

## CROSS TALK

## Handling of Hall-Mark scam

*Onus is largely on Finance Ministry*

WE are perplexed by the finance minister's observation that Bangladesh Bank's (BB) is yet to mature to be able to detect and contain a scam like Hall-Mark. Contrary to popular notion, it is not the sole responsibility of BB to handle such situations. There is a dual responsibility. BB has a monitoring role to play based on certain criteria that include capital adequacy ratio, loan loss provision, etc. As per the present system BB can at best recommend a course of action to the ministry of finance. But it cannot unilaterally take any action. Hence the onus is on the finance ministry and not BB.

While it may now be expedient for the finance minister to try and pass the blame on to the central bank claiming that it failed to act at the right time, the facts read otherwise. It is now known that BB detected during one of its audits, anomalies in loan provisioning by Sonali Bank's Ruposhi Bangla branch in favour of Hall-Mark group. It had recommended to Sonali Bank management to immediately remove Deputy General Manager and Deputy Managing Director AKM Azizur Rahman and Assistant Managing Director Saiful Islam. This was not heeded. The other issue that BB raised with the ministry on August 26 was that there be a reshuffling of Sonali Bank's board upon expiry of certain Directors' contracts. The ministry went for an extension of contracts instead of heeding calls for a reshuffle. The series of actions clearly demonstrate who ought to have been in the driving seat.

The irony here is that the finance ministry itself lacks competence and manpower to actually monitor what the NCBs are doing. Given these inadequacies, it was for Sonali bank's management to ensure the proper functioning of the bank.

At any rate, the unilateral casting of blame on a regulatory body like BB can neither be healthy as a precedent nor helpful in solving the crisis.

## Irregularities at Jagannath University

*A probe called for*

TWO news items, recently carried in a leading Bangla daily, have brought to light massive financial, academic and administrative irregularities at Jagannath University. The vice chancellor himself, along with others, has allegedly been involved with some financial irregularities, including buying two expensive cars and misusing a large amount of money from the university funds. The government allocation of Taka 100 crore for the construction of a female dormitory and an academic building is being spent on teachers' quarters. Although the VC denied the allegations, the reports demonstrated how University Grants Commission (UGC)'s rules have been violated.

At a time when the UGC is already fraught with inadequate budgetary allocation, wrongful use of such hefty amounts that should have gone into the students' welfare is unacceptable, to say the least. The UGC has clear-cut regulations, and whenever any institution is found to have violated them the onus falls on the education ministry to take immediate action.

There have also been allegedly massive irregularities in the recruitment of teachers and staff. 23 teachers from inside the university were promoted, with some becoming professor in the span of merely four years or so. As we know it, it takes one several years of diligence and research including a PhD degree to become a professor. However, promoting someone to professorship without verifying his credentials is to make a mockery of the system. What worries us more is that all these promotions and recruitments were suspected to have been given on political grounds.

We think the UGC, in consultation with the education ministry, should immediately initiate a full scale investigation into the reported financial and academic irregularities and bring all those responsible to account.

Malpractices have a way of being replicated unless stemmed where there are specific instances to have a corrective and preventive impact with implications for



MOHAMMAD  
BADRUL AHSAN

WHAT is the difference between a shopping trolley and a vice-chancellor? The original joke in Robert

Wiseman collection says the shopping trolley has a mind of its own. If you ask that question to any student of Jagannath University today, he or she will readily disagree. Their vice-chancellor has bought two expensive cars when the university doesn't have money for dormitory, medical services, transport facilities and cafeteria for students. This is an example of a mindless act done mindfully.

So here we have got a chain reaction of identity crises. The cars define the vice-chancellor, the vice-chancellor defines the university and the university defines the students. Everyday the vice-chancellor goes to work and comes home, proud as a peacock, riding on his shining cars. His family gets a great deal of kudos from friends and neighbours every time the cars pull out in front of them. Monsieur le vice-chancellor is happy the cars adorn him more than he adorns them.

Students claim that the cars have been bought illegally, meaning, I suppose, without the due sanction of the authorities. The university has issued a press release denying the allegation and insisting that the purchase of cars was approved by the syndicate and finance commit-

tees of the university. In my opinion, both sides are barking up the wrong tree.

