

Mobile phone can be a bank branch

Say analysts at conference on e-banking and m-commerce

STAR BUSINESS REPORT
Every mobile phone can be a branch of a bank, taking financial services to the country's un-banked low-income people anywhere anytime, speakers said yesterday.
They said both the mobile operators and banks should develop mutual trust to run mobile banking in the country, as the service is performed in partnership between the two service providers.
The comments came at a conference on e-banking and mobile commerce at Hotel Sonargaon in the city.

Yeafesh Osman, state minister for ICT, said globally the mobile-based banking has spread, and the mobile device has converged as a single gadget for financial services.
The government has targeted to bridge the digital gap between the wealthy and the poor, said the minister.
Atiur Rahman, governor of Bangladesh Bank, said: "The central bank is actively encouraging engagement of banks, microfinance institutions and mobile phones and other IT platforms in partnerships to innovate financial service delivery models

responding to the diversity of existing and emerging new demands in the fast developing market."
He said mobile phone operators stand to gain from allowing the new e-payment platforms through unrestricted use of the mobile phone networks, which will give them new income from increased usage of their capacities.
"We would like to see the issue is sorted out promptly for mutual satisfaction of both sides," he said.
Rahman requested the chairman of Bangladesh Telecommunication Regulatory

Commission to take measures to solve dispute, if any, between mobile operators and banking system.
BTRC Chairman Zia Ahmed said the mobile telecom sector is matured enough to introduce m-banking in Bangladesh.
The Saarc Chamber of Commerce and Industry initiated the conference, which was organised by Total Communications, Pakistan. Shafquat Haider, chairperson of Saarc ICT, and other experts from Bangladesh, India and Pakistan also spoke.

Banglalink rolls out digital service

STAR BUSINESS DESK

Banglalink yesterday introduced a new service, digital customer data collection system, to help its customers getting services at Banglalink service centres more easily.
Now customers need to bring photographs or photocopy of national identity cards with them while buying or replacing any Banglalink SIM. The system will provide necessary photos of the customers instantly.
Authorised Banglalink customer service agents will now be able to take pictures of customers or national identity cards from his mobile phone and send it through MMS mentioning customers mobile or subscription documents numbers through MMS. Shamsul Hoque Tuku, state minister for home affairs, and Ahmed Abou Doma, chief executive officer of Banglalink, attended the launch of the system in Dhaka recently.
"This system has been designed by Banglalink to offer a much simpler and easier process for the customer," said Banglalink CEO.



ACI
M Anis Ud Dowla, chairman of ACI, presides over the company's 38th annual general meeting at Bangabandhu International Conference Centre in Dhaka recently. The company approved 120 per cent cash dividend for 2010. Arif Dowla, managing director, was also present.

New top officials for SIBL

STAR BUSINESS DESK

Kamaluddin Ahmed has recently been elected chairman of Social Islami Bank Ltd (SIBL). The election took place at the bank's 250th meeting in Dhaka.
The bank also elected Md Anisul Haque and Md Kamaluddin Ahmed as vice chairmen, the bank said in a statement.
Ahmed is the chairman of Alif Group of Industries and former vice-president of Federation of Bangladesh Chambers of Commerce and Industry and former president of Chittagong Chamber of Commerce.
Haque is the finance director of Hamdard (Waqf) Bangladesh. He has been serving SIBL as director on behalf of Hamdard.
Azam is a director of Northern General Insurance Company Ltd.



Internet calls to generate \$40b by 2015

REUTERS, Frankfurt

The market for making phone calls over the Internet is set to more than double to \$40 billion within five years, researchers said.
Research firm Point Topic said on Wednesday global growth of fixed-line voice over internet protocol (VoIP) services grew 12.6 percent in 2010 with global revenue at \$17.3 billion.
VoIP calls can even be free if both parties are using it -- a service offered by companies such as Skype.
"The growth of VoIP has been bumpy but shows signs of acceleration," said John Bosnell, Senior Analyst at Point Topic. "VoIP has all the hallmarks of



IDLC FINANCE
Selim RF Hussain, managing director of IDLC Finance Ltd, inaugurates the company's 26th branch at Mirpur in Dhaka recently. HM Ziaul Hoque Khan, general manager and chief financial officer, was also present.



