



Students of Puthia PN High School in Rajshahi hold placards demanding justice after SSC examinees Rakib and Azim were killed in a motorbike accident yesterday. Azim's father, an army sergeant, was also killed in the accident on Dhaka-Rajshahi highway. A relative of Azim, inset, crying after hearing the news. ANWAR ALI

# Road crash kills

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School. The 16-year-old was having his English First Paper exam in an hour.  
At the bus stand, Rakib met his classmate and friend Mostafizur, who was heading for the same centre for the test on his father's motorcycle. Asked by Momin, Rakib too got onto the bike and they started their journey.  
The bike, however, had a head-on collision with a bus in Tarapur area on the Dhaka-Rajshahi highway, leaving Rakib and Mostafizur dead on the spot. The accident happened around 9:30am when the motorcycle was trying to overtake a CNG-run auto-rickshaw, said witnesses.  
Momin, 45, was declared dead after he was rushed to Puthia Health Complex, said Sub-inspector Habibur Rahman, in-charge of Paba Highway Police.  
The bus fled.  
This correspondent visited Rakib's parents and found that they were struggling hard to come to terms with the tragic incident.  
"How could you leave us so early? How can we live without you," wailed Rakib's mother Rabia Begum, who works as a maid, at their home in Puthia.  
Rakib's father Kabil Uddin, a day labourer, said his son wanted to be an army man and change their days by hard work.  
Talking to this correspondent, Karima Begum, Momin's niece, said, "My uncle was on a holiday. He used to take Mostafizur to the exam centre every day."  
Mostafizur's mother Saher Banu was fainting repeatedly.  
The bodies were sent to Rajshahi Medical College Hospital morgue and then handed over to the families in the evening.  
The relatives and friends of the victims as well as the students and teachers of Puthia PN High School thronged the hospital.  
After yesterday's SSC exam ended around 1:00pm, the students from the school blocked the highway near Puthia for half an hour, demanding justice for the victims.  
They also demanded that they have their exam centres nearby their schools. The distance between Baneswar Islamia High School and Puthia PN High School is about 12 kilometres.  
Last night, Mohidul Islam, Momin's nephew, filed a case with Puthia Police Station over the accident.



