

4th AGM of Bankers' Welfare Association Bangladesh (BWAB)

Date: 07/03/2020

Venue: Emanueall's Banquet Hall,
House No. 04, Road No. 134, Gulshan-1, Dhaka.

Chief Guest:

Mr. M. A. Mannan, MP, Honorable Minister for Planning, Govt. of the People's Republic of Bangladesh graced the function as the Chief Guest while Mr. Md. Nurul Amin, Secretary, Planning Division was present as the Special Guest.

AGM Function

The 4th Annual General Meeting was chaired by Mr. Kazi Md. Shafiqur Rahman, President, Bankers' Welfare Association Bangladesh (Former Managing Director & CEO, Mutual Trust Bank Ltd.).

Participants:

1. Dignified Executive Committee (EC) Members of BWAB
2. Dignified Life Time and General Members of BWAB

The Annual General Meeting started with the recitation from the Holy Quran by Mr. Md. Farid Uddin, EC Member (VP & Manager, MTBL, Sonargaon Branch, Dhaka).

All the dignified EC, Life Time & General Members of BWAB present in the meeting were asked to introduce themselves in the big gathering.

Then Kazi Md. Shafiqur Rahman, President, BWAB conveyed hearty welcome to all and delivered his welcome speech.

Agenda 1:

The audited Financial Accounts of BWAB as at 31/12/2019 was placed by the Treasurer. He elaborately pointed out income, expenditure, investment and balance with bank of BWAB account. The audited balance sheet for the year ended 31/12/2019 was approved unanimously in the AGM.

Agenda 2:

Mr. Mohammad Mamunur Rashid, Software Engineer & BWAB Website developer highlighted on BWAB website briefly. He mentioned that BWAB website is being upgraded regularly and invited to give feedback by the BWAB members for improvement. Some of the BWAB members opined to have provision in the web page to give feedback which was agreed upon.

AGM Discussion Session

Comments/Opinions from among the Members of BWAB:

BWAB President Kazi Md. Shafiqur Rahman conducted the AGM discussion session with active and live participation of the BWAB members present. He invited all the members present to give their opinion/suggestions for smooth forward moving & betterment of the association. Then some of the self-motivated members came forward with their individual opinion & comments.

The following members expressed their valuable & constructive opinions for the development & future growth of BWAB:

1. Ln. Alhaj CSK Siddique (Ex-AGM, Pubali Bank Ltd.) Membership No. 1134:

He mentioned that sub-committee in phases may be formed in the divisional area initially to attract membership and enable the bankers of that area known about the activities of BWAB.

2. Mr. Md. Saidur Rahman, Membership No. 528 & Lifetime Membership No. 35

He also assured to work for increase of membership in the Khulna Area.

3. Mr. Abdul Mannan (SPO, BRAC Bank Ltd. Pirojpur Branch) Membership No. 95:

He mentioned that BWAB may start profitable project for and all our members should participate.

4. Mr. Abu Taher (VP & Manager, Jamuna Bank, Dakshin Khan Branch, Membership No. 827), Member Executive Committee:

BWAB should have facilities of food corner so that members can visit and pass their leisure there with family members.

Also, it should start collaboration with BIBM for sharing experience and knowledge regarding banking issues and others which will help BWAB to increase the active members as well.

5. Mr. Farhad Ahmad Khan (EVP and Head of Branch, Dilkusha Branch, Dhaka, Bank Asia Ltd.), Member, Executive Committee, BWAB

BWAB will play a supportive role for the honest and dedicated bankers who become victim due to circumstances.

6. Mr. Mohammed Kaisar Ali (SEO, SIBL, Head Office, Dhaka) Lifetime Membership No. 115

He started with a poem instantly written by him which was appreciated by the members. He mentioned that BWAB is the only legal and big welfare association for all officers of banks and in the country. All existing members should work for increasing membership and participate in the new profitable project for its future growth.

