

# NORTH SOUTH UNIVERSITY AT A GLANCE

North South University (NSU) is the first private university in Bangladesh. Mr. Muslehuddin Ahmad, a retired government official and Ambassador conceived the idea of a private institution of higher learning in Bangladesh in 1988. His exalted proposal was well received by a group of enterprising and visionary industrialists, opinion leaders, intellectuals and professionals. With their active interest and propitious initiative, a 30-member organization, the Foundation for Promotion of Education and Research (FPER), was established in May 1990. This non-profit, non-political and charitable organization was registered under the Societies Registration Act of 1860. Mainly as a consequence of concerted FPER effort along with the assistance and cooperation of prominent persons in various pursuits and endeavors, including influential legislators and government luminaries, the Private Universities Act was passed by the Parliament in 1992. On 5 November 1992 the government approved the establishment of North South University and awarded the Charter. NSU was formally inaugurated by the then Prime Minister on 10 February 1993. Mr. Muslehuddin Ahmad was the first President of the University. FPER, the founder of NSU, was later renamed as NSU Foundation (NSUF). Mr. Ittekkhan Alam was the first Chairman of the NSU Foundation. Mr. M. A. A. Kashem is the immediate past Chairman. Mr. M. A. Kashem is the current Chairman of NSU Foundation.

In order to appear in the NSU Admission Test, the applicant has to fulfill one of three criteria:  
(1) At least a second division in both SSC and HSC;  
(2) O-Level and A-Level: University of London GCE O-level in five subjects with a GPA of 2.0 or above. A-level in two major subjects are preferred but not required.  
(3) A US high school diploma or equivalent.

Applicants with a minimum score of 1200 in the Scholastic Aptitude Test (SAT) as well as 550 in (TOEFL) are exempt from admission test.  
**Admission of international applicants**  
International applicants must meet the same or equivalent academic standards as the indigenous students. Such applicants are selected on the basis of academic background, English proficiency, probability of success in the chosen field and adequate financial resources.  
**Transfer students**  
Transfer students are accepted at NSU with at

academic work.  
**Academic Disciplines**  
School of Business enrolls over 60% of the total students. This is the largest Business School in the country with over 1300 students. BBA and the 48-credit MBA Programs are dynamic, flexible and career oriented. They attract the best and the brightest students.  
**Computer Science** is the second most sought after department. NSU provides the best computer education in Bangladesh. The department has mostly US educated core faculty, sophisticated labs and latest equipment, all without peer or match in the country.  
**The BA in English** is designed to impart knowledge of the language for scholarly and practical purposes. The program provides training and skill for comprehension, higher learning and easy communication in English. This department has a real and tangible value. The medium of instruction at NSU is strictly English and each student is required to take a few English courses.  
**Economics** is a small but vibrant department. It has an undergraduate as well as a graduate program. Undergraduate study in Economics provides a suitable background for students who

ing at NSU are Bangladeshis who obtained their Masters or Ph.D. degrees from universities in the United States, Canada, Western Europe, and Australia. Some faculty members are on tenure track, some are regular/periodic visitors, and some are part-time. This combination of temporary and permanent faculty members provides a flow of new ideas and techniques in a stable and continuing environment. A few foreign and expatriate faculty members are hired on a need basis, based strictly on their background and qualifications.  
**Study Abroad, Foreign Students & Exchange Program**  
In Fall 1999, five Economics graduates were accepted in the graduate program at York University in Ontario, Canada with full financial aid. NSU graduates have obtained admission, often with financial aid, and undergraduate students have transferred credits to various universities in the USA, UK, Australia, Japan and Holland. In addition to York University, they have been admitted at Windsor University, University of Texas, University of Pennsylvania, Cornell University, University of Virginia and Indiana University of Pennsylvania (IUPUI), among others. Currently nine NSU students are enrolled at Slippery Rock University in Pennsylvania, USA.  
The movement of students has not totally been a one way traffic. NSU has attracted foreign students from Pakistan, Sri-Lanka, India, Nepal, China, Malaysia, Thailand, Sudan, and Nigeria, enrolled in degree programs. Under the Study Abroad and Group Exchange Program, American students from reputed universities, such as George Washington University and University of Illinois, Urbana-Champaign have spent a semester at NSU and transferred the credit to the parent institution.

