

# BBTA

## Academic Calendar 2024



BANGLADESH BANK TRAINING ACADEMY

**Bangladesh Bank Training Academy**  
**ACADEMIC CALENDAR**

**2024**



**Bangladesh Bank**  
(Central Bank of Bangladesh)

# Bangladesh Bank Training Academy (BBTA)



# **Editorial Committee**

## **Chairman**

Md. Zulkar Nayn  
Executive Director

## **Members**

Md. Sakhawat Hossain	Director (Research)
Anwar Aftab Ahmed	Director (Research)
Md. Mazbah Uddin	Director

## **Executive Editor**

Md. Sakhawat Hossain  
Director (Research)

## **Associate Members of Academic Calendar Preparation Committee**

Tania Mustafiz	Additional Director
Amatur Rab	Additional Director
Tahmida Zaman	Additional Director
Md. Ruhul Amin Chowdhury	Additional Director
Md. Razaul Karim	Joint Director (ICT)
Ayesha Sultana Moly	Joint Director
Israt Jahan	Deputy Director (Ex-Cadre Library)
Syeed Ahmed Rasel	Assistant Director (Ex-Cadre Library)





# Table of Contents

Title	Page Number
BBTA: Vision and Mission	7
BBTA: Mandate and Strategic Objectives	8
Message from Governor	9
Message from Deputy Governor	10
Message from Deputy Governor	11
Message from the Executive Director of BBTA	12
Editorial	13
Group Photo of BBTA Faculty Members	14
Bangladesh Bank Training Academy Infrastructure	15
Certified Supervision Specialist (CSS) Course	18
Annual Training Plan 2024	19
Individual Course Curriculum of Annual Training Program 2024	24
Distinctive Programs and Activities of BBTA during 2024	26
Faculty Information of Bangladesh Bank Training Academy	85
Contact List of BBTA Officials	99
Training Program Imparted by BBTA in the Last 5 Years (2019-2023)	102
Photo Album of Bangladesh Bank Training Academy 2023	108
Incumbents of Bangladesh Bank Training Academy	120



# BBTA: Vision and Mission

## **Vision of BBTA :**

Attaining excellence in imparting training, education and research with a view to developing the officials of Bangladesh Bank and other stakeholders of the country continually in parallel with the central banks of the developing countries of the world with a forward-looking approach.



## **Mission of BBTA :**

Arranging robust foundation training for the newly recruited Assistant Directors of Bangladesh Bank; conducting beneficial training course, workshops, seminars, lecture series, conferences, e-learning, professional diploma courses in line with the Training Need Assessment for the officials of Bangladesh Bank and other stakeholders; undertaking research; and publishing the BBTA Journal regularly.

# BBTA: Mandate and Strategic Objectives

Bangladesh Bank Training Academy (BBTA), the training department of Bangladesh Bank (The central bank of Bangladesh), is entrusted with the responsibility of capacity building and human resources development for both the employees of central bank and commercial banks with a view to contributing towards ensuring corporate governance and bringing stability in the financial system. To achieve this assigned goal, BBTA organizes different training courses, workshops, seminars, conferences focusing on the regulatory issues, economics, banking and finance, human resources, macroeconomic management and any other issues directly or indirectly related to banking activities.

## **Mandate:**

BBTA, established in 1977, has been operating its activities at Mirpur campus from 2006. Its main objective is to impart training to the personnel of central bank, scheduled banks and other financial institutions and make them equipped with the latest knowledge of all regulatory issues, economic, financial, banking etc. As a training academy, BBTA wants to be a centre of excellence and uphold its standard to the international level. In this regard, BBTA, being a Knowledge Management Centre, regularly publishes a journal titled “Thoughts on Banking and Finance” to collect and disseminate information throughout the financial system. It is also continuing its endeavor to upgrade and modernize its training modules.

## **Strategic Objectives:**

BBTA has been assigned, vide Bangladesh Bank’s five years Strategic Plan 2015-2019, with the responsibilities to implement effective training policy, exert its maximum/ utmost efforts to become a ‘Centre of Excellence’, attain global standard in training and development, upgrade and modernize training modules to impart skill based knowledge.

In order to achieve the above mentioned strategies, BBTA has taken the following initiatives:-

- Prepare bank-wide TNA based on the experience and information collected from all departments regarding individual training requirements;
- Revisit training policy to streamline nomination process and selection criteria;
- Institutionalize the training outcome into regular business functionality;
- Prepare academic calendar incorporating training plan and programs in line with TNA of BB officials and other stakeholders in the financial sector;
- Improve the physical and logistic facilities of BBTA;
- Involve as many participants as possible under the umbrella of yearly training plan by utilizing the full capacity of BBTA infrastructure;
- Upgrade the skill of faculty members through arranging TOT program in collaboration with the internationally reputed organization so as to provide better service.

## Message from Governor



I feel glad to know that Bangladesh Bank Training Academy (BBTA) is going to publish its Academic Calendar for the year 2024. The publication of Academic Calendar is vital as it provides key information on courses, seminars and other events to be conducted for the year under consideration.

I believe that the Academic Calendar 2024 will help BBTA to go ahead in achieving its mission. The long awaiting flagship course for Bank Examiner named 'Certified Supervision Specialist (CSS)' is going to be launched at BBTA soon.

I must appreciate BBTA's present leadership for presenting a well planned and well organized academic calendar which contains a wide range of training programs including workshops and seminars, outreach courses for central bankers and commercial bankers as well. If this drive continues, I am sure that BBTA will become a 'Centre of Excellence.'

To make training effective and interactive, BBTA is frequently inviting experts from outside including veteran central bankers, bureaucrats, lead economists, university professors, etc. This is, no doubt, a praiseworthy step for knowledge sharing which will definitely play a significant role in building capacity of the trainees and the faculties as well. My all out support will always be there for the betterment of the training programs.

Finally, I would like to thank everyone involved in designing and publishing the academic calendar 2024.

A handwritten signature in black ink, appearing to be 'Abdur Rouf Talukder'.

**Mr. Abdur Rouf Talukder**  
Governor  
Bangladesh Bank





## Message from Deputy Governor

I am pleased to announce the forthcoming publication of the “Academic Calendar 2024” by the Bangladesh Bank Training Academy (BBTA). Since its establishment in 1977, BBTA has been committed to delivering high-quality training for officials from both Bangladesh Bank and commercial banks.

In light of the diverse challenges and risks faced by the global economy and financial system, it is imperative that executives within Bangladesh’s financial sector, including Bangladesh Bank, banks, and financial institutions possess strong professional acumen and stay abreast of contemporary issues to effectively navigate emerging challenges. BBTA has admirably fulfilled its mandate by grooming newly recruited officials and enhancing the skills of mid-level executives within Bangladesh Bank. Furthermore, BBTA has fostered productive collaborations with local and foreign training institutions. Notably, a memorandum of understanding (MOU) was recently established between the Bangladesh Bank and the Bangladesh Public Administration Training Centre (BPATC) to facilitate the exchange of training experience and expertise.

The “Academic Calendar 2024” offers a comprehensive overview of the training courses, workshops, seminars, and conferences to be conducted by BBTA. It also outlines the academy’s facilities, catalogs past training courses, and highlights profiles of faculty members. While Foundation Training Courses (FTCs) for Officers and Assistant Directors remain central to BBTA’s training agenda, the academy also offers a diverse range of other training courses and workshops tailored to meet the needs of Bangladesh Bank officials and executives. Noteworthy among these is the recent introduction of the “Certified Supervision Specialist (CSS)” course, which represents a significant milestone for BBTA.

I extend my best wishes for successfully executing BBTA’s training activities in 2024. Lastly, I express my gratitude to the dedicated officials of BBTA and the Department of Communications and Publications for their unwavering efforts in bringing forth the “Academic Calendar 2024.”

A handwritten signature in black ink, appearing to be 'Dr. Md. Habibur Rahman'.

**Dr. Md. Habibur Rahman**  
Deputy Governor  
Bangladesh Bank



## Message from Deputy Governor

This gives me immense pleasure to see that Bangladesh Bank Training Academy (BBTA) is going to publish its “Academic Calendar 2024.” BBTA has already attained a prestigious position among the training institutions in the banking sector of the country. Equipped with modern training facilities and experienced faculty members, BBTA’s role in disseminating quality trainings for the executives of Bangladesh Bank as well as banks and non-bank financial institutions is widely appreciated.

Training is indispensable for the development of human resources of any organizations. An efficient training institute is also necessary for developing human capital by upskilling human resources and expanding their capabilities. BBTA, since its inception in 1977, has been contributing towards this end by undertaking trainings, seminars, and research works.

“Academic Calendar 2024” provides a comprehensive account of training courses, workshops, seminars, and conferences to be organized throughout 2024 by BBTA. It also includes description about the academy’s facilities, a list of past years’ training courses, and profiles of the faculty members. Foundation Training Courses (FTCs) for the newly recruited officials of Bangladesh Bank receive main emphasis in this calendar. It is worth mentioning here that BBTA also maintains mutual cooperation with local and foreign training institutions. Recently, a memorandum of understanding (MOU) was signed between Bangladesh Bank and Bangladesh Public Administration Training Centre (BPATC) with a view to exchanging training experience and expertise. Keeping in mind trainees’ convenience, like many other central banks’ training institutions in the world, BBTA has embarked upon establishing its own Website.

I hope that BBTA will be able to accomplish its academic activities outlined in the “Academic Calendar 2024.” Finally, I would like to express my sincere gratitude and thanks to the officials of BBTA and Department of Communications and Publications, whose whole-hearted efforts have been instrumental for the publication of the calendar. I wish success of BBTA’s endeavor to become a centre of excellence as a training institute.

A handwritten signature in black ink, appearing to read 'Abu Farah Md. Nasser'.

**Abu Farah Md. Nasser**  
Deputy Governor  
Bangladesh Bank

## Message from the Executive Director of BBTA



I am pleased to announce the release of the “Academic Calendar 2024” of Bangladesh Bank Training Academy (BBTA). This calendar sheds light on the annual training plan (ATP) for 2024, giving an outline of all the courses, seminars, and workshops scheduled to be conducted by BBTA. One of the core functions of BBTA is to regularly conduct Foundation Training Course for newly recruited Officers and Assistant Directors. BBTA aspires to be a ‘Centre of Excellence,’ offering a unique training platform for upgrading the skill and developing the capacity of the officials of BB. In addition, BBTA also conducts training courses for commercial banks and financial Institutions.

The training courses and contents have been meticulously designed through training need assessment (TNA) program and extensive discussions in the Academic Council meetings. This process ensures timely identification of new training needs for inclusion in the annual training program, making it responsive to the changing scenarios.

I am glad to share the fact that BBTA has developed a separate web portal to make the information on training and seminars easily accessible, facilitate online registration of trainees as well as to enhance the image of BBTA.

BBTA is also going to introduce a Certification Course titled “Certified Supervision Specialist (CSS)” for duration of three months. This course will be a signature course for BBTA aiming to enhance the capacity and efficiency of BB officials in conducting supervision of banks and financial institutions.

Finally, I would like to extend my thanks to our honorable governor and deputy governor for their valuable advice and encouragement. I extend my gratitude to all BBTA faculties, especially my colleagues involved in the process at the Research and Publications Wing, ATP Wing, and the Department of Communications and Publications, for their dedicated efforts in the publication of the Academic Calendar 2024. The academy values and welcomes suggestions and comments from all stakeholders for the continuous improvement of its overall activities.

A handwritten signature in black ink, appearing to read 'Zulkar Nayn'.

**(Md. Zulkar Nayn)**  
Executive Director





## Editorial

Enhancing Excellence in Training at Bangladesh Bank Training Academy (BBTA), the training arm of the central bank of Bangladesh, has been dedicated to capacity building and human resources development since its establishment in 1977. Its primary goal is to contribute to corporate governance and foster stability in the financial system of the country. Beyond organizing regular training activities for the financial sector, BBTA conducts foundation training, TOT courses, International Training, Executive Development Seminars, Workshops, Policy Dialogues, Distance Learning, and e-learning programs.

In response to the challenges posed by the Covid-19 pandemic, BBTA developed a concise Annual Training Plan (ATP) for the previous academic calendar in 2023, with a particular focus on foundation training. Consequently, some training programs were deferred. With the successful clearance of the backlog of Foundation Training Courses last year and a surge in demand for training from various departments this year, BBTA has incorporated twenty-two (22) new training courses into ATP 2024. These include topics such as Internal Credit Risk Rating Systems, AAOIFI and IFSB Standards, and Artificial Intelligence (AI) in Banking.

The Academy consistently publishes its half-yearly peer-reviewed journal, "Thoughts on Banking and Finance." This journal covers a wide range of content, including empirical, methodological, policy, and theoretical papers, contemporary and historical case studies, conference reports, and book reviews related to economics, banking, and finance. BBTA aims to continue attracting high-quality research articles on key policy issues across diverse fields.

BBTA boasts modern classrooms, convenient hostel facilities, well-equipped computer labs, a rich library, and a contemporary auditorium for the trainees. The academy also ensures necessary facilities for the seamless arrangement of training programs.

We express our gratitude for the visionary guidance and strong leadership provided by our Honorable Governor, Mr. Abdur Rouf Talukder, and Deputy Governor, Mr. Abu Farah Md. Nasser. Their support has been instrumental in our pursuit to make BBTA a center of excellence for developing highly capable human resources for the 21st century. We also extend our thanks for the support and feedback from officials of the Human Resources Department, Department of Communications and Publications, and other departments and offices of Bangladesh Bank in successfully conducting various training courses at BBTA and other offices.

Finally, I acknowledge the dedication of officials who have been directly and indirectly involved in completing the entire process of the "Academic Calendar 2024."

A handwritten signature in black ink, appearing to read 'Sakhawat Hossain'.

**(Md. Sakhawat Hossain)**

Director (Research)

Bangladesh Bank Training Academy (BBTA)

## Group Photo of BBTA Faculty Members



### First Row (From Left):

A.B.M. Anisuzzaman, Kamruzzaman, Milon Kumar Tarafder, Md. Mazbah Uddin, Md. Saiful Islam, Md. Sakhawat Hossain, Md. Shabbirul Alam Chowdhury, Md. Aminul Islam Akand, Kakoli Jahan Ahmed, Muhammad Zakir Hasan, Md. Zulkar Nayn, Dipankar Bhattacharjee, S.M. Salim Uddin, Debashis Chakravorty, Mohammad Shamsuddin Ahmed, A.K.M. Rezaul Karim, Mashrura Ferdous

### Second Row (From Left):

Md. Shahidul Islam, Mohammad Sirajul Haque, Mohammad Nurul Islam, Dr. Md. Sohel Saklain, Syed Sohel Rana, Muhammad Maruf Alam Sufiany, Md. Jashim Uddin Sarker, Md. Ruhul Amin Chowdhury, Mohammad Khaled Mossarof, Tahmida Zaman, Aleya Sultana, Miss. Shahanaj Parvin, Ayatun Nesa, Hamida Begum, Farzana Akhter, Amatur Rab, Ayesha Sultana Moly, Faila Saberlin



# Bangladesh Bank Training Academy Infrastructure

Bangladesh Bank Training Academy (BBTA) is the central banking training academy in the banking sector of Bangladesh. It is owned by Bangladesh Bank, the Central Bank of Bangladesh. BBTA mainly imparts training to the officials of BB, Scheduled Banks & NBFIS. It also arranges few training programs for other organizations. The academy is located at Mirpur-2, Dhaka-1216 since 2006 though it started its operation in 1977. The academy is well equipped with various physical facilities for conducting its training programs. The distribution of infrastructure facilities of BBTA complex is as below.



## Academic Building

The Academic Building is an eight storied building with modern facilities and centrally air conditioned with backed up generator and it has the following facilities.



## Classrooms and Teaching Aids

- Six (06) class rooms available with modern teaching aids such as multimedia systems
- Audio visual system & internet facilities.





### Computer Labs

- There are two labs in the academy and one lab in the hostel building
- Labs with high speedy internet connectivity.
- Each lab contains Thirty (30) Desktop computers.
  - Air Conditioned System
  - Audio visual system

### Library

- A well stocked library which provides access to text books, references books, national & international periodicals, journals
- BBTA Library is already converted into e-Library system.



### Conference Room

In BBTA, the following two types of Conference Room are available in the academy.

#### 1. General Conference Room

With Audio Visual and Multimedia systems, Internet Facility and video conferencing systems, 60 seats available and air conditioned.

#### 2. Mini Conference

With Audio Visual and Multimedia systems, Internet Facility and 30 seat available and air conditioned.

### Dining Room

There is one well furnished dining room available for 100 persons at a time in ground floor, one well furnished dining room in 6th floor and one well furnished dining room in the 5th floor for the high level officials.





### Hostel Building

There is a six (6) storied Hostel Building behind the academic building for the training participants. The facilities of Hostel are as follows: There are Six Floors in Hostel Building. The facilities of Hostel are as follows:

- Total One Hundred & Four Single Rooms (Every Floor has twenty six (26) rooms).
- One floor is reserved for female participants with proper security.
- One TV Room, Three Indoor games rooms, One Magazine room, one house tutor and office room, one Canteen management room, one wide and nice kitchen space , dining space
- One nice prayer Room facilities is available in ground floor of BBTA Hostel
- Wi-Fi Connected

### Automobile Parking facilities

There is nice and wide automobile Parking Area at BBTA premises for the Automobile of BBTA faculty Members and participants.



### BBTA Mosque

There is a mosque in BBTA where near about 100 persons can say their prayer at a time. The Mosque is fully air conditioned.

### A. K. N. Ahmed Auditorium

- There is an auditorium in the academy
  - 450 Seat Capacity
  - Air Conditioned System
  - Audio visual system.





## Certified Supervision Specialist (CSS) Course

Bangladesh Bank Training Academy (BBTA) has launched the “Certified Supervision Specialist (CSS) Course,” a comprehensive 3-month program designed to enhance the capacity of Bangladesh Bank employees engaged in bank supervision activities. This initiative aims to improve the supervisory work of Bangladesh Bank and further strengthen the regulatory surveillance over the financial sector. BBTA plans to offer this course once or twice a year on a regular basis.

The initiation of the CSS Course stemmed from the recommendation of Agriculture and Finance Consultants (AFC), Germany, an advisory institution specializing in the financial sector. Following a contract between AFC, Germany, and Bangladesh Bank, the proposal to launch a "Supervisors' Accreditation Program" under the name of “Certified Bank Examiner” was initially presented. Subsequently, the decision was made in the 31<sup>st</sup> Senior Management Team (SMT) meeting on 31<sup>st</sup> August 2023 to introduce the course under the name of “Certified Supervision Specialist (CSS) Course.” The implementation of this course is outlined in Strategic Goal-07: "Improve organizational efficiency and effectiveness of Human Resources by ensuring professional excellence and high ethical standards."

A total of 232 officials, from Deputy Director to Additional Director levels, applied to participate in the CSS Course, 1st batch. Out of these applicants, 30 participants were selected for this inaugural batch through a rigorous selection exam held on 29<sup>th</sup> December 2023 at BBTA. The course was formally inaugurated on 4<sup>th</sup> February 2024 by the Honorable Deputy Governor, Abu Farah Md. Nasser, at the Jahangir Alam Conference Hall, and academic activities commenced from 5<sup>th</sup> February 2024.

The CSS Course consists of two parts and comprises a total of 11 modules, with sessions led by experts in the field. It is worth noting that in accordance with section 7(f) of the Bangladesh Bank Order, 1972, one of Bangladesh Bank's key functions is to supervise and regulate the banks and financial institutions operating in Bangladesh. With this mandate in mind, BBTA has launched the CSS Course to cultivate a skilled supervision team equipped to meet the demands of the present time. Upon completion of the certification course, participants will be better equipped to fulfill their supervisory roles effectively in the field.

