

## No tension in Grand Alliance

Quader says

UNB, Dhaka

There is neither any conflict nor any tension in the Awami League-led Grand Alliance, said AL General Secretary Obaidul Quader yesterday.

Quader, also the road transport and bridges minister, came up with the comment while speaking at a preparatory meeting on Saturday's grand rally of the Awami League to celebrate its victory in the 11th general election.

"The grand alliance is a unity forged to participate in the election while the 14-party is a political combine which will prevail and there's no chance of collapse," said the minister.

There is no infighting, tension, and disturbance in the alliance, said the senior AL leader, adding, "If

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## Five held over fake FB pages

They used names of politicians, Rab says

STAFF CORRESPONDENT

Rapid Action Battalion yesterday detained five people on charges of spreading propaganda and committing fraud by creating fake accounts on social media using names of several political leaders, including Prime Minister Sheikh Hasina.

They used those accounts to extort money and spread propaganda, Mufti Mahmud Khan, Rab's Legal and Media Wing director, claimed at a press briefing in the capital.

The detainees are Omar Faruk, 30, Sabir Hossain, 24, Al Amin, 27, Aminul Islam Amin, 25, and Monir Hossain, 29.

Three of them were picked up from Moghbazar, Demra and Mohammadpur areas in the capital and two from Savar and Keraniganj.

"They opened numerous fake Facebook profiles using names of different political leaders and their relatives, including Sheikh Hasina, Sheikh Rehana and Saima Wazed Putul," said Mufti.

They also spread rumours and propaganda during the national elections, road safety movement and quota reform demonstrations, the Rab official added.

Among them, Faruk opened 36 fake accounts of ruling Awami League leaders, including six of the PM and one of her daughter Putul.

"On those pages, he used to provide his personal number and claimed that he was managing those pages after being recruited by the PM

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The biggest rice market in the Barishal division, the 200-year-old Banaripara floating rice market, also locally called "Dhandoth Bhasan Mahal Dhaner Haat", sees hundreds of buyers from different parts of the country coming for the different varieties of rice it has to offer. This year-long "haat" sits on the river twice a week - Saturdays and Tuesdays -- from 7:00am to 12:00pm at the west side of Banaripara Bazar near the Shandha river. During the seasons when the most amount of rice is harvested -- August to October and December to March -- the market operates four days a week, including Wednesdays and Fridays.

PHOTO: TITU DAS

## Hasina warns against graft

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2017-18 fiscal year, up from the target of 7.40 percent. The government now aims at raising the growth rate to a double-digit one within the next five years, she added.

About corruption, Hasina said the government announced zero tolerance of graft as it did so of terrorism, militancy and drug.

Mentioning that the government was able to control militancy and now conducting drives against drug, she said the drive against corruption would also continue.

About the 11th parliamentary election, the premier said "people completely rejected the BNP since the BNP-Jamaat unleashed arson attacks in the name of resisting the 2014 election" and this has been reflected in the December 30 polls results too.

She said her government was trying to continue its efforts to develop the country.

Terming the public administra-

tion the heart of the government, Hasina urged the ministry officials to work sincerely and competently.

The PM said she renamed the establishment ministry the public administration ministry to remind the officials about their responsibilities to serve people.

Reiterating that the country has now turned into Digital Bangladesh, she stressed the use of modern technology and digital system to ensure accountability and transparency in the administration.

About training of civil servants, the PM said there was no alternative to training to develop an efficient administration.

Referring to the Public Services Act, Hasina said it was passed in parliament to make civil servants more confident. She vowed to celebrate the Golden Jubilee of Bangladesh's independence in 2021 as a poverty- and hunger-free country and establish a developed and prosperous

country by 2041.

Mentioning that the size of the national budget was increased to more than Tk 4 lakh crore from only Tk 61,000 crore in 2005-06 fiscal year, she put emphasis on the proper use of this huge amount of money for the country's further advancement.

The public administration ministry is the first among the ministries visited by the PM after she formed the government for third consecutive term.

Hasina said she also visited ministries during her previous tenure to gear up their activities for taking government services to people's doorsteps.

State Minister for Public Administration Farhad Hossain and Public Administration Secretary Faiz Ahmed also spoke on the occasion.

PM's Principal Secretary Md Nojibur Rahman and PMO Secretary Sajjadul Hassan were present, among others.

## Bank services slow down

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The banks have found that in many cases, the branches breached the rules to provide loans to clients, overlooked credit worthiness of clients and even hid information.

The solution they have come up with is to bring the entire decision-making process under the fold of the head office -- even as simple as that of opening a bank account.

This may have cut some risks in credit but it comes at the cost of slow client service as was experienced by Faruk.