**Academic Collaboration**  
North South University has collaboration and exchange agreements with the following universities:  
● The University of California at Berkeley, USA.  
● The University of Illinois at Urbana-Champaign, Illinois, USA.  
● George Washington University, Washington DC, USA.  
● Pennsylvania State University, State College, PA, USA.  
● Colorado State University, Fort Collins, Colorado, USA.  
● The University of Southern Indiana, Evansville, Indiana, USA.  
● St. Xavier University, Chicago, Illinois, USA.  
● Indiana University of Pennsylvania, USA.  
● International Islamic University, Selangor, Malaysia.  
● Yarmouk University, Jordan.  
● Witswatersrand University, Johannesburg, South Africa.  
**International Advisory Board**  
NSU has an International Advisory Board to counsel on academic standards. Members of the Board include professors and administrators from reputed US universities and international organizations. Members of the Board are:  
1. Robert Gillespie, Professor, University of Illinois (Urbana-Champaign), Chair.  
2. Walter Falcon, Professor, Stanford University.  
3. Shantayanan Devarajan, Head, Macroeconomic Division, The World Bank, Washington D.C.  
4. Peter C. Timmer, Professor, Harvard University, Chairman.  
5. Connie Newman, Executive, Smithsonian Institution, Washington D.C. (Former lecturer of Public Policy at the Kennedy School of Government, Harvard, and Director of Office of Personnel Management, U.S. Government.)  
6. Mark Pitt, Professor, Brown University.

- Irwin Price, Executive Dean, The George Washington University, Washington D.C.
- Paul Uselding, Dean School of Business, University of Illinois (Chicago).
- Samuel Morley, Professor and Director, Graduate Program for Economic Development, Vanderbilt University.
- Peter Joseph Drake, Vice Chancellor, Australian Catholic University.
- Professor Robert Inman, Wharton School of Business, University of Pennsylvania.
- Alan W. Heston, Professor, Department of Economics, University of Pennsylvania.

connects students, faculty, and staff to their colleagues around the world.  
● Four student computer labs equipped with Pentium II computers and one e-mail lab.  
Two labs are exclusively for MBA students. All computers in the labs are networked, and every student has access to the network through his/her account. These labs are also equipped with laser printers, dot matrix printers, and a heavy-duty line printer.  
● Linux Servers for providing students courses on the Unix based operating system and programming purposes.  
● Internet facilities that enables NSU on-line access.

**IDESS - The Research Institute**  
The Institute of Development, Environment, and Strategic Studies (IDESS) is a semi-autonomous research body associated with the university. The primary purpose of IDESS is to create an academic atmosphere where faculty and student research would be facilitated. IDESS associates and fellows have produced a number of working papers, which have been presented at various seminars and published. It has a fellowship fund to support deserving students with their research.  
**Department of Career Services**  
NSU is the first university in Bangladesh to establish the Department of Career Services (DCS). Major functions of this department are:  
**Internship Placement:** It allows students to get an exposure of professional life in their field of study. Internship are arranged with top organizations and financial institutions in the country.  
**Job Placement & Job Search:** The department assists graduates search and find suitable jobs either right after graduation or over a period of time.  
**Graduate study abroad program:** DCS maintains a library, which contains reference materials and books about TOEFL, SAT, GRE and GMAT. It also has catalogues, flyers and information brochures of universities in USA, UK, Australia and Canada.

