

আপনার কক্ষার্জিত সঞ্চয়ের
সর্বাধিক নিরাপত্তা ও সর্বোচ্চ মুনাফার জন্য
 এসআইবিএল-এ আমানত রাখুন।

০৯৬৯২০০৯২২
 ফটলাইন: ১৬৪৯৯
 www.sibibd.com

SIBL
 উত্তম সেবাসুবিধা

আমরা দিচ্ছি শ্রীআহা'হ ভিত্তিক সর্বাধুনিক ব্যাংকিং সেবার প্রতিশ্রুতি

star BUSINESS

DHAKA WEDNESDAY MARCH 28, 2018, CHAITRA 14, 1424 BS • starbusiness@thedailystar.net

Training goes digital

E-learning platforms offer services to companies

MUHAMMAD ZAHIDUL ISLAM

Holding a training session for a large group of employees posted across Bangladesh would be a backbreaking task for any company headquartered in Dhaka.

To make it a success, the firms have to bring their staff members together, manage their accommodation, food and other facilities, arrange the venue, develop training curriculum, and put in place many other things.

Now e-learning platforms have come up as saviour of the organisers of such events. Summit Communications Ltd, a local telecom networking provider, is taking advantage of the platforms to improve the skills of their employees.

Summit is taking the service of sudoksho.com—an e-learning platform—which has designed an exclusive course for its employees.

The company plans to organise a session on the code of conduct for its 500 employees who are stationed at different locations across the country. The virtual training will focus on helping the participants carry out duties maintaining the highest level of personal and corporate integrity.

The course will definitely save valuable working hours and a huge amount of money as it will bring all the employees under a common virtual platform, said Arif-Al Islam, chief executive officer of Summit Communications.

"The innovation is giving us comfort," he said. The course will be put on a platform, and employees with access to it can take part at their convenience.

Sudoksho.com has also added an interactive feature to the session so that employees can ask questions and give opinions. The course instructor will respond immediately to help the participants.

A product of Enroute International Ltd, sudoksho.com, is already running two certified courses for the Bangladesh Institute of Bank Management: one on credit management and the other on trade services.

"Actually these are digital innovations and by using digital devices people can go through a course and adapt to the changing world," said Abu Daud Khan, CEO of Enroute.

READ MORE ON B3

Nine banks suffer capital shortfall

AKM ZAMIR UDDIN

Nine banks, which include eight state banks and the trouble-hit Farmers Bank, have failed to meet the minimum regulatory capital needs, in a worrying development for the government.

As per the Basel III framework, banks have to keep at least 10 percent of their capital against their risk-weighted assets.

But Farmers Bank managed 5.31 percent, Bangladesh Commerce Bank 5.27 percent, Rupali 6.70 percent and Janata 9.63 percent as of December 31 last year.

Five of them registered negative

BANKS' CAPITAL SHORTFALL

As of Dec 2017; In crores of taka

Krishi	7,777
Sonali	5,397
BASIC	2,656
ICB Islamic	1,495
RAKUB	813
Rupali	638
Farmers	283
BCBL	246
Janata	161

SOURCE: BB

READ MORE ON B3

capital adequacy ratio (CAR): BASIC (11.05 percent), ICB Islamic (115.38 percent), Sonali (1.75 percent), Bangladesh Krishi Bank (44.53 percent) and Rajshahi Krishi Unnayan (7.53 percent).

During the last quarter of 2017, the nine banks saw their capital shortfall swell by Tk 1,766 crore to Tk 19,466 crore, according to data from the Bangladesh Bank.

Of the sum, the eight state banks accounted for Tk 17,442 crore; they are facing the capital shortfall although the government has provided them with Tk 14,505 crore since 2009.

Stock investors lost Tk 19,626cr in March

STAR BUSINESS REPORT

Dhaka Stock Exchange lost about 5 percent, or Tk 19,626 crore, in market capitalisation so far this month thanks to the banking sector's prolonged liquidity crisis.

As of yesterday, market capitalisation of the country's premier bourse stood at Tk 388,220 crore.

DSEX, the benchmark general index of the Dhaka Stock Exchange, shed more than 379 points, or 6.45 percent, so far this month.

"The banking sector and the capital market are linked," said Mohammed Rahmat Pasha, managing director of UCB Capital Management.

As banks are suffering from liquid-

ity crunch, it has affected the capital market, he said, while urging the government to come up with a policy support to help investors regain their confidence in the market and increase liquidity supply.

Yesterday, it fell 78.39 points, or 1.4 percent, to close at 5,491 points -- the lowest since June 19, 2017.

The freefall left the key index to settle at below the 5,500-mark.

"Investor sentiment in the market is still shaky due to the current liquidity crisis," said EBL Securities in its daily market analysis.

Panicked investors sold off their shares in almost all the sectors, including banks, financial institutions, and fuel and power.

Among the major sectors, textile declined 2.83 percent, financial institutions 2.53 percent, banks 1.77 percent, mutual funds 1.49 percent, fuel and power 1.39 percent, and engineering 1.28 percent.

"The market is facing a forced-sale pressure," said a senior merchant banker requesting not to be named.

Investors can take margin loan from merchant banks to buy "A" category shares.

If the price of the securities bought with the borrowed money decreases in value past a certain point, the lenders can legally force investors to sell off some of their assets to save their margin loan.

READ MORE ON B3

Listed ceramic makers' profit leapt in 2017

AHSAN HABIB

Listed ceramic companies saw higher growth in profit last year owing to an increase in demand from the real estate sector and export markets.