Rakib Azim

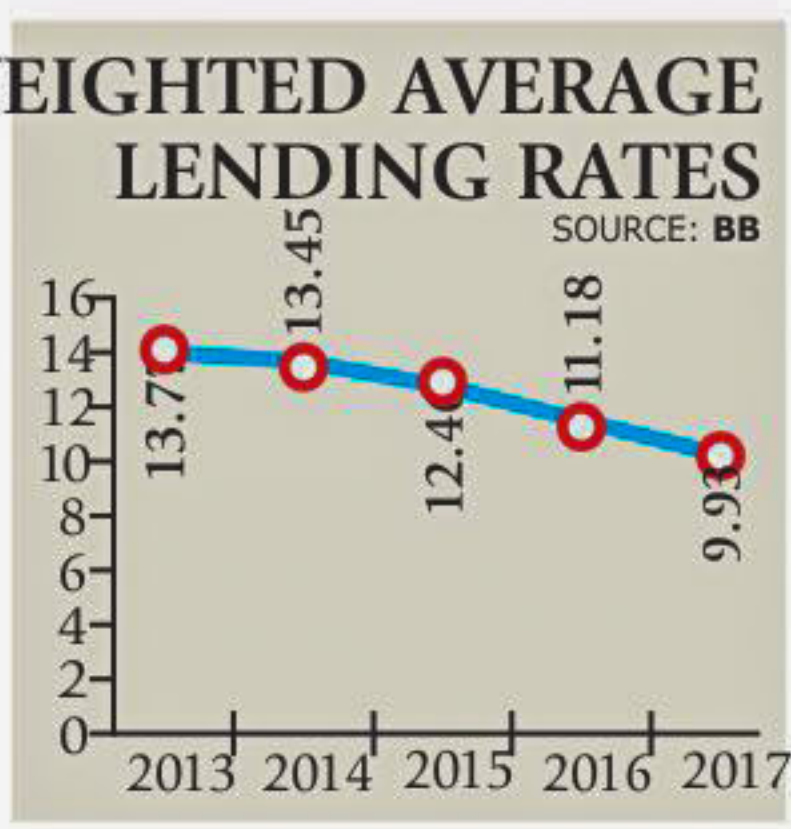
## Rohingya

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Human Rights Zeid Ra'ad Al Hussein said during a speech in Jakarta.  
His remarks follow the publication of a report last week about mass graves of Rohingya in Myanmar's crisis-hit Rakhine state, where government troops have been accused of waging an ethnic cleansing campaign against the minority.  
Nearly 700,000 Rohingya have fled to bordering Bangladesh since last August.  
Myanmar denied the mass grave report and wider allegations of rights abuses, saying it launched a proportionate crackdown on Rohingya rebels.  
But it has blocked reporters and UN investigators from independently accessing the conflict zone and investigating refugee claims about a genocide.  
Zeid yesterday said Myanmar had enjoyed strong growth including a focus on socio-economic development in the Rakhine region, but that this could not mask "institutionalised discrimination" against the minority.  
The UN rights chief is due to meet with Indonesian President Joko Widodo as well as top government officials and rights groups during his three-day visit.  
Among the issues expected to be discussed is a crackdown on the LGBT community in Indonesia, the world's largest Muslim-majority country.  
Parliament is set to pass a long-dormant bill to make sex outside marriage illegal. Gay marriage does not exist in Indonesia, meaning homosexual relations would be effectively outlawed.

## From banks to many fronts

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All these have started taking a toll on investors and consumers as banks have already increased their lending rates significantly.  
For example, a person took a home loan of Tk 50 lakh from a bank with 9 percent interest for 15 years. His equal monthly instalment (EMI) was Tk 50,713. But the bank concerned raised the interest rate to 10 percent recently and his EMI went up by over Tk 3,000. Similarly, EMI for personal and auto loans also increased in recent days.  
The rate hike will also badly hurt businesses that took industrial term loans at single digit interest rates in the last two years.  
For a Tk 10-crore industrial loan with a previous interest rate of 12 percent, a businessman has to pay Tk 22.24 lakh in each EMI for five years to pay off the loan. Many banks have revised the rate to 14 percent for such a loan and each EMI now stands at over Tk 23.26 lakh for the same amount.  
"Unreasonable hike in interest rates will hamper the economic growth and push inflation up," said Muhammad A Rume Ali, a former BB deputy governor.  
Haider Ali, managing director of Exim Bank, said his bank's average lending rate for term loans went up by two percentage points last month.

Consumer loans also became costlier by 1 to 2 percentage points.  
"Consumers -- be it businesses or individuals -- will be affected as the size of their loan instalments will go up," added Haider.  
Talking to this newspaper, Pubali Bank Managing Director Abdul Halim Chowdhury said the overall consumption will decline due to the rise in interest rates.  
Pubali hiked lending rates by 0.5 percentage point on all loan products in January and if the trend continues, it may go up further this month, he pointed out.  
Lower interest rates made borrowing cheaper, and this encouraged spending and investment, leading to higher domestic demand and economic growth. All this helped the economy grow by over 7 percent for the last two consecutive years.  
But a sudden liquidity crisis that began two months ago has reversed the situation.  
Now most of the 40 private commercial banks, which have crossed the loan-deposit ratio (LDR) limit, are chasing after deposits to bring down the ratio within 85 percent as they cannot recover loans overnight.  
An 85-percent LDR limit means a bank can give a loan of Tk 85 against a deposit of Tk 100.