## Annual Training Plan 2024

Sl. No.	Course ID	Training Course	Level of Participants	Duration	Frequency	Total No. of Participants
1	1001	<b>A) Foundation Training Course</b>	Newly Recruited Officers and Assistant Directors in General Side	3 months	6	(60x6=360 approx.)
		<b>B) General Banking</b>				
2	1005	Banking Laws and Regulations	Officer/AD/DD of BB HO and Br. Offices	5 days	1	40
3	1067	Islamic Finance and Banking	AD/DD/JD of BB HO and Br. Offices	3 days	2	40x2= 80
		<b>C) Economics and Monetary Polic</b>				
4	1009	Monetary Policy Formulation and Implementation	DD/JD of BB HO	3 days	1	40
5	1138	Public Debt Management	AD/DD/JD of BB HO & Br. Offices	2 days	1	40
6	1139	Capital Market and Sukuk in Bangladesh	AD/DD/JD of BB HO	2 days	1	40
7	1011	Understanding Economic Indicators	JD/Addl. Director of BB HO & Br. Offices	2 days	1	40
8	1098	Capital Adequacy for Banks under Basel III	AD/DD/JD of BB HO (20) and Mid Level Officials of SBs (20)	5 days	1	40
9	1017	Techniques of Inspection and Report Writing	AD/DD/JD of BB HO and Br. Offices	5 days	2	40x2= 80
10	1140	Inspection Techniques of Islamic Banks and NBFIs	Officer/AD/DD/JD/Addl. Director of BB HO & Br. Offices	4 days	1	40
11	1141	AAOIFI and IFSB Standards	AD/DD/JD of BB HO and Officials of SBs & NBFIs	3 days	1	40
12	1142	Internal Credit Risk Rating System (ICRRS)	AD/DD/JD of BB HO and Br. Offices & Mid-level Officials of SBs	2 days	2	40x2= 80
13	1143	Identification of Systemic Risk and Mitigation	DD/JD/Addl. Director of BB HO & Br. Offices	5 days	1	40
14	1144	ISS Reporting	Officials of SBs and AD/DD of BB (one each in Rajshahi, Sylhet)	2 days (1 day per batch)	2	40x2x2=160
			AD/DD/JD of BB HO and Br. Offices & Mid-level Officials of SBs	5 days	1	40
15	1019	Credit Risk Management	AD/DD/JD of BB and Officials of SBs (one each in Ctg, Rajshahi, Khulna, Rangpur)	3 days	4	40x4=160

## Annual Training Plan 2024

Sl. No.	Course ID	Training Course	Level of Participants	Duration	Frequency	Total No. of Participants
16	1099	Risk Based Supervision	AD/DD/JD of BB HO and Br. Offices	3 days	1	40
		<b>E) Foreign Exchange &amp; Foreign Trade</b>				
			AD/DD/JD of BB HO & Br. Offices	4 days	1	40
17	1071	International Trade and Finance	AD/DD of BB and Officials of AD Branches of SBs (Ctg, Khulna)	3 days	2	40x2=80
18	1145	Offshore Banking	AD/DD/JD of BB HO and Br. Offices & Mid-level Officials of SBs	2 days	1	40x1=40
			Officials of SBs (AD Branches)	2 days	1	40x1=40
19	1022	Foreign Exchange Transactions Reporting	Officials of SBs (35) & AD/DD of BB Offices (one each in Ctg, Khulna, Sylhet, Rajshahi)	2 days	4	40x4=160
		<b>F) Research and Data Analysis</b>				
			Officials of SBs and NBFIs	2 days (1 day for each batch)	1	40x2=80
20	1146	CIB Business Rules & Online Reporting Systems	AD/DD/JD of BB and Officials of SBs and NBFIs (one each in Ctg, Rajshahi, Mymensing)	2 days (1 day for each batch)	3	40x2x3=240
21	1023	Research Methodology	AD/DD/JD of BB HO & Br. Offices	5 days	1	40
			Officials of SBs & NBFIs	3 days	1	40
22	1025	Money and Banking Data Reporting	AD/DD/JD of BB and Officials of SBs and NBFIs (one each in Rangpur Sylhet, Mymensing)	3 days	3	40x3=120
			Officials of SBs	3 days	1	40
23	1024	FDI & External Debt Reporting	Officials of SBs of Br. Office (Chattogram)	3 days	1	40
24	1075	Financial Inclusion and Sustainable Finance	Officer/AD/DD of BB HO and Br. Offices	3 days	1	40
			Officer/AD/DD/JD of BB HO and equivalent officers of NBFIs related institutions	1 day	2	40x2=80
25	1147	Access to Finance (A2F)	Officials of SBs and AD/DD/JD of BB (one each in Ctg, Rangpur, Sylhet)	1 day	3	40x3=120

## Annual Training Plan 2024

Sl. No.	Course ID	Training Course	Level of Participants	Duration	Frequency	Total No. of Participants
26	1148	Financing Agriculture, CMSME and Women Entrepreneur	AD/DD/JD of BB HO & Br. Offices (special emphasis to ACD and SMESPD)	3 days	1	40
		<b>H) Digital Bangladesh &amp; SDGs</b>				
27	1149	Digital Banking Regulatory Framework	AD/DD/JD of BB and Mid Level Officials of SBs	3 days	1	40
28	1150	Artificial Intelligence (AI) in Banking	AD/DD/JD of BB HO & Mid Level Officials of SBs	1 day	2	40x2=80
29	1033	Sustainable Development Goals	AD/DD/JD of BB HO & Br. Offices and Officials of SBs & NBFIs	2 days	1	40
		<b>I) Currency Management &amp; Payment System</b>				
30	1076	Payment and Settlement System in BD	AD/DD/JD of BB HO and Br. Offices	4 days	1	40
31	1035	Detection, Disposal of Forged & Mutilated Notes	Cash Officers/AM/DM of BB, Officials of SBs & Law enforcing agencies	1 day	2	40x2=80
32	1100	Digital Financial Services (DFS)	AD/DD/JD BB HO and Br. Offices & SPCBL	2 days	1	40
		<b>J) Human Resources Management &amp; Development Policy</b>				
33	1151	Responsibility and Accountability of BB Officials	AD/DD/JD of BB HO and Br. Offices	2 days	1	40
34	1152	Effective Communication Skills for the Workplace	DD/JD of BB HO and Br. Offices	3 days	2	40x2=80
35	1153	Leadership, Team Building and Negotiation Skill	JD/Addl. Director of BB HO and Br. Offices	3 days	1	40
36	1154	Ethics in Banking	Officer/AD of BB HO and Br. Offices	1 day	1	40
			DD/JD of BB HO and Br. Offices	1 day	1	40
37	1155	From Campus to Corporate (Adaptability Strategy)	Officer/AD of BB HO & Br. Offices	2 days	1	40
38	1037	Etiquette & Personal Grooming	DD/JD of BB HO & Br. Offices	2 days	1	40
39	1041	Safety, Security and Disaster Management	B, C & D Category Staff of BB HO and Br. Offices	2 days	1	40



## Annual Training Plan 2024

Sl. No.	Course ID	Training Course	Level of Participants	Duration	Frequency	Total No. of Participants
		<b>K) IT Security &amp; IT Skill Development</b>				
40	1156	IT Security and Awareness	Officer/AD/DD of BB HO & Br. Offices and SPCBL	2 days	1	40
41	1158	Information System (IS) Audit	AD/DD of BB HO & Br. Offices and Officials of SBs (25)	2 days	1	40
42	1159	Vulnerability Assessment and Penetration Testing of IT Systems	AD to Addl. Director Level Officials of ICTD of HO and Br. Office	3 days	1	40
43	1160	Fintech and its challenges	AD/DD of BB HO & Br. Offices & SPCBL and Officials of SBs (20)	2 days	1	40
44	1044	Guidelines on ICT Security for Banks and NBFIs	AD/DD/JD of BB HO and Officials of SBs & NBFIs	2 days	1	40
			AD/DD/JD of BB and Officials of SBs (one each in Ctg, Khlulna, Rajshahi, Sylhet)	2 days	4	40x4=160
		<b>L) Anti Money Laundering &amp; Combating Financing of Terrorism</b>				
45	1047	Prevention of Money Laundering and Combatting Financing of Terrorism	AD/DD/JD of BB HO and Br. Offices	2 days	1	40
46	1161	Trade Based and Credit Backed Money Laundering	AD/DD/JD of BB HO and Br. Offices	2 days	1	40x2=80
		<b>M) Miscellaneous Program</b>				
47	1084	Procurement Management	AD/DD/JD from procurement related deartments of BB HO & Br. Offices and SPCBL	2 days	1	40
48	1162	Internal Audit and Regulatory Compliance	AD/DD of BB HO & SPCBL. and Officials of SBs (30)	3 days	2	40x2=80
49	1163	SAP Training on FICO, MM module	Officer/ AD/DD/JD of BB HO and Br. Offices	3 days	3	40x3=120
		<b>N) International Course</b>				
50	1105	Agricultural Financing & Rural Development (CICTAB)	Domestic Participants-15, Foreign Participants-15	5 days	1	30
51	1164	International Study Visit Program on Financing CMSME in Bangladesh (APRACA )	Domestic Participants-15, Foreign Participants-15	5 days	1	30

## Annual Training Plan 2024

Sl. No.	Course ID	Training Course	Level of Participants	Duration	Frequency	Total No. of Participants
		<b>O) Workshop/Seminar</b>				
52	1106	Current Issues and Challenges in Banking (Seminar)	Addl. Director/Director of BB HO & Br. Offices and Regional Head of SBs	1 day	1	160
53	1165	Executive Development Seminar (Topics on Contemporary Issues to be selected by Higher Management)	Director/ED of BB HO & Br. Offices	1 day	2	100x2=200
54	1166	Seminar on Digital Currency	JD, Addl. Director, Director of BB HO, mid level officials of SBs, faculties & teachers of prominent training entities & Universities	1 day	1	250
55	1167	Workshop on Environmental, Social, and Governance (ESG)	Addl. Director/ Director of BB HO and Br. Offices	1 day	1	150
56	1168	Seminar on growth, prospects and challenges of Islamic Banking in Bangladesh	JD/Addl. Director/Director of BB HO (160) and Senior Officials of SBs & NBFIs (EVP & above) (40)	1 day	1	200
57	1111	Seminar on Cyber Security and Resilience in Banks and FIs	AD/DD/JD of BB HO and Officials of SBs & NBFIs	1 day	1	250
		<b>P) TOT for BB, SBs and NBFIs</b>				
58	1169	Foreign Exchange Transactions Reporting	Officials of SBs	4 days	2	40x2= 80
59	1170	ISS Reporting of Banks and NBFIs	Officials of SBs and NBFIs	4 days	2	40x2= 80
60	1171	ToT for Faculties/ Trainer (Training Techniques/Methods and Contemporary Issues)	BBTA Faculties (15), BB HO (7), BB Br. Office (8)	4 days	2	40x2= 80
61	1172	CIB Business Rules and Online Reporting System	Mid Level Officials of SBs	4 days	2	40x2= 80
62	1025	Money and Banking Data Reporting	Mid Level Officials of SBs	4 days	2	40x2= 80
			<b>Total</b>		<b>103</b>	

# Individual Course Curriculum of Annual Training Program 2024

## Index

Prog. No	Course ID.	Title	Page No.
02	1005	Banking Laws and Regulations	32
03	1067	Islamic Finance and Banking	33
04	1009	Monetary Policy Formulation and Implementation	34
05	1138	Public Debt Management	35
06	1139	Capital Market and Sukuk in Bangladesh	36
07	1011	Understanding Economic Indicators	37
08	1098	Capital Adequacy for Banks under Basel III	38
09	1017	Techniques of Inspection and Report Writing	39
10	1140	Inspection Techniques of Islamic Banks and NBFIs	40
11	1141	AAOIFI and IFSB Standards	41
12	1142	Internal Credit Risk Rating System (ICRRS)	42
13	1143	Identifications of Systemic Risk and Mitigation	43
14	1144	ISS Reporting	44
15	1019	Credit Risk Management	45
16	1099	Risk Based Supervision	46
17	1071	International Trade and Finance	47
18	1145	Offshore Banking	48
19	1022	Foreign Exchange Transactions Reporting	49
20	1146	CIB Business Rules and Online Reporting Systems	50
21	1023	Research Methodology	51
22	1025	Money and Banking Data Reporting	52
23	1024	FDI and External Debt Reporting	53
24	1075	Financial Inclusion and Sustainable Finance	54
25	1147	Access to Finance (A2F)	55
26	1148	Financing Agriculture, CMSME and Women Entrepreneur	56
27	1149	Digital Banking Regulatory Framework	57
28	1150	Artificial Intelligence (AI) in Banking	58
29	1033	Sustainable Development Goals	59
30	1076	Payment and Settlement Systems in BD	60
31	1035	Detection, Disposal of Forged and Mutilated Notes	61
32	1100	Digital Financial Services (DFS)	62

# Individual Course Curriculum of Annual Training Program 2024

## Index

Prog. No	Course ID.	Title	Page No.
33	1151	Responsibility and Accountability of BB Officials	63
34	1152	Effective Communication Skills for the Workplace	64
35	1153	Leadership, Team Building and Negotiation Skill	65
36	1154	Ethics In Banking	66
37	1155	From Campus to Corporate (Adaptability Strategy)	67
38	1037	Etiquette and Personal Grooming	68
39	1041	Safety, Security and Disaster Management	69
40	1156	IT Security and Awareness	70
41	1158	Information System (IS) Audit	71
42	1159	Vulnerability Assessment and Penetration Testing of IT Systems	72
43	1160	Fintech and its Challenges	73
44	1044	Guidelines on ICT Security for Banks and NBFIs	74
45	1047	Prevention of Money Laundering and Combating Financing of Terrorism	75
46	1161	Trade Based and Credit Backed Money Laundering	76
47	1084	Procurement Management	77
48	1162	Internal Audit and Regulatory Compliance	78
49	1163	SAP Training on FICO and MM Module	79
52	1106	Current Issues and Challenges in Banking (Seminar)	80
53	1165	Executive Development Seminar (Topics on Contemporary Issues to be selected by Higher Management)	81
54	1166	Seminar on Digital Currency	82
55	1167	Workshop on Environmental, Social, and Governance (ESG)	83
56	1168	Seminar on Growth, Prospects and Challenges of Islamic Banking in Bangladesh	84
57	1111	Seminar on Cyber Security and Resilience in Banks and FIs	85
58	1169	TOT on Foreign Exchange Transaction Reporting	86
59	1170	TOT on ISS Reporting of Banks and NBFIs	87
60	1171	ToT for Faculties/ Trainer (Training Techniques/Methods and Contemporary Issues)	88
61	1172	TOT on CIB Business Rules and Online Reporting System	89
62	1025	TOT on Money and Banking Data Reporting	90

## Distinctive Programs and Activities of BBTA during 2024

**Program No.: 02 (ID: 1005 )**

**Course Name: Banking Laws and Regulations**

### Learning Objective

Upon completion of the course participants will be able to:

- Describe Laws and Regulations Related to Banking;
- Define the Rights and Obligations of Bankers;
- Use the Relevant Rules and Regulations in New Policy Making and Day to Day Operations.

### Course Contents

- The Bangladesh Bank Order, 1972;
- Bank Company Act, 1991 and It's Application in Banking Activities (2 sessions);
- Financial Institutions Act, 1993 and It's Application in Activities of NBFIs;
- Application of The Negotiable Instrument Act, 1881 in Banking Operations;
- Importance of The Bankers' Book Evidence Act, 2021 in Banking Operations;
- Important Sections of Money Loan Court Act, 2003 (Artha Rin Adalat Ain, 2003) that Bankers Often Ignore;
- Foreign Exchange Regulation Act, 1947 and GEFT Interrelation;
- Money Laundering Prevention Act, 2012 and Anti-Terrorism Act, 2009;
- Bank Deposit Insurance ACT, 2000;
- Financial Reporting Act, 2015;
- Transfer of Property Act, 1882;
- Application of The Contract Act, 1872 & The Stamp Act, 1899 in Banking Operations;
- Application of Bangladesh Bank (Note Refund) Regulations, 2012 and Penal Code, 1860 in Cash Management;
- Bangladesh Payment And Settlement Systems Regulations, 2014;
- Regulations on Electronic Fund Transfer, 2014;
- Prudential Regulations of Banks and NBFIs.

### Methodology

Lecture, Case Study, Group Discussion, Question and Answer

### Evaluation Method

Quiz/Written Test

### Target Group

Officer/AD/DD of BB Head Office and Branch Offices

### Duration

5 days

### Resource Person

Faculty Members of BBTA and Experienced Professionals from Banking and Related Fields.



## Distinctive Programs and Activities of BBTA during 2024

**Program No.: 03 (ID: 1067)**

**Course Name: Islamic Finance and Banking**

### Learning Objective

Upon completion of the course, the participants will be able to:

- Understand the Fundamentals of Islamic Finance and Banking;
- Explain the Difference Between Conventional Banking and Islamic Banking
- Identify the Features of Islamic Banking Products & Services.

### Course Contents

- Shariah and its Sources, Maqasid of Shariah, Fiqh Muamalat, Riba and its Types, Elements of Shariah-based Contracts;
- Introduction to Islamic Banking- Features, Major Prohibitions, Comparison Between Shariah-based and Conventional Banking, Growth, Development and Present Position of Shariah-based Banking in Bangladesh ;
- Shariah Supervisory Framework for Shariah-based Banks in Bangladesh- Formation, Functions and Responsibilities of Shariah Board/Committee, Shariah Audit ;
- Deposit Mobilization under Shariah Principles- Different Deposit Products, Profit Distribution Methods ( Weightage and Investment Income Sharing Ratio Method);
- Investment Operation under Shariah Based Banks- Bai-Murabaha, Bai-Muazzal, Bai-Salam, Bai-Istisna, Musharaka, Mudaraba, Ijara, HPSM, Quaz E Hasana, etc.;
- Fund Management in Islamic Banking- Money and Capital Market Products & Liquidity Management of Shariah Based Banks in Bangladesh;
- Foreign Exchange Operations of Shariah-based Banks in Bangladesh- Import and Export Trade Financing under Islamic Shariah Perspective, L/C: Opening, Operation, Documentation & Accounting Procedures with Shariah Aspects;
- Central Banking in Islamic Banking- Regulatory framework for Islamic Banking Operations in Bangladesh, Bangladesh Bank's Regulations and Policy Guidelines on Islamic Banking.
- Capital adequacy and Risk Management in Islamic Banking;
- AAOFI and IFSB Standards on Islamic Banking (Briefing only);
- Analysis of Financial Statement/Financial Reporting of Shariah-based Banks.

### Methodology

Lecture, assignment, Group discussion, Question and Answer

### Evaluation Method

Quiz, Individual assignment, Group presentation

### Target Group

AD/DD/JD of BB Head Office and Branch Offices

### Duration

3 days

### Resource Person

Faculty Members of BBTA and Experienced Professionals from Islamic Banking and Related Fields.



## Distinctive Programs and Activities of BBTA during 2024

**Program No.: 04 (ID: 1009)**

**Course Name: Monetary Policy Formulation and Implementation**

### Learning Objective

After Completion of this course the participants will be able to:

- Explain the Origin, Evolution and Functions of Central Bank
- Identify the Types, Objectives, Tools and Strategies of Monetary Policy
- Interpret the Formulation and Implementation of Monetary Policy

### Course Contents

- Barter System & Evolution of Money
- Central Bank: Origin, Evolution & Functions
- Regular & Developmental Functions of BB
- Demand for and Supply of Money
- Monetary Policy: Objectives, Tools, and Strategies
- Quantity Theory of Money: Cash Transactions and Cash Balance Approach
- Multiple Deposit Creation by the Banking System
- Monetary Policy Framework in Bangladesh
- Liquidity Forecasting & Management
- Government Securities and Open Market Operations
- Transmission Mechanism of Monetary Policy;
- Monetary Policy in Islamic Banking System;
- Problems of Monetary Policy Operation in Dual Banking System (Conventional and Shariah Based);

### Methodology

Lecture, Poster walk, Game, Guided Discussion, Group Discussion

### Evaluation Method

Quiz/Written Test, Group Presentation

### Target Group

DD/JD of BB Head Office

### Duration

3 days

### Resource Person

Faculty Members of BBTA and Experienced Professionals from Banking and Related Fields

## Distinctive Programs and Activities of BBTA during 2024

**Program No.: 05 (ID: 1138 )**

**Course Name: Public Debt Management**

### Learning Objective

Upon the completion of the course the participants will be able to:

- Describe the Public Debt Management Systems & Procedures in Bangladesh
- Explain the Implications of Financing Government Budget Deficit from Different Sources

### Course Content

- Budget (Definition and Types)
- Sources of Government Revenue and Heads of Public Expenditure
- Public Debt and Public Borrowing (Both Internal and External Sources): Recent Trends
- Debt Management: Definition, Functions and Objectives
- Sources of Government Borrowing
- Basic Concept of Bond, Types and Valuation (Marketable and Non-Marketable)
- Government Debt Securities Available in Bangladesh and its Issuance Procedure
- Impact of Different Sources of Government Borrowing on the Economy
- Bond Market Development: Prospect and Challenges;
- Role and Prospects of Islamic Shariah-Based Instruments in Public Debt Management with special Reference to Sukuk Issued by Bangladesh Government.

### Methodology

Lecture, Group Exercise, Question and Answer

### Evaluation Method

Quiz/Written Test

### Target Group

AD/DD/JD of BB Head Office and Branch Offices

### Duration

2 days

### Resource Person

Faculty Members of BBTA and Experienced Professionals from Banking and Related Fields.

## Distinctive Programs and Activities of BBTA during 2024

**Program No.: 6 (ID: 1139)**

**Course Name: Capital Market and Sukuk in Bangladesh**

### Learning Objectives

Upon completion of the course, the participants will be able to:

- Describe the Conventional and Islamic Capital Market in Bangladesh;
- Explain the Role of Sukuk as a Capital Market Product in Bangladesh;
- Explain the Types, Structures, Legal and Shariah Issues of Issuance of Sukuk in Bangladesh;
- Explain the Risk and Challenges associated with Issuance of Sukuk and Sukuk Market in Bangladesh.

### Course Contents

- Capital Market and Sukuk-An Overview- Capital Market in Bangladesh, Governing Principles of Islamic Capital Market, Sukuk- Key Product of Islamic Capital Market (ICM), Sukuk versus Bonds, Types of Sukuk, Sukuk Players in Issuance, Usages of Sukuk as Alternative Financing Tool, Global Sukuk Markets and Trends.
- Significance of Sukuk Market in Bangladesh Economy- Government Budget and Infrastructure Development Finance, Corporate Financing, Liquidity Management of Islamic Banks.
- Legal Issues for Issuance of Sukuk in Bangladesh - Importance of Legal and Regulatory Framework for Sukuk, Corporate Investment Sukuk Rules issued by BSEC, Guidelines on Government Investment Sukuk by MOF, Steps and Documentations for Issuance of Sukuk in Bangladesh.
- Shariah Issues for Issuance of Sukuk- Shariah Issues for Sukuk Issuance, AAOIFI Shariah Standards on Sukuk, IFSB Standards for Islamic Capital Markets.
- Pricing of Sukuk- General Methods for Pricing Sukuk, Specific Models for Pricing Sukuk
- Risk Associated With Investing in Sukuk- Definition of Risks in Finance, Common Risks for Conventional Bond and Sukuk, Specific Risks for Sukuk
- Sukuk Structures and Case Studies- Major Sukuk Structures, Case Studies.
- Challenges of Sukuk Market in Bangladesh- Regulatory, Tax Structure, Shariah Framework, Underlying Assets, Expert Manpower in Issuance and Management of Sukuk.

### Methodology

Lecture, Case study, Group Discussion, Question and Answer

### Evaluation Method

Quiz, Group presentation

### Target Group

AD/DD/JD of BB Head Office

### Duration

2 days

### Resource Persons

Faculty members of BBTA and experienced professionals from Islamic banking and related fields.

