

Working

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commitment to serve the people until her last breath, she said that she had a desire to turn the country into a suitable abode for the next generation.

Highlighting the contributions of Bangabandhu, the premier said he got only three and a half years of time and within the timeframe he rebuilt the war ravaged country and shaped Bangladesh as an independent nation.

She mentioned Bangladesh would successfully celebrate the birth centenary of Bangabandhu in 2020 and golden jubilee of the Independence in 2021.

The government has already declared 2020-2021 as "Mujib Barsha", she said.

The prime minister urged the children to study attentively and take advantages and facilities provided by the government to become worthy citizens.

The Ministry of Women and Children Affairs and Gopalganj district administration jointly organised the rally of schoolchildren of different educational institutions in Tungipara, the birthplace of Bangabandhu.

Novelist and Chairman of Bangladesh Shishu Academy Selina Hossain attended the function as the special guest.

Members of the cabinet, cabinet secretary, chiefs of three services, senior leaders of the Awami League, government officials, teachers of different educational institutions attended the function.

Lamia Shikder, a class five student of Gopalganj Maleka Academy, presided over the programme while Arifat Hossain, a class four student gave the welcome address.

Sheikh Hasina received a replica of the logo of Branding of Gopalganj District from the deputy commissioner and unveiled the cover of a book on the letters written for Bangabandhu titled "Bangabandhuke Lekha Chithi".

The best letter written to Bangabandhu was also read out by a class 10 student Suraiya Yasmin at the function.

A video titled "Amar Kotha Shono" was screened on the occasion.

The prime minister also inaugurated a book fair and visited a painting exhibition of the children on "Bangabandhu and Bangladesh".

Later the prime minister handed over sewing machines to two distressed women of Tungipara and Kotalipara upazilas of Gopalganj.

The premier also distributed prizes among the children who participated in literary and cultural competitions organised by Gopalganj district administration marking the birth anniversary of Father of the Nation and the National Children's Day.

At the programme, the premier also recalled the contribution of her mother Bangamata Sheikh Fazilatunnesa Mujib, grandfather Sheikh Lutfur Rahman and grandmother Saira Khatun to help Bangabandhu.

116 upazilas

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the fifth-phase polls.

For the first time in Bangladesh, political parties are nominating aspirants for upazila council, including chairman, vice-chairman and female vice-chairman.

The BNP, left democratic alliance, a combine of eight left-leaning parties, Islami Andolan Bangladesh, Bangladesh Khelafat Andolan and Bangladesh Muslim League have boycotted the polls.

At a press briefing in the Nirbachon Bhaban yesterday, Election Commission Secretary Helal Uddin Ahmed said all preparations were completed for holding the second-phase polls in a free and fair manner.

He warned law enforcers and election officials against any kind of negligence of duty.

The secretary added that the commission decided to deploy army personnel in three hill districts.

The EC primarily decided to hold elections in 129 upazilas in the second phase, but it later rescheduled the election date of Gopalganj's five upazilas for March 24. Election will not take place at Dinajpur Sadar upazila as one of the candidates died. Election in Gaibandha's Gobindganj will not be held today as the court stayed polls there.

Besides, no elections will take place in six upazilas -- Mirsarai and Raozan of Chattogram, Hatia of Noakhali, Faridpur, Naogaon and Pabna sadar upazilas -- as all three candidates of the upazilas -- chairman, vice-chairman and female vice-chairman -- were elected unopposed.

Forty-eight candidates for chairman, vice-chairman and female vice-chairman posts have been elected uncontested in the second phase. Of them, 23 are chairman candidates, 13 vice-chairman candidates and 12 female vice-chairman contestants.

In the first phase, 28 chairmen, vice-chairmen and female vice-chairmen had been elected unopposed.

EC sources said in the second phase, 377 candidates are vying for chairman posts, 548 for vice-chairman posts and 400 for female vice-chairman posts.



Ducusu Vice President-elect Nurul Haque Nur speaks during a press conference at Dhaka University's Madhur Canteen where he demanded re-election to Ducsu and hall unions.

Nur again calls for Ducsu repolls

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representatives met Prime Minister Sheikh Hasina at the Gono Bhaban and sought her all-out cooperation in proper functioning of Ducsu for the welfare of all students.

On his speech at the Gono Bhaban, Nur said many BCL men were also present alongside Ducsu and hall union leaders at the prime minister's office on Saturday and that's why he could not say many things to the premier. He also claimed to have lost concentration there.

Asked why he did not press for re-election at the meeting with the PM, Nur said he told the premier about the anomalies during the Ducsu polls besides briefing her about different crises of the university.

