women in Formal Institutional Environment in Bangladesh ➤ Moderated Discussion by the Designated Discussants: <ul style="list-style-type: none"> • Mr. S. M. Mainuddin Chowdhury, Additional Managing Director, Southeast Bank Ltd. • Dr. Lila Rashid, General Manager, Payment Systems Department, Bangladesh Bank • Mr. Khondoker Shakhawat Ali, Sociologist and Researcher • Mr. Md. Mohiuddin Siddique, Professor and Director (DSBM), Bangladesh Institute of Bank Management (BIBM) ➤ Q & A and Concluding Remarks

**Day-2 Theme:
Accelerating Digital
Financial Services (DFS) to Achieve
Financial Inclusion by 2021**

Monday, 27 November, 2017

Time	Program
1535-1700	<p>Plenary Session 4: BIBM-UNCDF Session on "Promoting Client Centric Approaches in DFS: Product Innovation for Low Income Groups and Small Businesses"</p> <p>➤ Moderator: Md. Ashraful Alam, Country Project Coordinator, SHIFT in Bangladesh</p> <p>➤ Presentation of the Papers</p> <p>Paper-17. Digital Financial Services (DFS) as a Tool of Financial Inclusion to Build Consumer Demand</p> <p>Paper-18. Interfacing Model for Superior Practices of Management Information Systems (MIS) in the Service Organization; A Case Based Approach</p> <p>Paper-19. Role of IT in Promoting SME Banking: Indian Evidence</p> <p>Paper-20. Potentials and Challenges of Agent Banking in Bangladesh</p> <p>➤ Moderated Discussion by the Designated Discussants:</p> <ul style="list-style-type: none"> • Mr. Muklesur Rahman Managing Director & CEO, Shimanto Bank Ltd. • Ms. Farzana Chowdhury Managing Director & CEO, Green Delta Insurance Company Ltd. • Dr. Shahadat Khan Chief Executive Officer, SureCash • Mr. Md. Nehal Ahmed Professor, Bangladesh Institute of Bank Management (BIBM) <p>➤ Q & A and Concluding Remarks</p>
1700-1730	➤ Refreshment & Prayer break
1730-1800	<p>➤ Conference Concluding Session</p> <ul style="list-style-type: none"> • Speech by the Chair: Dr. Toufic Ahmad Choudhury, Director General, BIBM • Speech by the Chief Guest: Mr. Abu Hena Mohd. Razee Hassan, Chairman, BIBM Executive Committee & Deputy Governor, Bangladesh Bank • Presentation of "Reviewers' Choice Awards" among Selected Paper Presenters • Presentation of Crests among the Supporting Partners • Vote of Thanks by Professor Dr. Shah Md. Ahsan Habib, Chairman, Organizing Committee, ABC 2017
1800-1845	Cultural Program: Unforgettable Classics
1845	Closing Dinner

Abstracts of the Conference Papers

Paper 1

Do Corporate Governance and Credit Risk Management have Implication on Bank Performance? An Empirical Study on the Private Commercial Banks of Bangladesh

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This empirical research aims to investigate the relationship between the bank's corporate governance attributes (board size, board independence, number of board meetings), credit risk and financial performance of the private commercial banking sector of Bangladesh. Over the last few years, more and more proofs are coming to lights on the huge amount of loan defaulting, primarily by the state-owned commercial banks (SOCBs). The stylized evidence of growing fraudulence and default in the banking sector gives rise to a critical question, whether these banks are governed effectively by their boards or not – which in turn should result in sound risk management and sustainable profitability. Despite immense number of existing literature being present on the impact of corporate governance on bank's credit risk and performance, very few have actually examined that from the context of developing countries. Using a panel data regression model on all the listed private commercial banks listed in Dhaka Stock Exchange (DSE) for 8 years, this study examined how traditional corporate governance variables impacted the credit risk management and financial performance of these banks. Empirical findings strongly suggested that private commercial banks should look to effectively employ audit committee and pack up bigger boards with experienced members to guarantee sound risk management and administer the managers Outcomes of this research offers valuable information for regulatory authorities, stakeholders, policy makers and academia.