## Distinctive Programs and Activities of BBTA during 2024

**Program No.: 07 (ID: 1011)**

**Course Name: Understanding Economic Indicators**

### Learning Objective

Upon completion of this course the participants will be able to:

- Recognize and relate different economic indicators to different sectors of the economy
- Explain the importance and coordination between monetary and fiscal policies

### Course Content

- An Overview of Economic Indicators and Different Sectors of The Economy
- Measures of Economic Growth and Development
- Monetary Policy Framework and its Linkages with Fiscal Policy
- Various Indicators of Macro-Economic Status & Soundness of Bangladesh
- Various Indicators of Financial Sector Soundness of Bangladesh
- Various Indicators of External Sector Soundness of Bangladesh
- Balance of Payments, its Components and Linkages with Monetary and Exchange Rate Policies
- SDGs and Vision 2041: Real Sector and Socio Economic Aspects of Bangladesh.

### Methodology

Lecture, Poster walk, Guided discussion, Case study, Scenario analysis

### Evaluation Method

Quiz

### Target Group

JD/Add. Director of BB Head Office and Branch Offices

### Duration

2 days

### Resource Person

Faculty Members of BBTA and experienced professionals of banking and related field

## Distinctive Programs and Activities of BBTA during 2024

**Program No.: 08 (ID: 1098)**

**Course Name: Capital Adequacy for Banks under Basel III**

### Learning Objective

Upon the completion of the course the participants will be able to:

- Explain Basel III framework, Basel accord and its implementation process in Bangladesh
- Apply the knowledge in day to day operation

### Course Content

- Overview on Basel Framework
- Discussion and Exercise on Pillar I: Credit Risk
- Discussion and Exercise on Pillar I: Market Risk
- Discussion and Exercise on Pillar I: Operational Risk
- Liquidity Framework, Buffers
- Liquidity Ratios
- Practical Session : Calculation and Reporting of MCR as per BB Format
- Discussion on Pillar II: Supervisory Review Process
- Different Risks under Pillar II
- Discussion on Pillar III: Market Discipline and Disclosures

### Methodology

Lecture, Individual & Group Exercise, Group Discussion

### Evaluation Method

Quiz/Written Test, Group Presentation

### Target Group

AD/DD/JD of BB Head Office (20) and Mid Level Executives of SBs(20).

### Duration

5 days

### Resource Person

Faculty members of BBTA and experienced professionals from banking and related fields.



## Distinctive Programs and Activities of BBTA during 2024

**Program No.: 09 (ID: 1017)**

**Course Name: Techniques of Inspection and Report Writing**

### Learning Objective

Upon completion of the course participants will be able to:

- Comprehend the Basic Framework and Tools & Techniques of Onsite Inspection of Banks and NBFIs;
- Analyze and Usage of Various Techniques for Detecting Different Types of Irregularities & Fraud-Forgeries During Field Level Inspection in Banks/NBFIs;
- Explain the Procedures of Writing Inspection Report.

### Course Content

- On-Site Supervision Guideline, 2015 with Major Instructions for the Supervisors (2 sessions);
- Pre-Inspection Assessment Report (Branch and HO) Preparation and Understanding (2 sessions);
- Asset Quality ( Chapter 8, On-Site Supervision Guideline, 2015, 2 sessions);
- Case Study on the violation of Important Circulars/Policies Regarding Assets (Loans & Other Assets) Classification, Declassification, Rescheduling, Restructuring, Provisioning, & Write-off of Bank and NBFI ( 2 sessions);
- Understanding and Analysis of Income & Expenditure Statement and Balance Sheet (Practical Session);
- Fraud and Forgeries in Banking ( General Banking and Credit) with Case Study;
- Policy, Procedure and Techniques of Comprehensive Inspection Including Foreign Exchange Inspection & its Different Areas;
- Loan Documentation: Types, Techniques of Loan Analysis (Large and Syndication) and Common Irregularities ;
- Inspection of Foreign Trade and Foreign Exchange Transactions (Chapter 17, On-Site Supervision Guideline, 2015) including Detection of Irregularities, Fraud/Forgeries and Malpractices Relating to Import and Export Operations with Case Study (2+1 sessions);
- Discussion on Irregularities of OBU operation, Buyers' Credit & Suppliers' Credit with Case Study;
- Discussion on Irregularities in Foreign Exchange Refinancing Schemes of BB (incl. EDF) and Cash Incentives with Example;
- Risk Based Capital Adequacy Assessment (Chaoter-7, On-Site Supervision Guideline, 2015);
- Techniques of Special Inspection a with Case Study;
- Report Writing: (a) Comprehensive Inspection on Head Office and Bank Branch (b) Foreign Exchange Inspection (c) NBFI Inspection (Format Discussion) (Based on Appendix, On-Site Supervision Guideline, 2015)

### Methodology

Lecture, Case Study, Group Discussion

### Evaluation Method

Quiz, Group Presentation

### Target Group

AD/DD/JD of BB Head Office and Branch Offices

### Duration

5 days

### Resource Person

Faculty Members of BBTA and Experienced Professionals from Banking and Related Fields

## Distinctive Programs and Activities of BBTA during 2024

**Program No.: 10 (ID: 1140)**

**Course Name: Inspection Techniques of Islamic Banks and NBFIs**

### Learning Objectives

Upon completion of the course, the participants will be able to:

- Comprehend different Laws, Regulations, Guidelines and Circulars related to Shariah based Banking and Inspection of Shariah based Banks and NBFIs.
- Understand the ways to make onsite inspection of Shariah based Banks and NBFIs more efficient and well timed;
- Analyze and use various techniques of inspection in detecting different types of irregularities during the field level inspection in Shariah based Banks and NBFIs
- Understand writing of Inspection Report of Shariah based Banks and NBFIs.

### Course Contents

- Overviews on Laws, Regulations, Guidelines and Circulars related to Islamic Banking and Islamic Banking Inspection in Bangladesh;
- Fundamentals of Shariah based Banking and Major Differences with Conventional Banking;
- Techniques of Inspection of Major Deposit Products of Shariah based Banks/NBFIs in Bangladesh including Profit Distribution Mechanism/Framework;
- Techniques of Inspection of Major Investment Products of Shariah- based Banks/NBFIs in Bangladesh (2 sessions);
- Techniques of Inspection of Major Foreign Exchange/Trade Finance Products of Shariah- based Banks in Bangladesh;
- Shariah Governance Framework (Shariah Supervisory Board, Shariah Review, Internal Control and Compliance, etc.) of Sharia based Banks/NBFIs with reference to Shariah Governance Standards of AAOIFI;
- Accounting and Financial Reporting for Shariah based Banks Prescribed by Bangladesh Bank;
- Capital Adequacy Requirements for Islamic Banks and Related Inspection;
- Comprehensive Onsite Inspection of Shariah based Banks/NBFIs-Branch and Head Office;
- Major Irregularities, fraud-forgeries and Shariah Non-compliance Issues in Shariah-based Banking/ Financing Operations in Bangladesh with Case Study;
- Major Challenges in Shariah Compliance Issues with Reference to Shariah Banking Operations in Bangladesh;
- Techniques of Writing of Inspection Report on Inspection of Shariah- based Banks/NBFIs in Bangladesh (Branch & Head Office) with Example.

### Methodology

Lecture, Case study, Group Discussion, Question and Answer

### Evaluation Method

Quiz, Group presentation

### Target Group

Officer/AD/DD/JD/Add. Director of BB Head Office and Branch Offices

### Duration

4 days

### Resource Persons

Faculty members of BBTA and experienced professionals from Islamic Banking and related fields.



# Distinctive Programs and Activities of BBTA during 2024

**Program No.: 11 (ID: 1141)**

**Course Name: AAOIFI and IFSB Standards**

## Learning Objectives

Upon completion of the course, the participants will be able to:

- Understand the need for standards for Shariah based Banks and NBFIs;
- Comprehend the major Standards on Shariah, Governance, Accounting, Disclosures and Risk Management for Islamic Banks & Financial Institutions published by AAOIFI and IFSB;
- Utilize the standards in framing Prudential and Shariah Guidelines for Islamic Banks and Financial Institutions.

## Course Content

- Need for standardization, introduction to different standards issued by AAOIFI & IFSB;
- Shariah Standards of AAOIFI on Mudaraba ( SS-13), Agency (SS-23), Possession ( SS-18);
- Shariah Standards of AAOIFI on Murabaha (SS-8);
- Shariah Standards of AAOIFI on Ijarah(SS-9), Istisna (SS-11), Bai-Salam (SS-10);
- Shariah Standards of AAOIFI on Musharaka (SS-12), Loan (SS-19);
- Shariah Standards on Currency Trading (SS-1), Islamic Cards(SS-2) , Documentary Credit(SS-14);
- Shariah Standards of AAOIFI on Sukuk (SS-17), Commercial Paper (SS-16);
- Shariah Standard of AAOIFI on Tawarruk (30), (7) Guarantee (5) Banking services (28);
- Financial Accounting Standards (FAS-1) of AAOIFI- FAS 1 "General Presentation and Disclosures in the Financial Statements"
- Gist of Governance Standards of AAOIFI ( 1, 2, 6, in one session)
- IFSB Standards on Risk Management (IFSB-1),
- Core Principles for Islamic Finance Regulation (Banking Segment) ( IFSB-17);
- Other AAOIFI and IFSB Standards.

## Methodology

Lecture, Case study, Group Discussion, Question and Answer

## Evaluation Method

Quiz, Group presentation

## Target Group

AD/DD/JD of BB Head Office (20) and Officials of Shariah Based SBs(15) & NBFIs(5).

## Duration

3 days

## Resource Persons

Faculty members of BBTA and experienced professionals from Islamic Banking and related fields.

## Distinctive Programs and Activities of BBTA during 2024

**Program No.: 12 (ID: 1142)**

**Course Name: Internal Credit Risk Rating System (ICRRS)**

### Learning Objective

Upon completion of the course participants will be able to:

- Comprehend the ICRRS Guidelines 2018;
- Analysis the banks financial inputs;
- Read all pages of ICRRS software;
- Detect the false input on ICRRS templates;
- Understand the application of ICRRS in risk mitigation and NPL controlling.

### Course Content

- An Overview on BB ICRRS Guidelines;
- Detail Discussion on Every Pages of ICRRS Software (2 session);
- Application ICRRS Score to Mitigate the Banking Risks (Case study based discussion);
- Sources of ICRRS Input Data and its Correctness;
- ICRRS Rating Computation (practical);
- Detecting the Fake Data in the ICRRS Input Template (Case study based discussion);
- Policy and Credit Decision on ICRRS Rating with Exceptions. (Regulatory review).

### Methodology

Lecture, Case Study, Group Discussion

### Evaluation Method

Quiz, Group Presentation

### Target Group

AD/DD/JD of BB Head Office & Branch Offices and Mid-Level Officials of SBs.

### Duration

2 days

### Resource Person

Faculty Members of BBTA and Experienced Professionals from Banking and Related Fields.

## Distinctive Programs and Activities of BBTA during 2024

**Program No.: 13 (ID: 1143)**

**Course Name: Identifications of Systemic Risk and Mitigation**

### Learning Objective

Upon completion of the course participants will be able:

- Understand the concept of systemic risk, its sources and mitigation techniques;
- Learn the techniques of measuring systemic risk;
- Learn the techniques of stress testing for banks and financial institutions;
- Understand the tools and techniques currently used by Bangladesh Bank to identify and address systemic risk;
- Familiarize themselves with the background of various economic and financial crises and their recovery.

### Course Content

- Concept of Systemic Risk : Definition of Systemic Risk; Difference between Systemic & Systematic Risk; Source of Systemic Risk
- Systemic Risk Assessment: Measurement of systemic risk- Balance sheet approach, market-based approach; Identification of systemically important banks; Identification of systemically important banks in Bangladesh (2 session)
- Stress Testing : Micro and Macro Stress Testing; International best practices in stress testing; Stress testing in Bangladesh (2 session)
- Global Financial Crisis 2008 and Systemic Risk : Understanding Asset Securitization ; Role of Mortgage-backed securities in GFC; Systemic Risk during GFC; Too big to fail concept and systemic risk (2 session)
- Major Changes in Regulation after Global Financial Crisis 2008 : Major changes in Basel accord and other regulations to contain systemic risk.
- Systemic Risk: Bangladesh Perspective: Assets structure of Banks & NBFIs; Central Database of Large Credit (CDLC); Top-20 Borrowers' Credit Risk Assessment; Interbank transaction matrix; Resolution Report; Systemic Risk dashboard in Bangladesh (6 session)
- Systemic Crisis: Resolution : Guiding Principles from Recent systemic banking crisis (Quintyn, M. G., & Hoelscher, D. S. II Systemic Crises: Causes, Cost, and Resolution. In Managing Systemic Banking Crises. International Monetary Fund); Crisis Containment, Bank Restructuring, Asset Management
- Case Studies on Economic/Financial Crisis and Recovery/Improvement from It: Sri Lankan Economic Crisis; Greek Government Debt Crisis; 2012–2013 Cypriot financial crisis; Asian Financial Crisis (1997); Russia-Ukraine War and Its Impact on Global and Bangladesh Economy/Financial Sector (4 session)

### Methodology

Lecture, Group Discussion, Case Study, Question and Answers

### Evaluation Method

Quiz, Group Presentation

### Target Group

DD/JD/Addl. Director of BB HO & Br. Offices

### Duration

5 days

### Resource Person

Faculty Members of BBTA and Experienced Central Bankers.

## Distinctive Programs and Activities of BBTA during 2024

**Program No.: 14 (ID: 1144)**

**Course Name: ISS Reporting**

### Learning Objective

At the end of this course the participants will be able to:

- Interpret the importance and background of ISS Reporting
- Interpret the ISS Form 1 and 2
- Determine the sources of data for correction of report
- Identify and rectify errors.

### Course Content

- Overview of Integrated Supervision System (ISS)
- Process of ISS Reporting
- Detailed Discussions and Practical Demonstration of Form 1, 2, 3 & 4
- Discussion on errors and irregularities on ISS Reporting and difficulties faced by Bankers and Officials of ISMD and DBIs of BB.

### Methodology

Lecture, Case Study, Practical Session, Group exercise

### Evaluation Method

Quiz, Question and Answer, Individual Assignment (Worksheet filling, finding errors in filled forms etc)

### Target Group

AD/DD of Branch Offices (Rajshahi & Sylhet Office) and Officials of SBs

### Duration

2 days

### Resource Person

Faculty Members of BBTA and Experienced Professionals from Central Bank.



## Distinctive Programs and Activities of BBTA during 2024

**Program No.: 15 (ID: 1019)**

**Course Name: Credit Risk Management**

### Learning objective

Upon completion of the course the participants will be able to:

- Describe the Basics of Credit Risk Management Framework in Banks
- Analyze the Financial Statements and Non-financial Issues
- Apply the CRM System and Procedures in Managing Credit risk
- Identify the Legal Issues in Credit Management

### Course Content

- Bangladesh Bank Guideline on Credit Risk Management.
- Indicators of High Credit Risk or Poor Credit Risk;
- Borrower Selection and Information Verification. (Flowchart Based)
- Credit Documentation and Compliance. (Practical)
- Credit Analysis and Credit Appraisal: Project Appraisal (Aspects, SWOT Analysis, Capital Budgeting). (2 sessions)
- Credit Analysis and Credit Evaluation: Financial Statement Analysis, Primary Visit report. (Case study)
- Credit Analysis and Credit Evaluation: Cash flow Statement & Working Capital Assessment.
- Legal Issues Related with Credit Management: Prudential Regulation, BB Circulars on Loan Classification, Provisioning and Rescheduling. (Violation based case study)
- Credit Disbursement and Monitoring (Process flow based lecture)
- Legal Issues related Credit Management and Recovery: Money Loan Court Act, 2003; Transfer of Property Act 1882. ( Example and Application based lecture)
- Credit Diversion, Concentration and Related Party Loan ( Exemplary explanation)
- Causes of NPL Creation. ( Exemplary explanation)
- Managing Problem Credits. ( Exemplary explanation)
- Credit Rating, Credit Scoring and ICRR.
- Security Valuation and Major Deviations.
- Credit Risk Management Tools and Techniques and Use of IT in Credit Risk Management (with practical demonstration of Credit MIS Designing and Monitoring Report Line).
- Credit Based Fraud and Irregularities (Origination, Rescheduling, Write-off, Case study based);
- ESRM and CRM

### Methodology

Lectures, Assignments, Practical Sessions, Group Discussion, Question & Answer

### Evaluation Method

Quiz, Individual Assignment.

### Target Group

AD/DD/JD of BB HO & Branch Offices & Mid-level Officials of SBs ( For Dhaka)

AD/DD/JD of BB Branch Offices & Officials of SBs ( For Branch Offices)

### Duration

5 days

### Resource Person

Faculty Members of BBTA and Experienced Professionals from Banking and Related Field.

## Distinctive Programs and Activities of BBTA during 2024

**Program No.: 16 (ID:1099)**

**Course Name: Risk Based Supervision**

### Learning Objective

Upon completion of the course participants will be able to:

- Explain Different Types and Assessment of Risks, Risk Management, Risk Based Supervision (RBS)
- Define Measurement and Management of Risk, Business Model and Risk Matrix, Assessment of Banks' Risk Profile.

### Course Contents

- Risk Based Supervision (RBS): Objectives, Characteristics, Components and Implementation Challenges
- Banks' Corporate Governance & Management and Related Key Issues (Pillars of the bank's Governance, Role of Oversight Functions, Evaluation of the Risk Culture, Pillar 2 and RBS, Capital and Liquidity Assessment)
- RBS and Pillar 2 (Banks Business Models, Concentration Risk, Interest Rate Risk in the Banking Book)
- The Tools of RBS (Measuring and Managing Risk, Business Model and Risk Matrix, Assessing Banks' Risk Profile)
- Key Issues in Assessment of Banks' Credit Risk Framework (Credit Risk Policy and Processes, Credit Quality Indicators and Assessment Tools, Dealing with Problem Assets, Change in the Approach for Classification and Measurement, IAS 39 and IFRS 9)
- Building a Forward-Looking RISK Rating System (Bank Analysis, CAMELS type rating system)
- The Role of Stress Testing (Regulatory and banks' approaches, ST for Capital adequacy and Risk Management, key Features of a ST, Scenario Expansion, Stress Modeling, Management Actions, Quantitative and Qualitative Aspects of ST, Liquidity stress-test)
- Assessment of Banks' Liquidity and Funding Risks (Funding and market Liquidity Risks, Liquidity Risk Management and Processes, LCR and NSFR, Challenges in Liquidity Management and Supervision)
- Sound Financial Analysis (Structure of the Financial statements, Financial Ratios, Role of Accounting and Supervision Related to Financial Analysis)
- Assessment of Banks' Capital (Basel III Ratios' Influence on Banks' Profits, Minimum Capital Requirements and Buffers, Capital and Leverage Ratio, Optimization of Capital Under the Basel Framework)
- Assessment of Banks' Market Risk (Market Risk Management Framework and Tools, Measurement of MR, Basel III Approaches, Interest Rate Risk in the bank book)
- Internal Control and Compliance.

### Methodology

Lecture, Case study, Group Discussion, Question and Answer

### Evaluation Method

Quiz, Group presentation

### Target Group

AD/DD/JD of BB Head Office and Branch Offices

### Duration

3 days

### Resource Person

Faculty Members of BBTA and Experienced Professionals from Banking and Related Fields.

## Distinctive Programs and Activities of BBTA during 2024

**Program No.: 17 (ID: 1071)**

**Course Name: International Trade and Finance**

### Learning Objective

Upon completion of the course participants will be able to:

- Define Various Domestic and International Legal Framework and Related Guidelines in International Trade Operations;
- Understand the Trade Financing Products and Their Usages;
- Familiarized with Basic Techniques, Laws, Practices, Principles, Documents and Procedures in Payment and Finance of International Trade;
- Identify Opportunities and Risks in International Trade Finance.

### Course Contents

- Introduction to International Trade: Different Methods of Trade Payment and Their Usage in Bangladesh, Major Documents Used in International Trade;
- Overview on Domestic and International Regulations on International Trade: FERA, GFET, FE Circulars, Import Policy Order, Export Policy, UCP 600, Incoterms 2020, ISBP 821, URR 725, URC 522, URDG 758 and other Relevant ICC Publications;
- Letter of Credit: Importance, Types, Operational Procedures, Responsibilities of Parties Involved;
- Major Regulations on Import Operations in Bangladesh as per GFET, FE Circulars and IPO in Force.
- Major Regulations on Export Operations in Bangladesh as per GFET, FE Circulars and Export Policy in Force;
- Major Trade Finance Products: Pre-shipment, Post-shipment, Funded, Non-funded;
- Major Trade Risks and Instructions of Bangladesh Bank to Mitigate Risk Involved in Import and Export Trade Operations.
- UCP-600 & Incoterms-2020: Important Provisions.
- Important Code nos. Used Under SWIFT
- Trade Finance Products Under Shariah-based Banking;
- Online Foreign Exchange Transaction Monitoring System- Developed and Maintained by FEOD, BB.
- Major Irregularities and Malpractices (fraud- forgeries) in International Trade with Case Studies;
- Common Irregularities in Disbursement of Cash Incentives Against Export.

### Methodology

Lecture, Case study, Group Discussion, Question and Answer

### Evaluation Method

Quiz, Group presentation

### Target Group

AD/DD/JD of BB Head Office & Branch Offices (For Dhaka)

AD/DD/JD of Branch Offices and the Officials of AD Branches of SBs (For Chattogram and Khulna).

### Duration

4 days

### Resource Person

Faculty members of BBTA and experienced professionals from banking and related fields.

## Distinctive Programs and Activities of BBTA during 2024

**Program No.: 18 (ID: 1145)**

**Course Name: Offshore Banking**

### Learning Objectives

Upon completion of the course, participants will be able to:

- Understand the basic structure, functions and products of Offshore Banking Units (OBUs) in Bangladesh;
- Understand the rules, regulations and different compliance issues of OBUs;
- Understand the risk and opportunities associated with off-shore banking operations;
- Understand the foreign currency market and fund management strategies of OBUs;

### Course Content

- Legal Aspects of Offshore Banking (Related Laws and Regulation), Overview on OBU Guidelines of Bangladesh Bank (Two sessions);
- Major OBU Products (Deposit, Lending & Other), their Detail Operation and Risks (Two sessions).
- Fund Management by OBUs (Relation among OBU, DBU, Inter Bank Money Market, International Markets);
- AML\_CFT Compliance Issues by OBUs;
- ICC Regulations for OBU Operations ( UCP 600, ICC Publication 590, URC 522);
- OBU Reporting and other Compliance Issues.