"Ducusu election is a matter of the university and not of the government. As an autonomous entity, the university can hold the election again if it wants."

About taking oath as the Ducsu VP, he said, "I will take the decision considering the prevailing situation. Alongside, I will talk to those who are carrying out movements."

He also ruled out any possibility of splits within the five panels.

Nur, known for his participation in the quota reform movement, said the persons who played controversial roles in the Ducsu election will

have to stay away from future election process.

And the officials involved in the electoral process have to resign from their administrative posts, he added.

He claimed that the people have lost faith in electoral system after witnessing the last parliamentary polls but they hoped that the Ducsu election would restore the trust.

"But the election did not match our expectations and in some cases the teachers were involved in irregularities. Expressing solidarity with the students who observed hunger strike at the Raju Memorial Sculpture and in front of Ruqayyah Hall, I am demanding re-election," he said.

Leftist panel Pragatishil Chhatra Oikya organised another press conference where Ducsu vice president candidate Liton Nandi criticised the remarks of Nur at the Gono Bhaban. He said the speech of Nur was completely contradictory to his earlier statement.

"Since the election day, Nur had been demanding re-election. But in his speech at the Gono Bhaban, he said there were a few mistakes in the election this time and demanded the prime minister's help to avert recurrence of those in the next polls."

Liton, also general secretary of Chhatra Union, demanded resigna-

tion of the DU VC for "his failure to stop vote rigging" and withdrawal of all false cases filed against their activists.

Liton said a scandalous chapter in the history of DU has been written through this "farical" Ducsu election.

"We demanded ballot boxes be taken to the halls on the election day instead of previous night but the authorities did not pay heed to it. It was a farical election and that is why we demand repolling after boycotting its results," he said.

In separate press conferences, Chhatra Federation, Swatantra Jote and Swadhikar Swatantra Parishad placed the same demands.

ARM Asifur Rahman, a general secretary contender in the Ducsu election, said the authorities should immediately announce schedule for reelection as all panels except for that of BCL had boycotted the election.

"The university authorities had imposed restrictions like barring live telecast by journalists and mobile phones inside the polling centres and thus carried out vote riggings," Asif said.

Earlier on Wednesday, the panels who boycotted the polls gave a three-day ultimatum to the university authorities, demanding a re-election.

Bailout

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payment of 2 percent of their outstanding loans.

The proposal is now pending with the finance ministry for a go-ahead.

Economists and banking experts fear that if implemented, the scheme would throw the banks into more financial troubles.

The proposal was readied by a committee led by Agrani Bank Chairman Zaid Bakht.

In January this year, it was sent to the BB which included more lenient terms in it.

The finance ministry formed the committee in June last year to prepare a bailout package for loan defaulters in three sectors -- trading, shipbuilding and steel -- to help them revive their businesses.

The committee submitted its report to the ministry which sent it to the BB last month, seeking its opinion on the proposed package.

In its opinion, the central bank recommended offering the package to all sectors, not only the three.

Though the committee proposed excluding from the scheme the borrowers, who had availed themselves of large loan restructuring schemes in the past, the BB recommended including them in it.

The central bank said most of the borrowers who took advantage of the scheme did not pay back loans as per the restructuring conditions. As a result, non-performing loans in the banking sector was on the rise.

Asked, Zaid said the policy was prepared to give a "breathing space" to the loan defaulters.

Experts questioned whether the BB had thought deeply about the implications of such a policy on the health of the banks.

For example, the proposal says loan defaulters who were "adversely affected by internal and external economic factors" will be entitled to have their loans rescheduled.

Economists and bankers pointed out that the label was so generic that all defaulted loans will fall under such vague and all-encompassing categories.

Any business is exposed to internal and external factors and hence this eligibility condition is simply absurd. Any defaulter could seek rescheduling under this policy and this could create havoc on the banks' financial discipline, they mentioned.

As of December last year, the amount of defaulted loans in the banking sector stood at Tk 93,911 crore -- 10.30 percent of the total outstanding loans, and there are over 2.66 lakh loan defaulters, according to BB data.

Khondkar Ibrahim Khaled, former deputy governor of Bangladesh Bank, said, "The policy will destroy the banks."

Banking records show that if a loan remains unrecovered for a long time, the chance of recovery is low. This experience has been ignored by the policy, which could bring disaster to the banking sector, he told The Daily Star.

Some influential politicians, who are large loan defaulters, are probably involved in the formulation of such a policy, Khaled mentioned.

The policy will have a serious "side effect" on the money market. When loans are not recovered for a long time, lending rates go up and hurt businesses, he added.

Fahmida Khatun, executive director of the Centre for Policy Dialogue (CPD), said, "This is an artificial solution just to reduce defaulted loans."