BANGLALINK
Shamsul Hoque Tuku, state minister for home affairs, and Ahmed Abou Doma, chief executive officer of Banglalink, attend the launch of the mobile operator's Digital Customer Data Collection system that will ease the process of taking any services from Banglalink, at the Westin Dhaka Hotel yesterday.

Rich world economy prospects darken

REUTERS, London
The rich-world's economic prospects have darkened slightly, a Reuters poll of economists showed, with new signs of a slowdown in the United States compounding fears about the poor fiscal health of Western economies.
Since last month's regular survey of around 250 analysts in May, recent events have only underlined the increasingly disjointed nature of the global economic recovery.
While China and India took new steps to calm fervent and inflationary economic expansions, Western powers have been preoccupied with attempts to defuse fiscal time-bombs in Greece and possibly the United States against a backdrop of tepid growth.
Economists in Wednesday's poll took an axe to the outlook for US economic growth following a raft of dire jobs and industrial data this month, while keeping their long-held view for weak euro zone and UK growth until the end of next year.
Only the Japan sawan upgraded

outlook in the latest poll thanks to reconstruction efforts that have gained pace since the March 11 earthquake and tsunami.
"Two key downside risks have increased over the past few months -- the risk of a disruptive default in Greece and of a significant slowdown in the US," said Kurt Karl, chief US economist at Swiss Re in New York, in a research note.
He expressed hope the US slowdown may be nearing an end, since oil prices are no longer rising and the supply bottlenecks caused by the Japanese disasters should be resolved later in the year.
Still, financial markets have already reacted to the slowdown taking place. World stock indexes have shed much of the gains made since the start of the year, while US Treasury bond yields have fallen.
The consensus forecast for US second-quarter gross domestic product was slashed to an annualised 2.5 percent from 3.3 percent in last month's poll, following a weak 1.8 percent rate of growth recorded in the first quarter.
Such a rate of expansion would still place the US top among its

euro zone, UK and Japanese peers, but well behind major emerging market powers that themselves are showing signs of slowing growth.
India and China saw accelerating inflation in May, according to data on Tuesday, prompting the Beijing to lift bank reserve requirements and putting pressure on India to hike interest rates further.
Rates of growth and inflation have been far greater in these developing powers, but the dilemma of keeping inflation in check without sacrificing growth has preoccupied policymakers everywhere.
The latest batch of Reuters surveys showed inflation pressures are still on the rise in the West too -- with CPI forecasts in the US and especially Britain being bumped up.
Indeed, over the course of this year, inflation estimates in the US, UK and euro zone for Q2, Q3 and Q4 2011 have doubled -- and in some cases more than doubled -- owing to the surge in crude and commodity prices.
Perhaps reflecting expecta-

tions for higher inflation in the US, the poll showed only a median 15 percent chance the Federal Reserve will embark of a third round of money supply-boosting quantitative easing.
Unlike in major emerging powers, which have managed a sustained and forthright policy of tightening interest rates to counter high inflation, Western central banks have shown no such coordination.
A Reuters poll on Wednesday showed the People's Bank of China will yet take more measures to curb price pressures, currently at three-year highs.
In the West, only the European Central Bank has so far acted against above target inflation among the four biggest central banks -- also including the Fed, Bank of England and Bank of Japan -- after raising interest rates from a record low 1.0 percent in April.
But pressure is mounting on the Fed and BoE to follow suit.
"A significant pick-up in inflation, with sluggish growth, will leave Fed policy in a bind," said Stephen Lewis, economist at Monument Securities in London.



SM Nazrul Islam, vice chancellor of Bangladesh University of Engineering and Technology (Buet), hands a certificate to one of the 34 participants of a training programme on "Global System for Mobile Fundamentals: Level-1" at Buet in Dhaka recently. Huawei Technologies Ltd jointly organised the training.