Five companies are listed on the Dhaka Stock Exchange. Of them, three posted more than 150 percent growth in profit in 2017 from a year earlier.

Monno Ceramic's profit grew a staggering 676.38 percent to Tk 4.27 crore, while Standard Ceramic's profit rose 209.24 percent to Tk 1.17 crore.

Shinepukur Ceramics' profit went up 188.86 percent to Tk 3.82 crore and RAK Ceramics' 11.17 percent to Tk 101.86 crore, the highest among the listed ceramic makers, according to an analysis of Prime Finance and data from the DSE. Only Fu-Wang Ceramic's profit declined -- by 36.49 percent to Tk 8.07 crore.

"Demand from the real estate sector as well as from abroad helped us net higher growth in profit," said Moynul Islam, vice-chairman of Monno Ceramic.

He credited Monno Ceramic's success in cutting cost for the higher growth in profit.

"2017 was a much better year for the real estate sector than the previous year," said Alamgir Shamsul Alam, president of the Real Estate and Housing Association of Bangladesh (REHAB).

READ MORE ON B3

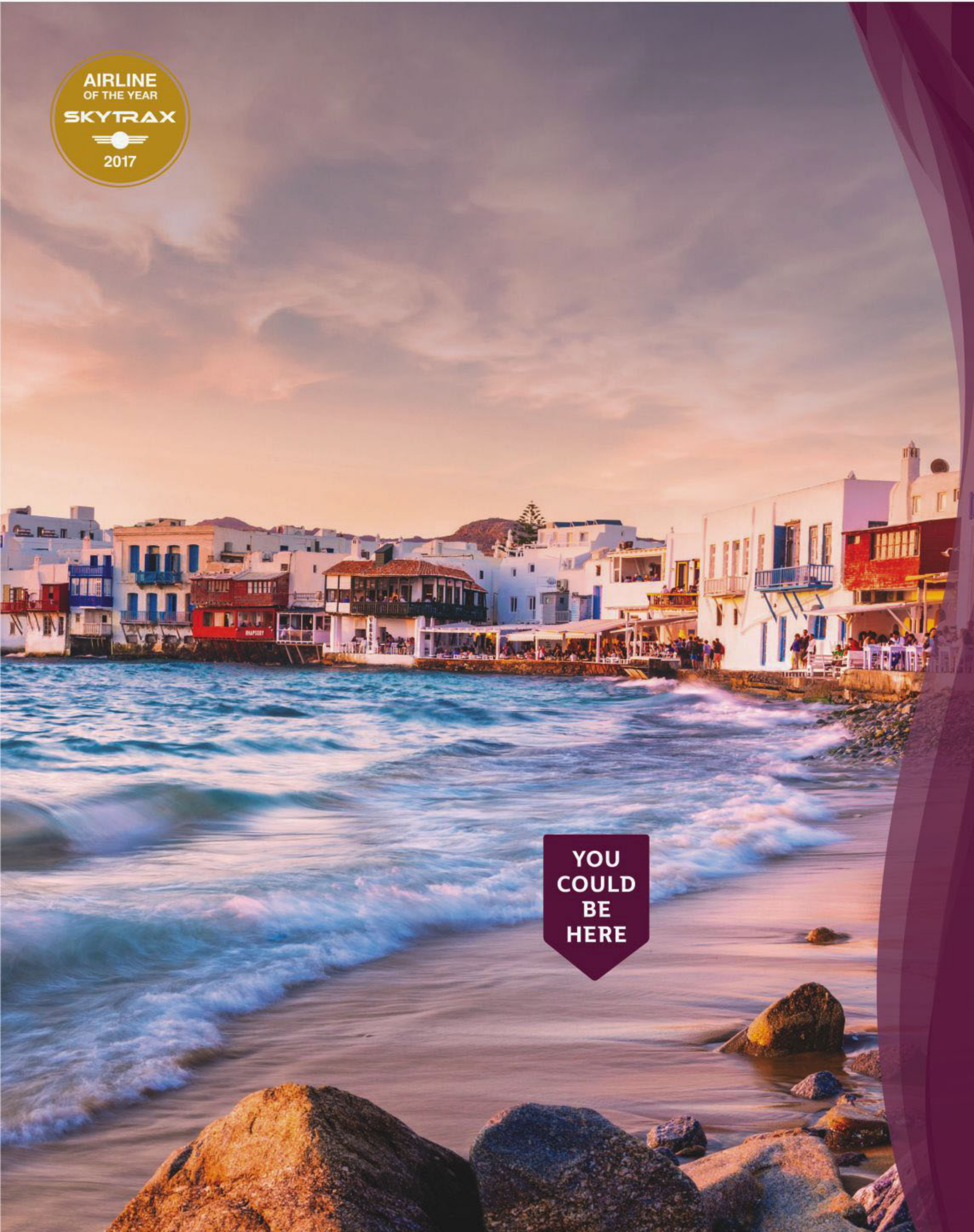
RANGS TOSHIBA

AC Carnival

Buy AC & WIN LED TV

SAMSUNG TOSHIN Panasonic

For details 16607



Immerse yourself in Greece

Discover a place with a magnificent blend of history, charm and remarkable natural beauty. Whether you explore the archeological ruins in Athens, relax on one of the stunning Greek islands or simply enjoy the best of Mediterranean cuisine, Greece always impresses with its vibrant and inspiring culture.

Fly to any of our three gateways in Greece - Athens, Thessaloniki and our newest destination Mykonos starting on 30 May 2018.

- qatarairways.com/bd
- Contact our sales office at +880 9 610 800 800 or e-mail dacreservations@bd.qatarairways.com

YOU COULD BE HERE

