

MAINTAINING WELLNESS THROUGHOUT HAJJ

AFRINA SULTANA

Hajj, Islam's fifth pillar, is a transformative journey of unity, submission to Allah, and personal renewal. This year, Bangladesh, one of the largest contributors to the pilgrimage, is set to send approximately 78,500 pilgrims to the holy lands of Saudi Arabia.

While Hajj is a deeply moving experience, it is also a physically demanding endeavour. To ensure that pilgrims remain in peak condition to perform their rituals, Dr Samiha Sharmin Munia, Assistant Professor at the National Institute of Chest Diseases and Hospital, offers essential guidance on maintaining health and well-being.

COMPULSORY VACCINATION PROTOCOLS

Adhering to the Saudi Ministry of Health's protocols is vital for public safety. All pilgrims aged one and above must receive the quadruple meningitis vaccine at least ten days before their departure.

Hajj is as much a mental challenge as a physical one. Manage the mental strain of Hajj by practising patience amidst large crowds. If you feel overwhelmed, use deep breathing and find a quiet spot for ten minutes of reflection to regain your focus and spiritual composure.

PHYSICAL CONDITIONING AND PREPARATION

To prepare for extensive walking, practice 3-5 km daily a month in advance and break in your footwear to prevent blisters. Additionally,



PHOTO: PRABIR DAS

carry muscle relaxant creams or pain-relief sprays to manage soreness caused by long distances and hilly terrain.

HYDRATION AND HEAT MANAGEMENT

To combat Makkah's intense dry heat, stay hydrated by drinking plenty of water, fresh juice, and ORS. Additionally, carry an umbrella and a portable fan to protect yourself from the sun and provide instant relief.

NUTRITIONAL BEST PRACTICES

To maintain energy and avoid digestive issues in extreme heat, limit heavy, spicy dishes like Biryani or Kabsa, which can cause lethargy and acidity. Instead, prioritise hydrating fruits and light staples like plain rice with mild curries.

MEDICAL PREPAREDNESS

Pilgrims must carry their regular prescriptions from home, as sourcing specific brands or formulations abroad can be difficult. Dr Munia particularly emphasises that patients with diabetes or

hypertension must have an adequate supply of their medications. For those with diabetes, keeping high-calorie snacks such as dates and nuts in a carry-on bag is essential to counteract potential bouts of low blood sugar (hypoglycaemia) during long rituals.

HYGIENE AND SANCTITY

Maintain hygiene to prevent illness by using hand sanitiser and masks regularly. Ensure sterile blades are used for ritual head shaving to avoid blood-borne diseases, and use fragrance-free soap to comply with Ihram requirements.

By integrating these health strategies with their spiritual preparations, pilgrims can safeguard their physical vitality, allowing them to dedicate their full energy to this once-in-a-lifetime journey of devotion.

Afrina Sultana is a Master's graduate from the University of Dhaka and a regular contributor to the commercial section of The Daily Star.



MOHAMMAD ALI
Managing Director and CEO of Pubali Bank PLC



We have the Pubali Health app, which is designed to cater the specific, emergency needs of these pilgrims in a foreign land.

Hajj savings with DIGITAL EASE

As the Hajj season approaches, it continues to reshape financial activity and consumer behavior across Bangladesh. Mohammad Ali, Managing Director and CEO of Pubali Bank PLC, speaks with *The Daily Star (TDS)* about evolving financial needs during Hajj, emerging digital payment trends, and how the bank is positioning itself to support a more seamless and globally connected pilgrimage experience.

The Daily Star (TDS): Can you provide an overview of your bank's Hajj-specific financial products? What sets them apart?

Mohammad Ali (MA): Pubali Bank has developed a comprehensive suite of Hajj-focused financial products designed to support pilgrims at every stage of their journey. Our Hajj Savings Mudaraba Account and Deposit Scheme are structured to encourage disciplined, long-term savings while remaining fully Shariah-compliant. What distinguishes us is the flexibility we offer in deposit frequency and tenure in Swapna Puran Deposit, allowing customers from diverse income backgrounds to participate. We also ensure transparency in profit calculation and maturity benefits, which builds trust among our clients.

TDS: How does your Shariah Board ensure funds are invested in Halal avenues?

MA: Our dedicated Shariah Board regularly reviews all investment portfolios linked to Hajj funds to ensure strict adherence to Islamic principles. Every financial activity is audited,

and only Halal, risk-appropriate avenues are approved.

TDS: Do you offer digital or automated savings features?

MA: Yes, we are actively integrating digital solutions. Through our mobile banking platform, customers can set automated micro-savings plans, enabling them to contribute small amounts regularly towards their Hajj goal. This approach is particularly beneficial for younger clients who prefer seamless, technology-driven banking.