### Methodology

Lecture, Case Study, Group Discussion

### Evaluation Method

Quiz, Group Presentation

### Target Group

AD/DD/JD of BB Head Office & Branch Offices and Mid-level Officials of SBs.

### Duration

2 days

### Resource Person

Faculty members of BBTA and experienced professionals from banking and related fields



## Distinctive Programs and Activities of BBTA during 2024

**Program No.: 19 (ID: 1022)**

**Course Name: Foreign Exchange Transactions Reporting**

### Learning Objective

Upon completion of the course participants will be able to:

- Explain the importance of overall Foreign Exchange Transactions related to export, import, invisible receipts, invisible payments, wage earners' remittance and sales & purchase of foreign currencies and the country's balance of payment
- Describe the techniques of Foreign Exchange Transactions' Reporting clearly
- Identify mistake/miscoding in the FX returns in the operational level and rectify it

### Course Content

- Foreign Exchange Transactions Reporting and Balance of Payment: An Overview;
- Reporting Procedures for Compilation of Summary Statements S-1, S-2, S-4 with Exercise;
- Reporting Procedures for Compilation of Summary Statements S-5, S-6, FCS-7, EFCs-8 and S-9, S-10, S-11, S-12 and S-13 with Exercise;
- Reporting Procedures of Export and Imports Related Schedules with Exercise;
- Procedures and Problems of Encoding of FX Transactions Reporting;
- Discussion on Major Irregularities found in FX Transactions Reporting through RIT;
- Reporting Procedure of Invisible Receipts and Payments Related Schedules, Buyer's Credit and Supplier's Credit, Export Bill Discounting & Import Freight with Exercise.

### Methodology

Lecture, Assignment, Practical session, Group discussion, Question and Answer

### Evaluation Method

Quiz/ Written Test

### Target group

Officials of SBs (AD Branches) for Dhaka

AD/DD of BB (Branch Offices) and concerned officials of SBs (35)

### Duration

2 days

2 days

### Resource Person

Faculty members of BBTA and experienced professionals from banking and related fields

## Distinctive Programs and Activities of BBTA during 2024

**Program No.: 20 (ID: 1146)**

**Course Name: CIB Business Rules and Online Reporting Systems**

### Learning Objective

After the completion of the program the participants will be able to:

- Describe the CIB: Data uploading and online reporting system
- Demonstrate the procedure of report generating for credit.
- Gain in depth knowledge about the function and importance of CIB Database and acquire the necessary reporting skills needed to minimize the default case

### Course Content

- Role of CIB in Credit Management and Importance of CIB Data Reporting
- Subject Data Form
- Contract Data Form
- On-line Search & CIB Report Download
- Policies on Correction of Subject and Contract Data
- Understanding CIB Report

### Methodology

Lecture, Assignment, Practical Session, Group Discussion

### Evaluation Method

Quiz/Written Test, Group Presentation.

### Target group

Officials of SBs and NBFIs for Dhaka

AD/DD/JD of Branch Offices and the Officials of SBs (35) for outside Dhaka

### Duration

2 days

### Resource Person

Faculty members of BBTA and experienced professionals from banking and related fields

## Distinctive Programs and Activities of BBTA during 2024

**Program No.: 21 (ID: 1023)**

**Course Name: Research Methodology**

### Learning Objective

Upon completion of the course the participants will be able to:

- Define the fundamental concepts of Research Methodology
- Run regression Analysis of time series data with E-Views
- Identify the limitations of research findings
- Learn the standard conventions of writing interpretation and conclusion of an empirical research paper
- Appreciate how to approach research papers in order to understand and utilize them in writing a research paper.

### Course Content

- Introduction to Research Methodology and Types of Research
- Research Problem Identification and design
- Steps in Writing a Research Paper
- Literature Review with Citation and Referencing Style
- Sources and types of data
- Sample Survey & Sampling Methods
- Descriptive Statistics: Measures of Central Tendency and Dispersion
- F. Inferential Statistics: Probability Distributions
- Correlation and Regression
- Hypothesis Testing
- Assumptions of CLRM
- Violation of CLRM and Remedies
- Simple Linear Regression with E-Views (Cross-section Data)
- Simple Linear Regression (Time Series & Longitudinal data)
- Time Series Analysis with E-Views: Unit Root Tests
- Time Series Analysis with E-Views: ARMA Models
- Time Series Analysis with E-Views: VAR
- Time Series Analysis with E-Views: VEC, ARDL
- Time Series Analysis with E-Views: ARDL
- Limitations of Research findings, interpretation and conclusion
- Publishing a Research Paper

### Methodology

Lecture, Poster Walk, Lab Exercise, Simulation, Group Assignment

### Evaluation Method

Quiz, Group Presentation, Interpretation of Lab output

### Target Group

AD/DD/JD of BB Head Office and Branch Offices

### Duration

5 days

### Resource Person

Faculty Members of BBTA and experienced professionals from banking and related field.

## Distinctive Programs and Activities of BBTA during 2024

**Program No.: 22 (ID: 1025)**

**Course Name: Money and Banking Data Reporting**

### Learning Objective

Upon completion of the course participants will be able to:

- Explain the sectoral balance sheet, different sectors, economic purpose, deposit & loan products, securities and identify the codes allocated for them.
- Describe the procedures of submitting returns of SBS-1, SBS-2 & SBS-3.
- Identify and correct the mistakes usually found in the operational level

### Course Content

- Overview of Money and Banking data Reporting
- Monetary Survey and its Impact on Economy
- Importance, Significance and Characteristics of SBS Returns
- Discussions about Different Institutional Sectors and Tables Used in SBS-1 Reporting
- Procedures for Completing Return SBS-1 (Assets Side )
- Procedures for Completing Return SBS-1 (Liability Side )
- Matching of Different Codes (Sector, Deposit Type, Economic Purpose, SME, Security, Product, Bill, Classification etc.)
- Business Rules for Completing Return SBS-2
- Business Rules for Completing Return SBS-3
- Major Irregularities Found in SBS Return Reporting & Validation Check Rules of Deposits and Advances.

### Methodology

Lecture, Assignment, Practical session, Group Discussion

### Evaluation Method

Quiz/Written Test

### Target group

Officials of SBs and NBFIs for Dhaka

AD/DD/JD of BB Branch Offices and the Officials of SBs (35) for Outside Dhaka

### Duration

3 days

### Resource Person

Faculty members of BBTA and experienced professionals from banking and related fields



## Distinctive Programs and Activities of BBTA during 2024

**Program No.: 23 (ID: 1024)**

**Course Name: FDI and External Debt Reporting**

### Learning Objective

Upon completion of the course participants will be able to:

- Explain the concept, definition and importance of Foreign Direct Investment (FDI) in Bangladesh and make them updated with the current status of FDI in Bangladesh
- Interpret the Rules, Regulations and guidelines for transactions regarding Foreign Direct Investment (FDI) in Bangladesh, Bangladeshi Investment Abroad, Portfolio Investment and Private Sector External Debt
- Describe the reporting procedures of FDI returns (FI-1 & FI-2), Portfolio Investment return (PI) and Private Sector External Debt returns (ED-1 and ED-2) with hands-on training based on practical examples

### Course Content

- Foreign Direct Investment (FDI) in Bangladesh: An Overview
- Policies, Importance & Significance of Inward & Outward FDI of Bangladesh
- Conceptual Framework and Core Accounting Principles with Reporting Procedures of FDI
- Reporting Procedures of Inward FDI Returns (FI-1) & Outward FDI Returns (FI-2) with exercise
- Reporting Procedures of Inward and Outward FDI Returns (FI-1 and FI-2) in RITs
- Concepts, Definition, Policies & importance of Private Sector External Debt (PSED): Short Term, Medium & Long Term Debt of Bangladesh
- Reporting Procedures of Short Term and Long Term Private Sector External Debt(ED-1, ED-2) Returns with Exercise
- Reporting Procedures Short Term and MLT Private Sector External Debt in RITs
- Concepts, Definition and Importance of Portfolio Investment
- Reporting Procedures Portfolio Investment (PI) Return Forms with Exercise in RIT

### Methodology

Lecture, Assignment, Group exercise, Group discussion

### Evaluation Method

Quiz/Written Test, Group Presentation

### Target group

Officials of SBs for Dhaka

Officials of Branch Office and SBs for outside Dhaka.

### Duration

3 days

### Resource Person

Faculty members of BBTA and experienced professionals from banking and related fields

## Distinctive Programs and Activities of BBTA during 2024

**Program No.: 24 (ID: 1075)**

**Course Name: Financial Inclusion and Sustainable Finance**

### Learning Objective

Upon completion of the course the participants will be able to:

- Be familiarized themselves with the knowledge about the concept of Financial Inclusion
- Analyze the current status of Financial Inclusion in Bangladesh
- Identify various modes of Financial Inclusion

### Course Content

- Financial Inclusion: Concepts, Importance, Benefits, Challenges and Inclusive Growth – A Global Comparison
- Financial Inclusion and Initiatives of Bangladesh Bank
- Current Status of Financial Inclusion in Bangladesh, the Role of Financial Sector and its Impact on the Economy
- Current Status of Green Products and Projects in Bangladesh : Initiatives of BB and Role of Financial Sector
- Digital Financial Inclusion and Impact of Mobile Banking, bKash etc. on our Economic and Social Activities
- National Financial Inclusion Strategy (NFIs) of Bangladesh
- Agent Banking: Guidelines, Impact of Agent Banking (2 Sess.)
- School Banking: Financial Education, Literacy (2 sess.)
- CSR Activities for Financially Excluded Sector

### Methodology

Lecture, White Board Analysis, Group Discussion, Video presentation

### Evaluation Method

Quiz /Written Test, Group Presentation

### Target Group

Officer/AD/DD of BB Head Office and Branch Offices

### Duration

3 days

### Resource person

Faculty members of BBTA and experienced professionals from banking and related fields

## Distinctive Programs and Activities of BBTA during 2024

**Program No.: 25 (ID: 1147)**

**Course Name: Access to Finance (A2F)**

### Learning Objective

- Illustrating the overall scenario of Financial Inclusion in Bangladesh;
- Understanding Digital Financial Literacy and Strategic Focus determined by Central Bank;
- Learning concepts related to Digital Financial Services.

### Course Content

- Key Focus Areas for Financial Literacy;
- Scope of Digital Financial Services in Bangladesh;
- Implementation Strategy and Implementing Partner of Technologies related to Financial Inclusion;
- Communication Tools and Channels, Communication Approaches, Monitoring and Supervision;
- Determining barriers and policies to increase Access to Finance;
- National Financial Inclusion Strategy (NFIS): Bangladesh Perspectives;
- International Cooperation in implementing NFIS;
- Monitoring and Evaluation Framework of NFIS;
- Customer/employee awareness;
- Complaints and grievance management procedure;
- Global Practices and Bangladesh Perspectives of Financial Inclusion, Digital Financial Services and Financial Literacy;

### Methodology

Lecture, Exercise, Case Study, Group Discussion, Question and Answer

### Evaluation Method

Quiz, Group Presentation

### Target group

Officer/AD/DD/JD of BB Head Office and Equivalent Officers of Banks and NBFIs for Dhaka  
AD/DD/JD of Branch Offices and Officials of SBs for outside Dhaka

### Duration

1 day

### Resource Persons

Faculty members of BBTA and experienced professionals from banking and related fields.

## Distinctive Programs and Activities of BBTA during 2024

**Program No.: 26 (ID: 1148)**

**Course Name: Financing Agriculture, CMSME and Women Entrepreneur**

### Learning Objective

Upon completion of the course participants will be able:

- Describe the overall scenario of Agriculture and CMSME Financing in Bangladesh.
- Illustrate the Annual Agricultural and Rural Credit Policy of Bangladesh Bank and its implementation.
- State the various Refinancing Schemes for Agricultural and Rural Development.
- Understand the Different Risks of CMSME Lending.

### Course Content

- Rural Economy and Rural Financial Market
- Agriculture in Bangladesh- Issues, Challenges and Objectives of the Government of Bangladesh, Annual Agricultural and Rural Credit Policy of Bangladesh Bank
- Prospects and Constraints of Agricultural Financing of Bangladesh
- Various Refinancing Schemes for Agricultural and Rural Development
- Agricultural and Rural Financing as a part of Financial Inclusion
- Role of MFIs in Agricultural Financing and Rural Development of Bangladesh
- CMSME- definition, policies, and initiatives taken by Bangladesh Bank for the development of CMSME and Women Entrepreneurship
- Various Refinance Facilitates/Liquidity Support
- Credit Guarantee Schemes
- Financial Analysis of CMSMEs including Cash Flow Analysis and Projection- CMSME Credit Scoring, CMSME Loan Pricing based on Credit Risk, Collateral Evaluation, Loan Approval, Documentation and Disbursement, Techniques of Effective Interaction with CMSME Clients, Roles, Responsibilities and Attributes of a Good CMSME Loan Officer.
- Understanding Different Risks of CMSME Lending-Assessing CMSME Risk, Profitability and Risk in CMSME Lending, Risk Reward and Trade-off, Credit Risk Management for CMSME Lending, Approval process (5Cs and site visit), Centralized VS Decentralized, Risk of Credit Officer and Loan Committee, Portfolio Monitoring and Quality Control, Various Risks associated with CMSME Business, Characteristics of Good Entrepreneurs, Characteristics of a Bad Project, The Management of Lending CMSMEs

### Methodology

Lecture, Group Discussion, Case Study, Question and Answers

### Evaluation Method

Quiz, Group Presentation

### Target Group

AD/DD/JD of BB Head Office and Br. Offices (Special emphasis to ACD and SME)

### Duration

3 days

### Resource Person

Faculty members of BBTA and experienced professionals from banking and related fields



## Distinctive Programs and Activities of BBTA during 2024

**Program No.: 27 (ID: 1149 )**

**Course Name: Digital Banking Regulatory Framework**

### Learning Objective

Upon completion of the course participants will be able to:

- Enhance the understanding the digital transformation of banking and financial services.
- Able to understand the application and impact of digital technology in the financial service industry, e.g. digital payment, mobile banking, data analytics, and block chain.
- Acquire comprehensive knowledge about the evolving field of digital banking, and learning about various digital banking products and services.
- Enhance the skills and knowledge in financial technologies, the digital transformation of traditional banking, regulatory compliance and digital banking operations and security measures in digital banking

### Course Contents

- Concept and Importance of Digital Financial Services for Inclusive Banking;
- Digital Banking in Global Perspective;
- Importance of Payment Infrastructure for Digital Bank;
- Guidelines for Establishment of Digital Bank and Regulatory Framework;
- Business Operation of Digital Bank;
- Products and Services Offered by Digital Bank;
- Collaboration and Competition with other Financial Service Provider;
- Risk Identification in Digital Bank: Administrative Controls, Internal Controls, Business Continuity, Legal & Compliance Issues; Managing Operational Risk, AML & CFT Issues;
- Supervision Techniques for Digital Bank.

### Methodology

Lecture, Group Discussion, Case Study, Question and Answers

### Evaluation Method

Quiz, Group Presentation

### Target Group

AD/DD/JD of BB Head Office and Mid-level Officials of SBs

### Duration

3 days

### Resource Persons

Faculty members of BBTA and experienced professionals from Banking and related fields.

## Distinctive Programs and Activities of BBTA during 2024

**Program No.: 28 (ID: 1150)**

**Course Name: Artificial Intelligence (AI) in Banking**

### Learning Objective

Upon completion of the course participants will be able to:

- Understand the key terms related to AI and the relevance and application of big data and analytics in banking operations
- Understanding various AI applications that can be implemented in the banking sector for better banking operation and Preventing Fraud

### Course Contents

- Introduction to Artificial Intelligence, Current Global Trends in AI in Banking Sector;
- Regulation and Supervision of AI;
- Machine Learning (supervised and un supervised learning);
- Data Analytics, uses of Decision Tree and Business Intelligence;
- Preventing Fraud and Money Laundering by AI.

### Methodology

Lecture, Group Discussion, Case Study, Question and Answers

### Evaluation Method

Quiz, Group Presentation

### Target Group

AD/DD/JD of BB Head Office and Mid-level Officials of SBS

### Duration

1 day

### Resource Persons

Faculty members of BBTA and experienced professionals from Banking and related fields.

## Distinctive Programs and Activities of BBTA during 2024

**Program No.: 29 (ID: 1033)**

**Course Name: Sustainable Development Goals**

### Learning Objective

Upon completion of the course participants would be able to:

- Define SDGs and their targets
- Compile the SDGs and relate them with the banking sector
- Identify the new areas for implementation of SDGs through BB's policies and operations
- Chalk out action plan in achieving the goals

### Course Content

- Transformation from MDGs to SDGs: Background and Overview
- Overview of Sustainable Development Goals (SDGs) and Targets
- Adoption of SDGs in Bangladesh
- Means of Implementation of SDGs
- Monitoring and Evaluation of SDGs (National Level, Activity Level and Institutional Level etc).
- Role of Financial Sector in Implementation of SDGs
- Bangladesh Bank and SDGs- Institutional Framework
- Mapping of SDGs Targets and Bangladesh Bank's Initiatives
- Digital Financial Services
- Sustainable Finance
- Financial Inclusion

### Methodology

Lecture, Poster work, Group Discussion, Group Exercise, Question and Answer

### Evaluation Method

Quiz/Written Test, Group presentation

### Target Group

AD/DD/JD of BB H.O. & Br. Offices and Officials of SBs and NBFIs

### Duration

2 days

### Resource Person

Faculty members of BBTA and experienced professionals from banking and related fields

## Distinctive Programs and Activities of BBTA during 2024

**Program No.: 30 (ID: 1076)**

**Course Name: Payment and Settlement Systems in BD**

### Learning Objective

Upon completion of the course participants will be able to:

- Describe the payment and settlement infrastructure in Bangladesh and the role of Bangladesh Bank in this area
- Explain the features of the Automated Clearing House of Bangladesh, National Payment Switch and Real Time Gross Settlement System

### Course Content

- Payment Systems in Bangladesh: An Overview;
- Legal and Regulatory Framework of Payment Systems in Bangladesh
- Overview of Bangladesh Automated Cheque Processing System (BACPS)
- Bangladesh Electronic Funds Transfer Network (BEFTN): An Overview
- Scope, Features and Operational Aspects of National Payment Switch Bangladesh (NPSB)
- Real Time Gross Settlement (RTGS) System: An Overview;
- Innovations in Payment System : Different Digital Payment Systems;
- Interoperable Digital Transaction Platform;
- Alternative Delivery Channel Licensing;
- Overview and Prospects of Mobile Financial Services (MFS);
- Payment System Oversight;
- Regulatory Fintech Facilitation Office(RFFO).

### Methodology

Lecture, Exercise, Group Discussion, Question and Answer

### Evaluation Method

Quiz, Group Presentation

### Target Group

AD/DD/JD of BB Head Office and Branch Offices

### Duration

4 days

### Resource Person

Faculty members of BBTA and experienced professionals from banking and related fields



## Distinctive Programs and Activities of BBTA during 2024

**Program No.: 31 (ID: 1035)**

**Course Name: Detection, Disposal of Forged and Mutilated Notes**

### Learning Objective

Upon completion of the course participants will be able to:

- Outline the Bangladesh Bank (Note Refund) Regulations- 2012 and rules
- Label the procedures of detecting /disposing of forged and mutilated notes and the features of genuine notes

### Course Content

- Legal Provisions for Note Issue, Security Features of Genuine Notes and Identification of Forged Notes
- Bangladesh Bank (Note Refund) Regulations- 2012 and Measures Taken by Bangladesh Bank, Scheduled Banks and Law Enforcement Agencies in the Matter of Counterfeiting Notes
- Various Types of Mutilated, Non-issuable and Claim Notes and Rules and Procedures of Receiving and Disposing of Mutilated Notes by Bangladesh Bank and Scheduled Banks.
- How to Deal with the Public in case of Mutilated and Fake Note Receiving.

### Methodology

Lecture, Group Discussion, Question and Answer

### Evaluation Method

Quiz/Written Test

### Target Group

Cash Officers/AM/DM of BB, Officials of SBs and Law enforcing agencies

### Duration

1 day

### Resource Person

Faculty members of BBTA and experienced professionals from banking and related fields

## Distinctive Programs and Activities of BBTA during 2024

**Program No.: 32 (ID: 1100)**

**Course Name: Digital Financial Services (DFS)**

### Learning Objective

Upon completion of the course participants will be able to:

- Define digital financial services and different modes of DFS
- Describe role of DFS in Sustainable Development, Financial Inclusion and Payment Ecosystem
- Describe the regulatory responses for digital innovations in financial services

### Course Content

- Digital Financial Services an Overview
- Digital Financial Inclusion and Sustainable Development
- Payment Ecosystem
- Mobile Financial Services: Emerging Business Model and Best Practices
- Fintech Revolution and New Challenges
- New Technologies: Blockchain, Biometrics, Artificial Intelligence, Big Data and EFTN
- Agent Banking
- Digital Financial Services and E-commerce/E-wallet, E-remittance, Deposit and Savings, Documentation, Loan Application, Processing and Sanctions etc
- Safety net Programs and other Government Services through Digital Financial Services
- Regulations and Supervisions in Digital Finance: Consumer Protection Scheme, Anti-fraud and Anti-money Laundering Regulations, RegTech and Regulatory Sandboxes

### Methodology

Lecture, Case Study, Group discussion, Question and Answer

### Evaluation Method

Quiz/Written Test

### Target Group

AD/DD/JD of BB Head Office, Branch Offices and SPCBL

### Duration

2 days

### Resource Person

Faculty members of BBTA and experienced professionals from banking and related fields

## Distinctive Programs and Activities of BBTA during 2024

**Program No.: 33 (ID: 1151)**

**Course Name: Responsibility and Accountability of BB Officials**

### Learning Objective

Upon completion of the course participants will be able:

- To describe different Rules and Regulations related to Bangladesh Bank
- To define the Responsibility and Accountability as a central Banker
- To use the relevant Rules and Regulations in day to day operation
- To have attainable competencies for better performance through consulting the relevant laws and regulations of Bangladesh Bank.

