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# 2012 REVIEW Banks passed troubled year

SAJJADUR RAHMAN

Twenty-two was one of the most challenging years ever for the banking industry. Corruption and irregularities have not only eroded governance in the sector but also eaten up the profit margin.

Slow economic growth and high lending rates have added further troubles to the industry.

Liquidity factors and capital buffers have both gained strength, which is encouraging; but bad loan and overall risk have increased too.

"I've never seen a challenging time as this for banks in my 36 years in the profession," says Yousuf Khan, deputy managing director of Mercantile Bank. "Bad loans are piling up, so is provision."

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Prime Minister Sheikh Hasina is with students in Gono Bhaban after attending a programme on distribution of textbooks yesterday.

PHOTO: BSS

# Rights situation was alarming

HR bodies review 2012  
STAFF CORRESPONDENT

The overall rights situation in Bangladesh was alarming last year despite some positive steps undertaken to establish and ensure public rights, states a report published by Ain O Salish Kendra (ASK).

Enforced disappearances, extrajudicial killings and arbitrary exercise of power by the state institutions continued along with communal violence, gender-based violence and violation of workers' rights, says the summary report.

Sultana Kamal, executive director of the rights organisation, presented the report styled "Human Rights Situation in Bangladesh 2012" at a press conference at Dhaka Reporters' Unity yesterday.

SEE PAGE 6 COL 1

# Huda slams EC over RPO

STAFF CORRESPONDENT

ATM Shamsul Huda, the immediate past chief election commissioner (CEC), yesterday criticised the present Election

SEE PAGE 19 COL 2

## QUOTES OF THE YEAR 2012



**It is not possible for the government to guard anyone's bedroom.**

Prime Minister Sheikh Hasina said on February 24, 2012, amid criticism over the government failure to identify the killer/s of journalist couple Sagar Sarowar and Meherun Runi.

**We can trust even a snake but not the Awami League.**

BNP Chairperson Khaleda Zia said on December 26, 2012, while addressing a mass rally in the capital.



SEE PAGE 19 COL 7

# Free textbook distribution from today

STAFF CORRESPONDENT

Primary and secondary students attending schools this morning will return home happy with a set of new textbooks.

Today starts the free distribution of 26,17,74,606 copies of textbooks among some 3,68,86,172 students of primary and secondary grades across the country.

Education Minister Nurul Islam Nahid will open the much-awaited Textbook

SEE PAGE 19 COL 7

# WAR CRIMES TRIAL Defence counsel draws flak

STAFF CORRESPONDENT

Amid strong criticism from the prosecution, Bangladesh Bar Council Vice-chairman Khandker Mahbub Hossain yesterday gave his submission as a counsel for war crimes suspects at the International Crimes Tribunal-1.

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# Tazreen fire pre-planned

Says BGMEA probe report  
STAFF CORRESPONDENT

The November 24 fire at Tazreen Fashions in Ashulia -- the deadliest the country has ever witnessed -- was pre-planned, Bangladesh Garment Manufacturers and Exporters Association (BGMEA) said in a probe report yesterday.

A 11-member team headed by Vice-president SM Mannan Kochi had found that several factory officials were involved in the blaze that killed 112 workers, said

SEE PAGE 19 COL 7

# Female lawyer murdered

STAFF CORRESPONDENT

A 60-year-old female advocate was strangled to death allegedly by unidentified miscreants at her flat in the capital's Mirpur area yesterday morning.

The deceased Rowshan Ara was the wife of Mahboob-e-Sattar, an associate professor of Dhaka University.

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**ONLINE POLL**  
Do you think the government should ensure effective implementation of the existing house rent laws in the country to ease the sufferings of tenants?

Yes (69%)  
No (29%)  
No Comments (2%)

TOTAL VOTES: 270

**The Daily Star**  
Integral Energy Limited  
TODAY'S POLL  
Do you think that the government and the main opposition should take immediate step to hold a dialogue to resolve the ongoing political crisis?

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সকাল ১০:০০ টা থেকে রাত ৮:০০ টা পর্যন্ত  
স্থান : বঙ্গবন্ধু আন্তর্জাতিক সম্মেলন কেন্দ্র (বিআইসিসি)  
উদ্বোধনী দিনে সকাল ১১:০০ টা থেকে দর্শনার্থীদের জন্য মেলা প্রাঙ্গণ খুলে দেয়া হবে।

উদ্বোধন করবেন : এ্যাডভোকেট আব্দুল মান্নান খাঁন, এম পি  
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সভাপতি, রিহাব

একটি টিকেট থেকে পাঁচ অর্ধ দুঃস্থদের সাহায্যার্থে প্রদান করা হবে

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