



POLICY MEASURES

of
Bangladesh Bank
in Response to
the **COVID-19** Pandemic



Bangladesh Bank

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Chief Economist's Unit
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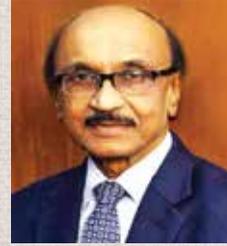
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**This booklet is dedicated to those people
who have died from the COVID-19**

Message



The COVID-19 pandemic engulfed the entire world in 2020 which no one could have predicted ever. Economies, developed or developing, have been scarred by its devastating consequences in terms of high infections and fatalities, severely restricted social interactions, the shutdown of normal business operations, global supply chain disruptions, resulting in shrinking GDP and shooting unemployment rates amid trade protectionism and increasing isolationist sentiments.

The first case of COVID-19 patient in Bangladesh was diagnosed on 8 March 2020. Bangladesh government responded quickly to prevent the contagion of the pandemic by declaring a country-wide lockdown from 26 March 2020 which was extended till 30 May 2020. Consequently, economic activities across all sectors squeezed, causing Bangladesh's GDP growth to decelerate to 5.24 percent in FY20 from 8.15 percent in FY19. In order to prevent further economic fallout and to restore the economy, the government declared a comprehensive stimulus package worth more than BDT 1.24 trillion which is around 4.44 percent of GDP.

Bangladesh Bank promptly responded with an expansionary monetary policy stance incorporating a wide range of supportive financial sector policies in sync with the government's stimulus packages and expansionary fiscal policy to counteract the deceleration of Bangladesh's economic growth. The main objective of the policy measures is to support faster recovery of economic growth for sustaining the livelihood of the people.

To a large extent, these unprecedented economic policy responses helped the economy minimize the deceleration of economic growth and employment opportunities. I believe, as we continue to implement and adapt our economic policies to fit the emerging needs of people, we shall be able to enhance employment opportunities and productivity in the agriculture, industry, and service sectors of the economy.

I would like to thank the Chief Economist's Unit for accomplishing the task of preparing this booklet on the policy measures that the Bangladesh Bank has undertaken in the response to the COVID-19 pandemic through all concerned departments / projects / cells / units of the central bank. I think the booklet will be useful for policymakers, academics, researchers, and other concerned practitioners in obtaining a brief picture of the measures taken by the BB to tackle the pandemic and resume normal economic activities.

Fazle Kabir
Governor

Editorial Note



The COVID-19 pandemic has wreaked havoc on the world economy and exposed the vulnerability of the world health system in 2020. The lives and livelihoods in Bangladesh too came under unprecedented challenges requiring some extraordinary measures to face this extraordinary situation. After bottoming out, the Bangladesh economy has already entered into a recovery phase; thanks to the Government's timely and appropriate interventions including the Honorable Prime Minister's announcement of a hefty stimulus package along with the Bangladesh Bank's (BB) supportive and expansionary policy initiatives. The stimulus package includes broad-based emergency supports to people and firms to protect them from economic fallout, while increasing the coverage of social safety net programs saving the lives and livelihoods of the vulnerable population segment. In addition to the policy rate relaxations, the BB has extended a series of refinance facilities and special financing programs to provide support in sustaining business operations and safeguarding job opportunities. With all these policy supports along with an effective vaccination program which has already rolled-out in the country, we can only expect that the economy of Bangladesh will go back on its pre-COVID high growth path soon.

This booklet intends to present all the relevant policy measures taken by the BB while noting the Government's major policy initiatives pertinent to the financial sector. We hope this booklet will come in handy to visualize a glimpse of BB and the Government's broad-based policy measures towards a strong economic recovery from the dent caused by the COVID-19 pandemic.

We are really thankful to the respected Governor of Bangladesh Bank Mr. Fazle Kabir for his valuable inputs in shaping up this booklet. The editorial team also acknowledges the moral support and guidance of all the Deputy Governors in publishing this booklet. All the concerned departments of the BB deserve special appreciation for providing the necessary information and data in preparing this booklet.

We also admire the activities of 'Unofficial COVID-19 Response Team', a volunteer group of Bangladesh Bank officials that has been offering very critical assistance in the form of facilitating COVID-19 test, telemedicine services, hospital admission, plasma, oxygen cylinder, food, medicine, medical equipment, and other required needs for the affected BB family members and friends. Finally, I would like to congratulate my editorial team at the Chief Economist's Unit for their hard work to make this publication possible.