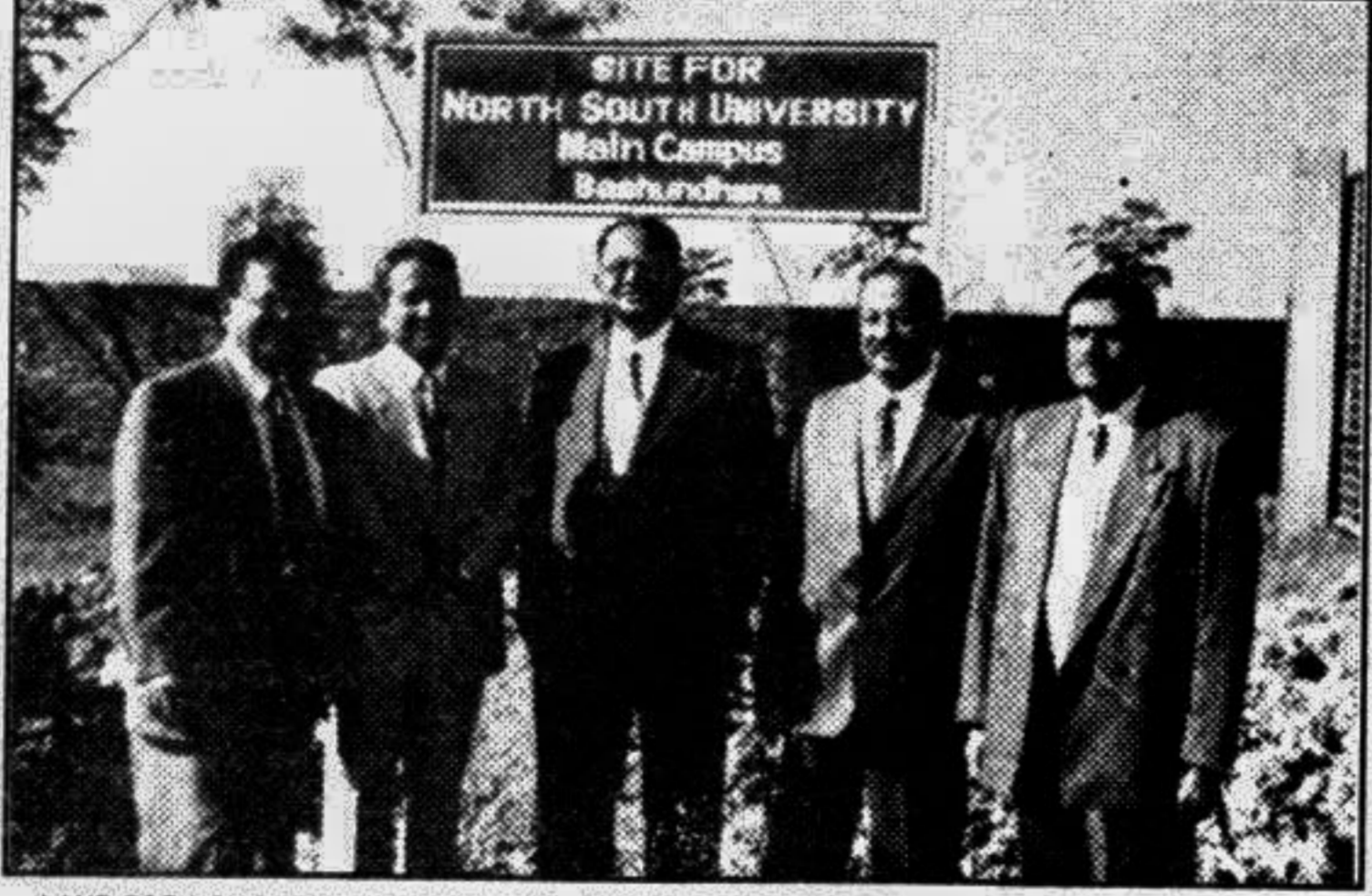


**Professional Development Program (PDP)**  
School of Business has a Professional Development Program (PDP) that offers executive development training, workshop, seminar, symposium, etc. in management and business. Business research, consultancy, and publication of a business journal are also part of the activities.  
**English Institute**  
The English Institute provides English language training to non-conventional and adult students to enhance the knowledge of the language and eligibility in the job market. The English Institute includes the Self-Assess Center. This center enables students to work on developing skills independently.  
The center has a reading section, a listening section and a computer section.  
**Student Counseling Center**  
The Counseling Center is a support function to help students with emotional problems and counseling needs. As part of outreach program, the Center conducts workshops and seminars on topics such as stress management, time management, drug and alcohol awareness and

sensitivity at work place.  
**Student Activities**  
NSU students have excelled in co-curricular and extra curricular activities. From organizing seminars and symposiums, from debating to impromptu speech, from drama to music, and from donating blood to administering polio vaccines, they participate in a whole gamut of activities. The clubs are run by students and supervised by faculty advisors. These clubs are:  
01. Debating Club  
02. AIESEC NSU  
03. Cine & Drama Club  
04. Games & Sports Club  
05. NSU Sangskritik Sangathan (Cultural Club)  
06. Computers Club  
07. Earth Club  
08. Photography Club  
09. Social Services Club  
10. Young Entrepreneur Society (YES)  
11. Young Economists Forum  
12. MBA Club  
13. English Club