উদ্যোক্তা/গ্রাহকদের সহায়তার জন্য বাংলাদেশ ব্যাংকে হেল্পডেস্ক স্থাপন

ব্যাংকিং সেবাকে অধিকতর গ্রাহকবান্ধব করার লক্ষ্যে এবং ব্যাংকিং সেবা পেতে উদ্যোক্তাসহ সকল গ্রাহক যাতে কোন প্রকার হয়রানির শিকার না হন তা নিশ্চিতকল্পে বাংলাদেশ ব্যাংকের প্রধান কার্যালয়, চট্টগ্রাম, সিলেট, খুলনা, বরিশাল, রাজশাহী, বগুড়া ও রংপুর অফিসে "হেল্পডেস্ক" স্থাপন করা হয়েছে। ব্যাংকের নিয়ম-নীতির মধ্য থেকে কোন সেবা পেতে যদি কোন উদ্যোক্তা কিংবা গ্রাহক কোন রকম অনাকাঙ্ক্ষিত পরিহিতের শিকার হন তবে তিনি বাংলাদেশ ব্যাংকের সংশ্লিষ্ট অফিসের হেল্পডেস্কের সাহায্য গ্রহণ করতে পারেন। এছাড়াও তারা বাংলাদেশ ব্যাংকের ওয়েবসাইটে (www.bangladeshbank.org.bd) এবং সংশ্লিষ্ট ব্যাংক ভবনে রক্ষিত অভিযোগ বাবে অভিযোগ দাখিল করতে পারেন।
"হেল্পডেস্ক"-এ দায়িত্বরত কর্মকর্তার নাম, পদবী, টেলিফোন নং, মোবাইল নং, ফ্যাক্স নং ও ই-মেইল এবং ঠিকানা জনসাধারণের জ্ঞাতার্থে নিম্নে প্রদান করা হলো :