Dr. Md. Habibur Rahman

Executive Director and Chief Economist

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Abbreviations

ACD	Agricultural Credit Department
AD	Authorized Dealer
ADB	Asian Development Bank
ADR	Advance to Deposit Ratio
AML-CFT	Anti-Money Laundering and Combating Financing of Terrorism
ATM	Automated Teller Machine
BACH	Bangladesh Automated Clearing House
BB	Bangladesh Bank
BDT	Bangladeshi Taka
BEFTN	Bangladesh Electronic Fund Transfer Network
BGMEA	The Bangladesh Garments Manufacturer and Exporter Association
BRPD	Banking Regulation and Policy Department
BSMMU	Bangabandhu Sheikh Mujib Medical University
BTMA	Bangladesh Textile Mills Association
CGS	Credit Guarantee Scheme
CMSMEs	Cottage, Micro, Small and Medium Enterprises
CRAR	Capital to Risk-weighted Asset Ratio
CRR	Cash Reserve Ratio
CSR	Corporate Social Responsibility
CTRs	Cash Transaction Reports
COVID-19	Corona Virus Disease 2019
DOS	Department of Off-site Supervision
EDF	Export Development Fund
FI	Financial Institution
ICDDRБ	International Centre for Diarrhoeal Disease Research, Bangladesh
IDR	Investment to Deposit Ratio
IRF	Interchange Reimbursement Fee
KG	Kilogram
LC	Letter of Credit
LTFE	Long-term Financing Facility
MDR	Merchant Discount Rate
MFS	Mobile Financial Service
MoF	Ministry of Finance
MoU	Memorandum of Understanding
NBFI	Non-Bank Financial Institution
NFC	Near Field Communication
NID	National Identity
NRB	Non-Resident Bangladeshi
OMS	Open Market Sale
PPE	Personal Protective Equipment
RTPCR	Real-time Polymerase Chain Reaction
SMEs	Small and Medium-sized Enterprises
SN	Serial Number
SLR	Statutory Liquidity Ratio
USD	United States Dollar

Chapter 1: Policy Measures

In order to minimize adverse economic shocks from COVID-19 and to implement the Bangladesh government's fiscal stimulus packages, Bangladesh Bank (BB) responded promptly with a wide range of monetary and macro-prudential policies. The following sections provide a summary of BB's policy responses.

1.1 Monetary and Liquidity Measures

BB undertook several monetary and liquidity enhancement measures by providing adequate liquidity and loanable funds in the market to ensure uninterrupted business operations. Such policy measures include, but are not limited to, reduction in CRR, bank rate, repo and reverse repo rates, the introduction of term repo and extension of Advance to Deposit Ratio (ADR), and Investment to Deposit Ratio (IDR).

Cash Reserve Ratio (CRR)

- The CRR was reduced by 50 basis points to 5.0 percent on a bi-weekly average basis and 4.5 percent on a daily basis with effect from 1 April 2020.
- CRR was reduced by 100 basis points to 4.0 percent on a bi-weekly average basis and 3.5 percent on a daily basis with effect from 15 April 2020.
- CRR for the offshore banking operations was reduced by 200 basis points to 2.0 percent on a bi-weekly average basis and 1.5 percent on a daily basis with effect from 1 July 2020.
- CRR for the Non-bank Financial Institutions (NBFIs) was also reduced by 100 basis points to 1.5 percent on a bi-weekly average basis and 1.0 percent on a daily basis with effect from 1 June 2020

Repo Rate

- The repo rate was reduced by 25 basis points to 5.75 percent with effect from 24 March 2020.
- It was reduced further by 50 basis points to 5.25 percent with effect from 12 April 2020.
- The rate was again reduced by 50 basis points to 4.75 percent with effect from 30 July 2020.

Term Repo Facility

- A 360-day repo facility was introduced for supporting longer-term financing needs of the banks and NBFIs with effect from 13 May 2020.

Reverse Repo Rate

- The reverse repo rate was reduced by 75 basis points to 4.00 percent with effect from 30 July 2020.

Bank Rate

- The bank rate was reduced by 100 basis points to 4.00 percent with effect from 29 July 2020.

Advance to Deposit Ratio (ADR) and Investment to Deposit Ratio (IDR)

- ADR for conventional banks was extended by 2 percentage points to 87 percent with effect from 15 April 2020.
- IDR for shariah-compliant Islamic banks was extended by 2 percentage points to 92 percent with effect from 15 April 2020.

1.2 Credit and Interest Rate Measures

The outbreak of the coronavirus has adversely affected business conditions and impaired the repayment capacity of borrowers in Bangladesh. Considering these negative impacts, Bangladesh Bank has suspended existing loan classification rules, formulated a special policy on loan rescheduling and one-time exit, allowed the transfer of interest/profit to non-interest bearing blocked account, eased rules for late payment and interest calculation against credit card bills, and instructed banks to disburse agricultural credit at 4 percent interest rate in crops and grains sector.

Loan Classification

- The loan classification status of banks and NBFIs cannot be downgraded till 30 June 2020 with effect from 1 January 2020. However, any improvements in classification status can be made as per existing rules and regulations.
- The loan classification deferral was initially extended up to 30 September 2020 and then further extended till 31 December 2020.

Loan Rescheduling and One Time Exit

- Banks were permitted to recognize 50 percent of the required provision against their specially rescheduled loans as General Provision (will be eligible to get capital status) with effect from 19 March 2020.