**Permanent Campus**  
North South University Foundation has finalized an arrangement to purchase a piece of land at Basurhanga Residential Project, adjacent to the diplomatic

enclave in Baridhara. This promises to be an attractive and suitable location for the planned permanent NSU campus. The construction work will commence once registration and other formalities are completed.  
**Conclusion**  
North South University is generally considered the premier private university in Bangladesh. From a modest beginning, the student body has grown to approximately 2,400. The success of NSU has spawned a plethora of private universities in the country, with a dozen more waiting on the wings. NSU is able to attract and hire high quality faculty, with one or more graduate degrees from major US and other leading universities of the world. NSU pledges to snare and retain high quality and talented faculty and administrators in order to meet the challenges of the new millennium and remain the leading proponent and provider of high quality higher education in the country.



LAND FOR NSU PERMANENT CAMPUS - ANOTHER MILESTONE. Mr. M.A. Kashem, Chairman of NSU Foundation and Other members of the Board of Governors are seen

at least an average 2.0 GPA in university level courses. The credits are granted on the basis of careful evaluation and equivalent courses at NSU. A student may transfer a maximum of 60 credits earned at previously attended universities toward an NSU degree. Only credits on which a student has earned a C or above will be transferable to NSU.  
**Graduate admission requirements**  
Applicants seeking admission to Graduate programs must have successfully completed:  
a) Bachelors degree from NSU  
Or  
b) four-year undergraduate degree from a recognized university with a grade point average of 2.5 or more on a scale of 4.0  
or  
c) Three-year (honors) bachelors' degree with at least a second class. (Such students may require additional preparatory courses at NSU) Degrees  
1. BBA and MBA degrees offered by the School of Business  
2. Bachelors degree offered by the Department of Computer Science  
3. Bachelors and Masters degree offered by the Department of Economics  
4. Bachelors degree offered by the Department of Environmental Studies  
5. Bachelors degree offered by the Department of English all undergraduate degrees require a minimum of 124 credits

desire to pursue the MBA Degree, in addition obviously to higher study in Economics. The MS Degree is career oriented and is conducive to study abroad.  
**Environmental Studies Department (DES)** uniquely offers both BA and B. Sc. degrees and features a state of the art GIS lab. It is a relatively small department but the potential and possibility for the graduates in career and higher study are phenomenal.  
**A Ph.D program will be introduced in near future.**  
**Financial Assistance**  
About 12.75% of the total NSU student body receive financial aid as a full or partial tuition waiver based on merit and need. Applicants for admission who have secured first and second positions in their HSC exams in Arts, Science or Commerce group from any Intermediate and Secondary Education Board, may be awarded 100% tuition waiver if they pass the NSU Admission Test.  
In the 1998-99 financial year, a total of almost Tk. 40 Lac was awarded in the form of total or partial tuition waivers to NSU students.  
**On-Campus Employment**  
NSU provides limited on campus employment to interested students. The students are assigned to different administrative offices and academic departments to help with official work. Students are permitted to work up to 20 hours a week.  
**Faculty**  
The majority of faculty members currently teach-

ing at NSU are Bangladeshis who obtained their Masters or Ph.D. degrees from universities in the United States, Canada, Western Europe, and Australia. Some faculty members are on tenure track, some are regular/periodic visitors, and some are part-time. This combination of temporary and permanent faculty members provides a flow of new ideas and techniques in a stable and continuing environment. A few foreign and expatriate faculty members are hired on a need basis, based strictly on their background and qualifications.  
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- Herbert J. Davis, Global Research Professor of Business, The George Washington University and Executive Director, U.S. Bangladesh Business Council, Washington D.C., USA.
- David N. Nelson, University library (South Asia), University of Pennsylvania, Philadelphia.