But that's not all.  
The central bank last month moved to reduce the LDR further to 83.5 percent by June which will intensify competition among banks to get deposits and eventually make those costlier.  
Banks offered 5-7 percent interest on fixed deposits for the last three years. But this rate has gone up to 8-9 percent in recent days due to the liquidity crisis.  
"If we have to offer 9 percent interest on deposits, there is no way that we will be able to lend money at single digit rates," said Haider of Exim Bank.  
Besides, a bank has to spend another 2 percent on average in establishment expenses, meaning the total cost will be around 11 percent. The

bank's lending rate has to be at least 13 percent if it wants to have a profit margin of 2 percent, he noted.  
Mostafa Kamal, chairman of Meghna Group of Industries, said, "We are good borrowers, yet we have to suffer for this sudden rate hike."  
Meghna, one of the largest conglomerates in the country, is now setting up a number of factories in its two economic zones.  
Mostafa said the central bank has recently imposed restrictions on low-cost foreign loans that many businesses had availed themselves of in the last several years. Moreover, the BB came up with a contractionary monetary policy which will hamper private sector growth.  
Former BB deputy governor Rume Ali has come up with a suggestion to address the ongoing liquidity crisis.  
He said a huge amount of idle money is lying with state banks that can lend those to private banks.  
The new monetary policy has set the credit growth target for the private sector at 16.8 percent for January-June period this year against 18.13 percent in December last year.  
It has also advised banks not to give long-term loans to corporate borrowers.

## 15-day

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The president has refused to comply with a court order to release political prisoners, despite growing international pressure and concern.  
Shukoor read out the declaration on state television shortly after Yameen sent three letters to the judges asking them to reverse their decision.  
This is the second time Yameen has declared a state of emergency. He last took the step in November 2015 after an alleged attempt to assassinate him.  
Officials said the president is required to inform the parliament about any declaration of emergency within two days, but the country's legislature has been suspended indefinitely by authorities.  
The Supreme Court on Thursday had also restored the seats of 12 MPs who had defected from Yameen's party, effectively handing the opposition a majority in the 85-member parliament, making the president vulnerable to impeachment.  
Meanwhile, opposition leaders yesterday urged the international community to pressure President Abdullah Yameen into obeying a court order to free political prisoners and "restore democracy" to the troubled honeymoon islands.  
Yameen has faced increasing pressure to respect Thursday's landmark court ruling, with UN Secretary General Antonio Guterres at the weekend calling for "restraint" as the crisis escalated.  
The United Nations, Australia, Britain, Canada, India and the United States welcomed the court's decision as a move towards restoring democracy in the troubled Indian Ocean nation.

## BNP activists chased off roadside

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and chanted slogans welcoming the party chairperson. Their big gatherings were seen in Bhairab, Habiganj and Sylhet.  
Law enforcers in large numbers were also deployed at important points on Dhaka-Sylhet highway.  
Police allegedly chased away BNP leaders and activists in Narayanganj, Narsingdi and Nabiganj of Habiganj.  
They detained a number of the party men, including four in Narayanganj, 12 in Karachar area of Narsingdi, who tried to take to the streets to greet their party chief. 'NOT A POLITICAL TOUR'  
Talking to reporters before Khaleda's tour began, BNP Standing Committee Member Amir Khasru Mahmud Chowdhury said their chairperson was going to Sylhet only to offer Fateha at the shrines of two great saints.  
Replying to a query, he said Khaleda is not going to launch from Sylhet her party's campaign for the next election.  
The tour came after the Special Court-5 in Dhaka fixed February 8 for delivering the verdict in the Zia Orphanage Trust graft case filed against Khaleda and five others.  
Earlier on Tuesday, Prime Minister Sheikh Hasina at a rally in Sylhet sought vote for "boat", the electoral symbol of the Awami League, beginning her polls campaign.  
She reached the famous shrine around 6:00pm and offered Fateha and Munajat. On her way, she was greeted by hundreds of her supporters standing on roadsides.