### Course Content

- Functions of Bangladesh Bank
- Bangladesh Bank Order 1972
- Important Sections of Manual of Office Procedures
- Bangladesh Bank Staff Regulations, 2003
- Discussion on Establishment Department (ED) Manual
- Issue Department (ID) Manual of Bangladesh Bank
- Banking Department (BD) Manual of Bangladesh Bank
- Bangladesh Bank Leave Rules, 2003
- Citizen Charter

### Methodology

Lecture, Group Discussion, Case Study, Question and Answers

### Evaluation Method

Quiz, Group Presentation

### Target Group

AD/DD/JD of BB Head Office and Branch Offices

### Duration

2 days

### Resource Person

Faculties of BBTA and experienced Central Bankers

## Distinctive Programs and Activities of BBTA during 2024

**Program No.: 34 (ID: 1152)**

**Course Name: Effective Communication Skills for the Workplace**

### Learning Objective

Upon completion of the course the participants will be able to:

- Improve the overall communication skill
- Apply both official and personal communications professionally and efficiently.

### Course Content

- Official Writing (Official Note, Letter, Email, Minutes, Memo)
- Delivery of Speech
- Public Speaking
- Emotional Intelligence at Workplace
- Presentation Skill Development
- Debate on Contemporary Issues
- Dummy Role Play by Participants in Different Circumstances
- Daily Conversation

### Methodology

Lecture, Participatory Learning

### Evaluation Method

Group Debate, Group Role Play, Extempore Speech, Written Test

### Target Group

DD/JD of Head Office and Branch Offices of BB.

### Duration

3 days

### Resource Person

Faculty members of BBTA and experienced professionals from banking & related fields.



## Distinctive Programs and Activities of BBTA during 2024

**Program No.: 35 (ID: 1153)**

**Course Name: Leadership, Team Building and Negotiation Skill**

### Learning Objective

Upon completion of the course the participants will be able to:

- Explain Leadership Development and Strategic Management;
- Identify priorities for motivation and better performance;
- Demonstrate leadership role in work place.

### Course Content

- Strategic Management : Planning, Process and Implementation
- Leadership Concept : Teamwork, Mentoring & Motivation
- Counseling of Human Resources for Better Performance
- Negotiation & Communication Skill

### Methodology

Lectures, Video clips, Group discussion, Case studies.

### Evaluation Method

Quiz, Group Presentation

### Target Group

JD/Addl. Director of BB HO and Br. Offices

### Duration

3 days

### Resource Person

Experienced professionals from BBTA, banking and related fields.

## Distinctive Programs and Activities of BBTA during 2024

**Program No.: 36 (ID: 1154)**

**Course Name: Ethics In Banking**

### Learning Objective

Upon completion of the course participants will be able to:

- Comprehend the basics of ethics and ethics in banking
- Implement the core concept of ethics in workplace and organization
- Confront the challenges of ethics in workplace with professionalism

### Course Content

- Introduction to Ethics in Banking
- Principles of Ethics in Banking
- Banking Ethics and Professionalism
- Challenges of Ethics in Banking
- Ethical Banking Practices and Overall Impact

### Methodology

Lecture, Case Study, Group discussion, Question and Answer

### Target Group

Officer/AD/DD of BB H.O. and Br. Offices

### Duration

1 day

### Resource Person

Faculty members of BBTA and experienced professionals

## Distinctive Programs and Activities of BBTA during 2024

**Program No.: 37 (ID: 1155)**

**Course Name: From Campus to Corporate (Adaptability Strategy)**

### Learning Objectives

Campus to Corporate is a soft skills program that helps students transition smoothly into corporate life. This session gives tips to students on how to become efficient through learning the basics of corporate communication, managing time, and mindset shift that is required when moving from an academic institution to corporate environment. The main objectives of this program is to enhances the confidence of fresher's and offers tools like goal setting, team work and stress management.

### Course Content

01. Personal Grooming & Etiquette (Social Grace, Etiquette and Body Language)
  - A. Making a Great First Impression : How to present yourself to people, Greetings and Introductions, Developing Professional and Personal Image, Personal Hygiene, Polish interpersonal skills
  - B. Etiquette of Dressing : The Dos and DON'Ts in dressing, Understand various dress codes for different occasions, Clothes and Corporate Culture
  - C. The DOs and DON'Ts in Conversation : Enhance Communication Skills, Build Self-confidence and self-esteem, Rapport Building
02. Developing Interpersonal Skills
  - A. The Basics of Interpersonal Communication: Starting and sustaining conversation that are engaging, Handling conversation with the opposite sex, Acknowledging differences, Giving and receiving complements, Coming across as a positive person, Avoiding bad conversational habits
  - B. Displaying Courteousness and Thoughtfulness at the Workplace : Being thoughtful to colleagues regarding of position, Sticking of conversation as diplomatically as possible, Apologizing, Showing appreciation, Extending courtesy to guests, consultants and new employees.
03. E-Mail Etiquette - General Etiquette, Sending effective messages, Form and tone of messages, Responding to messages, Organizing the different parts of an email
04. Telephone Etiquette: Taking Calls, Making Calls, DOs and DON'Ts over telephone, Cell Phone Etiquette.
05. Business Communication (Building Blocks of Effective Business Communication)
  - A. Structuring Communication : Having a clear objective, Highlighting critical points, Being clear and concise, Understanding the audience
  - B. Listening : Active Listening, Reflective Listening, Passive Listening
06. Time Management (Organizing Your Day) : A. 80:20 Rule or Pareto Principle of Time Management, B. Ways to Manage Time and Priorities, C. Activity Logs
  01. Analyzing your time log: Focusing on the critical 20 percent, What should I do to include my core responsibilities?
  02. To-Do Lists
07. Team Work : Magic Steps, Balancing Ballrooms, Joining of team members, Tower building
08. Professionalism: A. Aligning to corporate values (Accountability, Responsibility, Ownership, Integrity) B. Innovation, C. Self-Motivation and being self-driven

### Methodology

Lectures, Gaming, Exercise, Discussion etc.

### Target Group

Officer/AD of BB Head Office and Branch Offices

### Duration

02 day

### Resource Person

Faculty members of BBTA and experienced professionals

## Distinctive Programs and Activities of BBTA during 2024

**Program No.: 38 (ID: 1037)**

**Course Name: Etiquette and Personal Grooming**

### Learning Objective

Upon completion of the course participants will be able to

- Discuss the professional image and etiquette that create positive impression in work place
- Apply high professionalism in matters regarding work or people

### Course Content

- Personal Grooming
- Business Etiquette
  - Meeting Etiquette
  - Telephone Etiquette
  - E-mail Etiquette
- Social Etiquette
- Table Manners
- Office Etiquette and Communication
- Speak in Public

### Methodology

Lecture, Video clips, Demonstrations, Role play, Games, White board analysis

### Evaluation

Quiz, Group Presentation

### Target Group

DD/JD of BB Head Office and Branch Offices

### Duration

02 day

### Resource Person

Faculty members of BBTA and experienced professionals from banking and related fields



## Distinctive Programs and Activities of BBTA during 2024

**Program No.: 39 (ID: 1041)**

**Course Name: Safety, Security and Disaster Management**

### Learning Objective

Upon completion of the course participants will be able to:

- Define safety, security, natural calamities and the measures
- Describe the first aid & its necessity in their personal & official life
- Demonstrate the uses of fire extinguisher

### Course Content

- Safety & Security Requirement and Security Arrangements in Bangladesh Bank
- Identification of Undesirable Persons, Problems, Crisis & Threats, Remedial Measures
- Fire Fighting Management: Types of Fire, Policy Procedures & Required Precautions in Case of Fire & Practical Use of fire Extinguisher
- Fire Fighting & Earthquake
- First Aid at Crisis Moment in Office Premises
- Video Exhibition of Safety, Security & Traffic Indicators

### Methodology

Lecture, White Board Analysis, Video Presentation, Case study

### Evaluation

Quiz, Practical Demonstration

### Target Group

B, C & D Category staff of BB Head Office and Branch Offices

### Duration

02 days

### Resource person

Faculty members of BBTA and experienced professionals from banking and related fields

## Distinctive Programs and Activities of BBTA during 2024

**Program No.: 40 (ID: 1156 )**

**Courses Name: IT Security and Awareness**

### Learning Objectives

- Increase awareness among employees about the importance of cyber security and the potential risks associated with cyber threats.
- Understand the role they play in maintaining a secure environment and be aware of the consequences of security breaches by employee.
- Alert participants about common cyber threats, such as phishing, malware, social engineering, and ransom ware attack.
- Foster safe web browsing habits and awareness of potential online risks.
- Raise awareness about the security risks associated with mobile devices and apps.
- Improved incident response capabilities and a quicker containment of security breaches.
- Understand legal and compliance requirements related to cyber security.

### Course Content

- Overview of Cyber Security.
- Discussion on Common Cyber Threats.
- Cyber Crime and Data Breaches in Financial Sector.
- Email Security, Phishing Awareness and Email Security Best Practices.
- Safe Internet Practices (Browsing Security) and Social Engineering Security.
- Data Protection and Ransomware Protection.
- Mobile Device Security.
- Wireless Network Security
- Compliance and Legal Aspects.
- Incident Response and Reporting.

### Methodology

Lecture, Video and Case Study

### Evaluation Method

Written Exam and Quiz

### Target Group

Officer/AD/DD of BB Head Office, Branch Offices and Officials of SPCBL

### Duration

02 days

### Resource Persons

Faculty Members of BBTA and Relevant Professionals from Bangladesh Bank Head Office, Financial Sector & Other Relevant Organizations.

## Distinctive Programs and Activities of BBTA during 2024

**Program No.: 41 (ID: 1158)**

**Course Name: Information System (IS) Audit**

### Learning Objective

- Evaluating the systems and processes currently in place that work to secure Bank/NBFI data.
- Obtaining guideline for auditing critical areas of Information System of Bank and NBFI's.
- To apply the IS Audit planning, fieldwork and reporting process.
- To determine the appropriate assessment and management of the risks and underlying internal controls.
- Ensure that information management processes are in compliance with IT-specific laws, policies, and standards.

### Course Content

- Laws, Regulations & Standards related to Information Systems used in Bank and NBFI's.
- Business applications used in Bank & NBFI's
- Information System Maintenance and Control.
- Planning the Audit
- Risks, risk identification, evidence, evidence gathering techniques, sampling, risk evaluation and communication of results.
- Information Technology Management.
- Information Technology Governance.
- Information Security Policy.
- Information Security Policy Documentation.
- Business Continuity Plan.
- Disasters and events that cause disruptions.
- Business Impact Analysis
- Information Security Management System.
- Computer Crimes.
- Information System Risk Assessment and Internal Controls
  - IS Risk Assessment Process
  - Data Integrity System, Disaster Recovery and Breaches.
  - Internal Control in the IS Environment.
- IS Audit Process
  - Introduction to the Auditing Process
  - Conducting the IS Audit
  - Design and Operating Effectiveness of General and Application Control
  - The IS Audit Report

### Methodology

Lecture, Experience Sharing, Question & Answer, Case Study, Group Discussion.

### Evaluation Method

Quiz / Written Exam, Group Presentation.

### Target Group

AD/DD of BB Head Office & Branch Offices and Officials of SBs(25).

### Duration

02 days

### Resource Person

Faculty Members of BBTA and experienced professionals from banking & related fields.

## Distinctive Programs and Activities of BBTA during 2024

**Program No.: 42 (ID: 1159)**

**Courses Name: Vulnerability Assessment and Penetration Testing of IT Systems**

### Learning Objectives

- To understand ICT Security Fundamentals.
- To identify and categorize vulnerabilities in various systems.
- To evaluate the risks associated with identified vulnerabilities, considering factors such as potential impact, likelihood, and business context.
- Familiarize with different Tools, Techniques, methodologies and Frameworks of Vulnerability Assessment
- Provide in-depth knowledge about web application security, Network and Infrastructure Security, Mobile and Wireless Security
- Provide hands-on experience through practical labs, exercises, and simulated scenarios that mimic real-world Vulnerability Assessment and Penetration Testing engagements
- To learn how to effectively communicate findings and recommendations to clients, stakeholders, and technical teams through professional reports.

### Course Content

- Introduction to Vulnerability Assessment and Penetration Testing (VAPT) including VAPT methodologies, frameworks, Vulnerability Classification and Vulnerability Management Life Cycle.
- Information Gathering (Reconnaissance, Foot printing, DNS enumeration and Social engineering for information gathering).
- Scanning and Enumeration (Port scanning techniques, Service identification, Vulnerability scanning tools and Network enumeration).
- Vulnerability Assessment (Common Vulnerability Scoring System , Common vulnerabilities and exposures (CVE), Vulnerability databases and resources, Vulnerability assessment tools).
- Web Application Security Assessment (Understanding web application architecture, OWASP Top Ten vulnerabilities, Web application security assessment tools, SQL injection, Cross-Site Scripting (XSS), and Cross-Site Request Forgery (CSRF) testing, Authentication and session management testing).
- Wireless Network Security Assessment, Mobile Application Security Assessment, Network Security Assessment.
- Reporting and Documentation.
- Practical Labs and Hands-On Exercises.

### Methodology

Lecture, Video and Hands-On Exercises

### Evaluation Method

Practical Exam and Quiz

### Target Group:

AD to Addl. Director Level officials of ICTD of HO and Br. Office

### Duration

03 days

### Resource Persons

Faculty Members of BBTA and Relevant Professionals from Bangladesh Bank Head Office, Financial Sector & Other Relevant Organizations.



## Distinctive Programs and Activities of BBTA during 2024

**Program No.: 43 (ID: 1160)**

**Courses Name: Fintech and its Challenges**

### Learning Objectives

Upon completion of the course participants will be able to:

- Understand Fintech, its evolution, and key components.
- Comprehend about the core technologies driving Fintech, such as Blockchain Technology, Artificial Intelligence, Machine Learning, Cryptocurrencies, Decentralized Finance (DeFi), Central Bank Digital Currencies (CBDCs).
- Be familiarized with the various players in the fintech ecosystem.
- Understand different business models employed by fintech companies, including payment systems, lending platforms and Insurtech.
- Acquainted with regulatory landscape surrounding fintech and help them understand compliance requirements, regulatory sandboxes, and cross-border regulations.
- Address operational risks related to fraud and technology failures and explore strategies for assessing credit and market risks in Fintech operations.
- Know how to handle sensitive financial data.

### Course Contents

- Introduction to Fintech (Definition, Scope, Evolution and Overview of Fintech Market in Bangladesh).
- Fintech Ecosystem (Fintech Business Models (Payment and Remittance, Lending and Crowd Funding, Insurtech)
- Regulatory Landscape
  - Regulatory Challenges (Compliance and Regulatory Requirements, Cross-border Regulations, Regulatory Sandboxes), Data Privacy and Security;
- Risk Management
  - Operational Risks in Fintech (Fraud and Cyber Security Threats, Technology Failures and Downtime), Credit and Market Risks;
- Customer Trust and Experience
- Emerging Trends
  - Blockchain and Cryptocurrencies (Decentralized Finance (DeFi) and Central Bank Digital Currencies (CBDCs)), AI and Machine Learning in Finance;
- Case Studies and Practical Applications
  - Real-world Examples of Fintech Challenges;
- Fintech Trends and Future Challenges
  - Open Banking and Interoperability and Ethical Considerations in Fintech.

### Methodology

Lecture, Video and Hands-On Exercises

### Evaluation Method

Written Exam and Quiz

### Target Group

AD/DD of BB HO & Br. Offices, Officials of SPCBL and Officials of SBs(20).

### Duration

02 days

### Resource Persons

Faculty Members of BBTA, experienced professionals from Bangladesh Bank and related field.



## Distinctive Programs and Activities of BBTA during 2024

**Program No.: 44 (ID: 1044)**

**Course Name: Guidelines on ICT Security for Banks and NBFIs**

### Learning Objective

Upon completion of the course participants will be able to:

- Describe the Guidelines and its different aspects
- Learn about ICT security management, service delivery management etc.
- Define business continuity and disaster recovery management
- Explain the skills of using alternative delivery channels

### Course Content

- ICT Security Management
- ICT Risk Management
- ICT Service Delivery Management
- Infrastructure Security Management
- Access Control of Information System
- Business Continuity and Disaster Recovery Management
- Acquisition and Development of Information System
- Alternate Delivery Channels Security Management
- Service Provider Management
- Customer Education

### Methodology

Lecture, Assignment, Case Study, Brainstorming, Question and Answer

### Evaluation Method

Quiz/Written Test, Group Presentation

### Target Group

AD/DD/JD of BB Head Office, Officials of SBs and NBFIs ( For Dhaka)  
AD/DD/JD of Branch Offices and Officials of SBs

### Duration

02 days

### Resource Person

Faculty members of BBTA and experienced professionals from banking and related fields

## Distinctive Programs and Activities of BBTA during 2024

**Course No.: 45 (ID: 1047)**

**Course Name: Prevention of Money Laundering and Combating Financing of Terrorism**

### Learning Objective

Upon completion of the course participants will be able to:

- Describe the relevant legal and regulatory framework for the prevention of money laundering and terrorist financing
- Identify the obligations of professionals of the financial sector to prevent money laundering and terrorist financing.

### Course Content

- Overview & Legal framework of AML/CFT;
- Discussion on Money Laundering Prevention Act, 2012 & Anti Terrorism Act , 2009;
- Measures Required by Reporting Entities to Prevent Money Laundering and Terrorist Financing (including KYC Profile and Risk Based Grading of Accounts);
- General Instruction to be Followed by the SBs for Prevention of Money Laundering, Terrorist Financing and Proliferation Financing;
- Suspicious Transaction : Indication, Reporting and Analysis Procedure;
- Money Laundering and Terrorist Financing: Discussion and Case Study.

### Methodology

Lecture, Discussion, Exercise, Video Presentation, Group Discussion

### Evaluation Method

Quiz, Group Presentation, Written Exam.

### Target Group

AD/DD/JD of BB Head Office and Branch Offices

### Duration

02 day

### Resource Person

Faculty Members of BBTA and experienced professionals from banking & related fields.

## Distinctive Programs and Activities of BBTA during 2024

**Program No.: 46 (ID: 1161)**

**Course Name: Trade Based and Credit Backed Money Laundering**

### Learning Objectives

Upon completion of the course the participants will be able to:

- Explain Trade Based and Credit Backed Money Laundering;
- Explain the AML risk profile of International Trade and Credit Transactions and Identify Red Flag Indicators ( Alerts for Money Laundering);
- Understand the Techniques of Preventing Trade Based and Credit Backed Money Laundering based on the Guidelines Issued by Bangladesh Bank and International Practices.

### Course Content

- Overview and Legal Framework of ML & TF;
- Process & Techniques of TBML and CBM Including Red-flags;
- Guidelines for Prevention of Trade Based Money Laundering ,2019 : Chapter 1 ;
- Landscape of Trade Based Money Laundering in Bangladesh ;
- Risk Based Approach and Trade Based Money Laundering Controls;
- Credit Backed Money Laundering and Mitigation Challenges
- Credit & Trade Relation and Conversion;
- TBML Alerts as per Guidelines for Prevention of Trade Based Money Laundering, 2019 .

### Methodology

Lecture, Interactive discussion, Case Study Analysis, Exercises, Presentation by participants

### Evaluation Method

Quiz, Written Exam, Individual Presentation.

### Target Group

AD/ DD/JD of BB Head Office and Branch Offices.

### Duration

02 days

### Resource Person

Faculty Members of BBTA and experienced professionals from banking & related fields.

## Distinctive Programs and Activities of BBTA during 2024

**Program No.: 47 (ID: 1084 )**

**Course Name: Procurement Management**

### Learning Objective

Upon completion of the course the participants will be able to

- Comprehend the basic rules and methods of procurement by Govt. Entities including Bangladesh Bank
- Prepare technical specification and tender
- Estimate the cost of purchasable goods & services
- Evaluate tenders and finally issue the award of contract

### Course Contents

- Overview of Procurement Process;
- Overview of Expenditure regulations of BB;
- Public Procurement Act 2006, Public Procurement Rules 2008 of the Government;
- Bangladesh Bank Procurement Regulations 2004;
- Bangladesh Bank Procurement Processing & Approval Procedure
  - Preparing Technical Specification, Cost Estimation, Preparation of Tender Documents as per CPTU Guidelines, Advertising, Opening and Evaluation of Tender/Proposal (practical example), Evaluation & Evaluation Report Preparation and Notification of Award & Award of Contract.

### Methodology

Lectures, Case Study, Question & Answer, Group Discussion

### Evaluation Method

Quiz, Group Presentation

### Target Group

AD/DD/JD of Procurement Related Departments of BB HO & Br. Offices and Officials from SPCBL

### Duration

02 Days

### Resource Person

Faculty Members of BBTA and experienced professionals from banking & related fields.

## Distinctive Programs and Activities of BBTA during 2024

**Program No.: 48 (ID: 1162)**

**Course Name: Internal Audit and Regulatory Compliance**

### Learning Objective

Upon completion of the course participants will:

- Get knowledge on Internal Audit for detection and prevention of errors, irregularities, malpractices, fraud & forgeries;
- Be acquainted with the concepts and application of Risk-based audit in Banks;
- Be acquainted with the working procedures & techniques of Internal Audit for implementation of Audit Guidelines.
- Be familiarized with the procedures of remedial measures/Follow-up and Preparation of Compliance Reports for Audit (Internal & External) & Inspection (by Bangladesh Bank).