Paper 2

Intellectual Capital and Bank Performance in India: An Application of Panel Data Quantile Regression

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The purpose of this study is to explore the impact of intellectual capital on the financial performance of listed Indian commercial banks for the period 2000 to 2016 by employing quantile regression model in panel data set up. The study proposes that the panel data mean regression model is inadequate to explore the true impact of intellectual capital and a set of quantile regression models is necessary to explain adequately the effect of intellectual capital at different locations of the conditional distribution of bank performance. Our results suggest that panel data mean regression model provides a partial view of the relationship between intellectual capital and bank performance after controlling the effect of physical capital, specifically in a situation when some out-performers or non-performers are present in the data set. In this situation, the results of quantile regression indicate that the positive impact of intellectual capital is significant only at upper tails of the distribution of bank performance. The results of quantile regression for panel data also show that the impact of intellectual capital becomes stronger with higher degree of precision when the banks' value goes up.

Paper 3

Impact of NPA on Banking Performance & Shareholder Value Creation

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In the developing economy Banking Sector plays a vital role. The economic progress of a nation and development of banking is invariably interrelated. A major threat to banking sector is prevalence of Non-Performing Assets (NPAs). NPA represent bad loans, the borrowers of which failed to satisfy their repayment obligations. NPA in loan portfolio affects operational efficiency which in turn affects profitability, liquidity and solvency position of the banks. Keeping this in view, this study has been carried out to study the causes and effects of the Non-Performing Assets on banking performance and shareholder value creation. For studying impact of NPA on bank performance, Bank performance measures such as ROE, EPS, DPS will be used. For studying impact of NPA on shareholder value creation, EVA will be used as measure for shareholder creation. For studying impact of NPA on market performance of equity share of Indian banks, MVA will be used as measures. In short this study will overall impact of NPA on bank performance, share value creation and market response. Study will be emphasized from the period of 2005-2017 for Indian commercial banks. Data Collection will be done from secondary data from the websites of RBI and also from data sources such as CMIE, Prowess, and Ace Equity etc and Data Analysis and interpretation will done. Panel data regression. This analysis will be useful to the investors of the banking sector of equity, regulators of banking, bankers and investment banker.

Paper 4

The Myth and Reality of Islamic Banking Practices in Bangladesh: New Evidence from the Structural Equation Modelling Approach

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With 15-20% growth annually, Islamic banking has widened in more than 75 countries and has been emerged as an alternative financial system in many Muslim countries. Whatever the degree of success of Islamic banking, it's not clearly distinguishable to its counterpart from both the customer and regulators aspect. The objective of this research is to feature some significant factors that are necessary for the fulfillment of the expectation of Islamic banking practices in Bangladesh. For testing the expectation and reality of Islamic banking practices, the study conducted of 375 customers. This study found that both practitioners and customers are driven to Murabaha and Mudaraba (savings) product rather than the equity based Musharaka financing. Factor analysis reduces the variable which influences the customer experiences towards banking and financial provision, and Sharia-compliant banking. The study used mediating factors for the first time (perception on relative advantage, perception on perceived risk, perception on compatibility) with the reality of Islamic banking. The Structural Equation Modeling (SEM) approach suggested that mediating factors have a strong relationship with the reality of Islamic banking. It is evident that mediating factors influenced the reality of Islamic banking thus the management authority can transform their constraints into competitive advantage.

Paper 5

An Empirical Study to Assess if Islamic Banks' Assets Generate Less Revenue than its Conventional Counterpart

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Islamic banks, being guided by the principles and rules of shariah, have some inherent limitations in selecting the operational sectors and securitized instruments for financing compared to their conventional counterparts. This study aims to bring to light whether Islamic banks, a growing subset of banking industry in Bangladesh, have further opportunities in generating revenue through deploying their resources. Six Bangladeshi Islamic banks and 12 of its conventional counterparts were purposively selected for this study. Five years (2011-2015) secondary data were used to assess the asset turnover ratio to compare the earning efficiency of Islamic banks with that of conventional ones. Results find that Islamic banks' assets generate less revenue than its conventional counterparts. The results also find that Islamic banks have further scope of enhancing their income from some sources like, income from shares and securities and other operating income. The paper recommends some measures for the concerned stakeholders like, Islamic banks themselves, Government, and the Central Bank for introducing shariah compliant securitized instruments, level playing policy support, and technology based products and services which can help minimize the gap of income generation opportunities between Islamic and conventional banks.