Steady 2-3% growth in Hajj accounts.

Supported 4,000 pilgrims across 2024-2025 seasons.

TDS: What additional services do you provide for pilgrims?

MA: We aim to go beyond basic financing. Our offerings include travel Takaful, preferential currency exchange rates, and dedicated dual currency debit card facilities for international use. These value-added services are designed to ease the financial and logistical burden on pilgrims.

TDS: What growth have you seen in Hajj accounts?

MA: Over the past three years, we have observed steady and encouraging growth in Hajj account holders, which is 2-3% in numbers.

Interview conducted by Farhan Musfique



IMTIAZ U. AHMED
Managing Director and CEO Midland Bank PLC



Small monthly installments starting from BDT 250 help middle-income households fulfill their sacred dream of performing Hajj.

SIMPLIFYING YOUR SACRED HAJJ JOURNEY

Midland Bank PLC has established itself as a digitally-driven, customer-centric financial institution in Bangladesh. Under the leadership of Managing Director and CEO, Imtiaz U. Ahmed, the bank is revolutionizing the pilgrimage experience through its Shariah-compliant "MDB Saalam" Islamic window. By merging traditional Mudaraba principles with modern technology, Mr. Ahmed aims to make the sacred journey of Hajj financially attainable for every segment of society.

The Daily Star (TDS): What makes your Hajj savings solutions unique in this competitive market?

Imtiaz U. Ahmed (IUA): We offer the MDB Saalam Hajj Savings and MDB Salaam Digital Hajj Savings schemes. They are uniquely flexible, with tenures ranging from three to twenty years and installments starting at just BDT 250. This makes Hajj planning accessible even for middle-income earners. Our digital platform allows customers to open and manage accounts remotely, ensuring Shariah-compliant growth through yearly profit credits and strict adherence to Islamic principles.

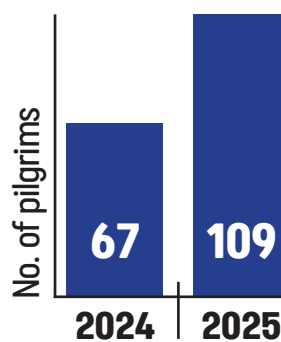
TDS: How does your mobile app facilitate Hajj goals through automation?

IUA: Our MDB Saalam Digital scheme is engineered for maximum convenience. Users can schedule automated monthly transfers—from BDT 250 up to BDT 5,00,000—via our app, internet banking, or bKash. This disciplined, technology-driven mechanism encourages consistent contributions without manual intervention, aligning perfectly with our customer-centric philosophy and Bangladesh Bank's digital banking regulations.

TDS: What value-added services do you offer to support pilgrims during their travel?

IUA: Upon maturity, customers receive a complimentary MDB VISA Prepaid Card with zero withdrawal fees at MDB ATMs and a 50% waiver on foreign-currency endorsements. Furthermore, our Bancassurance partnerships with Akij Takaful and Sandhani Life allow pilgrims to access Shariah-compliant travel protection and insurance solutions easily through the bank's existing channels.

HAJJ SAVINGS SCHEME PILGRIMS



TDS: How do you balance offerings for long-term youth savings versus short-term needs?

IUA: We balance these through flexible tenures. Younger customers can opt for twenty-year disciplined savings plans, while those wishing to perform Hajj sooner can enroll in short-term plans with higher monthly installments. This approach ensures we cater to both long-term planners and immediate aspirants in a Shariah-compliant manner without relying on conventional lending.

Interview conducted by Tagabun Taharim Titun

البنكية الإسلامية EBL Islamic Banking | বিশ্বাসে হোক সহজ ব্যাংকিং

Eastern Bank PLC.

হজ এবং উমরাহ যাত্রায়
আপনার আর্থিক লেনদেন হোক আরও

সহজ ও নিরাপদ

ইবিএল ইসলামিক ডেবিট ও প্রিপেইড কার্ডের মাধ্যমে

মৌদি আবেবের সকল VISA পার্টনার আউটলেটে POS মেশিনে পেমেন্ট করার সুবিধা
যেকোনো VISA লোগোযুক্ত এটিএম বুথ থেকে সহজে নগদ উত্তোলনের সুবিধা
ইসলামিক কার্ডে এন্ডোর্সমেন্ট করতে পাসপোর্টসহ নিকটস্থ ইবিএল শাখা বা
স্কাইকেয়ার-এ ভিজিট করুন।

শর্ত প্রযোজ্য
16230 ebl.com.bd myebl

VISA