



ARIES
(MAR. 21- APRIL 20)

Don't count on your friends to be loyal when it comes to doing things. Take advantage of moneymaking ventures. Your lucky day this week will be Thursday.



TAURUS
(APR. 21- MAY 21)

You can make money if you put your savings into conservative investments. Don't hesitate to go ahead with any plans for entertainment. Your lucky day this week will be Friday.



GEMINI
(MAY 22-JUNE 21)

Don't allow your lover to take advantage of your good nature. You could find yourself having problems with co-workers. Your lucky day this week will be Sunday.



CANCER
(JUNE 22-JULY 22)

Avoid getting trapped in internal disputes. You must follow your desires. Pleasure trips will promote new romantic encounters. Your lucky day this week will be Monday.



LEO
(JULY 23-AUG 22)

Your ability to get everyone together will enhance your popularity. Children's needs could be costlier than you anticipated. Your lucky day this week will be Tuesday.



VIRGO
(AUG. 23 -SEPT. 23)

Rid yourself of that which is old and no longer of use. Purchase an art object for your home to make profitable investment. Your lucky day this week will be Saturday.



LIBRA
(SEPT. 24 -OCT. 23)

You can get into self-awareness groups or look into physical enhancement programs. Having own business is a good idea. Your lucky day this week will be Wednesday.



SCORPIO
(OCT. 24 -NOV. 21)

Be careful not to divulge secret information today. Losses are likely if you have left your financial affairs in other people's hands. Your lucky day this week will be Saturday.



SAGITTARIUS
(NOV. 22 -DEC. 21)

Avoid getting involved with married individuals. You need to spend some time with individuals who have more experience than you. Your lucky day this week will be Monday.



CAPRICORN
(DEC. 22 -JAN. 20)

Don't make any rash statements you may regret later. You can make money if you put your savings into conservative investments. Your lucky day this week will be Tuesday.



AQUARIUS
(JAN. 21 -FEB. 19)

Money problems will get worse if your partner hasn't been playing by the rules. Travel will be fun and entertaining. Your lucky day this week will be Monday.



PISCES
(FEB. 20 -MARCH. 20)

Don't get involved in joint ventures. Do not lend money or belongings to friends. Be sure not to burn any bridges. Your lucky day this week will be Thursday.



SPECIAL FEATURE

The mobile banking revolution

The best ideas, one may argue, are the ones that are most simple. Their simplicity is so contagious that they run rampant, spreading much like wildfire, which rapidly engulfs everything it touches. Digital financial services, or mobile financial services (MFS) or more popularly known as mobile banking, is one such idea.

NOT that we are underestimating the complexity of the technology or role of different stakeholders (banks, distributors, agents, merchants, telecommunications company, etc) that team up to provide the service - we are not. But the idea, to the end-users - illiterate, educated; urban dweller, villager, expatriate; student, professional, business-person, home-maker - is a very plain and uncomplicated one, providing trouble-free solution to the age-old challenge of dealing with money.

MFS really hit off first in Kenya. Bangladesh had adopted the concept (although with a different model). In our country one of the pioneers is bKash Limited. It is a joint venture between BRAC Bank and US-based Money in Motion, which started in 2011. Bill & Melinda Gates Foundation and International Finance Corporation (IFC), which is a wing of The World Bank Group, also hold stakes.

The sector may rightfully be said to be quite a new one, but in this short span of time, it has been seeing phenomenal growth. When bKash first came into being, it took everyone by storm, successfully

gaining mass acceptance.

Bangladesh Bank has so far given license to 28 banks to open MFS, out of which 19 have started operation. Examples include Dutch-Bangla Bank's mobile banking, United Commercial Bank's UCash, etc.

Meanwhile, bKash, the market leader, is a witness of how the concept became popular among people of different strata. Rezaul Hossain, the Chief Commercial Officer of the company, has observed the market very closely. "Mobile banking in Bangladesh is a success story. Other countries will follow us and use us as a case study and a role model," he commented when discussing the status of MFS in our country.

The first step for a user is to open an account through any agent. Agents of mobile banking organisations are more or less everywhere - at the turn of every corner of the street, the local departmental store, etc. The huge number of agents makes things very convenient: to go to an agent does not take more than a short walk. Such is the coverage. MFS thrives on a dense network of agents.

Now, let's say you want to transfer money to a friend in another city. If you

have a MFS account on your phone, and if it has the sufficient amount, you can send the money following some quick steps on your mobile -- provided that he also has an account in the same organisation. Now, if he wishes to cash it out, he can do so by going to any agent. He may choose to retain some of the money in his account, for which he may earn interest. He may also use the money to pay various bills.

This is, put in very simple terms, what mobile banking does.

"The agents are like mini-branches of banks. It may be impractical for a bank to have branches in every corner of the country, but the job can be done through these agents," Hossain explained. "They therefore work as the agents of a bank, and the virtual account on your phone is your account, with which you can transact or do other similar things."

One enormous benefit mobile financial services provide is the inclusion of the population who are not a part of the formal banking sector. Many people do not have bank accounts, but most of the population own or at least have access to mobile phones.