The policy would not bring any good to the sector because the previous bailout package failed to regularise the defaulted loans, she said.

Long-term loan rescheduling would hurt financing of the productive sectors, Fahmida noted.

The government is encouraging defaulters instead of taking strict action against them, said Salehuddin Ahmed, a former BB governor.

Long-term repayment schedule would put pressure on liquidity of banks, he added.

CONDITIONS OF PACKAGE
The interest rate will be 7 percent under the simple interest formula. But the defaulters with the BASIC Bank will enjoy a reduced interest rate as they have to pay only 2 percent interest along with costs of funds. Currently, the banks use compound interest formula for all loans.

The defaulters have to pay instalments quarterly and failure to pay two consecutive instalments would result in cancellation of the rescheduling.

PAST EXPERIENCE
In January 2015, the central bank offered a special package for borrowers who had bank loans of at least Tk 500 crore each. It relaxed the loan rescheduling policy for the borrowers, who were required to make a down payment of just 1-2 percent, instead of usual 10-15 percent.

The BB made the move after several companies asked for the package, saying they had been affected by political unrest between 2013 and 2015.

Eleven large borrowers availed themselves of the scheme and had their loans of Tk 15,000 crore restructured.

Of those, only one complied with the conditions laid down in the policy.

Attacker was 'lone gunman'

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Ardern told reporters yesterday.

"It did not include a location, it did not include specific details," she said, adding that it was sent to security services within two minutes of receipt.

Ardern said she had read "elements" of the lengthy, meandering and conspiracy-filled far-right "manifesto".

"The fact that there was an ideological manifesto with extreme views attached to this attack, of course, that is deeply disturbing," she said.

ANOTHER BODY FOUND
The death toll in the mosque shootings rose to 50 after police said they found another body, as an overwhelmed hospital was forced to delay surgeries as it struggled to cope with the sheer number of wounded.

Commissioner Mike Bush said the body of the 50th victim was found at the Al Noor mosque, where more than 40 people had died after the attacker entered and shot randomly at people with semiautomatic rifles with high-capacity magazines, before travelling to a second mosque to do the same.

"As of last night, we were able to take all of the victims from both of those scenes. In doing so we were able to locate a further victim," Bush said.

Thirty-four people were still in Christchurch Hospital, with 12 in critical condition and one child was moved to dedicated children's hospital in Auckland.

Greg Robertson, the chief of surgery at Christchurch Hospital, said the medical staff were having trouble dealing with the

enormity of the situation.

The bodies of the victims had not yet been released to the families because investigations were ongoing, but police were working as quickly as they could do that.

"We have to be absolutely clear on cause of death and confirm their identity before that can happen. But we are so aware of the cultural and religious needs, so we are doing that as quickly and sensitively as possible," Bush said.

While talking to reporters yesterday afternoon, Ardern said a small number of bodies would be released to families by night. She added that all were expected to be released by Wednesday.

She also said she was receiving advice as to whether the accused could be deported after his trial. Brenton Tarrant was charged with one count of murder in relation to the attacks on Saturday.

"I don't want to preempt anything," she said. "He will certainly face the justice system of New Zealand."

KIWIS PAY TRIBUTE
As New Zealanders flocked to memorial sites to lay flowers and mourn the victims, testimony emerged of heroic, harrowing suffering and incredible grace.

Farid Ahmad, whose 44-year-old wife Husna was killed as she rushed back into a mosque to rescue him, refused to harbour hatred toward the gunman.

"I would say to him 'I love him as a person'," Ahmad told AFP.

Asked if he forgave the 28-year-old suspect, he said: "Of course. The best thing is forgiveness, generosity, loving

and caring positivity."

Husna Ahmad was among four women believed to have been killed by Tarrant.

GUN POLICY ON AGENDA
The dead from Friday's attack span generations, aged between three and 77, according to a sombre list circulated among relatives.

Some victims came from the neighbourhood, others from as far afield as Egypt or Fiji. At least two of the dead -- a father and son -- came from the same family.

"It's a massacre, what else do they need to know?," said school principal Sheikh Amjad Ali, expressing frustration with the wait for loved ones' remains.

Ardern -- who spent yesterday morning with the Muslim community of Wellington -- will gather her cabinet to discuss changing the country's gun laws today.

That could include a ban on semi-automatic weapons of the type used by Tarrant. A series of reform attempts in recent years have failed.

The cabinet will also hear from intelligence agencies about how a self-avowed fascist legally purchased and trained with his armoury without drawing the attention of the authorities.

Ardern also wants answers from social media giants over the livestreaming of the carnage.

Facebook said it had removed 1.5 million videos of the attack around the world in the first 24 hours.