Long Term Financing Facility (LTFF)

- BB allowed deferral of installments facility for the LTFF borrowers during January-December 2020.

Term Loans and Leases for FIs

- BB Extended maturity of the term loans and leases of Financial Institutions to 50 percent of remaining time to maturity with effect from 9 August 2020.

Revolving Loan Renewal Facilities for FIs

- BB Relaxed the terms and conditions of revolving loan renewal to help the pandemic affected clients of FIs.

Agricultural Credit

- BB instructed banks to provide agricultural loans at a 4 percent concessional interest rate from banks' own funds and the Bank can claim the rest of 5 percent interest from BB as subsidy with effect from 27 April 2020.

Transfer of Interest/Profit to non-Interest Bearing Blocked Account

- BB instructed that all interests/profits applied/to be applied on bank loans/investments from 1 April 2020 to 31 May 2020 have to be transferred to a non-interest bearing blocked account.
- The directive will be applicable to loan/investment outstanding of borrowers as of 31 March 2020.
- As per the directive, interest/profit waivers will be provided to borrowers at varied rates (depending on loan outstanding) against which government will provide the subsidy.

Late Payment and Interest Calculation against Credit Card Bills

- Bangladesh Bank issued a directive on 4 April 2020 stating that banks will not charge any late payment fee/charge/penal interest/additional revenue or any other fee/charge due to delayed credit card bill payment from 15 March 2020 to 31 May 2020.

1.3 Refinance Facilities under Stimulus Packages

The pandemic not only disrupted the global transportation and supply chain but also necessitated various public policy measures such as restricted business operations and lockdowns badly stalling industry, service, and the informal sector in Bangladesh. Therefore, to mitigate adverse shocks of COVID-19 on output, employment, and export earnings, BB has continued to step up with appropriate policy measures like credit and refinance facilities under the government declared stimulus packages.

Export-oriented Industries

- A stimulus fund amounting to BDT 50 billion was formed with a view to paying monthly wages of active export-oriented industries with effect from 2 April 2020.
- Scheduled banks can avail of the interest-free fund from BB and can take a one-time service charge of 2 percent while lending the same to active industries and export at least 80 percent of their total production.
- The fund can only be utilized for paying workers' wages for up to three months and the tenure of the loan will be for 2 years including 6 months grace period.

Working Capital for Industrial and Service Sector

- The Honorable Prime Minister announced a stimulus package worth BDT 300 billion for affected companies from the industrial and service sector on 5 April 2020.
- To lessen the interest burden at the client-level, the government will subsidize 4.50 percent of interest/profit against the current prevailing rate of 9.00 percent.
- Additional BDT 30 billion was added to this package to pay wages of workers for July 2020.
- Working capital facilities for industries and service sector companies were enhanced further to BDT 400 billion from the previous BDT 330 billion on 29 October 2020.

Special Working Capital Facility for CMSMEs Sector

- To revive the CMSMEs sector, the Honorable Prime Minister announced a special incentive package worth BDT 200 billion for the entrepreneurs of Cottage, Micro, Small, and Medium Enterprise badly affected by the COVID-19 pandemic on 5 April 2020.
- Entrepreneurs shall avail of the working capital loan/investment facility from the banks and financial institutions at a 9 percent interest rate under the package, out of which 5.0 percent interest shall be subsidized. This facility was effective from 13 April 2020 to 31 October 2020 but was extended up to 31 March 2021 for allowing banks and NBFIs sufficient time to disburse the much-needed working capital for sustaining the CMSMEs sector.

Credit Guarantee Scheme

- To provide credit guarantee facilities for Cottage, Micro and Small (CMS) Entrepreneurs, BB approved a Credit Guarantee Scheme (CGS) policy along with a fund of BDT 20 billion. The CGS policy was announced on 27 July 2020.

- Participating banks and financial institutions shall get a maximum 30 percent guarantee cap against their stipulated portfolio limit of investment as working capital in the CMS sector. Of the guarantee cap, banks and financial institutions shall enjoy a maximum 80 percent guarantee coverage against their loans and investment to a single entrepreneur/borrower.
- Sector-wise division of portfolio limit for Cottage, Micro and Small Enterprises shall be maximum 70 percent in manufacturing and service sectors and a maximum 30 percent in the trading sector.

Refinance Schemes

- BB established a revolving refinancing fund of BDT 50 billion for providing pre-shipment credit facility to export-oriented industries with effect from 13 April 2020. The validity period of this fund is three years.
- A refinance scheme of BDT 150 billion was formed by BB from its own source for providing working capital loan/investment facilities in large industrial and service sector with effect from 23 April 2020. The validity period of this fund is three years.
- A refinance scheme of BDT 50 billion was formed to provide working capital in the agriculture sector (floriculture, pomiculture, pisciculture, poultry, dairy, and livestock sector) with effect from 13 April 2020. Banks have to disburse the allocated amount within 31 March 2021.
- A refinance scheme of BDT 30 billion titled “Refinance Scheme for Professionals, Farmers and Marginal/Small Businessman of Low Income, 2020” was formed by BB. The scheme was made effective from 20 April 2020 for three years.
- BB formed a revolving refinance scheme of BDT 100 billion from its own source for the CMSME sector to provide the working capital facility to the entrepreneurs with effect from 26 April 2020. The validity period of this fund is three years.