7. Mr. Md. Aliullah Bhuiyan, Officer, Card Division, NCC Bank Ltd. (Membership No. 914):

IT sub-committee need to be formed who will work sincerely and whole-heartedly for the growth & development of Bankers' Welfare Association Bangladesh (BWAB). To speed up the visibility of the activities of BWAB, different social media will be utilized by the IT based member of BWAB. Separate wing comprising members from every individual Bank and NBFIs to be formed to expedite the activities of BWAB.

8. Mr. Mir Abu Zahid Shamsuddin, (SAVP & Sr. Recovery Manager-Medium Business, The City Bank Ltd. Membership No. 229),

He mentioned that efforts should be there to increase membership of BWAB and he expected participation of more members in the AGM.

9. Md. Emdad Hossain, (SAVP & Head of Islamic Banking Unit, Prime Bank Ltd.), Executive Member, BWAB

He mentioned that due to establishment of BWAB we have a platform now to work for our welfare and we should take initiative for increasing membership from different banks.

10) Mr. Showkat Heyet (FAVP, MTBL Corporate Head Office, Dhaka), Organizing Secretary, BWAB

He expressed with determination that BWAB should start profitable project as early as possible and assured that he will give all cooperation in this respect.

11) Mr. Shamsur Rahman Majumder, General Secretary-in-Charge of BWAB (EVP & Head of Branch, Motijheel

Arrival of the Chief Guest and the Special Guest

Mr. M. A. Mannan, MP, Honorable Minister for Planning, Govt. of the People's Republic of Bangladesh graced the function as the Chief Guest while Mr. Md. Nurul Amin, Secretary, Planning Division was present as the Special Guest.

Out of three dignified members of newly formed Advisory Board of BWAB, two members Mr. Mohammed Hossain (Former Managing Director, Sonali Bank) and Mr. Mohammed Lokiotullah (Executive Director, Hajj Finance Company Limited, Former Vice Chairman, Board of Directors, Bank Asia Ltd.) were present on the occasion. Mr. Khondkar Ibrahim Khaled (Former Deputy Governor, Bangladesh Bank) distinguished Advisor of BWAB could not attend the function due to his other important earlier occupation on the day.

The Chief Guest, the Special Guest, Advisors of BWAB were received warmly by presenting flower bouquet and with a round of applause from the audience. The Chief Guest Mr. M. A. Mannan, MP, Honorable Minister for Planning, Govt. of the People's Republic of Bangladesh and the Special Guest Mr. Md. Nurul Amin, Secretary, Planning Division were honored by presenting BWAB Crest to each of them by Kazi Md. Shafiqur Rahman, President, BWAB.

The president of BWAB took the privilege to declare newly formed Advisory Board of BWAB comprising the following three prominent personalities:

- 1) Mr. Khondkar Ibrahim Khaled, Former Deputy Governor, Bangladesh Bank
- 2) Mr. Mohammed Hossain, Former Managing Director, Sonali Bank
- 3) Mr. Mohammed Lakiotulla, Executive Director, Hajj Finance Company Limited & Former Vice Chairman, Board of Directors, Bank Asia Ltd.

The Chief Guest, Special Guest and the Advisors of BWAB were shown a video presentation about the objectives and ongoing activities of BWAB.

President, BWAB requested the Chief Guest & the Special Guest to hand over the BWAB Crest award to two prominent Business Entrepreneurs:

- 1) Mr. M. Atiqur Rahman, Group Managing Director, Raven Group and
- 2) Mr. Abu Hanif Mobin, Managing Director, Ananna Fabrics for commendable contribution in their respective field.

Like previous years 8 (eight) brilliant kids of BWAB Members who secured 1st position in the 2020 final exam in the respective classes were also congratulated awarding BWAB Crest to each of them by the Chief Guest and the Special Guest. The occasion was cheered by all the parents of kids as well as by the audience with huge round of applause & great enthusiasm.