### Course Content

- Internal Control Mechanism and Compliance-Objectives, Components and Bangladesh Bank Guidelines on Internal Control and Compliance in Banks;
- Internal Audit in Banks- Objectives, Functions and Process;
- Techniques of Detecting Errors, Irregularities, Malpractices, Fraud & Forgeries in General Banking, Credit & Foreign Exchange Operations through Internal Audit;
- Risk- based Audit and Comparison with Transaction-based Audit;
- Compliance of Different Audit & Inspection- Internal, External, Bangladesh Bank inspection, Government & Commercial Audit, Preparation of Compliance Report (replying procedure & compliance);
- Common Problems & Irregularities on Compliance Reports and Remedial Measures;
- Use of IT in Audit & Inspection including 4IR Technology;
- Discussion about Bangladesh Bank Inspection Policy and Circulars.
- Duties and Responsibilities of Concern Officers of Bank/NBFI during the Inspection/Audit Time.

*\*Inspection means Inspection by Bangladesh Bank, Audit includes internal audit and external audit.*

### Methodology

Lecture, Case Study, Group Discussion

### Evaluation Method

Quiz, Group Presentation

### Target Group

AD/DD/JD of BB HO, Officials of SPCBL, Officials of SBs (30)

### Duration

03 Days

### Resource Person

Faculty members of BBTA and experienced professionals from banking and related fields



## Distinctive Programs and Activities of BBTA during 2024

**Program No.: 49 (ID: 1163)**

**Course Name: SAP Training on FICO and MM Module**

### Learning Objective

Upon completion of the course participants will be able to:

- Operate the SAP related activities appropriately;
- Solve the SAP related problem;
- Help others and train them on SAP related works;
- Ensure the smooth operation of SAP system in BB.

### Course Contents

- Details of Chart of Accounts, Accounts Creation, Details of Profit Center, Cost Center.
- Voucher Park, Post, Change, Reversal etc.
- General Ledger (GL) Mapping and Report Generation – Statement of Affairs, Trial Balance, Clean Cash etc.
- Preparation & Analysis of Statement of Profit and Loss & Other Comprehensive Income and Statement of Financial Position;
- Budget Management and Control - Analysis of Revenue & Capital Items, Preparation of Budget, Reporting and Follow-up;
- Accounts Payable - Vendor Creation, Posting, Clearing etc Accounts Receivable and Other Special GLs.
- Creation and Approval of Purchase Requisition for Stock Item, Creation of Request for Quotations (RFQ) for Stock Item.
- Maintain Request for Quotations, Acceptance and Rejection of Quotations Creation and Approval of Purchase Order.
- Goods Receipts for Stock Item & Stock Overview (MMBE, MB52).
- Goods Issue for Stock Item (MB1A).
- Goods Issue Report for Stock Item (ZMMISSUE).
- Cancellation of Goods Issue (MIGO) & View the GI Report

### Methodology

Lecture, Demonstration, Group Discussion

### Evaluation Method

Quiz, Group Demonstration

### Target Group

Officer/ AD/DD/JD of BB HO and Br. Offices

### Duration

03 Days

### Resource Persons

Faculty members of BBTA and experienced professionals from banking and related fields

## Distinctive Programs and Activities of BBTA during 2024

**Program No.: 52 (ID: 1106)**

**Course Name: Current Issues and Challenges in Banking (Seminar)**

### Learning Objective

Upon participation in the seminar participants will be able to:

- Identify the Current Issues and Challenges Facing the Banking Sector of Bangladesh
- Analyze the Current Issues and Challenges & Recommend Strategies to Resolve the Same.

### Discussion Topic

- Banking Supervision Issues and Challenges
- Challenges of Governance in the Banking Sector
- Macroeconomic Issues and Challenges
- Emerging IT Security Threats

### Methodology

Lecture, Video Clips, Question & Answer

### Target Group

Addl. Director/Director of BB HO & Br. Offices and Regional Head of SBs

### Duration

01 Days

### Resource Person

Faculty Members of BBTA and experienced professionals from banking & related fields.

## Distinctive Programs and Activities of BBTA during 2024

**Program No.: 53 (ID: 1165)**

**Course Name: Executive Development Seminar (Topics on Contemporary Issues to be selected by Higher Management)**

### Objective of the Seminar

- Comprehending about a current Issue through comprehensive discussion;
- Identifying the challenges of policy formulation about the current Issue under discussion;
- Analyzing the recommend strategies about the current Issue under discussion

### Discussion Topic (Possible Broad Area)

- Contemporary Challenges for Central Bank;
- BB's Strategic Planning and its Implementation;
- Central Banks' Managerial/Operational Efficiency, Development of Office Procedures and HR;
- Challenges of Governance in the Banking Sector;
- Macroeconomic Issues and Challenges ( Monetary Policy, External Sector Situation, Bank Supervision ect.);
- Emerging IT Security Threats;
- Future of BBTA for HR Development/Enhancing Capacity.

### Methodology

Lecture, Video clips, Question & Answer

### Target Group

Director/ED of BB HO & Br. Offices

### Duration

01 Day

### Resource Person

Faculty Members of BBTA and experienced professionals from banking & related fields.

## Distinctive Programs and Activities of BBTA during 2024

**Program No.: 54 (ID: 1166)**

**Course Name: Seminar on Digital Currency**

### Learning Objective

Upon participation in the seminar participants will be able to:

- Understand the concept of digital currency.
- Analyze the security issues and challenges for implementing digital currency & recommend strategies to resolve the same.

### Discussion Topic

- Basic Concept of Digital Currency
- Global Perception on Digital Currency
- Major Challenges Faced by the Central Banks (implementation cases)
- Macroeconomic Issues and Challenges- Bangladesh Perspective
- Emerging IT Security Threats

### Methodology

Lecture, Video clips, Group Discussion, Question & Answer

### Target Group

JD, Addl. Director, Director of BB HO, Mid-level Officials of SBs, Faculties & Teachers of Prominent Training Entities & Universities.

### Duration

01 Day

### Resource Person

Faculty Members of BBTA and experienced professionals from banking & related fields.

## Distinctive Programs and Activities of BBTA during 2024

**Program No.: 55 (ID: 1167)**

**Course Name: Workshop on Environmental, Social, and Governance (ESG)**

### Learning Objective

After attending the workshop, the participants will be able to:

- Understand the aspects of Environment and Social Governance applicable in the financial sector.
- Formulate the policy and implementation strategy for ESG compliance.
- Understand the activities related to the ESG standards and guidelines
- Prepare the ESG metrics and ESG-risk controls
- Build ESG awareness

### Course Content

- ESG Framework for Financial Institutions.
- ESG Framework of BB
- ESG Implementation Status in Bangladesh
- Major Challenges in ESG Implementations
- Important Recommendations and Solution pathway for ESG Implantation.
- ESG Compliance and Future Economic Opportunities.
- Rolls of the Banks and NBFIs in ESD Implementation.

### Methodology

Demonstration, Video, Experience Sharing, Group Discussion and Case Study

### Target Group

Addl. Director/Director of BB Head Office and Branch Offices

### Duration

01 Day

### Resource Person

Faculty members of BBTA and experienced professionals from banking and related fields



## Distinctive Programs and Activities of BBTA during 2024

**Program No.: 56 (ID: 1168)**

**Course Name: Seminar on Growth, Prospects and Challenges of Islamic Banking in Bangladesh**

### Learning Objective

Upon participation in the seminar participants will be able to:

- Comprehend the Growth, Prospects and Challenges of Islamic Banking in Bangladesh.

### Discussion Topics

- Basic Concept of Shariah Based Banking.
- Growth and Present Position of Shariah Based Banking in Bangladesh
- Challenges of Islamic Banking with Focus on Shariah Governance Issues & Liquidity Management;
- Policy Gap and Recommendations.

### Methodology

Lecture, Video clips, Question & Answer

### Target Group

JD/Addl. Director/Director of BB HO (160) and Senior Officials of SBs & NBFIs (EVP & above) (40).

### Duration

01 Days

### Resource Person

Faculty Members of BBTA and experienced professionals from banking & related fields.

## Distinctive Programs and Activities of BBTA during 2024

**Program No.: 57 (ID: 1111)**

**Course Name: Seminar on Cyber Security and Resilience in Banks and FIs**

### Learning Objective:

After attending the workshop, the participants will be able to:

- Identify the different Cyber Risks and their Control Measures
- Learn the procedural task of Cyber-governance
- Understand the activities related to the Cyber-resilience standards and guidelines
- Prepare the Cyber-resilience metrics and Taxonomy of cyber-risk controls
- Manage third parties

### Course Content

- ICT Risks and Scenario Analysis of Recent ICT Threats
- Approaches to Risk Management
- Cyber Resilience Standards and Guidelines
- Cyber Governance
- Vulnerability Assessment and Penetration Testing
- Communication and Sharing of Information
- Interconnections with Third Parties
- Cyber Resilience Metrics and Taxonomy of Cyber-risk Controls

### Methodology

Lecture, Demonstration, Video, Experience Sharing, Question & Answers

### Target Group

AD/DD/JD of BB H.O. and Officials of SBs and NBFIs

### Duration

01 Day

### Resource Person

Faculty members of BBTA and experienced professionals from banking and related fields

## Distinctive Programs and Activities of BBTA during 2024

**Program No.: 58 (ID: 1169)**

**Course Name: TOT on Foreign Exchange Transaction Reporting**

### Learning Objective

Upon completion of the course participants will be able to:

- Explain the importance of overall Foreign Exchange Transactions related to export, import, invisible receipts, invisible payments, wage earners' remittance and sales & purchase of foreign currencies and the country's balance of payment
- Describe the techniques of Foreign Exchange Transactions' Reporting clearly
- Identify mistake/miscoding in the FX returns in the operational level and rectify it.
- Conduct interactive and effective training sessions as well as develop facilitation skill and use of training tools effectively.

### Course Content

- Overview of TOT on Foreign Exchange Transaction Reporting
- Planning and Managing Presentation Sessions.
- Time and Audience Management.
- Foreign Exchange Transactions Reporting and Balance of Payment: An Overview
- Reporting Procedures for Compilation of Summary Statements S-1, S-2, S-4 with Exercise
- Reporting Procedures for Compilation of Summary Statements S-5, S-6, FCS-7, EFCs-8 and S-9, S-10, S-11, S-12 and S-13 with Exercise
- Reporting procedures of Export and Imports Related Schedules with Exercise
- Procedures and Problems of encoding of FX Transactions Reporting and Discussion on Major Irregularities found in Foreign Exchange Transactions Reporting through RIT
- Reporting Procedure of Invisible Receipts and Payments related Schedules, Buyer's Credit and supplier's credit, export bill discounting & import freight with exercise;
- Group-based Dummy Class.

### Methodology

Lecture, Assignment, Practical session, Group discussion

### Evaluation Method

Quiz, Written test, Individual Presentation

### Target group

Mid Level Officials SBs .

### Duration

04 Days

### Resource Person

Faculty members of BBTA and experienced professionals from banking and related field

## Distinctive Programs and Activities of BBTA during 2024

**Program No.: 59 (ID: 1170)**

**Course Name: TOT on ISS Reporting of Banks and NBFIs**

### Learning Objective

Upon completion of the course the participants will be able to:

- Identify and analyze the Important Guidelines of BB & ISS Reporting System in banks
- Conduct interactive and effective training sessions as well as develop facilitation skill and use of training tools effectively.
- Can formulate the internal reporting guideline
- Can help the ISS Help Desk of the bank
- Handle the complex situation and audience.

### Course Content

- Overview and Importance of TOT Program and ISMD Master Circular
- The Sources of Bank Data
- Fields of ISS Form 1 and 2, with all Calculation Method (4 session)
- Bank Data Navigation with the ISS Data Field.
- ISS Data Verification Method and Impact of Wrong Reporting
- Fill ISS Form 1 and 2 (Exercise)
- Group based Dummy Class (4 Sessions)

### Methodology

Lecture, Assignment, Practical Session, Group discussion

### Evaluation Method

Quiz, Assignment, Individual Presentation

### Target Group

Officials of SBs and NBFIs.

### Duration

04 Days

### Resource Person

Faculty members of BBTA and experienced professionals from BB (preferably present and former officials of ISMD)

## Distinctive Programs and Activities of BBTA during 2024

**Program No.: 60 (ID: 1171)**

**Course Name: ToT for Faculties/ Trainer (Training Techniques/Methods and Contemporary Issues)**

### Learning Objective

Upon completion of the course the participants will be able to:

- Plan and Conduct Training for the participants working in Banking Sector
- Explain the Techniques, Methods, Tools, Aids Used by the Trainers in the Process of Identifying Training Needs, Conducting Training Courses and Evaluating Training Effectiveness
- Develop the Presentation Skill.
- Prepare a personal action plan to improve their training and facilitating skills.
- Handle the Complex Situation and Audience. Apply proper intervention(s) to manage difficult training situations. i. e. disruptive learner, Adult Learner
- Acquainted with the Contemporary Issues Important for Training. Be familiar with current issues of Banking and Economics sector that are relevant to training.

### Course Contents ( For ToT on Training Techniques & Methods)

- Training-Concept, Importance and Objectives, Identification and Assessment of Training Needs/Learning Needs, Training Plan; Pre-assessment and Pre- workout of Learning Needs;
- Trainer's and Coordinator's Role, Motivation of Learners, Qualities of a Trainer, Classroom Management;
- Understanding Learners, Adult Learning Principles, Degree of Achievement, Age, Hobbies, Preferred Learning Methods, Group Dynamics, and Motivation to Learn in General and in Respect to Specific Subjects.
- Designing of Training Programs, Instructional Objectives, and Lesson Planning (Curriculum Development) according to the Level of Learners.
- Methods of Training-Off- the-Job Methods, Lecture, Case Study, Discussion, Simulation, Programmed Learning, Field Study;
- Methods of Training-On-the-Job Method, Mentoring, Study Group, Job Rotation, Apprenticeship, Coaching, Job Instruction.
- Training Aids and their Usages;
- Different types of Communication, Presentation and Training Effectiveness;
- Follow-up and Evaluation of Training;
- Classroom Demonstration- Group-based Dummy Class (4 Sessions);
- Skill Practice and Feedback Sessions

*Course Contents ( For ToT on Contemporary Specific Issue)- To be decided later based on the subject*

### Methodology

Lecture, Assignment, Practical Session, Group discussion, Demonstration

### Evaluation Method

Quiz, Assignment, Individual Presentation, Demo Class

### Target Group

BBTA Faculties (15), BB HO (7), BB Br. Office (8).

### Duration

04 Days

### Resource Person

Faculty Members of BBTA and experienced professionals from outside



## Distinctive Programs and Activities of BBTA during 2024

**Program No.: 61 (ID: 1172)**

**Course Name: TOT on CIB Business Rules and Online Reporting System**

### Learning Objective

Upon completion of the course participants will be able to:

- Describe CIB data reporting system, subject & contract data, procedure of report generating for CIB and policies of database correction.
- Conduct interactive and effective training sessions as well as develop facilitation skill and use of training tools effectively.

### Course Content

- Overview and Importance of TOT Program
- Planning and Managing Presentation Sessions.
- Time and Audience Management.
- Role of CIB in Credit Management& Importance of CIB Data Reporting
- Discussion on Subject and Contract Data Form
- On-line search & CIB Report Download
- Policies on Correction of Subject and Contract Data
- Procedure of CIB Report Generating and Understanding CIB Report.
- Group-based Dummy Class

### Methodology

Lecture, Assignment, Practical session, Group discussion

### Evaluation Method

Quiz, Written test, Individual Presentation

### Target group

Mid Level Officials SBs

### Duration

04 Days

### Resource Person

Faculty members of BBTA and experienced professionals from banking and related field

## Distinctive Programs and Activities of BBTA during 2024

**Program No.: 62 (ID: 1025)**

**Course Name: TOT on Money and Banking Data Reporting**

### Learning Objective

After the completion of the program the participants will be able to:

- Describe the importance, significance and characteristics of SBS Returns
- Explain the items of Asset and Liability sides in SBS-1 Return
- Explain different codes used in SBS-2 and SBS-3 Returns.
- Conduct interactive and effective training sessions as well as develop facilitation skill and use of training tools effectively.

### Course Contents

- Overview of TOT on Money and Banking Data Reporting.
- Planning and Managing Presentation Sessions.
- Time and Audience Management.
- Importance, Significance and Characteristics of SBS Returns
- Discussions about Different Institutional Sectors and Tables Used in SBS-1 Return
- Procedures for Completing Return SBS-1 (Asset Side) with Exercise
- Procedures for Completing Return SBS-1 (Liability Side) with Exercise
- Importance and Implications of Different Codes (Sector, Deposit Type etc.) Related to SBS-2 Returns.
- Importance and Implications of Different Codes (Economic Purpose, Security, SME, Product, Classification, Bills etc.) Related to SBS-3 returns
- Business Rules for Completing SBS-2 & SBS-3 Return with Exercise
- Major Irregularities Found in SBS-1, SBS-2 and SBS-3 Returns
- Group-based Dummy Class by the Participants.

### Methodology

Lecture, Assignment, Practical session, Group discussion

### Evaluation Method

Quiz, Written test, Individual Presentation

### Target group

Mid-level Officials of SBs

### Duration

04 Days

### Resource Person

Faculty members of BBTA and experienced professionals from banking and related field.

## Faculty Information of Bangladesh Bank Training Academy



**Name & Designation** **Md. Zulkar Nayn**  
Executive Director

**Qualifications & University** MBA (IBA)  
MBM, Bangladesh Institute of Bank Management  
M.Com (Management)  
University of Dhaka

**Areas of Specialization** Treasury Management, Bank Supervision  
Prudential Regulations

**Number of Publications** Articles for Journal – (2)  
1. Measuring Financial Stability: The Composition of an Aggregate Financial Stability Index for Bangladesh, Bank Parikrama, 2012  
2. Effectiveness of Macroprudential Policy in Bangladesh, BBTA Journal, Thoughts on Banking and Finance, July-December, 2018

**Name & Designation** **Muhammad Zakir Hasan**  
Executive Director (ICT)

**Qualifications & University** B. Sc. Engineering (EEE),  
Khulna University of Engineering and Technology (KUET)

**Areas of Specialization** ICT



**Name & Designation** **Dipankar Bhattacharjee**  
Director

**Qualifications & University** M.Com (Accounting), B.Com (Honors)  
University of Chattagram  
C.A. (Inter-B)  
The Institute of Chartered Accountants of Bangladesh (ICAB)  
JAIBB

**Areas of Specialization** Accounting, Trade Finance, Anti Money Laundering  
Corporate Governance, Currency Management  
General Banking.

**Name & Designation** **Kakoli Jahan Ahmed**  
Director

**Qualifications & University** M.S.S. (Economics), B.S.S. (Honors)  
University of Dhaka  
DAIBB

**Areas of Specialization** Bank Supervision, Bank Management Strategic Planning, Anti Money Laundering



**Name & Designation** **Md. Aminul Islam Akand**  
Director

**Qualifications & University** M.Com (MGT.)  
Rajshahi University

**Areas of Specialization** Banking, Bank Supervisions

**Name & Designation** **S.M. Salim Uddin**  
Director

**Qualifications & University** B.SC (Hons) M.Sc (chemistry)  
Chattogram University  
MBA  
Bangladesh Open University  
MSS (Economics)  
National University.  
DAIBB



**Name & Designation** **Md. Sakawat Hossain**  
Director (Research)

**Qualifications & University** M.Sc. (Economics) B.Sc.(Hons)  
Jahangirnagar University

**Areas of Specialization** Macroeconomics, Microeconomics, Monetary Policy.

**Name & Designation** **Dr. Imam Abu Sayed**  
Director (Research)

**Qualifications & University** BSS (Hons.), MSS (Economics)  
University of Dhaka  
CSC, CPH and DFC from Moody's CSI, Canada

**Areas of Specialization** Economics, Banking and Finance



**Name & Designation** **Anwar Aftab Ahmed**  
Director (Research)

**Qualifications & University** MBA, IBA, DU  
MSS (Economics), and BSS (Economics) (Hons.), DU

**Areas of Specialization** Macroeconomic Policy

**Name & Designation** **Md. Shabbirul Alam Chowdhury**  
Director

**Qualifications & University** MBA, International Islamic University, Chittagong  
L.L.M, Bangladesh University of Professionals (BUP)

**Areas of Specialization** Foreign trade, Islamic Finance, Anti Money Laundering  
Risk Management







**Name & Designation** **Md. Mazbah Uddin**  
Director

**Qualifications & University** MBA (University of Chittagong)  
MBM( BIBM)  
DAIBB  
Post Graduate Diploma in Islamic Finance Practices  
CSAA (AAOIFI), CIPA(AAOIFI).

**Name & Designation** **Mohammad Shamsuddin Ahmed**  
Director

**Qualifications & University** B. Com (Hons.), M.Com (Finance)  
University of Dhaka  
DAIBB



**Name & Designation** **Dipti Rani Hazra**  
Director

**Qualifications & University** MBA, M.Com (Finance), B.Com (Hons), DAIBB, CDFP  
Dhaka University

**Areas of Specialization** Policy, Regulation Capital Adequacy, Stress Testing,  
Deposit Insurance System, Risk Management,  
Digital Finance

**Number of Publications** 1

**Name & Designation** **Debashis Chakravorty**  
Director

**Qualifications & University** BSS (Honors) & MSS (Economics), University of Dhaka;  
MBM, National University  
MBA (Finance), University of Dhaka  
Master Of Economics For Professionals, University of Dhaka  
Diplomat Associate of Ins. of Bankers, Bangladesh (DAIBB), IBB  
Diploma in Computer Applications & Programs (DCAP), BIBM  
Certified Expert in Risk Management (CERM), Frankfurt School of Finance & Management (Germany) and BIBM



**Areas of Specialization** Financial economics



**Name & Designation** **Milon Kumar Tarafder**  
Director

**Qualifications & University** BA (Raj), DAIBB

**Name & Designation** **Md. Saiful Islam**  
Director (Statistics)

**Qualifications & University** B.Sc. (Honors) and M.Sc. in Statistics University of Dhaka  
International Diploma on Macroeconomic Modeling and Forecasting, Jointly organized by Bangladesh Bank Training Academy and The United Nations Department of Economics and Social Affairs (UNDESA)



**Areas of Specialization** Money and Banking data analysis,  
Foreign Exchange Transactions data analysis,  
Business Rules of CIB database.