It isn't the question of sanction that is so objectionable in this case of injudicious spending. Sonali Bank has been swindled in the presence of its management, board, Bangladesh Bank and finance ministry when the loans were approved in the due course of banking. One hundred bags of important papers

could arrive at such a questionable conclusion. How the finance committees must have given their nods is easy to guess. They simply didn't have the guts to question their superiors. Ingratiation has its domino effect.

It, therefore, isn't a matter of procedural mistake as it is that of common sense. A captain of the ship isn't expected to jump before his passengers. Parents don't eat if their

their vice-chancellor has been running his university, the car showrooms, gas stations and repair garages have a great future ahead of them but the people of this country will be as disappointed as the students of this university.

Time has changed the universities. Once, they were the higher seats of learning, which produced philosophers, thinkers, doctors, lawyers, engineers and useful citizens to build a country. The emphasis was more on packaging the faculties of an individual than his skills. Today's universities churn out job-seekers, preparing the students for the job market. Every student dreams to have his own fancy car someday and in that sense, the vice-chancellor has been a visionary. He is leading by example in the grotesque pleasure of joyride in his cars while the sensibilities of his students are getting crushed under their wheels.

TIB has said in a recent report that 97% of our lawmakers have criminal records of some sort. These lawmakers were once students at varying levels of academic pursuit, but you will be amazed to see the list of expensive cars they have imported under their tax-free privilege. The parliament may not have functioned well, but its members have been living out their tenure to the hilt of their satisfaction.

That only explains why our man the vice-chancellor isn't ashamed of his crazy car fetish.

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were taken out of Agrani Bank head office in broad daylight in the presence of security guards who, instead of resisting, helped with carrying and loading those bags on a truck parked outside the building. The stock market manipulators skimmed millions of people under the nose of myriad authorities, using legal cover for unlawful things.

So a sanction cannot give legitimacy to anything anymore because unjust men take unjust decisions. If the syndicate of Jagannath University approved the purchase of two fancy cars while the justifiable needs of the students remained unaddressed, it alone can explain how it, in the name of the good lord,

children go hungry. A leader doesn't lead from the back of a rally.

A vice-chancellor is expected to bring all these ethea to his job and treat the university like a family instead of family business. He gets paid to run the university and the university doesn't get paid to run him. He should be entitled to a car of course, not a big deal when a bank buster can keep 27 four wheelers in his house at the service of his beloved wife.

The reason why this one particular car issue is irritating is that it comes as a blow to our optimism that universities will produce future citizens, who will run this country. If the students grow up to run this country on the same principle as

# The roots of insanity

I.A. REHMAN

WHILE the dastardly attempt to kill young peace activist Malala Yousufzai has pricked the conscience of humankind it has also revealed the nature and extent of the cankerous growth within Pakistan's body politic that is smothering reason.

Those taking exception to sympathy for and solidarity with the courageous girl from Swat have confirmed that in their bid to capture power in Pakistan they are going to respect neither the people's humanistic instincts nor the spirit of their faiths.

Attempts are being made to prevent the people from identifying the malignancy of which the attack on Malala is merely the latest manifestation. The kind of mental acrobatics being performed by normal-looking gentlemen is a measure of the corruption of the mind that the lust for power can breed.

Short of denying that Malala has been attacked at all or brazenly proclaiming their hatred for womenfolk the high priests of reactionary thought are doing everything they can to confuse the people about a matter of life and death not only for Malala but for the entire next generation, if not for the entire population of this country. And their hangers-on in the media are bent upon abusing the public space for truthful debate and expropriating it for playing foul with reckless abandon.

References are being made to the casualties in drone attacks and other victims of the ongoing conflict in parts of Pakistan. This from a band of people who do not accept the inviolability of all Pakistani citizens' dignity of person.

They want their audience to ignore the distinction between loss of life in conflict or as a result of accident/disaster and in deliberate,

targeted killing. The allegation that the members of civil society now demonstrating solidarity with Malala and her brave parents have never protested against civilian casualties in drone attacks or against the rendition of Pakistani citizens to the US/Nato forces is a figment of sick minds.