The video has been classed as "objectionable" under New Zealand law, mean-

ing that anyone who shares it could face prosecution and jail.

A 22-year-old man is due to appear in Christchurch District Court today charged with offences under the Films Videos and Publications Classification Act, police said.

Meanwhile after days of lockdowns, security warnings and fear, police have urged Kiwis to go back to their normal business.

When they return to work, school and hobbies today however, they will find a high police presence, said Police Commissioner Bush.

'Mugger' killed

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forcing them to retaliate, he added.

The duo was injured in the "gunfight". Of the two, one was taken to Shaheed Suhrawardy Medical College and Hospital where doctors declared him dead, claimed the OC.

Police also claimed to have recovered the car, a firearm and six bullets from the spot.

To verify the law enforcers' claim, this correspondent visited the area yesterday afternoon but found no one who heard gunshots at the night. The correspondent spoke with at least 30 persons in the area.

Asked about the specific location of the occurrence at the Garden City, the OC said he could not specify the area as the incident took place at night.

Nobody claimed the body at the hospital morgue as of filing this report at 6:30pm.

5 Bangladeshis

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Shafiqur said that NZ would start handing over the bodies of the identified victims from Monday morning.

State Minister for Foreign Affairs Md Shahriar Alam yesterday told The Daily Star that one close relative of each dead would be able to travel to Christchurch to bring the bodies back as the NZ authorities would arrange it for them.

According to Reuters, 41 people were shot dead as a "white supremacist" indiscriminately attacked unarmed devotees at the Al Noor Mosque on Friday. Seven more were killed in the neighbouring Linwood Mosque where the terrorist conducted his second attack. Later, one died after taking to Christchurch Hospital and another was discovered at the crime scene, making the death toll 50.

WHAT DO FAMILIES SAY?
Quoting the family members of Dr Samad, State Minister for Foreign Affairs Shahriar said he would be buried in NZ. Samad's son would join them in the funeral from Bangladesh.

However, no decision has been made yet whether Hosne Ara would be buried in NZ or in Bangladesh, he said.

"We are urging all concerned families to communicate through our hotline numbers who are yet to communicate," he added.

Meanwhile, our Narayanganj correspondent found that the family members of Omar Faruk were hoping against hope that he would return home alive.

"My son is alive ... he will come back," said Rahima Begum, mother of the victim.

In Chandpur, our correspondent found that Mojammel's family members were waiting for the remains of him.

Mojammel's elder sister Josna Akter demanded punishment for the murder of her brother.

"We demand punishment of the killers of my brother," she said.

HOTLINE
Honorary Consul of Bangladesh Shafiqur Rahman Bhuiyan could be contacted over his mobile phone: +64 21024 65819. Besides, two additional numbers for emergency contact are: +61 424 472544 and +61 4501 73035.

2 killed as AL factions clash

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on Saturday, they alleged.

The clash erupted when supporters of Wazed launched a counterattack. Some 10 shops were vandalised and looted during the clash.

On information, police rushed to the spot and fired rubber bullets to bring the situation under control.

A case was filed with Kalai Police Station, said Abdul Latif Khan, officer-in-charge of the police station.

Contacted, Milon and Wazed blamed each other for the incident.

Saturday night.

The injured UP chairman, Kamruzzaman Khokon, 48, was campaigning for AL rebel chairman candidate for Chatmohar Upazila Parishad Abdul Hamid Master.

Sakhawat Hossain, president of AL Chatmohar upazila unit, is contesting for the chairman post with AL ticket.

This upazila goes to election today.

Nasir Uddin, officer-in-charge of Chatmohar Police Station, said the reason behind the attack could be known after investigation.

10 in the first phase. In the second phase, elections in 116 upazilas will be held today. The third-phase polls will be held in 127 upazilas on March 24 and the fourth phase in 122 upazilas on March 31.

The Election Commission is yet to announce the schedule for the fifth phase.

In another incident, five AL men were wounded and around 12 houses were vandalised as two groups of AL men clashed at Paddakar union under Jhenidah Sadar upazila over establishing supremacy in the area on Saturday night.

Locals and police said there had been a longstanding conflict between

Paddakar Union Parishad former chairman Bikash Chandra Biswas and its incumbent chairman Nizamul Goni Litu.

Around 10:30pm, supporters of both the groups were locked in an altercation over establishing supremacy at Hatgopalpur Bazaar. At one stage, they attacked each other with sharp weapons, bamboos and sticks.

Milu Mia Biswas, assistant superintendent of Jhenidah police, said additional forces were deployed in the area to avoid further violence.

Our correspondents in Dinajpur, Pabna and Jhenidah contributed to the report.