1.4 External Sector and Foreign Exchange Measures

BB undertook a host of supportive policy measures and interventions to counteract the adverse impacts of COVID-19 on the external sector of Bangladesh. The following section summarizes measures and interventions in the foreign exchange market, foreign trade, and finance, remittances, external borrowing, etc.

Export

- The realization of export proceeds was extended up to 180 days (210 days for textile goods) from the prescribed period of 120 days from the date of shipments.

- Repatriation of export bills was allowed at a discounted price upto 10 percent of FOB value, for bonafide grounds.
- The tenure of submission of bill of entry was extended up to 180 days from the prescribed period of 120 days from the date of payments.
- The tenure of realization of export proceeds was also enhanced up to 90 days, as the additional time from the statutory period of four months. The facilities for the extended period shall be applicable only for exports of readymade garments and textile goods.

The Above facilities are applicable till 31 March 2021.

- Export was allowed under open account credit terms with a foreign payment guarantee, including early payment facilities on a non-recourse basis.

Import

- Usance period of input imports by industrial importers under supplier's/buyer's credit was extended up to 360 days from an admissible period of 180 days, with the same facilities for input imports under back to back LCs, agricultural implements, and chemical fertilizers, and fuel imported commercially.
- Back to back/usance LCs were permitted to open with a realization clause.
- Payment against inland LCs in foreign currency can be made through Nostro accounts of ADs instead of BB clearing accounts.
- Authorized Dealers (ADs) are allowed to affect, without repayment guarantee or approval from BB, advance payment up to USD 500,000.00 or equivalent other foreign currency for importing coronavirus related life-saving drugs, medical kits/equipments, and other essential medical items.
- The usance period for import of life-saving drugs under supplier's/buyer's credit was extended up to 180 days from the admissible period of 90 days.

The Above facilities are applicable till 31 March 2021.

- Quarterly repayments have been waived against imports on usance terms for periods exceeding 180 days.

Outward Remittances

- ADs were allowed to release foreign exchange, on account of travel and/or health grounds, on behalf of nationals visiting abroad and facing problems in returning home due to travel restrictions. Medical expenses could also be released to students abroad requiring emergency treatment. These facilities were applicable till 30 June 2020.

- ADs have been allowed to release foreign exchange, on behalf of Bangladesh nationals requiring participating in online lessons conducted by foreign educational institutions due to the COVID-19 pandemic, maximum for two semesters/sessions. ADs have also been allowed to effect payment of fees for webinar solution services to conduct virtual meetings, on behalf of the government and corporate sector entities. These facilities are applicable till 31 March 2021.

Export Development Fund (EDF)

- Interest rates on EDF loans to ADs will be charged by BB at 1.00 percent, while ADs will charge interest to manufacturer-exporters at 2.00 percent with effect from 1 April 2020.
- Again interest rate on EDF loans was reduced to 1.75 percent chargeable to eligible borrowers and ADs shall make interest payments to Bangladesh Bank at 0.75 percent for disbursements until 31 March 2021.
- The size of the export development fund (EDF) was enhanced to USD 5.0 billion.
- The EDF limit was enhanced to USD 30 million from USD 25 million, effective for disbursements until 31 December 2020, for member mills of BGMEA and BTMA.
- Repayment against EDF loans was extended to 180 days from 90 days (applicable till 31 March 2021).
- Refinancing from EDF up to 180 days for back to back LCs opened earlier for input imports will be applicable till 31 March 2021.

Short Term External Borrowing

- Access to interest-bearing short term working capital loans was extended from parent companies/shareholders by foreign-owned/controlled companies operating in Bangladesh to meet actual needs for payments of 3 months wage and salary to staff. This facility is applicable till 31 December 2020.

Loans from Local Sources

- Loans from local sources have been allowed against external guarantees. This facility is applicable till 30 June 2021.

Cash Incentive against Foreign Remittances

- Submission of documents is now waived for cash incentive against foreign remittances up to USD 5000 or BDT 500 thousand which was USD 1500 or BDT 150 thousand earlier.

Simplification in Repatriation of Sales Proceeds

- No permission is required from BB to repatriate sales proceeds of shares up to BDT 10 million equivalent foreign currencies without valuation reports from independent values.
- ADs may execute remittances of above BDT 10 million up to BDT 100 million equivalent foreign currencies on account of sales proceeds. Within 30 days of remittances, ADs shall submit post facto reports detailing the transactions to BB.