Paper 6

The Causal Relationship between Financial Development and Environmental Quality in Bangladesh: An Empirical Study

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This paper examines the causal relationship between financial development and environmental quality in Bangladesh over a period of 1980-2015, using a multivariate model. Our model uses trade and economic growth as control variables and considers two financial indicators based on previous literature to capture the overall impact of financial development. We employ the Augmented Dickey-Fuller (ADF) test and find that all the variables are stationary at first differences. Next, upon applying the Johansen cointegration method followed by the Granger causality test and Vector Error Correction Model (VECM) analysis, the empirical findings indicate that there exists a long-run cointegration between financial development and CO2 emissions. Upon the use of Dynamic OLS approach, our results confirm that financial development leads to an increase in CO2 emissions in the long-run. However, no short-run relationship is found between the concerned variables. Our results open up valuable insights for the policymakers, since they may fall into the trap of enacting policies that are based on the short-run phenomenon only. The financial development in Bangladesh could lead to rapid industrialization and infrastructure development to boost economic growth and thus degrade the environment in the long-run.

Paper 7

Export Development Fund in the Banking Sector of Bangladesh: Status and Challenges

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Openness in trade and expansionary export policy help export sector of Bangladesh to show a steady growth over the years. Export finance system of the country could play a significant role in pursuance of Government's export-led growth strategy. With this view in mind, Government has introduced several financial incentives for increasing export of our country over past several years. In addition, Bangladesh Bank (BB) has also undertaken various initiatives to support export led economic growth including broadening the scope of Export Development Fund (EDF). In order to make interest more competitive on foreign currency loans for Exporters, EDF facility is introduced. The goal of this facility to support exporters trying to diversify into higher value products. The demand for this fund is growing over the years. But growing demand of EDF is also introducing some challenges. In this study, the utilization of EDF is trying to phase out with analysis of regulatory framework and current status of EDF facility. Moreover some global experiences are also analyzed to draw some diversified options for EDF. However, some future potentials and operational challenges in handling EDF transactions are also emphasized in the study.

Paper 8

An Analysis of Determinants of Job Satisfaction of Private Commercial Banks in Bangladesh

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This paper examines the determinants of job satisfaction of the employees of three private commercial banks (PCBs) chosen based on purposive random sampling technique. We conduct a survey using structured questionnaire to gather branch level data of 250 employees. The data contain information on different predictors of job satisfaction at their working places using five point Likart scale ranging from 'very much dissatisfied' to 'very much satisfied'. The study applies the probit model to identify the determinants of job satisfaction of the employees. Results reveal that factors like experience, salary, financial benefits other than salary, work-load, job security, working environment, hour-worked, autonomy, job rotation, timely vacation, performance evaluation, prize distribution and promotional opportunity are associated positively and significantly with job satisfaction of employees and variables like co-worker relation, branch computerization, supervisor support, monotonous job nature and job knowledge have had insignificant impact on job satisfaction while job fit and corporate social responsibility (CSR) are negatively but insignificantly associated with job satisfaction. Results also show that marginal effect of factors on job satisfaction ranges from 22 percent to 123 percent; this shows that working environment gives highest job satisfaction and supervisor support gives lowest job satisfaction to employees. Prize distribution is found to be the second highest motivator to job satisfaction. Policy implication is that private commercial banks could improve working environment and encourage employees through prize distribution for their good works, among others, to make their employees satisfied and hence obtain the optimum gain from them.

Paper 9

Effect of Human Resource Practices in the Employees' Intention to Stay of Nepalese Banking Sector

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Since the failure of retaining employees is realized as a huge cost to the organizations, employees are treated as human capital. To what extent the human resource management practices of organizations are being able to retain their employees for longer period of time is a very important issue to measure. The main aim of the study is to examine the relationship of HR practices with the employees' intention to stay of Nepalese banking organizations. With the help of exploratory factor analysis, various factors contributing to HR practices are identified and established as the independent variables and attempted to observe how they effect in the long-term stay plan of the employees with their current banks. A total of 168 working banking professionals were surveyed and the data collected from which was analyzed and interpreted with the help of different statistical tools. The study shows a strongest influence of compensation & benefit and career development for the employees' intention to stay in their current job. From the conclusion of the study, it is expected that the banks and financial institutions can have some important foresights for the HR practices in the contexts like Nepal's. The conclusion suggests, organizations need to investigate which of the factors is contributing an employee more to leave or not to leave, and have an enduring relationship with it.