**Name & Designation** **A.K.M. Rezaul Karim**  
Director

**Qualifications & University** MBA (HRM), MBS (Finance & Banking), CAMS

**Areas of Specialization** Forensic Accounting and AML.

**Name & Designation** **Md. Abdul Wahab**  
Director (Research)

**Qualifications & University** B.Sc. (Honors in Economics) and M.Sc. in Economics  
Jahangirnagar University, Savar, Dhaka

**Areas of Specialization** Microeconomics-Demand & Supply, Elasticity,  
Macroeconomics- National Income  
Accounting, Inflation, unemployment  
Aggretate Demand and Supply, (AD/AS),  
Monetary Policy-Interest Rate, Exchangerate,  
Balance of Payments (BoP),  
Growth or Development; External Sector Management,



**Number of Publications** 15



**Name & Designation** **Sarder Al Emran**  
Director

**Qualifications & University** M.Com (Finance & Banking), Dhaka University  
MBA (Finance), Pundra University of Science & Technology  
DAIBB, Institute of Bankers Bangladesh.  
CDFP (DFI), The Fletcher School of Law and Diplomacy,  
Tufts University, USA  
Digital Financial Inclusion Supervision (DFIS), Toronto  
Centre (DFI)

**Areas of Specialization** General Banking  
Banking Inspection  
Anti Money Laundering & CFT  
Financial Statement Analysis  
Accounts and Finance  
Foreign Exchange & Foreign Trade

**Name & Designation** **Kamruzzaman**  
Additional Director

**Qualifications & University** B.Sc (Hons.) Economics, University of Calcutta  
M.Sc Economics, University of Pune  
Master in Development Studies, University of Dhaka

**Areas of Specialization** Micro & Macro Economics, Monetary Economics, International Trade Finance, Mathematics of Finance, Public Finance, Developmental Theorem, Labor Economics, Poverty, Inflation & Unemployment, Fiscal and Monetary Policy, Rural/Agricultural Financing, Project Management, Techniques of on-site and off-site bank supervision, Internal & External Migration, Gender Development, Currency Management, Financial Stability, Loan Classification and Provisioning System in Bangladesh, Financial Inclusion, NIS, Research Methodology----etc.



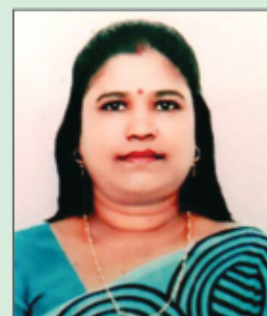
**Name & Designation** **Mohammad Nurul Islam**  
Additional Director (Statistics)

**Qualifications & University** B.Sc. (Honours), M.Sc(Statistics)  
University of Dhaka  
PGDCAP, Bangladesh Institute of Bank Management

**Areas of Specialization** Money and Banking.  
Monetary Policy  
Economics  
Statistics

**Name & Designation** **Mita Debnath**  
Additional Director

**Qualifications & University** MSS in Government and Politics  
Asian University of Bangladesh  
DAIBB (Part-1)





**Name & Designation** **Hasan Tareq Khan**  
Additional Director

**Qualifications & University** M.Com (Marketing), B. Com (Hons)  
University of Dhaka  
CERM, Frankfurt, Germany, CFA Level-1 passed,  
JAIBB

**Name & Designation** **Farzana Akhter**  
Additional Director (G)

**Qualifications & University** M.Com (Finance & Banking), B.Com (Honors)  
University of Dhaka  
DAIBB



**Name & Designation** **Amatur Rab**  
Additional Director

**Qualifications & University** M.Com (Finance),  
University of Dhaka  
DAIBB

**Name & Designation** **A B M Anisuzzaman**  
Additional Director

**Qualifications & University** Bsc(Hons),Msc  
Soil Science  
University of Dhaka.  
Banking Diploma (First part)

**Areas of Specialization** Bank inspection  
Project Implementation







**Name & Designation** **Tania Mustafiz**  
Additional Director

**Qualifications & University** M.S.S (Economics), B.S.S (Hons), University of Dhaka  
MBM from BIBM, Mirpur, DAIBB

**Areas of Specialization** Economics, Green Banking

**Name & Designation** **Muhammad Maruf Alam Sufiany**  
Additional Director

**Qualifications & University** BBA (Accounting)  
MBA (Accounting Information System)  
University of Dhaka

**Areas of Specialization** Inspection, Banking and Law (Act),  
Accounting



**Name & Designation** **Mohammad Khaled Mossarof**  
Additional Director

**Qualifications & University** BSc and MSc in Geography & Environment Under  
Jahangirnagar University  
Masters in Economics Under Dhaka University  
Chartered Secretary (level 3 completed), JAIBB

**Areas of Specialization** Agricultural credit ,SME and Bank inspection

**Name & Designation** **Syed Sohel Rana**  
Additional Director

**Qualifications & University** BA (Hons.), MA in English, Jahangirnagar University  
Savar, Dhaka;  
Professional Masters in Banking and Finance (PMBF)  
Asian Institute of Technology (AIT), Thailand

**Areas of Specialization** HRM, Office Procedures & Manuals  
Business Communication & English Language Teaching





**Name & Designation**

**Dr. Md Sohel Saklain**  
Additional Director

**Qualifications & University**

PhD in Banking and Finance, Monash University, Australia  
Master of International Economics and Finance, The University of Queensland, Australia  
Professional Master in Banking and Finance, Asian Institute of Technology (AIT), Thailand  
BBA & MBA in Accounting, Islamic University, Kushtia, Bangladesh

**Areas of Specialization**

Banking, Finance, Economics, Accounting

**Name & Designation**

**Tahmida Zaman**  
Additional Director

**Qualifications & University**

MBM, Bangladesh Institute of Bank Management  
MBA (Banking), BBA (Finance & Banking)  
University of Dhaka  
DAIBB

**Areas of Specialization**

Certified Digital Finance Practitioner (CDFP) certified by The Fletcher School of Law and Diplomacy at Tufts University.



**Name & Designation**

**Md. Ruhul Amin Chowdhury**  
Joint Director

**Qualifications & University**

MBA International, Anglia Ruskin University, UK  
Post Graduation Diploma in Financial Management (PGDFM), Bangladesh Institute of Management  
M.Sc with B.Sc(Hons) in Statistics, Jahangirnagar University

**Areas of Specialization**

Human Resource Management, Leadership, Credit Management, Communication Skills, Business Strategy

**Name & Designation**

**Hamida Begum**  
Joint Director

**Qualifications & University**

BSS (Hon)-Economics, DU  
MSS-Economics, DU  
MBA-Green University  
1 & 1/2 Months Course on Economatrix From DU

**Areas of Specialization**

Economics, HRM, BB Leave Rules, BB Medical Attendance Rules, BB Accommodation Allotment Rules, BB Staff Regulations





**Name & Designation** **Md. Ariful Islam**  
Joint Director

**Qualifications & University** BSc (Engg), Industrial & Production Engineering, SUST.

**Name & Designation** **Md. Shahidul Islam**  
Joint Director

**Qualifications & University** MBA (Banking), DU, PMBF, AIT, Thailand

**Areas of Specialization** Finance & Banking



**Name & Designation** **Md. Razaul Karim**  
Joint Director (ICT)



**Qualifications & University** B. Sc Engineering in Computer Science & Engineering, Chittagong University of Engineering & Technology.

Certified Digital Finance Practitioner (CDFP), Digital Frontiers Institute and The Fletcher School, Tufts University, USA.

Certified Training Professional, Finance Accreditation Agency (FAA), Malaysia.

International Diploma on Macroeconomic Modelling and Forecasting, Jointly Organized by Bangladesh Bank Training Academy and The United Nations Department of Economics and Social Affairs (UNDESA)

**Areas of Specialization** Information and Communication Technology (ICT)

**Number of Publications** 1 (One)

**Name & Designation** Parsa Nazrana;  
Joint Director

**Qualifications & University** Master of Public Policy  
The Australian National University;  
MBA(Finance), BBA  
Institute of Business Administration, Jahangirnagar University;  
DAIBB

**Areas of Specialization** Gender Equality & Women Empowerment, Climate Change,  
Foreign direct Investment, Finance & Banking



**Name & Designation** Ayesha Sultana Moly  
Joint Director

**Qualifications & University** Post Graduate Diploma in Business Research (PGDBR)  
IBA, University of Dhaka  
MBA, BBA (Accounting & Information Systems)  
University of Dhaka

**Name & Designation** Dr. Md. Arif-Ur-Rahman  
Joint Director

**Qualifications & University** **Academic:**  
Ph.D (Economics), Ritsumeikan University, Japan  
Masters (Economics), Ritsumeikan University, Japan  
MBA (Finance), University of Dhaka  
BBA (Finance), University of Dhaka  
  
**Professional:**  
DAIBB  
CFA Level-I Passed

**Areas of Specialization** Economics, Finance, Accounting  
Communication Skills, etc.

**Number of Publications** Four (4) in different international journals





**Name & Designation** **Sonjib Kumer Singha**  
Joint Director (ICT)

**Qualifications & University** B. Sc. Engg. in Computer Science & Engineering  
Bangladesh University of Engineering and Technology (BUET)

**Name & Designation** **Faila Saberin**  
Joint Director

**Qualifications & University** M.Sc. Ag, B.Sc (Ag) (Honors)  
Sher-E-Bangla Agricultural University



**Name & Designation** **Ayatun Nesa**  
Joint Director

**Qualifications & University** M.B.S (Accounting), B.B.S (Honors)  
National University

**Areas of Specialization** Accounting

**Name & Designation** **Mashrura Ferdous**  
Joint Director

**Qualifications & University** Master of Public Policy & Management (MPPM);  
School of Social & Political Sciences  
University of Melbourne, Australia; BBA (Major in Finance)  
University of Dhaka; DAIBB

**Areas of Specialization** Finance, Accounting, Public Policy







**Name &  
Designation**

**Zarrin Tasnim**  
Joint Director

**Qualifications &  
University**

B. Ed (Education), M. Ed (Education)  
University of Dhaka  
MBM, Bangladesh Institute of Bank Management  
DAIBB

## Contact List of BBTA Officials

Sl. No.	Name	Designation	E-mail Address	Mobile Number
1.	Md. Zulkar Nayn	Executive Director	mdzulkar.nayn@bb.org.bd	01817518662
2.	Muhammad Zakir Hasan	Executive Director (ICT)	zakir.hasan@bb.org.bd	01780374640
3.	Dipankar Bhattacharjee	Director	dipankar.bhatt@bb.org.bd	01727230133
4.	Kakoli Jahan Ahmed	Director	kakoli.ahmed@bb.org.bd	01711104455
5.	Md. Aminul Islam Akand	Director	aminul.akanda@bb.org.bd	01715170097
6.	S.M. Salim Uddin	Director	salim.uddin@bb.org.bd	01612218639
7.	Md. Sakawat Hossain	Director (Research)	sakawat.hossain@bb.org.bd	01552364319
8.	Dr.Imam Abu Sayed	Director (Research)	imam.sayed@bb.org.bd	01822497171
9.	Anwar Aftab Ahmed	Director (Research)	anwar.ahmed@bb.org.bd	01715084204
10.	Md. Shabbirul Alam Chowdhury	Director	shabbirul.chowdhury@bb.org.bd	01711735515
11.	Md. Mazbah Uddin	Director	mazbah.uddin@bb.org.bd	01751689527
12.	Mohammad Shamsuddin Ahmed	Director	shamsuddin.ahmed@bb.org.bd	01770040819
13.	Dipti Rani Hazra	Director	dipti.hazra@bb.org.bd	01714079401
14.	Debashis Chakravorty	Director	debashis.chakravorty@bb.org.bd	01715221844
15.	Milon Kumar Tarafder	Director	milon.tarafder@bb.org.bd	01726505015
16.	Md. Saiful Islam	Director (Statistics)	msaiful.islam@bb.org.bd	01732531291
17.	A.K.M. Rezaul Karim	Director	rezaul.karim@bb.org.bd	01712885028
18.	Md. Abdul Wahab	Director (Research)	mabdul.wahab@bb.org.bd	01915650133
19.	Sarder Al Emran	Director	sarder.emran@bb.org.bd	01726827876
20.	Kamruzzaman	Additional Director	k.zaman@bb.org.bd	01822138086
21.	Mohammad Nurul Islam	Additional Director (Statistics)	mnurul.islam@bb.org.bd	01734034464
22.	Mita Debnath	Additional Director	mita.debnath@bb.org.bd	01711937006
23.	Hasan Tareq Khan	Additional Director	hasan.khan@bb.org.bd	01911366914
24.	Farzana Akhter	Additional Director	farzana.akhter@bb.org.bd	01818765191
25.	Amatur Rab	Additional Director	amatur.rab@bb.org.bd	01552389515
26.	A.B.M. Anisuzzaman	Additional Director	abm.anisuzzaman@bb.org.bd	01716314487

## Contact List of BBTA Officials

Sl. No.	Name	Designation	E-mail Address	Mobile Number
27.	Tania Mustafiz	Additional Director	tania.mustafiz@bb.org.bd	01769550123
28.	Muhammad Maruf Alam Sufiany	Additional Director	muhd.sufiany@bb.org.bd	01711111610
29.	Iqbal Ahmed	Additional Director	iqbal.ahmed@bb.org.bd	01715157486
30.	Mohammad Khaled Mossarof	Additional Director	mohammad.mossarof@bb.org.bd	01915634703
31.	Syed Sohel Rana	Additional Director	syed.rana@bb.org.bd	01917043404
32.	Md. Sohel Saklain	Additional Director	sohel.saklain@bb.org.bd	01718063393
33.	Tahmida Zaman	Additional Director	tahmida.zaman@bb.org.bd	01711075947
34.	Mohammad Sirajul Haque	Additional Director	haque.sirajul@bb.org.bd	01988832208
35.	Md. Jashim Uddin Sarker	Additional Director	jashim.sarker@bb.org.bd	01715024824
36.	Md. Ruhul Amin Chowdhury	Additional Director	ruhul.chowdhury@bb.org.bd	01766814327
37.	Hamida Begum	Joint Director	hamida.begum@bb.org.bd	01912398979
38.	Md. Ariful Islam	Joint Director	mdariful.islam@bb.org.bd	01717636009
39.	Md. Shahidul Islam	Joint Director	mdshahid.islam2@bb.org.bd	01746701297
40.	Md. Maksudur Rahman	Operation Manager (JD)	mmaksudur.rahman@bb.org.bd	01737021570
41.	Md. Razaul Karim	Joint Director (ICT)	razaul.karim@bb.org.bd	01816373671
42.	Parsa Nazrana	Joint Director	parsa.nazrana@bb.org.bd	01716900800
43.	Md. Fakhar Uddin Bhuiyan	Operation Manager (JD)	fakharuddin.bhuiyan@bb.org.bd	01942383734
44.	Aleya Sultana	Joint Director	aleya.sultana@bb.org.bd	01753476148
45.	Ayesha Sultana Moly	Joint Director	ayesha.sultana@bb.org.bd	01716581947
46.	Dr. Md. Arif-Ur-Rahman	Joint Director	md.arif@bb.org.bd	01717518161
47.	Sonjib Kumer Singha	Joint Director (ICT)	sonjib.singha@bb.org.bd	01913328040
48.	Faila Saberin	Joint Director	faila.saberin@bb.org.bd	01718166035
49.	Ayatun Nesa	Joint Director	ayatun.nesa@bb.org.bd	01941169319
50.	Mashrura Ferdous	Joint Director	mashrura.ferdous@bb.org.bd	01713333332
51.	Zarrin Tasnim	Joint Director	zarrin.tasnim@bb.org.bd	01820901715
52.	S A M Tahjib Ferdous	Joint Director	tahjib.ferdous@bb.org.bd	01717247109

## Contact List of BBTA Officials

Sl. No.	Name	Designation	E-mail Address	Mobile Number
53.	Miss. Shahanaj Parvin	Joint Director	shahanaj.parvin@bb.org.bd	01675948844
54.	Israt Jahan	DD(Ex-Cadre Library)	israt.jahan7267@bb.org.bd	01711083455
55.	Golam Mahbub Rabbani	Deputy Director (ICT)	mahbub.rabbani@bb.org.bd	01717581206
56.	Syed M Khalid Hossain	Computer Operation Supervisor (DD)	khalid.hossain@bb.org.bd	01717435385
57.	Md. Hafizur Rahman	Deputy Director (Engg. Civil)	mdhafiz.rahman@bb.org.bd	01711037181
58.	Md. Shamim-Al-Mamun	Deputy Director (ICT)	sa.mamun@bb.org.bd	01739051318
59.	Shah Arafat Hossain	Deputy Director	shah.arafat@bb.org.bd	01711978490
60.	Md. Dalowar Jahan	Deputy Director (Electrical)	delowar.jahan@bb.org.bd	01719219411
61.	Dr. Younus Khondkar	Medical Officer	-	01838747162
62.	Azizur Rahman	Assistant Director(PCT)	aziz.rahman@bb.org.bd	01718370994
63.	A. T. M. Ahashanul Haque	Assistant Director(Stat)	ahashanul.haque@bb.org.bd	01557086670
64.	Syeed Ahmed Rasel	AD(Ex-Cadre Library)	syeed.ahmed@bb.org.bd	01914561689
65.	Md. Ali Imran	Assistant Director (Engr. Mech)	ali.imran@bb.org.bd	01933579116
66.	Marufa Ebnat	Assistant Director	marufa.ebnat@bb.org.bd	01521556231
67.	Mohammad Yousuf Ali	Assistant Director	mohammad.yousuf@bb.org.bd	01937204620
68.	Dipta Palit	Assistant Director (Civil)	dipta.palit@bb.org.bd	01309007509
69.	Md. Habibur Rahman	Officer		01747942051
70.	F. M. Kamal Hossein Lemon	Officer	kamallemon@gmail.com	01911808100
71.	Mufrad Hossain	Officer (Ex Cadre-Library)	mufrad.hossain@bb.org.bd	01686878140
72.	Md. Amirul Islam Foysal	Senior Data Entry/Control Operator		01712561486
73.	Md. Mamunur Rashid	Senior Data Entry/Control Operator	md.mamunurrashid524@yahoo.com	01703993933
74.	Ruhul Amin	Senior Data Entry/Control Operator (IT)	ruhulaminshuzon@gmail.com	01765561244
75.	Md. Shahanuzzaman	Senior Data Entry/Control Operator	shahanuzzamana@gmail.com	01781940991
76.	Khondokar Sharier Effat	Data Entry/Control Operator (IT)	shariereffat@gmail.com	01710230313
77.	Golam Aktar	Foreman (Mechanic)		01715107878

## Training Program Imparted by BBTA in the Last 5 Years (2019-2023)

SL	Subject	Number of Participants				
		2019	2020	2021	2022	2023
<b>01.</b>	<b>Foundation Course</b>					
1.	Foundation Course –Assistant Director (General)	134	199	107	163	231
2.	Foundation Course-Assistant Director (Specialized)		33	40	37	121
3.	Foundation Course-Officer (General )	46	50		76	123
4.	Foundation Course (Cash Officer)			45	30	55
<b>02.</b>	<b>Other Training Course:</b>					
<b>(a)</b>	<b>For the officials of Bangladesh Bank</b>					
1.	Advanced Course on MS Word/Excel/PowerPoint		40			
2.	Banking Laws & Regulation	53	54			
3.	Basic Financial Management			17		
4.	Business Etiquette & Personal Grooming	23				
5.	Central Banking: Present and Future Challenges		32			
6.	Communicative English	29	29			
7.	Core Risk Management	31	23	29		
8.	Corporate Governance in Financial Sector	19				
9.	Credit Risk Management	34				29
10.	Digital Bangladesh	79				
11.	Digital Financial Services (DFS)			40		
12.	Emerging Trends in Electronic Fund Transfer/EFT Fraud Mitigation	125				
13.	English Language Proficiency Course	18	25	33		
14.	Enterprise Resource Planning (ERP)- MM Module					40
15.	ERP-MM Module		15			
16.	Etiquette and Personal Grooming		60	26		
17.	Financial Consumer Protection: Regulatory Perspective	37				
18.	Financial Inclusion	23	35			



## Training Program Imparted by BBTA in the Last 5 Years (2019-2023)

SL	Subject	Number of Participants				
		2019	2020	2021	2022	2023
19.	Financial Inclusion & Sustainable Financing			15		
20.	Financial Stability Analysis	25				
21.	Financing in Agriculture and Rural Development	44		20		
22.	Foreign Exchange & Foreign Trade	39				
23.	Foreign Investment and Financing			150		
24.	ICT Security Policy of Bangladesh Bank					29
25.	ICT Security Policy Version-IV					30
26.	In House Training for BBTA				60	
27.	Innovation in Public Service	45		20		
28.	ISO 27001			25		
29.	IT Auditing	60	27			
30.	I T Security and Awareness	600				
31.	Integrity and Anticorruption in Financial Sector	170				
32.	International Trade Financing	68		22		
33.	International Trade and Finance					28
34.	In Service Training	21	24			
35.	In Service Training (Cash)	75				
36.	Islamic Banking & Finance	74	27			
37.	Leadership Development		23			
38.	Monetary Policy Formulation and Implementation Process in Bangladesh Bank	53	73	24		
39.	Network and Hardware Security Awareness	18	34	19		
40.	Network and Hardware Administration	48				
41.	Orientation Course for New Supervisors		119			
42.	Payment & Settlement Systems in Bangladesh	36	58	25		