"Mr Faruk had to wait for long as all decisions are now made at the head office. And the head office has to deal with thousands of such requests every day which delays service," explained the branch manager of the bank concerned.

Opening of an account takes longer now. Earlier, it was hardly a 30-minute job to open a savings account, but now it takes two to three days.

If it is a fixed deposit account, a client will have to come twice to the bank to collect a savings instrument which would earlier take about 30 minutes to complete, according to a number of customers.

But that is the price everybody pays for the loan scams.

Most of the big loan scams such as Hallmark, Bismillah, BASIC Bank, Crescent and AnonTex were revealed at different bank branches.

The experience led a number of banks to shift their banking operation to the centralised model from the decentralised one to have better control over decision-making and loan disbursement.

At present, Prime Bank, BRAC Bank, Eastern Bank Limited, and The City Bank are operating based on the centralised model.

Another private bank, Bank Asia, started the process of moving to the centralised model a few years back.

The main difference between the centralised and the decentralised models lies in the decision-making process.

In the centralised system, a branch manager does not have the authority to decide on selection of borrowers or approval of loan. And all the branches only provide service to clients and collect deposits.

All the decisions regarding opening of accounts and letters of credit, selection of borrowers and loan

approval will come from the head office.

Under the decentralised system, every branch has a separate credit division, risk management division, customer service division and its own vault. Branch managers have the authority to select clients and disburse loans.

Prime Bank, which has been feeling the pinch of Bismillah Group loan scam for six years since 2013, shifted to full-fledged centralised system last year from the decentralised one.

The bank initiated the process of transformation in 2015 after the scam was revealed at its Dilkusha branch.

The decision by one of the country's largest private banks led several other banks to follow its footprint.

Talking to this newspaper, Rahel Ahmed, managing director of Prime Bank, said the bank shifted to the centralised model to mitigate risks of loan scams.

In support of the move, he said a branch manager has to deal with lots of issues, including business operation, loan recovery, monitoring, client service, manpower and management, and this huge burden of

responsibilities creates scope for errors.

The bank will benefit financially in the long run because the size of its branches will be reduced under the new model, mentioned the official.

During the period of transformation from 2015 to 2018, Prime Bank opened only two new branches, taking the total number of its branches across the country to 146, he said.

Contacted, Md Arfan Ali, managing director of Bank Asia, said the risk of loan scam is very high in the centralised system due to poor book keeping at bank branches.

Besides, branch managers sometimes use their authority to approve loans, keeping the head office in the dark.

Asked about concern over slowdown of customer service under the centralised model, Arfan said the new system will allow branches to provide better service than earlier because their focus will be only on providing services to clients.

In late 1980's, banks in the country slowly decentralised their operation in line with the practices of the multi-national banks, according to a study by Bangladesh Institute of Bank

Management last year.

But some of these banks moved to reinstate the previous centralised system in the last 10 years due to abuse of power and malpractices, especially in case of lending decisions, by officials at the branch level, shows the survey titled "Centralised and Decentralised Banking System".

The main objective of this transformation was to reduce corruption, embezzlement, fraud and malpractices by branch officials and check their inappropriate use of authority.

Cost cutting is another factor that led the banks to go back to the centralised system, the study found.

Most of the bankers, covered by the survey, are of the opinion that that less manpower is required in the centralised system, and it is cost effective.

However, the level of customer satisfaction is high in the decentralised system because it saves customers' time. Business expansion is easier and speedy in this system because of quick decision-making, according to the study.

Loan recovery and amount of bad loans are almost equal in both systems, it adds.

## Dhaka promises good governance

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Ambassadors, high commissioners, consuls general of all the foreign missions and representatives from the UN offices in Dhaka were present among them, the ministry added.

After the briefing, several diplomats told The Daily Star that they assured continuous support to Bangladesh in every possible way.

Dean of Diplomatic Corps and Ambassador of the Vatican to Bangladesh Archbishop George Kocherry said, "We promised our supports, cooperation and also the collaboration for the development of this country. So, whatever we can we'll do."

Foreign Secretary Shahidul Haque

and other senior officials of the Ministry of Foreign Affairs were also present at the briefing.

### EU WILLING TO REMAIN ENGAGED

The European Union reiterated its willingness to remain constructively engaged with the new government and work together on issues of mutual interests like good governance, deeper economic partnership, the Rohingya crisis, migration, climate change, development cooperation and more.

The EU Ambassador to Bangladesh and Head of Delegation Rensje Teerink conveyed this message when she met with the newly appointed Foreign Minister AK Abdul Momen at state guesthouse Padma yesterday.