Paper 10

Convergent Effect of Work-Family Conflict on Job Satisfaction of Commercial Bank's Employees in Bangladesh: Does Gender Moderate the Effect?

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Work and family are two domains of extraordinary importance in the lives of the most men and women in our society. Today's highly demanding nature of work and family has given rise to conflicting relations. The present study has explored the effect of Work-Family Conflict (W-FC) on employee's job satisfaction of commercial banks in Bangladesh. Convenience sampling method has been used for this research. A sample of 216 respondents of commercial banks in Bangladesh has determined and used in the study. Different statistical measures such as descriptive statistics, zero-order correlation, Confirmatory Factor Analysis (CFA) and multiple regression analysis have been used to explore the convergent effect of WFC/FWC on the job satisfaction and other research observations. Results of the investigation confirmed the significant negative relationship between WFC/FWC and job satisfaction. But, in terms of effect, WFC has a negative effect on job satisfaction and it is statistically significant. Though the FWC has also negative effect on job satisfaction but it is not statistically significant. Finally, the gender (male and female) does not moderate in the relationship between W-FC and job satisfaction. This study suggested that higher authorities in banking organizations should take necessary action to minimize the work-family conflict experienced banking employees to ensure their job satisfaction.

Paper 11

Structural Equation Model: Bankers' Satisfaction on Service Quality

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Day by day the world is changing very fast in all aspect. Not only technological changes but also Socio-economic changes has impact on our social life. There are two sides in a bank which is supply side that means the bankers or bank employee and the demand side is the customer of the bank. This study aims to investigate the relationship between Quality of Services i.e. Information Quality, Service Quality and System Quality and Bankers' Satisfaction i.e. employee satisfaction in a particular region of Bangladesh. One of them is Private Commercial Bank and another one is Government Commercial Bank. A cross sectional survey was used for this research to reach the objectives and hypothesis of the study. Total 350 bankers from public and private sector bank's employee participated in this study in Sylhet Division. Bank employees are serving to their customer by their education, experience and skill. However, most of the researches are based on Customer Satisfaction, Hence; there is a scope to work on Bank Staff. Confirmatory Factor Analysis (CFA) and Structural Equation Modeling (SEM) have been used with the information provided by the bankers to find the relationship between Service Quality and Bankers' Satisfaction. Results of this study indicate that Information and Quality of Services has positive impact on Bankers' Satisfaction and System Quality has negative impact on Bankers' Satisfaction.

Paper 12

Annual Sustainability Report: A Study on Financial Services Industry in Bangladesh

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Global warming and climate change have become important considerations for all types of entities in doing their regular activities and financial services industry is not exception to that. Only a good financial indicator may not ensure sustainability of an entity. Therefore, various legislations bind financial services industry for thinking about profit, people and planet all together. At the same time, it is crucial for stakeholders to have sufficient, accurate and timely information regarding organizational stance in these aspects for proper evaluation. An annual sustainability report may serve the purpose. The main objective of the study is to reveal the practice of annual sustainability reporting by the financial services industry of Bangladesh. The study is based on banks and non-bank financial institutions of Bangladesh as other financial organizations do publish sustainability report. Both primary and secondary data have been used to achieve the objectives of the study. Besides, interviews have been conducted to compile perceptions of reporting entities and regulatory bodies. It is observed that only four financial services firms are now preparing and publishing such reports following guidelines given by Global Reporting Initiative. Regulatory driven like intensive monitoring by the regulators may promote financial services sector to publish the report regularly.