LC Margin on Child Food Import

- The rate of the margin of letter of credit (LC) for importing child food is set at a maximum of 5 percent to contain and stabilize the food crisis worldwide that emerged from COVID-19.

1.5 Payment System and Digital Finance

Access to affordable and reliable financial services, especially digital payments and credits, plays a crucial role in the ease of business operations, particularly in this unprecedented pandemic situation when maintaining physical distance and staying home has become a norm. Hence, to provide a transparent, safe, and secure system of digital payment system tools, BB has proactively taken the following initiatives:

Uninterrupted Digital Financial Services

- Daily necessities and medicine selling small merchants will be able to use their bank accounts and/or MFS wallets for such business transactions.
- Person to person transaction limit through mobile wallets was enhanced from BDT 75 thousand to BDT 200 thousand for purchasing the emergency food /daily necessities and medicine.
- Cash Out charges will be free for up to BDT 1 thousand per day.
- No charges (MDR and IRF) will be applicable for the merchants selling of the emergency food/daily necessities and medicine.
- Near Field Communication (NFC) card transaction limit (for NFC payments) was enhanced from BDT 3 thousand to BDT 5 thousand

Salary, Wages, and Soft Loans Provided through MFS

- The MFS providers were instructed to open new MFS wallets for the workers who do not have a bank account or wallet effective from 20 April 2020.
- Almost 2.2 million wallets were opened after the instructions were issued, which brings the total number of accounts to nearly 3.8 million.

- The providers were instructed to keep the agent points open, active with sufficient cash to serve the worker's needs.
- The cash-out charge to cash-out the salaries were reduced to 0.8 percent from 1.85 percent.

Bangladesh Automated Clearing House (BACH)

- To keep payments for essential services, medical services, social safety net payments, and government payments uninterrupted during the ongoing general holidays, interbank cheque transfer and Electronic Funds Transfer Network were kept open.

Critical Service Management and Business Continuity Plan

- Instructions were issued to keep sufficient cash and e-money supply at cash points, especially Bank's cash counters, ATM, agent banking points, and MFS agent points.
- To provide the above-mentioned services, Financial Institutions were instructed to create a list of the key personnel for "Critical Service Management" and create a "Business Continuity Plan" to keep emergency service running during special circumstances.
- Instructions were also issued to ensure the security of ICT infrastructure, system, database, and also to stay alert against financial fraud related to COVID-19.

1.6 Anti-Money Laundering and Combating Financing of Terrorism

In this pandemic situation, the model and typology of financial crimes have taken a new shape and the risks of cybercrime have increased significantly making financial institutions vulnerable to cyber-attacks. Considering the situation, Bangladesh Financial Intelligence Unit (BFIU), the central national agency to combat money laundering and terrorist financing, has taken different initiatives which include the following:

- All the scheduled banks were instructed to take necessary precautions to keep their domestic and international transactions free from all kinds of financial fraud or fraudulent activities.
- The banks were instructed to assess the money laundering and terrorist financing risks before introducing any new product or service based on technology or the development of conventional products or services or technology and take appropriate measures for mitigating the assessed risk.

1.7 Stimulus Packages at a Glance

The government of Bangladesh has so far announced 23 economic stimulus packages in order to mitigate the adverse impacts of the outbreak of novel coronavirus (COVID-19) on Bangladesh economy and to facilitate faster economic recovery from the economic meltdown. The size of the entire stimulus packages is BDT nearly 1.24 trillion which is 4.44 percent of GDP (Table 1).

Table 1: Summary of Stimulus Packages by the Government of Bangladesh and Bangladesh Bank

SN	Stimulus Packages	Size of the Packages (In billion BDT)
1	Special fund for salary support to export-oriented manufacturing industry workers	50
2	Working capital loans to affected industries and service sector	400
3	Working capital loans provided to SMEs, cottage industries	200
4	Expansion of Export Development Fund (EDF)	127.50
5	Pre-Shipment Credit Refinance Scheme	50
6	Special honorarium for doctors, nurses, medical workers	1
7	Health insurance and life insurance	7.50
8	Free food distribution	25
9	OMS at BDT 10 per KG	7.70
10	A cash transfer to targeted poor people	12.58
11	Expansion of allowance programs for the poor	8.15
12	Subsidy for the construction of homes for homeless people	21.30
13	Additional procurement of paddy/rice (200 thousand metric tons)	8.60
14	Support for farm mechanization	32.20
15	Subsidy for agriculture (on fertilizer)	95
16	Agriculture Refinance Scheme	50
17	Refinance scheme for lower-income earning professionals, farmers, and small traders	30
18	Low-interest loans to rural poor farmers, expatriate migrant workers and trained youth and unemployed youth	32
19	Safety net program for export-oriented industry's distressed workers	15
20	Subsidy for commercial bank's suspended interest during for April-May 2020	20
21	Credit risk-sharing scheme for SME sector	20
22	Cottage, micro, small and medium enterprises (CMSMEs)	15
23	Disadvantaged elderly people, widows and female divorcees in 150 poverty-stricken upazilas	12
Total		1240.53
As % of GDP		4.44

Sources: Ministry of Finance and Bangladesh Bank

Out of 23 stimulus packages, 9 packages are directly concerned with BB. Furthermore, BB announced agricultural loans at a 4 percent concessional interest rate in the crops and harvest sector through ACD Circular 02/2020. Implementation status of 10 packages of the BB is summarized in Table 2.