The 8 (eight) brilliant kids who were congratulated with the BWAB Crest are:

- 1) Muhib Muhaimin, Class: KG-1st Position, Udayan Bidya Niketon, Jhenaidah, son of Mr. Md. Mahbubul Azam, BWAB Membership No.449;
- 2) Sheikh Md. Shabib Hossain, Class: Junior one-1st Position, National Ideal English Version School, Rampura Banashree, Dhaka, son of Mr. Md. Sohel Hossain, BWAB Membership No. 353 & Life Time Membership No. 40;
- 3) Farhana Mannan, Class-1-1st Position, Ankur School & College, Rajbari, Faridpur, daughter of Mr. Abdul Mannan, BWAB Membership No. 95;
- 4). H.M. Farhan Mannan, Class-III-1st Position, Ankur School & College, Rajbari, Faridpur, son of Mr. Abdul Mannan, BWAB Membership No. 95;
- 5). Aniraban Saha, Class: IX, 1st Position, Satirpara K. K. Institution School & College, Narsingdi, Dhaka, son of Mr. Biprajit Saha, BWAB Membership No. 202 & Life Time Membership No. 36;
- 6) Fatiha Nur Arshia, Class: Nursery- 1st Position, Little Angels Learning Home, North Mugda, Dhaka, daughter of Mr. Mustafa Jamal, BWAB Membership No.1087 & Life Time Membership No.131;
- 7) Rifat Ara Sharmin Humaira, Class: SSC Science-GPA-5, Jessore English Scholl & College, daughter of Mr. Md. Saidur Rahman, BWAB Membership No. 528 & Life Time Membership No. 35; and
- 8) Nabih Manha Tasheen, Class-V-1st Position, Shaheed Bir Uttam Lt. Anower Girls College, Dhaka, daughter of Mr. Kamal Ahmed, BWAB Membership No. 1128.
Branch, NRB Global Bank Ltd. (Membership No. 125)

Deliberations & Comments of the Chief Guest: Mr. M. A. Mannan, MP, Honorable Minister for Planning, Govt. of the People's Republic of Bangladesh

The Chief Guest in his speech expressed satisfaction to know bankers intention to come under one umbrella for their welfare and the type of enthusiasm among the BWAB Members, BWAB Crest receiver, talented kids & parents. He also expressed his satisfaction to see that Kazi Md. Shafiqur Rahman, Former MD & CEO, MTBL & the President of the BWAB has taken a very proactive initiative to establish Bankers' Welfare Association Bangladesh (BWAB) which is essential for the whole banking community. He expressed all success of BWAB. In his speech he also mentioned that some unscrupulous clients have become defaulter in the banks and marked a gloomy picture in the economy. A few big incidents have created question marks to the society and lack of confidence among the people. Bankers' Welfare Association Bangladesh has a role to be alert in this aspect.

Deliberations & Comments of the Special Guests: Mr. Md. Nurul Amin, Secretary, Planning Division

The Special guest Mr. Md. Nurul Amin expressed satisfaction to see the formation of BWAB for the welfare of the officials of banking and financial institutions. He emphasized all the members to be united and work together to face the challenges for the welfare of the BWAB members.

Mr. Mohammed Hossain, Advisor, BWAB (Former Managing Director, Sonali Bank)

Mr. Mohammed Hossain expressed his thankfulness to Kazi Md. Shafiqur Rahman, President and the Executive Committee for fixing AGM date on such a remarkable day of 7th March which is very important for the whole nation. He also expressed his heartfelt compliments to the

President for nominating him as one of the Advisors of BWAB. He then advised all the members of BWAB to work together by making regular utterance of the name BWAB by the bankers so that it can be treated by the Government authority and others like Krishibid Institution Bangladesh (KIB), BMA, the Institution of Engineers, Bangladesh (IEB), Doctors' Association etc. Besides, he opined to set target to complete the specific tasks positively once initiated by the authority of BWAB, if necessary he himself is ready to give his time.

Mr. Mohammed Lakiotullah, Advisor, BWAB (Former Managing Director of EXIM Bank Ltd. and Former Vice Chairman, Board of Directors, Bank Asia Ltd.)