Congratulating the foreign minister, the EU envoy further explored ways how to upgrade the existing instruments of engagement, in the context of evolving the Bangladesh-EU relationship, in the post-LDC era, where the bilateral agenda is shifting from development issues towards those more political in nature.

Foreign Minister Momen expressed deep appreciation and gratitude for EU's long-standing and comprehensive support for Bangladesh.

Foreign Minister of Indonesia Retno LP Marsudi congratulated Momen over phone yesterday for being appointed as the foreign minister.

### BANGLADESH-INDONESIA RELATION TO BE AUGMENTED

The Indonesian Foreign Minister Retno LP Marsudi also expressed conviction that the friendly relations between Bangladesh and Indonesia would be augmented further based on mutual understanding and respect in the years ahead.

Momen sought Indonesia's support for an early solution to the Rohingya crisis.

Meanwhile, the High Commissioner of Sri Lanka to Bangladesh General AWJC De Silva called on the foreign minister at his ministry yesterday and discussed the entire range of bilateral relations between the two countries.

The Bangladesh government seeks to intensify relations with its neighbours, including Sri Lanka, Momen said.

During the discussion, he put emphasis on realising the full potentials of the two countries in strengthening the relations on a win-win basis.

Earlier, the outgoing Ambassador of Nepal to Bangladesh Dr Chop Lal Bhushal took farewell from Momen.

During the discussion, the foreign minister emphasised on hydropower import from Nepal, establishing connectivity and increasing economic and trade relations between the two countries.

The outgoing ambassador thanked the Bangladesh government for the support he received during his tenure.

## SC upholds HC order on Mainul Hosein in 10 cases

STAFF CORRESPONDENT

The Supreme Court yesterday upheld the High Court orders that granted bail to barrister Mainul Hosein in 10 defamation cases and stayed the trial proceedings against him in 14 cases.

Chamber Judge of the Appellate Division Md Nuruzzaman passed "no order" on the government's petitions seeking stay on the HC orders.

Advocate M Masud Rana, a lawyer for Mainul, told The Daily Star that the "no order" meant the HC's order would remain in force.

Now there is no legal bar for Mainul to get released from the jail as there is no arrest warrant against him in the few other cases in which Mainul was made accused, the lawyer added.

Assistant Attorney General SM Quamrul Hasan said Mainul Hosein would not be released from jail if he did not secure bail in all the cases filed against him.

Earlier on January 13, the HC granted ad-interim bail to Mainul in 11 cases and stayed the trial proceedings against him in 15 cases for six months.

The government yesterday moved petitions before the SC chamber judge's court challenging the HC orders that granted him bail in 10 cases and stayed the trial proceedings of 14 cases.

Mainul was arrested on October 22 last year in connection with a defamation case for defaming journalist Masuda Bhatti on a television talkshow on October 16. He was sued in as many as 23 cases.

Additional Attorney General Momtaz Uddin Kutubi, deputy director of Fire Service and Civil Defense in Kushtia said the roof casting of that corridor was completed just a few hours before it collapsed.

The dead was Bozlu Biswas, 60. He was a resident of Alaudin Nagar village in Kumarkhali upazila. Firoj Uddin Kutubi, deputy director of Fire Service and Civil Defense in Kushtia said the roof casting of that corridor was completed just a few hours before it collapsed. "The workers were about to leave the place in the afternoon when it collapsed all of a sudden," he said, adding that the weak shuttering by bamboos might have caused the fall. Kushtia Deputy Commissioner (DC) Aslam Hossain, who visited the spot soon after the incident, said Zohirul Limited, a construction firm, was constructing the building.

A three-member investigation committee, led by Additional District Magistrate Azad Jahan, was formed to look into the matter, Aslam said, adding that the committee was asked to submit its report as early as possible.

Prof SM Mustanzid, principal of the medical college, said necessary steps would be taken if anyone associated with the construction was found guilty.

The injured workers were undergoing treatment at Kushtia General Hospital, he added.

The proprietor of the construction firm Md Zohirul could not be reached over phone for comments despite several attempts.

## Polls marred

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of nongovernmental groups, and students, said the report.

"The 2018 election was marred by serious allegations of electoral fraud, including attacks on opposition members, voter intimidation, and partisan behaviour by election officials," said the international rights body.

Brad Adams, Asia director at HRW, said, "The Awami League may have won the election, but to do so, the government criminalised free expression and lodged blatantly trumped-up cases against thousands of opposition supporters."

"The government needs to recognise the democratic value in free expression, rule of law, and a vibrant civil society."

In the 674-page World Report 2019, its 29th edition, the global rights watchdog reviewed human rights practices in more than 100 countries.

The HRW said the law enforcement agencies killed more than 100 people and arrested thousands in Bangladesh's "war on drugs."