Table 2: Implementation Status of Stimulus Packages of Bangladesh Bank

SN	Packages	Amount (In billion BDT)	Disbursement (In billion BDT)	Implementation (%)	Remarks
1	Working capital loans for adversely affected large industry and service sector	330	302.07	91.53	Up to 31/1/2021
	Working capital loans for “A”, “B” and “C” type industries	70	1.03	1.47	Up to 31/1/2021
		400	303.1	75.77	
2	Interest subsidy for commercial banks against suspended interest for April-May, 2020	20	13.90	69.50	Required amount reimbursed
3	Working capital loans for CMSMEs	200	115.92	57.96	Up to 28/1/2021
4	Agricultural refinance scheme	50	34.66	69.32	Up to 31/1/2021
5	Payment of salary and allowances to the workers-staffs of the active export-oriented industries	50	50	100	Total amount disbursed
6	Pre-shipment credit refinancing scheme	50	1.36	2.72	Up to 31/1/2021
7	Refinance scheme for low-income earning professionals/farmers/small businessmen	30	14.29	47.63	Up to 31/1/2021
8	Export Development Fund (EDF)	127.50	91.32	71.62	Up to 31/1/2021
9	Credit Guarantee Scheme (CGS) for CMSMEs	20	-	-	Up to 31/1/2021
10	Agricultural loan for crops and harvest sector at 4 (four) percent concessional interest rate	As per requirement	31.67	-	Up to 31/1/2021

Source: Bangladesh Bank

Chapter 2: Other Supportive Policies

Besides the major policies discussed earlier, Bangladesh Bank allowed scheduled banks and financial institutions to sell excess government securities at market rate after meeting the required Statutory Liquidity Ratio (SLR), and to distribute cash assistance and emergency fund. Moreover, BB strengthened the purchase of government securities from the secondary market to tackle the impending liquidity management crisis brought on by the pandemic.

2.1 Domestic Debt Management

Maintaining the Government's Domestic Debt

- To maintain the momentum of the government's domestic debt, BB conducted regular auctions of Treasury Bills and Bonds as per the auction calendar, even during the adverse situation that arose from the pandemic.

Continuing the Operation of Sanchaypatra and NRB Bond

- BB issued two circulars (dated 22 April 2020 and 30 April 2020) to all the Sanchaypatra and NRB bonds selling commercial banks for continuing the operation of Sanchaypatra during the lockdown period.

Distributing Cash Assistance

- The government decided to provide cash assistance to 5 million families affected by the COVID-19 in the Mujibbarsho. BB instructed all the scheduled banks to open BDT 10.00 account against those beneficiaries who are incapable of using the mobile financial services.
- Instructions were issued to open MFS accounts after checking NID against the list of poor people provided by MOF.

Role of Government Accounts Section of BB

The government accounts section is responsible for disbursing cash incentives on export, foreign remittances, and the BDT 50 billion stimulus package declared by the Honorable Prime Minister for workers' salary during the pandemic.

- Disbursement of exporters incentive of about BDT 10 billion in favor of commercial banks released by the Ministry of Finance and debit authority allowed by Controller General of Accounts.
- Disbursement of BDT 5.79 billion as 2 percent cash incentive on remittance through banking channel in favor of commercial banks.

- Disbursement of workers salary of BDT 48.74 billion through 47 commercial banks for the export-oriented industries on account of COVID-19 from BDT 50 billion stimulus package declared by Honorable Prime Minister.

Other Major Steps to Support Government Measures

- BB has given top priority to release COVID-19 related government emergency fund.
- BB has taken special care to release the fund for important government projects.
- BB has taken special care to expedite receipt of funds given by various donor agencies to government.
- Amid the COVID-19 pandemic worldwide, BB has been investing in foreign exchange reserves more cautiously.

2.2 Continuation of Banking Operation

BB continued the delivery of banking services by formulating and implementing necessary policy measures.

Limited Scale Banking Operation

- To minimize the risk of the COVID-19, limited scale banking operation for the scheduled banks was formulated and implemented through DOS Circular letter no: 06, 07, 08, 09, 10, 11, 13, 14, 16, 18, and 20 during March 26 - May 30, 2020.

Meetings through Virtual Platform

- BB issued several directives for the banks regarding Board meetings and supportive committee meetings through the virtual platform (video conference).

Ensuring Cash Reserve

- To ensure adequate liquidity supply even in any extreme situation like country-wide lockdown, BB issued a directive for keeping an adequate amount of cash at bank branches and ATMs.