Paper 13

Financial Inclusion in the Era of Digitalization in Developing Countries: A Dynamic Panel Analysis

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The paper attempts to explore the dynamic relationship between financial inclusion and digitalization in developing countries across the world. Financial inclusion has been an effective mean to achieve desired targets of inclusive growth and development. Rapid technological progresses happened in the last two decades though, have ushered in new opportunities and invigorated the lagging nations to chase this goal with the newer weapons they have at their disposal now. Increasing trends in awareness of people regarding digital services should result in a positive outcome where even common people too are absorbed in the digital financial system entirely. End results would be newer growth opportunities with a growing scenario of share of digital economy as a part of GDP of a country. So during the current age of digitalized globalization, the inter-linkage between digitalization and financial inclusion is fundamental for planning and development strategies in many of the developing economies. We collect data from McKinsey and Company and Global Findex for selected 32 developing countries over 2006 to 2015 and employ GMM estimation in a dynamic panel framework after looking into stochastic properties of the variables. Empirical findings include bidirectional causalities between the measures of financial inclusion and digitalization, and insignificant impact of public expenditure of digitalization in selected nations.

Paper 14

Financial Inclusion in India – Achievements and Constraints

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Financial inclusion is significant for inclusive growth and sustainable economic development of a nation. During post economic reforms period, there has been a tendency of increased inequality that is gradually widening among regions/states. Government has taken several policy initiatives to address this problem of economic distress of exclusion and financial deprivation. This paper attempts to examine the policy gains on the issue of financial inclusion and constrains obstructing further progress. For this, discussion is with reference to three parameters (a) variation in and sources of indebtedness, (b) credit-deposit ratio, credit density/penetration and (c) progress of PMJDY. The following three questions are relevant to probe - Does the higher incidence of indebtedness is associated with development of the state? Is there any shift in the pattern of credit-deposit ratio over the period? What is the progress of PMJDY accounts among the states? Credit-deposit ratio is considered as a policy instrument and hence mandatory of 40 percent C-D ratio for rural branches. The data cover from 1991-92 to 2015-16 - a quarter century and taken from various rounds of NSSO, Census Reports and reports of RBI.

Paper 15

Financial Inclusion in Bangladesh through Mobile Banking: Special Reference to bKash Limited

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Financial inclusion is the delivery of financial services at affordable costs to sections of disadvantaged and low-income segments of the society. In this paper, the picture of financial inclusion in Bangladesh has been drawn through Mobile Banking (MB) activities of bKash limited. bKash is providing excellent financial services to the unserved people for last few years. This paper has shown that overall mobile financial services in Bangladesh are growing day by day. Operating and financial performance of bKash from FY2012-FY2016 have been collected from secondary sources and analyzed through MS Excel (2016) and SPSS (16.0). The analysis has revealed that the number and volume of transactions, number of agents, merchants, total and active customers in 2016 have increased multiple times compared to 2012. However, the operating parameters are fluctuating over the years. It has also been observed that average daily transactions have gained the highest growth whereas active customer ratio has obtained the lowest position. Among all financial performance parameters of bKash, net income has achieved the top position. Finally, regression analysis has indicated there remains very positive and statistically significant contribution of average daily transactions to net income of bKash.

Paper 16

An Analysis of Banking Behavior of Women in Formal Institutional Environment in Bangladesh

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It is widely accepted that a country's sustainable development is possible, if women get equal opportunity in all sphere of life. Merging of institutional financing and women might bring remarkable input for financial and economic progression. Bangladesh is not very different from most of the low income developing countries, where there are plenty of scopes of the improvement of banking behavior of women. In the country, women represent a huge, growing and substantially unaddressed market for financial products and services. The situation demands greater policy and market interventions, and for that matter the demand side analysis i.e. understanding access, financial literacy and experiences of women with the formal sector banks might pave the way for future course of action. The study is an attempt to examine the banking behavior of Bangladeshi women in the formal institutional environment. Based on both primary and secondary information, the paper found that women are yet to receive due support and services from the formal sector banks. Right policy inputs, need based product design, and greater use of technology might bring expected change in the banking behavior of women in the country.

Paper 17

Digital Financial Services (DFS) as a Tool of Financial Inclusion to Build Consumer Demand

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Digital financial services (DFS) are held out as key financial solutions for improving financial inclusion. However, targeted end users often offer little in the way of obvious profitable opportunities and so market forces alone are not enough to ensure the supply of services and products that match end users' means, needs or wants. As a result, DFS in emerging markets may suffer from limited uptake and usage, with little effect on financial inclusion. In emerging markets, financial regulators have been focusing on supporting the success of DFS largely through institutional and regulatory framework efforts. This article argues that financial regulators must first work to understand and build consumer demand for DFS rather than purely focusing on developing enabling regulatory frameworks. This requires a change in mindset for financial regulators, who are more familiar with promoting financial stability, safety and efficiency. In this article, we explore this changing role for financial regulators. We recommend that regulators particularly focus on building consumer demand through promoting partnerships in DFS as a means of promoting financial inclusion. We highlight that partnerships introduce collaboration risks and heighten consumer risks; requiring regulators to adjust regulatory frameworks to ensure such risks are identified and mitigated.