বাংলাদেশ ব্যাংক, প্রধান কার্যালয়, ঢাকা।		বাংলাদেশ ব্যাংক, চট্টগ্রাম।	
নাম	ঃ স্বপন কুমার রায়	নাম	ঃ মোঃ শোয়াব চৌধুরী
পদবী	ঃ উপ মহাব্যবস্থাপক (ডেপুটি প্রধান)	পদবী	ঃ সহকারী পরিচালক
টেলিফোন নং	ঃ ৮৮-০২-৯৫১১৪০৬	টেলিফোন নং	ঃ ০৩১-৬১৬৮০০
মোবাইল নং	ঃ ০১৭৫৫৫৩২৫৫০	মোবাইল নং	ঃ ০১৫৫৫৩৪৯০৮৯
ফ্যাক্স নং	ঃ ৮৮-০২-৯১১০০৭১	ফ্যাক্স নং	ঃ ০৩১-৬৩৪৯৭৬
ই-মেইল	ঃ bb.helpdesk@bb.org.bd	ই-মেইল	ঃ showib.chowdhury@bb.org.bd
ঠিকানা	ঃ বৈদেশিক মুদ্রা পরিদর্শন ও ভিজিটেশন বিভাগ, বাংলাদেশ ব্যাংক, প্রধান কার্যালয়, ২য় সংলগ্নী ভবন (১৮ তলা), ঢাকা।	ঠিকানা	ঃ ব্যাংক পরিদর্শন বিভাগ (উইং-৩), বাংলাদেশ ব্যাংক, চট্টগ্রাম।
নাম	ঃ আব্দুর রাজ্জাক, মোঃ আনোয়ার হোসেন ও মুহাম্মদ জাহাঙ্গীর আলম	নাম	ঃ মোঃ কামরুল ইসলাম
পদবী	ঃ সহকারী পরিচালক	পদবী	ঃ সহকারী পরিচালক
টেলিফোন নং	ঃ ৮৮-০২-৯৫১১৪০৬	টেলিফোন নং	ঃ ০৫১-৫১৬১৭
মোবাইল নং	ঃ ০১৭৫৫৫৩২৫৫০	মোবাইল নং	ঃ ০১৭৫৫৩৪৯০৮৯
ফ্যাক্স নং	ঃ ৮৮-০২-৯১১০০৭১	ফ্যাক্স নং	ঃ ০৫১-৫১১৯০
ই-মেইল	ঃ bb.helpdesk@bb.org.bd	ই-মেইল	ঃ kamrul.islam@bb.org.bd
ঠিকানা	ঃ ব্যাংক পরিদর্শন বিভাগ, উইং-১, বাংলাদেশ ব্যাংক, খুলনা।	ঠিকানা	ঃ kamruls_46@yahoo.com
নাম	ঃ মোহাম্মদ আবদুল জব্বার	নাম	ঃ মোহাম্মদ শফিকুল ইসলাম
পদবী	ঃ উপ পরিচালক	পদবী	ঃ সহকারী পরিচালক
টেলিফোন নং	ঃ ০৪১-৭৩২৫৩৯	টেলিফোন নং	ঃ ০৮২১-৭২৫৪৫৯
মোবাইল নং	ঃ ০১৭৫৫৫৩৪৯০৮৯	মোবাইল নং	ঃ ০১৭৫৫৩৪৯০৮৯
ফ্যাক্স নং	ঃ ০৪১-৭২৫৫৩৯	ফ্যাক্স নং	ঃ ০৮২১-৭১৫৬৮৭
ই-মেইল	ঃ abdul.jabbar@bb.org.bd	ই-মেইল	ঃ shafiqul.islam216@bb.org.bd
ঠিকানা	ঃ ব্যাংক পরিদর্শন বিভাগ, উইং-১, বাংলাদেশ ব্যাংক, খুলনা।	ঠিকানা	ঃ ব্যাংক পরিদর্শন বিভাগ (৪র্থ তলা), বাংলাদেশ ব্যাংক, সিলেট।
নাম	ঃ মোঃ মোজাম্মেল হক	নাম	ঃ মোহাম্মদ শফিকুল ইসলাম
পদবী	ঃ উপ পরিচালক	পদবী	ঃ সহকারী পরিচালক
টেলিফোন নং	ঃ ০৭২১-৭৭২৮৭১	টেলিফোন নং	ঃ ০৮২১-৭২৫৪৫৯
মোবাইল নং	ঃ ০১৭৫৫৩৪৯০৮৯	মোবাইল নং	ঃ ০১৭৫৫৩৪৯০৮৯
ফ্যাক্স নং	ঃ ০৭২১-৭৭২৮৭১	ফ্যাক্স নং	ঃ ০৮২১-৭১৫৬৮৭
ই-মেইল	ঃ mdmozammel.haque@bb.org.bd	ই-মেইল	ঃ shafiqul.islam216@bb.org.bd
ঠিকানা	ঃ ডিপার্টমেন্ট অব ব্যাংক ইন্সপেকশন, প্রধান ভবন (৩য় তলা), বাংলাদেশ ব্যাংক, রাজশাহী।	ঠিকানা	ঃ ব্যাংক পরিদর্শন বিভাগ (৪র্থ তলা), বাংলাদেশ ব্যাংক, সিলেট।
নাম	ঃ মোঃ বেদার হোসেন খান	নাম	ঃ মোঃ সাফাওয়াজ হোসেন
পদবী	ঃ সহকারী পরিচালক	পদবী	ঃ যুগ্ম পরিচালক
টেলিফোন নং	ঃ ০৪৩১-২১৭৪৫০৫	টেলিফোন নং	ঃ ০৫২১-৬১০৩৭
মোবাইল নং	ঃ ০১৭৫৫৩৪৯০৮৯	মোবাইল নং	ঃ ০১৭৫৫৩৪৯০৮৯
ফ্যাক্স নং	ঃ ০৪৩১-৬৪২৬১	ফ্যাক্স নং	ঃ ০৫২১-৬৪২৬১
ই-মেইল	ঃ gm.bar@bb.org.bd	ই-মেইল	ঃ sakhawat.hossain81@bb.org.bd
ঠিকানা	ঃ ব্যাংক পরিদর্শন বিভাগ (৫ম তলা), বাংলাদেশ ব্যাংক, বরিশাল।	ঠিকানা	ঃ ডিপার্টমেন্ট অব ব্যাংক ইন্সপেকশন, (৪র্থ তলা), বাংলাদেশ ব্যাংক, রংপুর।