**Infrastructure and Facilities**  
NSU campus currently consists of three high-rise buildings at Banani with total floor space of about 100,000 sq. ft. All the departments, sections and classrooms are air-conditioned. Smoking on campus is strictly prohibited.  
**Library**  
The total number of books is nearly 15,000 and is constantly replenished. It subscribes to over 100 journals and magazines and has a separate reference and journal section. The library also has a study room with a seating capacity of 150. NSU library uses a modern database using CD/DVD/ISIS. Users may find research materials, slides and AV Cassettes, and search a number of CD-ROM databases.  
**Computer Center**  
Computer Labs combine to provide one of the largest such facilities in the country in terms of number of latest hardware and software.  
● Nearly three hundred computers located in all administrative, academic departments, and computer labs connected through campus wide Novell-based network system.  
● An internal, domestic and international Unix-based networked e-mail service that con-

## MY LIFE AT UNIVERSITY - Mahenoor Afzal Chowdhury

When my baby brother, Ashiq, succumbed to cancer in 1993, I realized for the first time how precious and temporary life can be. With the painful



Mahenoor Afzal Chowdhury

involvement as Vice President of Corporate Relations in AIESEC in Bangladesh, the local chapter of the world's largest student organization. Having started at three universities simultaneously, four years later, AIESEC survived only at NSU due to the importance the university and its faculties give to creating an environment conducive for individual development.

My involvement in various club activities at NSU did not only give me a great sense of belonging, but also helped me to develop solid analytical abilities, establish collaborative and team building skills and become aware of social responsibility. I applaud NSU for its efforts, in a country where traditions and hypocrisy dominate the need for change and progress. In such a society, I remain forever grateful to my family, teachers and friends for giving me the strength and ability to wisely lead, and not blindly follow.

After the years of intense training at NSU, I confidently stepped out into the real world, my head filled with dreams for a bright future. I started to work at the Corporate Finance Unit at ANZ Grindlays Bank, which is a highly challenging and fulfilling job. Even though aware that Dhaka University offered an excellent curriculum and faculty for most of its disciplines but I willingly took a risk as I enrolled for the BBA program at NSU in 1996. Three years later, on the eve of my final salute to NSU, I can proudly claim an alma mater that is truly one of its kind in the country. During my years at NSU, my knowledge was not limited to the flimsy bounds of the assigned textbooks, as my teachers, and mentors, made all efforts to help me discover the one true attainable treasure-myself. Breaking away from the traditional norms of educating a pupil, NSU and its faculty have always taken a strong stance in molding us to be better, aware individuals, not only for this society but also, for the fast changing world of the 21st century. NSU life revolves around various student activity clubs and the university encourages our involvement in such extra-curricular activities. Students learn the true essence of working together and try to treat their club work as seriously as they do their studies. One of the most rewarding experiences I had at NSU was my