The born-yesterday chroniclers of our history have forgotten how single acts of individual perfidy or courage become precursors of epoch-making events. They do not care to tell us why the desecration of Hamza's corpse by Hind became the most gripping tale of barbarism

the authenticity of the concept of education subscribed to by Malala and her "misguided" supporters.

The message to the people is that anything outside the fungus-ridden mind of the preachers of hate is not education, the laws of gravity and motion are not part of knowledge and all sciences are snares spread by the devil to trap the unwary among the servants of the Almighty.

Those who are trying to create doubts about the enormous magnitude of the crime against Malala are known for their repudiation of democracy and the constitution of Pakistan, including its parliament

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from a battle in which many close companions of the Prophet Muhammad had fallen and who are rarely remembered.

Dreyfus was not the first Frenchman to suffer long under an insensitive system but his predecessors went unsung for want of a Zola who could utter the two immortalised words, "I accuse." It may be quite possible for these elements in the current situation in Pakistan to attack Iqbal for treating Fatima as the only spark of life in the Muslim ummah while there were many other women who had perished during Italy's aggression on Libya.

But these are minor matters in the context of the broader design for the indoctrination of the people, especially the youth.

When Malala's identity as a symbol of knowledge or of women's aspiration to receive education is challenged the idea is to challenge

and the judiciary. They belong to the tribe that could blame the leftists for the ouster of Muslim rulers from Spain and who deny that the Quaid-i-Azam ever made his Aug 11, 1947 speech.

Other members of this tribe include a doctor who told the present writer that no jihadi becomes a suicide bomber and all suicide attacks are organised by the Pakistan's premier intelligence agency Inter-Services Intelligence (ISI) to malign the non-violent promoters of Islam, and the university students who argue that girls' schools are destroyed in Fata and Khyber Pakhtunkhwa region by the government for the same reason. Their tactics of blaming the victims of the murderous plots themselves for the crimes are no secret.

But is it fair to blame only the militants and their patrons among the religio-political parties for what

has been done to Malala and scores of other people? Or merely the politicians for having kowtowed to former president Ziaul Haq? How can society absolve itself of the crime of tolerating criminal religiosity, the rise of intolerance of sectarian differences, and of looking unconcernedly at terrorism carried out against the "other"?

The roots of the insanity laid bare by the Malala episode lie in the Pakistani ruling elite's decades-long history of capitulation to the self-appointed ideologues who have tried to cheat the people out of the fruits of freedom and democracy on the one hand, and to turn their religion of peace and reason into a gospel of violence and bigotry on the other.

The short-term remedies everyone is talking about will not guarantee Pakistan's deliverance from the troubles it has so diligently courted. A complete restructuring of the state in accordance with modern democratic and egalitarian principles is the only route to salvation. To think otherwise will amount to condemning the millions of Malalas of tomorrow to extermination.

Pakistani society is again on trial. Those who attacked Malala and their defenders among the privileged Pakistanis have become desperate out of fear that the people's tolerance of their bullying tactics and abuse of belief could come to an end. Now the ordinary men and women of Pakistan have to prove that these fears have a basis in reality.

This is the only lesson one can draw from Malala's indomitable will and the courage of her innocence, and in the fulfilment of this task by civil society lies the hope of Pakistan's rise as the land of people who have their eyes solely on the future.

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## THIS DAY IN HISTORY

October 19

**1912**  
Italy takes possession of Tripoli, Libya from the Ottoman Empire.

**1950**  
The People's Liberation Army takes control of the town of Qamdo; this is sometimes called the "Invasion of Tibet".

**1950**  
The People's Republic of China joins the Korean War by sending thousands of troops across the Yalu river to fight United Nations forces.

**1956**  
The Soviet Union and Japan sign a Joint Declaration, officially ending the state of war between the two countries that had existed since August 1945.

**1976**  
Battle of Aishiyah in Lebanon.

**2005**  
Saddam Hussein goes on trial in Baghdad for crimes against humanity.