BNP Chairperson Khaleda Zia's security team clears way for her car through a crowd of activists and supporters in Kishoreganj as she heads for Sylhet yesterday. PHOTO COURTESY: BNP

Later, the BNP chief went to the shrine of Hazrat Shah Paran (RA) at Khadimnagar, nearly 7km away from the city, around 7:20pm. After offering Fateha and Munajat, she returned to Sylhet Circuit House.  
Khaleda last visited Sylhet on October 4, 2013 and addressed a rally of BNP-led 20-party alliance there.  
ARRESTS  
Abdur Razzak, inspector (investigation) of Sadar Model Police in Narayanganj, said advocate

Sakhawat Hossain Khan, vice president of Narayanganj city BNP; advocate Anwar Prodan, former entertainment affairs secretary of District Bar Association, and Moinuddin Reza, co-organising secretary of Narayanganj Lawyers Forum, were detained in Signboard area around 10:30am.  
They were arrested in a case under the Explosive Substances Act, our Narayanganj correspondent reported.  
Our Narsingdi correspondent

added that police detained local BNP unit's international affairs secretary Sanaullah Mia and 12 others. Sanaullah was later released.  
At least 123 BNP-Jamaat leaders and activists were arrested from Sunday night to early yesterday.  
Of them, 69 were arrested in Jhenidah, 17 in Chandpur, 12 in Satkhira, seven in Jessore, two in Faridpur, eight in Bogra, four in Narayanganj and three in Mymensingh.

## Question leak

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screenshots.  
Some of the leak-sters were seen bragging about leaking the questions on Facebook when the exam was still underway. They claimed that they have again been successful in leaking the questions.  
Some of them even claimed that they would leak the questions of English second paper on Wednesday.  
After yesterday's exam, this correspondent compared the questions of the test with those of the screenshots and found them to be identical.  
On Sunday, some Facebook groups and individuals offered English first paper question, some asked for money from potential buyers while others offered it free. Those who asked for money gave mobile phone numbers to send in money.  
A good number of people from different parts of the country allegedly communicated with the leak-sters and got the leaked questions. The Daily Star learnt from some of them on Facebook.  
Seeing a post on Facebook, Akib Javed (not his real name) contacted an account holder with the name of Tusher Shuvro Sunday afternoon. Tusher gave Akib a phone number.  
When Akib called that number, the person on the other end asked him to send Tk 500 to a mobile banking account. Akib tried but failed as the account had already reached its limit for receiving money.  
Later, the user gave Akib another account number and asked him to send the money there. This time, Akib succeeded and another Facebook user with the name of Rishad Ahamed sent him a friend request.  
As Akib accepted the request, he was instantly added to a secret messenger group called "English 1st question 1". At that time, the group had 27 members but the number rose to 40 by night.  
In the group conversation, Rishad and another user with the name Abraham Joy said they would upload the questions between 7:00am and 8:00am yesterday.  
The Daily Star obtained screenshots of the conversations.  
The group was deleted after the questions were circulated in the morning.  
Talking to this newspaper, many examinees, wishing not to be named, alleged that similar secret groups were active on digital platforms, including Facebook and WhatsApp.  
Questions of different public examinations have been leaked over the last few years, but the education ministry never admitted it.  
For the first time, Education Minister Nurul Islam Nahid on Sunday announced Tk 5 lakh bounty for helping catch those involved in question papers leak. His ministry also formed an 11-member probe body to investigate the allegations of question leak in Bangla first paper and second paper.  
Nahid made the announcement after an emergency meeting in the wake of widespread allegations that the "Kha" set question papers (multiple choice questions) of Bangla first and second parts had been leaked.  
Meanwhile, Jatiya Party lawmaker Ziauddin Ahmed Bablu yesterday in parliament demanded that the minister steps down for his failure to stop question paper leak.  
Speaking on point of order, he also called upon Prime Minister Sheikh Hasina to sack him and appoint another person in his place "to save the academic life of millions of students".