Regulatory Statement Submission

- BB issued a directive allowing banks to submit all regulatory statements within 10 working days of resumption of normal banking activities after general holidays are over.
- Considering the ongoing lockdown, the CTR for the month of March and April 2020 was relaxed.

Special Allowance for Bank Officials

- BB directed all banks to give incentives to the officials who performed duties amid elevated risk of their lives during the government announced general holidays.

Health Insurance and Grants for Bank Officials

- BB issued directives to all banks on 15 April 2020 to provide special health insurance coverage maximum of BDT 1 million as well as actual medical expenses for the treatment of bank employees infected with the COVID-19 while attending office physically during the general holidays announced by the Government.
- The directive also includes a grant as compensation, in case of death due to infection of the COVID-19, equivalent of five times his/her insurance amount specified.

Lay-off of Employees

- Upon receiving complaints of an increasing number of lay-offs of employees in different banks, BB took prompt actions to address the issue.
- Besides continuous communication with the banks, special inspections have been carried out on this issue.
- As a result, some of the employees have already been reinstated and the current employees have overcome the fear of losing their jobs.

Customer Interest

- The Customer Interest Protection Cell of BB gave clarifications and explanations of different circulars that were issued due to the COVID-19 pandemic to satisfy any queries or resolve complaints of the customers.
- Customers' satisfaction was earned through resolving different complexities and irregularities regarding payment of credit cards' bills and installments of different kinds of loans including personal loans.

2.3 Dividend Policy for Banks

BB guided the scheduled banks regarding the distribution of dividends for the year ended on 31 December 2019 (Table 3). Banks are allowed to distribute dividend according to instruction mentioned in the table below:

Table 3: Guidelines for Distribution of Dividend by Scheduled Banks

SN	CRAR (Capital to Risk-weighted Asset Ratio) maintained by the banks	Dividend		Total Dividend
		Cash Dividend	Minimum Stock Dividend	
1.	12.5 percent and above	15 percent	15 percent	30 percent
2.	Between 11.25 percent to 12.5 percent	7.5 percent	7.5 percent	15 percent
3.	Between 11.25 percent to 12.5 percent (with provision shortfall)	5 percent	5 percent	10 percent
4.	Between 10 percent to 11.25 percent (with provision)	-	5 percent	5 percent
5.	Below 10 percent (with provision)	N/A	N/A	N/A

Note: The distribution of cash dividend was suspended till 30 September 2020.

2.4 CSR Activities by Bangladesh Bank

- Bangladesh Bank donated an amount equivalent to one day's basic salary of all BB employees to the prime minister's relief fund on 19 April 2020.

2.5 CSR Guidelines for Banks

- All scheduled banks operating in Bangladesh were instructed to revise their CSR expenditures by allocating 60 percent in health, 30 percent in education, and 10 percent in the climate risk fund sector in order to mitigate the present coronavirus pandemic.
- Amid this pandemic, all banks were specially requested to make a significant contribution in CSR activities by providing kits, PPEs, hand gloves, masks, hand-sanitizers / anti-bacterial hand wash/alkali based soaps, necessary medicines, and other medical equipment according to the demand of and consultation with authorities of hospitals/health complexes as approved by the government by appointing their representatives.
- Under CSR operations, all banks were instructed to supply emergency medical equipment for the treatment of the COVID-19 positive patients and to provide necessary health safety materials for all professionals related to health services.

Chapter 3: Health Awareness and Preventive Measures

To cope with the changing environments of the COVID-19 pandemic, Bangladesh Bank emphasized the health issues of the bank community, stakeholders, and visitors and thus circulated comprehensive guidelines for BB official and commercial banks. Directives were given to formulating 'Critical Service Management' & 'Business Continuity Plan' in all types of financial institutions along with ICT security and proper health protocol. BB instructed the commercial banks to ensure hygiene and social distancing practices during operational hours.

3.1 Initiatives for Health Awareness

For Bangladesh Bank Employees

- BB issued a circular on 19 March 2020 to grant 14-day mandatory quarantine leave for the employees coming back from abroad to stop the spread of the virus among the employees.
- On 22 March 2020, BB issued a guideline for officials and visitors for checking symptoms while entering BB premises to prevent the spread of the virus.
- BB issued a circular regarding the General Holidays declared by the Government of Bangladesh on 24 March 2020 which later extended and lasted over three months.
- Administrative circular in line with the government circular dated 29 April 2020 was issued for compensation to the COVID-19 contracted employees and families of employees who have died of the COVID-19.
- BB issued a preparatory guideline on 18 May 2020 for getting back to the office and maintaining proper health regulations as regular offices resume.
- BB issued an order following a government order to resume all regular office activities on 28 May 2020. The order also outlined to grant leaves to employees who are vulnerable and critically ill.
- On 28 May 2020, BB formed COVID-19 Contingency Planning Strategic Committee to produce, implement, and oversee the steps to combat the spread of the COVID-19 as all office activities are going to normal.
- On 4 June 2020, BB issued an order regarding rostering duty. It outlined how the daily activities of different departments will be managed to keep the required manpower at the lowest to stop/reduce the spread of the virus.
- On 9 June 2020, BB issued an order to formulate a database of employees who contracted the COVID-19.
- On 14 June 2020, BB disseminated the COVID-19 directives for the employees prepared by the Medical Centre, Bangladesh Bank.