Paper 18

Interfacing Model for Superior Practices of Management Information Systems (MIS) in the Service Organization: A Case Based Approach

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This research is an endeavor to understand and identify the existing practices of Management Information Systems (MIS) in the Banking sector of Bangladesh. This study argues that when there is an association among the commitment of corporate executives, status of IT infrastructure, and employees participation in IS, there is the likelihood that practices of MIS in the business organization will be improved. This interfacing theme is missing in previous research. A comparative case study provides empirical evidence to support this argument. Data were collected from two banks, one is Agrani Bank Ltd. (ABL) representative bank of nationalized commercial banks and another is Mercantile Bank Ltd. (MBL) representative bank of private commercial banks, in both cases same techniques were used. All the collected data were organized and analyzed systematically. All the relevant theories were applied to explain the findings. The main findings are: there are three MIS issues that are critical in improving practices of MIS and interactions of them; these issues were analyzed under different dimensions. There are four types of outcome are: Unsatisfactory, Natural or Usual, Reasonable, Satisfactory or up to the mark. On the basis of this analysis, an interfacing model of MIS practices was developed and two hypotheses are put forward.

Paper 19

Role of IT in Promoting SME Banking: Indian Evidence

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Indian MSME sector is very attractive sector and limited access to the finance makes its growth retarded. Access to finance is the major obstacle to SME finance in emerging countries like India. There lies a huge gap between the demand & supply of SME credit to SME clients as a result there lies a huge scope for banks to get revenue from SME banking. But there lie several obstacles like information asymmetry, high operating cost, more number of sick SMEs and other obstacles make SME financing difficult for banks. The present study discusses how IT can play an important role to mitigate those obstacles and banks can extend their SME credits to the inaccessible SME clients. Study broadly discussed about how IT applications through crowd funding, Fintech companies, niche banks and PACS banks can extend their SME credits. Many real life case scenarios are quoted on how banks are using IT platforms effectively and efficiently to extend SME credits. Study finds application of IT in operations reduces operation cost highly, provides much transparency, information symmetry and overall efficiency for SME credit by the banks. The study findings are useful for policy makers, bankers and decision maker of other emerging nations.

Paper 20

Potentials and Challenges of Agent Banking in Bangladesh

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The aim of this study is to identify the prospects of agent banking service in Bangladesh and to discover the challenges to operate agent banking activities in an efficient manner. As it is a newly emerged banking dimension, special emphasis has been given in the research to measure trust & confidence of general clients towards Agents. Moreover, specific ways have been identified to expand agent banking services in a faster, easier and wider manner throughout the country to ensure greater financial inclusion. Another important objective of the research is to guide the regulatory bodies and policy makers in identifying key challenges involved in agent banking operations and devising strategies to play appropriate role to flourish the service effectively & efficiently. It has also been shown that how the clients, agents, Banks, society and Governments are being benefited from the services. The key approach of this study is to unveil the prospects and challenges of agent banking activities in Bangladesh by collecting information from customers, agents and bank officials including supervisory authorities through purposive and random sampling. The findings of the study show that Agent Banking can change the overall socio-economic status of the society in general and financial attitude & life style of the underprivileged people of remote areas in particular.

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.

About Previous Conferences

The fifth conference i.e. **Annual Banking Conference-2015** was organized by BIBM during November 22-23, 2015. It was really inspiring that it received remarkable responses 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 2016 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.