## LIST OF GRADUATES

- Bachelor of Business Administration Spring 1999**  
Fazle Rabbi Shayokh Ahmad  
Lahoni Rahman Dina  
Mahenoor Afzal Choudhury  
Mohammad Mustafizur Rahman Khan  
Nadia Erfan  
Nizamul Hoque  
Shah Waliul Manzoor  
Soneya Nabi  
Sylvana Mainuddin  
Tanvir Mustafa
- Summer 1999**  
Afroza Akhter  
Ahamed Imranul Huque  
Fahima Akhter  
Farhana Ahmed  
Farzana Zaman  
Ferdous Zaver  
Kabir Ahmed  
Khondker Sherajul Hasan  
Mamur Ahmed  
Mohammad Habibullah Idris  
Mohammad Istiaq Parvez  
Mohammad Shahed Wali  
Mohammad Riad Hashmi  
Muhammad Niaz Bin Zaman  
Muntasir Mamun  
Muntasir Rashid Bhuiyan  
Paul Monoj Rozario  
Rashed Ul Zia  
Razia Sultana  
Shahzada Muhammad Imran  
Syed Ejaz Islam  
Tanvir Haider Siddiqui  
Vaskar Roy  
Wasim Zoha
- Fall 1999**  
Abul Kalam Mohammad Shamsuzzaman  
Ahmed Toufique  
Arjumand Wohra
- Bachelor of Science in Environmental Studies**  
Ashoka Mahboob  
Ayesha Sultana Sumaira Zaman  
Bushra Faruq  
Chowdhury Abd Allah Quasem Bin Husayn  
Emran Ahmed  
Faisal Khair Chowdhury  
Fatema Sultana  
Istiaq Ahmed  
Jahid Ahmed  
Karim Charania  
Mahin Mahjabeen  
Maruf Masud Chowdhury  
Maruf Noor Afsar  
Mohammad Hafizur Rahman Khan  
Mohammad Hasan Tauhid  
Mohammad Ittekkhan Uddin  
Mohammad Mahfuz Kamal  
Mohammad Rafiqul Quader  
Mohammad Rumman Hassan  
Mohammed Atiqur Rahman
- Fall 1999**  
Mohammed Minhazur Rahman  
Mohammed Razaul Karim  
Mona Ali  
Muhammad Tanim Murshed  
Nagmana Janay Durrani  
Rehana Khan  
Rifat Farzana Ahmed  
Sadiah Huq  
Shahid Muhituz Zaman  
Shubarna Ahmed  
Suparna Salahuddin  
Syeda Sabrina Hasan  
Tabassum Kaiser  
Tanveer Shahed
- Bachelor of Science in Computer Science**  
**Fall 1998**  
Khondker Wasim Rahi  
Munirul Islam  
**Spring 1999**  
Abdullah Al Noman
- Bachelor of Science in Economics**  
Abul Kashem Mohammad Rizwanul Islam  
Faizul Mannan  
Muhammad Nahid Momen  
Muhammad Tanvir Alam  
Reza E Ahmed Al Amin Abdullah  
Syed Ekram Hasan Mashook  
Syed Mohammad Muhidul Alam  
Tawhidur Rahman
- Summer 1999**  
Ghulam Nurul Huda Kader  
Iqtiaq Mohammad Siddique  
Istiaq Hossain Bari  
Namiul Islam  
Partha Pratim Das  
Sarker Kabir Ahmed  
Shaheena Tasmin Akbar  
Sheikh Abdul Bari  
**Bachelor of Science in Environmental Studies**  
**Spring 1999**  
Shaira Wahid  
**Summer 1999**  
Asif Mahmood  
Shaheda Khanam  
**Fall 1999**  
Ahmed Taneem Muzaffar  
**Bachelor of Arts in Environment & Studies**  
**Fall 1999**  
Afasana Aziz  
Lina Islam  
Sumaiya Andaleeb  
**Bachelor of Science in Environmental Studies**  
**Fall 1999**  
Shehriana Tabassum  
**Master of Science in Economics**  
**Fall 1999**  
Syed Abul Basheer  
Syeda Farahnaaz Kabir

## VALECDICTORIAN

From page 6

The four years were an endless stream of complaints and why me's? And years later here I am. A graduate. I won't bore you with the details of the struggle and the nights spent studying up till the week hours studying for exams, last minute struggle to finish reports. If you had asked me then if it was worth it I would have said hell no... nothing is worth this trouble. But ask me today and I will say it was well justified.

NSU has been an excellent platform for each one of us to succeed in the professional world, in further studies or in whatever we may choose to do after our long anticipated graduation but mostly to succeed as a good and responsible human being. It is at NSU that we have been surrounded by educators who care deeply about us and fellow students who possess a true love of learning and a desire to work hard to succeed. The accomplishments and involvement of students is remarkable. From debate and drama, to Earth club and Social Services club the involvement and pride in our university have been clearly demonstrated by the students. One of my very special memories is the Teachers Training Program. We invited some 40 primary school teachers from all over Bangladesh and tried to educate them about the environmental concerns of our country. And we learned so much from them in return. We got to play teacher for a while delivering lectures in a village school that we visited as a follow up of the program. I am so thankful to NSU for giving us the opportunity to use our skills and make a difference.

and dependability that are positive characteristics for others to emulate. A hero should have character. Simply put,



Shehriana Tabassum

character is doing what's right when nobody's looking. I am sure all my fellow classmates have found true heroes in their time at NSU to inspire them... now and always. I know such has been the case for me. While the characteristics I have mentioned are the ones to look for when choosing your heroes, I also would challenge you to exhibit the same qualities yourselves. Now, as well as when you grow older, others around you... in the workplace... in the society... in your family... will be looking for people to look up to... an example to follow. You don't have to be a big star, a super athlete, or have a bank balance that will give Bill Gates the run for his money. While I'm sure that many of you will do great things, you don't have to be extraordinary to be a hero. You simply have to exhibit the qualities about which I've spoken and give your hundred percent to whatever you commit yourself to... whether it be a task at work, a quest for further learning, a relationship... you name it.

safe environment where learning can take place.