Mr. Mohammed Lakiotullah expressed his gratitude to the members especially to the president of BWAB Kazi Md. Shafiqur Rahman for nominating him as one of the Advisors of BWAB. He advised the members to be prepared to work not only for the bank but also for the nation. BWAB should be the platform for the honest & professionally proactive bankers so that members of the association are recognized proudly by other stake holders of the society.

Concluding Remarks & Comments of the President of BWAB Kazi Md. Shafiqur Rahman (Former MD & CEO of Mutual Trust Bank Ltd.)

The President, BWAB expressed his great satisfaction for the graceful presence of the Chief Guest, Special Guest, Advisors of BWAB, other guests and their valuable opinion/suggestions for the escalation & development of the BWAB. He also expressed thanks & gratitude for active presence & participation of BWAB Members, Business Personalities who were awarded for the first time with the BWAB Crest, family members, their talented kids and guests present in the 3rd AGM of the Bankers' Welfare Association Bangladesh. He mentioned that a large number of BWAB Members have come forward with valuable opinions & suggestions. He informed that as per provision of constitution all members can pay monthly subscription of Tk. 500.00 to Tk.10,000.00 according to their convenience & desire. All Members are requested to regularize payment of monthly savings contribution of Tk.500.00 to Tk.10,000.00 from January, 2019 on regular basis. It is observed from the record that a good number of members are not paying General Membership Fee and Monthly Savings Contribution and as a result those have become overdue. Therefore, all those members are requested to regularize payment without delay and latest by 31/03/2020. Since this is a very important issue all dignified members are also requested to inform to email: bwab14@gmail.com urgently after payment mentioning payment detail as per A/C Particulars & information given in the BWAB Website for proper record. Henceforth, deposit against Monthly Savings Contribution to be made within 10th of the following month. Advance deposit amount & period should be mentioned during deposit. Web based software has been developed; individual member can see his/her deposit information and other detail in Membership Account. Every member has access to Membership Account through PIN (for privacy & safety). PIN will be informed soon through SMS as per consensus decision in this AGM. It may be mentioned that fund accumulated from Monthly Savings Contribution is being invested at the prevailing best profit rate in the market. That is, funds are not kept idle.

Auto generated Membership Form submission through BWAB website has already been developed. New members are utilizing this service by "Log In" to Registration option in the BWAB Website. All regular General & EC members (who have paid Annual Membership Fee) are requested to become Life Time Member by paying additional Tk.5,000.00 immediately. Membership Fee in other association is much higher than us. So, General & Life Time Membership Fee will be increased in future.

All members are requested to increase members, specially, in their own institution. As per opinion in the AGM we will accommodate at least one EC Member from each district for increasing membership of BWAB. As per recommendation in the 2nd AGM active members have been included in the newly formed BWAB Executive Committee for 2020-2021. EC meetings are generally being convened on monthly basis to boost up the activity of BWAB.

All the Members will be able to collect and use ID Card of BWAB by paying Tk. 100.00 each.

BWAB will participate in different important National Days like International Mother Language Day, Independence Day, Victory Day etc. from now on.

Gradually Regional Committee like Chattagram will be formed. Existing BWAB Members in different areas are requested to work for that and suggest names to form new Regional Committee.

IT Sub-Committee will be formed soon to see the possibility of further developing web based software to facilitate use of BWAB web site with up-gradation, Face Book and Social Media more pragmatically.

From next year BWAB will give recognition awarding Crest to BWAB members for their performance.

Best Banker among current Managing Directors and Best Prominent Bankers from retired Managing Directors will be honored from next year with the BWAB Crest.

BWAB will have a Training Academy of our own to train up & development of human resources i.e. our members so that they become knowledgeable & efficient; It will help them build career in their own bank as well as switching to other institution in a better position.

BWAB will continue to encourage giving recognition to the talented kids of BWAB members for their academic success.

Training program will be undertaken in future for the kids of members as well as members of BWAB for professional skill development and Entrepreneurship Development for making them Self-Employed Person since employment opportunity in the country is reducing.

Meeting/Seminar in future will be organized division/district wise where there is Regional Committee for the convenience of the local members & to attract more people under the umbrella of BWAB.