The last year's conference i.e. **Annual Banking Conference-2016** was organized by BIBM during December 04-05, 2016. The conference received remarkable responses 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 23 papers to present in four plenary sessions: 'Macro Financial Environment'; 'Key Operational Areas of Banking'; 'Green and Sustainable Banking'; and 'Financial Inclusion and Digital Financial Services'. The conference was inaugurated by the Chairman of the Governing Board of BIBM and Governor of Bangladesh Bank Mr. Fazle Kabir. Two special keynote papers were presented by the Director General of BIBM Dr. Toufic Ahmad Choudhury; and A. K. Gangopadhaya Chair Professor of BIBM Mr. Khandakar Ibrahim Khaled in Day 1 and Day 2 respectively. A special book on the banking products titled "Showcasing Banking Products of Bangladesh" was formally launched in the inaugural session of the conference. The conference ended with a Cultural Program titled 'A tribute to the Musical legends of the Subcontinent' and a Concluding Dinner. The proceeding of the conference was published in 2017 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. Over 500 Academicians, researchers and senior level bank executives from home and abroad took part in the two-day gathering.

Photo Album Annual Banking Conference-2016



Photo Album Annual Banking Conference-2015



Photo Album Annual Banking Conference-2014



Photo Album Annual Banking Conference-2013



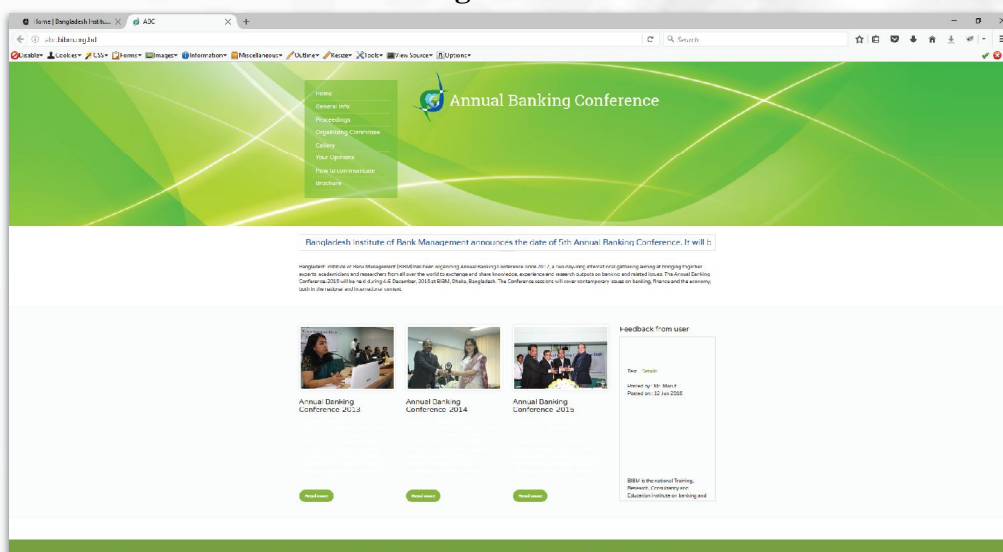
Photo Album Annual Banking Conference-2012



Published Conference Proceedings



Annual Banking Conference website



Annual Banking Conference-2017 Organizing Committees

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Mohammed Sohail Mustafa	Associate Professor	Member
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Md. Nehal Ahmed	Professor	Member-Secretary

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Session Coordination

Plenary Session-1	<ul style="list-style-type: none"> Tanweer Mehdee, Assistant Professor, BIBM Abdul Halim, Lecturer, BIBM Lamia Islam, Lecturer, BIBM
Plenary Session-2	<ul style="list-style-type: none"> Md. Masudul Haque, Assistant Professor, BIBM Antara Zareen, Assistant Professor, BIBM Sadnima Amir, Lecturer, BIBM
Plenary Session-3	<ul style="list-style-type: none"> Md. Mosharref Hossain, Assistant Professor, BIBM Tahmina Rahman, Assistant Professor, BIBM Rifat Zaman Sourav, Lecturer, BIBM
Plenary Session-4	<ul style="list-style-type: none"> Dr. Md. Mahabbat Hossain, Assistant Professor, BIBM Rexona Yesmin, Lecturer, BIBM Anila Ali, Lecturer, BIBM Faysal Hasan, Lecturer, BIBM
Cultural Program	<ul style="list-style-type: none"> Sharmina Nargish, Senior Administrative Officer, BIBM S. M. Shahinul Islam, PS to Director General, BIBM Dipa Roy, Assistant Administrative Officer, BIBM

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