## Training Program Imparted by BBTA in the Last 5 Years (2019-2023)

SL	Subject	Number of Participants				
		2019	2020	2021	2022	2023
43.	Policy Dialogue to Improve Supervisory Tools and Techniques	58				
44.	Project Management in Public Sector	27				
45.	Presentation Skill for Enhancing Managerial Performance	29	41			
46.	Prevention of Money Laundering & Terrorist Financing	70				
47.	Procurement Management in BB	28		21		
48.	Public Debt Management & Debt Securities Markets in Bangladesh	33				
49.	Public Debt Management & Government Securities Markets in Bangladesh			21		
50.	Reporting Techniques of 'Islamic Financial Transactions'				84	
51.	Research Methodology	17				
52.	Safety, Security & Disaster Management	34	29	22		
53.	SMEs Financing: Policies & Strategies and Women Entrepreneurship Development			17		
54.	Strategic planning, Management & Leadership Development Course for DGMs		23			
55.	Strategic planning, Management & Leadership Development			27		
56.	Techniques of Bank Inspection					86
57.	Techniques of Bank & NBFIs Inspection & Report Writing.		23			
58.	Techniques of Inspection of Banks and Report writing (Including Foreign exchange Inspection & ISS Reporting)	81	40	17		
59.	TOT on Innovation in Public Service	21				
60.	ToT on Prevention of Money Laundering & Terrorist Financing		32			
61.	TOT on SME Financing: Policy and Strategies and Women Entrepreneurship Development	27				
62.	ToT on Risk Based Supervision		22			

## Training Program Imparted by BBTA in the Last 5 Years (2019-2023)

SL	Subject	Number of Participants				
		2019	2020	2021	2022	2023
63.	TOT on Trade Based Money Laundering	33				
64.	Training for the Trainers (TOT)					38
65.	Training Course on BASEL-III	24				
66.	Training on MM Module					10
67.	Training Program on SDGs	28				
68.	Training Program on SDGs Implementation	66				
69.	Understanding Economic Indicators	50	27			
70.	Understanding and Analysis of Financial Statement of Bank	57	51	40		
71.	Work in Progress ERP-MM Module			63		
<b>(b)</b>	<b>For the officials of Commercial Banks:</b>					
1.	Capital Adequacy for Banks according to BASEL III			20		
2.	CIB Business Rules and Online Reporting					120
3.	CIB Business Rules and Online Systems	422				
4.	CIB Business Rules and Collateral Database		765	173		
5.	CIB Business Rules and Collateral Management			25		
6.	Combating Money Laundering and Terrorist Financing and Trade Based Money Laundering	117	40			
7.	Credit Risk Management			58		
8.	Detection, Disposal of Forged & Mutilated Notes	585	363	112		
9.	Environmental Risk Management and Green Financing		31			
10.	Foreign Direct Investment and External Debt Reporting	88	42	83		
11.	Foreign Direct Investment (FDI) Help Desk					450
12.	Foreign Exchange and Foreign Trade	40				
13.	Foreign Exchange Transaction Reporting	212	151	60		40
14.	Foreign Investment and Financing			177		

## Training Program Imparted by BBTA in the Last 5 Years (2019-2023)

SL	Subject	Number of Participants				
		2019	2020	2021	2022	2023
15.	Guideline on ICT Security for Banks & NBFIs	29		25		
16.	Guidelines on NRB Saving Bonds (Wage-Earner Development Bond, US\$ Investment Bond and US\$ Premium Bond)		191			
17.	ICT Risk Management	30				
18.	"Islamic Monetary Policy in a Dual Banking System" and "Dissecting and Correcting Misconceptions in Islamic Banking and Finance"					133
19.	Integrated Supervision System (ISS) Reporting	630	119			
20.	International Trade Finance		120	112		
21.	Integrity and Anticorruption in Financial Sector	107				
22.	Money & Banking Data Reporting	479	221	123		
23.	NBFI (NBDC, NBFI-2 and NBFI-3) Data Reporting				78	
24.	Orientation Course for Foreign Participant			01	07	12
25.	Prevention of Money Laundering & Terrorist Financing	221				
26.	Procurement Management			26		
27.	Trade Based Money Laundering			27		
28.	Training Program on SDGs		30	23		
29.	Training Program on Online Application for Cash Incentives					101
30.	Training for the Trainers (TOT)					51
31.	ToT on CIB Business Rules and Collateral Database		22			
32.	ToT on Important Guidelines of BB and ISS Reporting		24			
33.	ToT on "Foreign Exchange Transaction Reporting "		32			
34.	ToT on Money and Banking Data Reporting		22			
35.	ToT on "NPL Management: Handling Legal Issues, Writ Petition etc.		26			
36.	Training of Trainers (ToT) on Residential Property Price					

## Training Program Imparted by BBTA in the Last 5 Years (2019-2023)

SL	Subject	Number of Participants				
		2019	2020	2021	2022	2023
	Monitoring Database				16	
37.	TOT on trade Based Money Laundering		27			
<b>03.</b>	<b>Workshops/Seminars/Lecture Sessions:</b>					
1.	BACH-II Up gradation	329				
2.	Executive Development Seminar	80	80			
3.	Emerging Threats in IT Security in Bangladesh Financial Sector & Control Measures	142				
4.	Government Savings Investment Management System (GSIMS)			155		
5.	Integrity and Anti corruption in Financial Sector		119			
6.	Workshop on Innovative Idea showcasing	67				
7.	Syndicate Financing, Group Lending and Bridge Finance			21		
8.	Workshop on "E-refinancing Systems for Covid-19 Emergency and Crisis Response Facility Project"				58	
9.	Workshop on Refinancing & Reporting under CECRFP Project					64
10.	Workshop on 'Bangladesh Government Investment Sukuk: Issue, Management, Investment and Trading Procedure'				60	
11.	Workshop on Reporting Techniques of Islamic Financial Transactions to the Statistics Department of Bangladesh Bank				80	
<b>04.</b>	<b>International Training Courses/ Seminars</b>					
1.	International Training Course on Agricultural Financing & Rural Development jointly organized by BBTA, CICTAB ( India) and Milk Vita	22				
2.	3rd International Study Visit Program on Financing MSMEs in Bangladesh	28				
	<b>Grand Total</b>	<b>6338</b>	<b>3693</b>	<b>2106</b>	<b>749</b>	<b>1791</b>



# Photo Album of Bangladesh Bank Training Academy 2023



Seminar on Central Bank and Its Role Present and Future Challenges



Seminar on Policy Dialogue to Improve Supervisory Tools and Techniques



3rd Foundation Training Course-Cash Officer (Promoted to Assistant Manager)



## Photo Album of Bangladesh Bank Training Academy 2023



4th Foundation Training Course-Cash Officer



6th Foundation Training Course-Assistant Director (Specialized)



## Photo Album of Bangladesh Bank Training Academy 2023



6th Foundation Training Course-Assistant Director (Specialized)



7th Foundation Training Course-Assistant Director (Specialized)



## Photo Album of Bangladesh Bank Training Academy 2023



7th Foundation Training Course-Assistant Director (Specialized)



13th Foundation Training Course-Officer



48th Foundation Training Course-Assistant Director



46th Foundation Training Course-Assistant Director (General)





## Photo Album of Bangladesh Bank Training Academy 2023



Closing Ceremony of 47th Foundation Training Course-Assistant Director (General)  
and 4th Foundation Training Course-Cash Officer



## Photo Album of Bangladesh Bank Training Academy 2023



Closing Ceremony of 47th Foundation Training Course-Assistant Director (General)  
and 4th Foundation Training Course-Cash Officer

## Photo Album of Bangladesh Bank Training Academy 2023



Closing Ceremony of 7th Foundation Training Course-Assistant Director (Specialized)  
and 46th Foundation Training Course-Assistant Director (General)



## Photo Album of Bangladesh Bank Training Academy 2023



Closing Ceremony of 7th Foundation Training Course-Assistant Director (Specialized) and 46th Foundation Training Course-Assistant Director (General)



## Photo Album of Bangladesh Bank Training Academy 2023



Opening Ceremony of 47th Foundation Training Course-Assistant Director (General)  
and 3rd Foundation Training Course-Cash Officer



Study Visit Program at SPCBL of Foundation  
Training Course-Assistant Manager (Cash)



Study Visit program in SPCBL of 7th Foundation  
Training Course-Assistant Director (Specialized)



## Photo Album of Bangladesh Bank Training Academy 2023



Study Visit program in SPCBL of 7th Foundation Training Course-Assistant Director (Specialized)



Study Visit program in SPCBL of 7th Foundation Training Course-Assistant Director (Specialized)



Study Visit program in SPCBL of 13th Foundation Training Course-Officer



Study Visit program in SPCBL of 13th Foundation Training Course-Officer





## Photo Album of Bangladesh Bank Training Academy 2023



Training on First Aid, Security and Disaster Recovery of 13th Foundation Training Course-Officer



Study Visit program in SPCBL of 47th Foundation Training Course-Assistant Director



Participant's Birthday Celebration with Program Director of Foundation Training Course



TOT Course organized by FICSD



## Photo Album of Bangladesh Bank Training Academy 2023



Training Course on Foreign Exchange Transactions Reporting



Training Course on International Trade and Finance



Training Course on Money and Banking Data Reporting



Workshop on Refinancing and Reporting under CECRFP Project



## Incumbents of Bangladesh Bank Training Academy



Executive Director/Principal			
Sl. No.	Name	Designation	Duration
1.	Nazir Ahmed Khan	Executive Director	05/10/2006-05/01/2009
2.	Md. Mahabubul Islam	Executive Director	06/01/2009-17/01/2009
3.	Devaki Kumar Saha	Executive Director (In-Charge)	18/01/2009-19/04/2009
4.	Devaki Kumar Saha	Executive Director	19/04/2009-31/12/2009
5.	Dewan Abdus Sultan	Executive Director (In-Charge)	01/01/2010-22/02/2010
6.	Md. Ebtadul Islam	Executive Director	23/02/2010-05/12/2010
7.	Md. Ataur Rahman	Executive Director	06/12/2010-28/09/2014
8.	Sk. Azizul Haque	Executive Director (In-Charge)	29/09/2014-10/01/2015
9.	Md. Golam Mostafa	Executive Director (In-Charge)	11/01/2015-05/04/2015
10.	K. M. Jamshed Uz Zaman	Principal	06/04/2015-05/04/2017
11.	Md. Abdul Hamid	Principal (Incharge )	06/04/2017-21/05/2017
12.	Md. Shafiqul Islam	Executive Director	22/05/2017-02/07/2017
13.	Rokeya Akhter	Executive Director (In-Charge)	03/07/2017-03/01/2018
14.	Laila Bilkis Ara	Executive Director	04/01/2018-25/02/2019
15.	Rokeya Akhter	Executive Director (In-Charge)	26/02/2019-10/06/2019
16.	Nurun Nahar	Executive Director	11/06/2019-03/01/2021
17.	A. B. M. Sadeque	Executive Director (In-Charge)	04/01/2021-28/02/2021
18.	A. B. M. Sadeque	Executive Director	01/03/2021-06/07/2021
19.	Md. Anwar Hossain	Executive Director	12/08/2021-22/03/2022
20.	Dr. Md. Kabir Ahmed	Executive Director	22/03/2022-12/01/2023
21.	Md. Zulkar Nayn	Executive Director	15/01/2023-



# সরকারি ছুটির তালিকাসহ বর্ষপঞ্জি-২০২৪

## ১৪৩০-৩১ বঙ্গাব্দ, ১৪৪৫-৪৬ হিজরি



### জানুয়ারি

পৌষ-মাঘ  
জমা, সানি-রজব

রবি	সোম	মঙ্গল	বুধ	বৃহঃ	শনি
১	২	৩	৪	৫	৬
৭	৮	৯	১০	১১	১২
১৩	১৪	১৫	১৬	১৭	১৮
১৯	২০	২১	২২	২৩	২৪
২৫	২৬	২৭	২৮	২৯	৩০
৩১					

### ফেব্রুয়ারি

মাঘ-ফাল্গুন  
রজব-শাবান

রবি	সোম	মঙ্গল	বুধ	বৃহঃ	শনি
১	২	৩	৪	৫	৬
৭	৮	৯	১০	১১	১২
১৩	১৪	১৫	১৬	১৭	১৮
১৯	২০	২১	২২	২৩	২৪
২৫	২৬	২৭	২৮	২৯	৩০
৩১					

### মার্চ

ফাল্গুন-চৈত্র  
শাবান-রমজান

রবি	সোম	মঙ্গল	বুধ	বৃহঃ	শনি
১	২	৩	৪	৫	৬
৭	৮	৯	১০	১১	১২
১৩	১৪	১৫	১৬	১৭	১৮
১৯	২০	২১	২২	২৩	২৪
২৫	২৬	২৭	২৮	২৯	৩০
৩১					

### এপ্রিল

চৈত্র-বৈশাখ-১৪৩০-৩১  
রমজান-শাওয়াল

রবি	সোম	মঙ্গল	বুধ	বৃহঃ	শনি
১	২	৩	৪	৫	৬
৭	৮	৯	১০	১১	১২
১৩	১৪	১৫	১৬	১৭	১৮
১৯	২০	২১	২২	২৩	২৪
২৫	২৬	২৭	২৮	২৯	৩০
৩১					

### মে

বৈশাখ-জ্যৈষ্ঠ  
শাওয়াল-জিলকদ

রবি	সোম	মঙ্গল	বুধ	বৃহঃ	শনি
১	২	৩	৪	৫	৬
৭	৮	৯	১০	১১	১২
১৩	১৪	১৫	১৬	১৭	১৮
১৯	২০	২১	২২	২৩	২৪
২৫	২৬	২৭	২৮	২৯	৩০
৩১					

### জুন

জ্যৈষ্ঠ-আষাঢ়  
জিলকদ-জিলহজ

রবি	সোম	মঙ্গল	বুধ	বৃহঃ	শনি
১	২	৩	৪	৫	৬
৭	৮	৯	১০	১১	১২
১৩	১৪	১৫	১৬	১৭	১৮
১৯	২০	২১	২২	২৩	২৪
২৫	২৬	২৭	২৮	২৯	৩০
৩১					

### জুলাই

আষাঢ়-শ্রাবণ  
জিলহজ-মহররম-১৪৪৫-৪৬

রবি	সোম	মঙ্গল	বুধ	বৃহঃ	শনি
১	২	৩	৪	৫	৬
৭	৮	৯	১০	১১	১২
১৩	১৪	১৫	১৬	১৭	১৮
১৯	২০	২১	২২	২৩	২৪
২৫	২৬	২৭	২৮	২৯	৩০
৩১					

### আগস্ট

শ্রাবণ-ভাদ্র  
মহররম-সফর

রবি	সোম	মঙ্গল	বুধ	বৃহঃ	শনি
১	২	৩	৪	৫	৬
৭	৮	৯	১০	১১	১২
১৩	১৪	১৫	১৬	১৭	১৮
১৯	২০	২১	২২	২৩	২৪
২৫	২৬	২৭	২৮	২৯	৩০
৩১					

### সেপ্টেম্বর

ভাদ্র-আশ্বিন  
সফর-রবি, আউ

রবি	সোম	মঙ্গল	বুধ	বৃহঃ	শনি
১	২	৩	৪	৫	৬
৭	৮	৯	১০	১১	১২
১৩	১৪	১৫	১৬	১৭	১৮
১৯	২০	২১	২২	২৩	২৪
২৫	২৬	২৭	২৮	২৯	৩০
৩১					

### অক্টোবর

আশ্বিন-কার্তিক  
রবি, আউ, রবি, সানি

রবি	সোম	মঙ্গল	বুধ	বৃহঃ	শনি
১	২	৩	৪	৫	৬
৭	৮	৯	১০	১১	১২
১৩	১৪	১৫	১৬	১৭	১৮
১৯	২০	২১	২২	২৩	২৪
২৫	২৬	২৭	২৮	২৯	৩০
৩১					

### নভেম্বর

কার্তিক-অগ্রহায়ণ  
রবি, সানি-জমা, আউ

রবি	সোম	মঙ্গল	বুধ	বৃহঃ	শনি
১	২	৩	৪	৫	৬
৭	৮	৯	১০	১১	১২
১৩	১৪	১৫	১৬	১৭	১৮
১৯	২০	২১	২২	২৩	২৪
২৫	২৬	২৭	২৮	২৯	৩০
৩১					

### ডিসেম্বর

অগ্রহায়ণ-পৌষ  
জমা, আউ, জমা, সানি

রবি	সোম	মঙ্গল	বুধ	বৃহঃ	শনি
১	২	৩	৪	৫	৬
৭	৮	৯	১০	১১	১২
১৩	১৪	১৫	১৬	১৭	১৮
১৯	২০	২১	২২	২৩	২৪
২৫	২৬	২৭	২৮	২৯	৩০
৩১					



**সাধারণ ছুটি:-** ২১ ফেব্রুয়ারি ২০২৪, বুধবার (০৮ ফাল্গুন ১৪৩০ বঙ্গাব্দ) শহীদ দিবস ও আন্তর্জাতিক মাতৃভাষা দিবস। ১৭ মার্চ ২০২৪, রবিবার (০৩ চৈত্র ১৪৩০ বঙ্গাব্দ) জাতির পিতা বঙ্গবন্ধু শেখ মুজিবুর রহমান এর জন্ম দিবস ও জাতীয় শিশু দিবস। ২৬ মার্চ ২০২৪, মঙ্গলবার (১২ চৈত্র ১৪৩০ বঙ্গাব্দ) স্বাধীনতা ও জাতীয় দিবস। \* ০৫ এপ্রিল ২০২৪, শুক্রবার (২২ চৈত্র ১৪৩০ বঙ্গাব্দ) জুমাতুল বিদা। \* ১১ এপ্রিল ২০২৪, বৃহস্পতিবার (২৮ চৈত্র ১৪৩০ বঙ্গাব্দ) উদ-উল-ফিতর। ০১ মে ২০২৪, বুধবার (১৮ বৈশাখ ১৪৩১ বঙ্গাব্দ) মে দিবস। \* ২২ মে ২০২৪, বুধবার (০৮ জ্যৈষ্ঠ ১৪৩১ বঙ্গাব্দ) বুদ্ধ পূর্ণিমা (বৈশাখী পূর্ণিমা)। \* ১৭ জুন ২০২৪, সোমবার (০৩ আষাঢ় ১৪৩১ বঙ্গাব্দ) ঈদ-উল-আযহা। ০১ জুলাই ২০২৪, সোমবার (১৭ আষাঢ় ১৪৩১ বঙ্গাব্দ) ব্যাংক হOLIDAY। (১৫ আগস্ট ২০২৪, বৃহস্পতিবার (৩১ শ্রাবণ ১৪৩১ বঙ্গাব্দ) জাতীয় শোক দিবস। ২৬ আগস্ট ২০২৪, সোমবার (১১ ভাদ্র ১৪৩১ বঙ্গাব্দ) জন্মদিন। \* ১৬ সেপ্টেম্বর ২০২৪, সোমবার (০১ আশ্বিন ১৪৩১ বঙ্গাব্দ) ঈদ-ই-মিলাদুন্নবি (সা.)। \* ১৩ অক্টোবর ২০২৪, রবিবার (২৮ আশ্বিন ১৪৩১ বঙ্গাব্দ) দুর্গা পূজা (বিজয়া দশমী)। ১৬ ডিসেম্বর ২০২৪, সোমবার (০১ পৌষ ১৪৩১ বঙ্গাব্দ) বিজয় দিবস। ২৫ ডিসেম্বর ২০২৪, বুধবার (১০ পৌষ ১৪৩১ বঙ্গাব্দ) যীশু খ্রীষ্টের জন্মদিন (বড় দিন)। ৩১ ডিসেম্বর ২০২৪, মঙ্গলবার (১৬ অগ্রহায়ণ ১৪৩১ বঙ্গাব্দ) ব্যাংক হOLIDAY।

**নির্বাহী আদেশে সরকারি ছুটি:-** \* ২৬ ফেব্রুয়ারি ২০২৪, সোমবার (১৩ ফাল্গুন ১৪৩০ বঙ্গাব্দ) শব-ই-বরাত। \* ০৭ এপ্রিল ২০২৪, রবিবার (২৪ চৈত্র ১৪৩০ বঙ্গাব্দ) শব-ই-বুদর। \* ১০ ও ১২ এপ্রিল ২০২৪, বুধবার ও শুক্রবার (২৭ ও ২৯ চৈত্র ১৪৩০ বঙ্গাব্দ) ঈদ-উল-ফিতর (ঈদের পূর্বের ও পরের দিন)। ১৪ এপ্রিল ২০২৪, রবিবার (১ বৈশাখ ১৪৩১ বঙ্গাব্দ) বাংলা নববর্ষ। \* ১৬ ও ১৮ জুন ২০২৪, রবিবার ও মঙ্গলবার (০২ ও ০৪ আষাঢ় ১৪৩১ বঙ্গাব্দ) ঈদ-উল-আযহা (ঈদের পূর্বের ও পরের দিন)। \* ১৭ জুলাই ২০২৪, বুধবার (০২ শ্রাবণ ১৪৩১ বঙ্গাব্দ) আতশা। \* চাঁদ দেখার উপর নির্ভরশীল।

“সময় মত কর পরিশোধ করুন, ডিজিটাল দেশ গড়ার অঙ্গিকার নিন”  
“মেয়ে শিক্ষিত হলে, জাতি শিক্ষিত হবে। শিক্ষিত মেয়ে বোঝা নয় দেশের সম্পদ”

**For all Sorts of Correspondence:**

Executive Director, Bangladesh Bank Training Academy

Mirpur-2, Dhaka-1216, Bangladesh

Phone: +88-02-41001443

E-mail : [bbta.respub@bb.org.bd](mailto:bbta.respub@bb.org.bd)

---

**Published by:**

Saeda Khanam, Director (Ex-Cadre Publications)

Department of Communications and Publications

Bangladesh Bank,

Head Office, Motijheel, Dhaka-1000, Bangladesh.

Website: [www.bb.org.bd](http://www.bb.org.bd),

Printed by: Zaman Printing & Packaging

41-42, Islampur Road (Adel Complex, Dhaka-1100

Mobile: 01711-833952.