The President BWAB expressed that we will work to attain the BWAB to a greater height with its activities to get accreditation of Bangladesh Bank, Government & even also from International Level.

All distinguished members are requested to visit regularly BWAB website:

www.bwa-bd.org for getting updated information about activities of Bankers' Welfare Association Bangladesh.

They are also requested to send photograph, provide missing information & their feedback to e-mail: bwab14@gmail.com in order to update/improve the website.

In his concluding remarks the President, BWAB Kazi Md. Shafiqur Rahman mentioned that it is a great pleasure to see that the program is going to be concluded with positive output and fruitful result. He conveyed heartfelt thanks to the Chief Guest, Special Guest, Advisors, Business Personalities, all the dignified EC Members, Life Time Members, General Members, family members, talented kids of the members of BWAB and guests present in the 3rd AGM, 2020 of BWAB for their full cooperation and to make the program successful.

Vote of thanks by Mr. Shamsur Rahman Majumder General Secretary Incharge, BWAB

The General Secretary-in-Charge of BWAB stated that all the proposals as mentioned by the honorable guests and members is possible to execute and BWAB will keep moving forward to be one of the highly recognized association of the professionals in Bangladesh if we exert our whole hearted efforts together. He also expressed his intention to support the honest bankers who are the members of BWAB, if necessary. In conclusion, he gave vote of thanks to the Chief Guest, Special Guest, BWAB Advisors, President BWAB, all dignified EC, Life Time & General members, family members of the members of BWAB & others present in the AGM of BWAB to make the program successful.

Resolution of 4th AGM of Bankers' Welfare Association Bangladesh (BWAB) dated 07/03/2020

In the 4th AGM dated 07/03/2020 of Bankers' Welfare Association Bangladesh (BWAB) there was an open floor and participatory discussion. The members gave their opinion and suggestions freely. After threadbare discussion all the members present reached a consensus opinion and the following resolution was adapted:

- 1) Audited Financial Accounts (Balance Sheet) for the year ended 31/12/2019 of BWAB was approved.
- 2) As per provision of Memorandum of Bankers' Welfare Association Bangladesh (BWAB) the Executive Committee of BWAB is to be formed for a period of two years. Accordingly, the new Executive Committee (2020-2021) has been formed without any contest in the last Executive Committee meeting and got approved in the AGM..
- 3) BWAB will play a supportive role for the honest and dedicated bankers who become victim due to circumstances.
- 4) BWAB will be a big platform & umbrella, a combined voice for securing interest & rights of its members like different chambers of business and professional community in the country.
- 5) Regional Sub-Committee in Chattagram has been formed.
Gradually similar Regional Sub-Committee will be formed. Existing BWAB Members in different areas are requested to work for that and suggest names to form new Regional Sub-Committee.
- 6) Meeting/Seminar or AGM in future will be organized division/district wise where there is Regional Sub-Committee for the convenience of the local members & to attract more people under the umbrella of BWAB.
- 7) Due/Overdue Annual Membership Fee is to be deposited/paid within April, 2020. All the members will deposit Annual membership Fee and Renewal Fee timely to keep their membership regular otherwise membership might be cancelled with prior information.
- 8) The existing members will take initiative to inform their known members to regularize payment of Membership Fee.
- 9) Since membership fee in other association is much higher Membership fees for both General and Life Time of BWAB might be increased in future.
- 10) Executive Committee will be formed only from among the Life Time Members of BWAB having record of good performance.
- 11) BWAB Souvenir will be published soon. It will bring a big coverage and image of BWAB.

- 12) The existing brochure will be republished with modified & updated information of BWAB to familiarize the purpose, objective and activities among the officers of banks & financial institutions.
- 13) BWAB will start working on different issues like bridging Banker-Customer Relation through study and analyzing the different problems faced by both banker & customer, relating to trade, commerce and research in collaboration with different Chambers, BIBM, MFIs, Central Bank etc.



Kazi Md. Shafiqur Rahman
President
Bankers' Welfare Association Bangladesh (BWAB)