I personally have four very special people to thank who have left a tremendous mark on me. First, my mom and dad who have been a silent fountain of strength and encouragement. They are not here today as they live abroad. I wish both of you were here to see me receive this honor. Thanks to Dr. Dipasis Bhadra for being such a great friend and being a wonderful father figure who has taught me how to be confident and believe in myself. And lastly, I would like to thank Dr. Faisal, the Chairperson of my department from the bottom of my heart without whose encouragement, support and understanding I wouldn't have been able to get where I am today. Sir, you have always had tremendous faith in me and helped me find courage when I wanted to give up. You have gone out of your way to provide support when I needed it. You have been someone I have always looked up to and strived to be like. I hope I have made you proud today. I would also like to thank my wonderful friends who have been very encouraging and put up with my pre-exam mood swings and loved me never the less. There are a lot of things going wrong in the world today. There's a lot to be pessimistic about. But then again the day you become complacent is the day you stop living. We should learn from our mistakes and strive to be committed in all that we do to make a tomorrow we can all be proud of. Don't stop learning, continue to gain knowledge as well as wisdom. Demonstrate integrity, selflessness and honesty. Be somebody's hero.

I completed my 'A' level 'wi' in a year and decided to enter North South University as I was not comfortable with the idea of an uncertain life at Dhaka University. I was aware that Dhaka University offered an excellent curriculum and faculty for most of its disciplines but I willingly took a risk as I enrolled for the BBA program at NSU in 1996. Three years later, on the eve of my final salute to NSU, I can proudly claim an alma mater that is truly one of its kind in the country.

After the years of intense training at NSU, I confidently stepped out into the real world, my head filled with dreams for a bright future. I started to work at the Corporate Finance Unit at ANZ Grindlays Bank, which is a highly challenging and fulfilling job. Even though aware that Dhaka University offered an excellent curriculum and faculty for most of its disciplines but I willingly took a risk as I enrolled for the BBA program at NSU in 1996. Three years later, on the eve of my final salute to NSU, I can proudly claim an alma mater that is truly one of its kind in the country.

It is sad, but true, that as most strive to uphold the victory of a capitalist world, very few remain to accompany the forgotten. My passion and ambition is to work towards creating a better world for those we leave in our wake. Over the past few years, I have been associated with ASHIC, a foundation for childhood cancer formed in memory of my brother. The pleasure and joy I derive from my work with the ill children is indescribable and unmatched. In that token, I would like to continue my work with ASHIC and contribute positively to society. I will also, Concurrently, try to develop a sound financial base through entrepreneurial efforts, which will give me the ability to create a quality world for the less fortunate.

## A YEAR AT NSU IN 10

At NSU I am lucky to have been able to work in a university and a department that is trying to set new standards in education in this country. In the US some private universities have been around for over 200 years, while NSU has not yet celebrated its first decade of existence. It is a young enterprise, but it is determined to grow up. The curriculum is being regularly updated, the buildings being remodeled and the policies changing as all those involved define the shape private university education in will take this country. My only hope is that all the energy at NSU, and in Bangladesh, is molded in good ways



Kate Baldus

ing the academic departments as will be put into the buildings. I hope that NSU works to recruit more female faculty and students so that eventually there will be as many women in the ranks as men. And I hope that NSU continues to be selective in its student body and strives to make its education equivalent to that of the older more established private universities.

I look forward to being able to broaden the impressions Americans have of Bangladesh. It will be a pleasure to tell them that this is a country of more than floods and famine. Similarly, I hope that during the past year I have shown my colleagues and students that America is about more than consumerism and fast food. I believe that it is through one-on-one cross-cultural exchanges like these that new ideas and understandings flow between countries. I will fondly remember my year in Dhaka and hope that NSU is able to continue to bring foreign faculty into its departments.

- The graduates with distinction**  
Shehriana Tabassum  
Sylvana Mainuddin  
Mahenoor Afzal Choudhury  
Shaira Wahid  
Mahin Mahjabeen  
Soneya Nabi

**Courtesy :**  
**Southeast Bank Ltd.**  
**National Credit & Commerce Bank Ltd.**  
**Dutch-Bangla Bank Limited**  
**Heartiest Congratulation Class of 1999**