- On 6 July 2020, BB prepared a comprehensive guideline to address the COVID-19 illness and required leave issues thereon.
- If any employee reports that any member of his/her family is the COVID-19 positive, the employee is advised to consult the doctor in BB's medical center and special leave has been granted as per the doctor's recommendation.
- Pregnant female workers have been allowed to take non-debitable leaves by sending their pregnancy reports by E-mail.
- Non-debitable leaves have been given to the office staffs who are infected by the COVID-19 and afterward they can join the office work by submitting RTPCR negative result report.
- Non-debitable leaves have been given to office staffs who are the patients of diabetes, taking regular dialysis, experienced bypass heart surgery, and patients of liver cirrhosis, cancer, paralysis, and chronic asthma.
- 'No mask, No Entry' policy is being maintained strictly.

Guidelines for Banks and NBFIs

- Banks were instructed to comply with the technical guidelines for preventing the risk of transmission of the COVID-19 issued by the Directorate General of Health Services to enhance awareness and taking safety measures on 17 May 2020.
- Each scheduled bank was instructed to form a "Central Quick Response Team" constituting the high officials of the respective bank in the Head Office so that the Central Quick Response Team may take quick and effective decisions on behalf of the bank to cope up with the changing environments of coronavirus pandemic.
- Official activities were performed through the ration/ roster method on weekly basis.
- The list of the corona-sensitive officials is being kept up to date regularly.
- Affected officials are allowed 14-day non-debitable quarantine leave.
- All kinds of physical meetings and seminars are discouraged except emergency needs.
- All the scheduled banks are instructed to take the necessary steps to sterilize the places and elements that require physical touch and use hand-sanitizers, hand-gloves, masks, and protective dress to avoid transmission of the virus.
- Leaflet/poster on "Preventive measures against coronavirus" is displayed at the visible places of the bank to raise awareness among people to fight against the virus.
- Evening banking, as well as weekend banking on Friday and Saturday, was suspended.

Box 1: Unofficial COVID-19 Response Team of Bangladesh Bank

An Unofficial COVID-19 Response Team, a volunteer group (Facebook group) of Bangladesh Bank officials, was formed for the COVID-19 test, telemedicine services, hospital admission, Plasma managing, oxygen cylinder, food, medicine, medical equipments, or any other needs.

The following assistances are providing through the Unofficial COVID-19 Response Team:

- * A list of doctors of BB's medical center and outside of BB was made who will voluntarily help the officers and employees of BB to provide medical services or advice through phone or video conferencing.
- * Various sub-committees were formed such as the COVID-19 test serial related committee, plasma database-related committee, oxygen supply related committee, hospital-related committee, telemedicine related committee, branch wise committee, etc.
- * Ambulance assistance has been provided for the officers and employees of BB.
- * Emergency medicine supply has been ensured to the officers and employees of BB including their families.
- * The Team has assisted in other types of medical co-operation in addition to the COVID-19 infection.
- * Telemedicine services, various advices have been provided to more than five hundred people.
- * The team has continuously been helping to get more than 1800 online/offline COVID-19 test serial for officers and employees of BB including their family members at BSMMU/ICDDRMB/Mugda Hospital and other private hospitals.
- * The team has co-operated on hospital admission.
- * A plasma list of 1000 entries has been created and arranged for plasma donors for many patients.
- * The team has arranged oxygen cylinders for more than 50 people of the officers and staff of BB.
- * The team has tried to provide mental support through regular contact with the affected officials.
- * In case of facing problems in collecting food, the team volunteers have provided food.
- * Steps have been taken for creating awareness of the COVID-19 via social media.

3.2 Distribution of Emergency Health Equipments

Bangladesh Bank Employees

- Hand sanitizer has been distributed for all employees (including outsourcing manpower) from June 2020 and will be continued up to March 2021.
- The face mask has been distributed to all employees (including outsourcing manpower).
- Disinfectant spray and antiseptic hand wash have been distributed since October 2020 and will be continued up to March 2021.
- Disinfectant spray machines have been provided to Security Management Unit and used to disinfect the office compound and dormitory.
- Necessary health equipment including, PPE, hand gloves and the headcover has been provided to employees working at vulnerable places.
- Sufficient handwash and soap have been provided to basins and toilets, open places near in and out gates.
- Disinfectant materials (Lysol, Dettol, etc.) have been added as cleaning material to increase cleanliness.

3.3 Measures for the COVID-19 Suspected and Affected Staffs

Bangladesh Bank Employees

- BB is maintaining a database for COVID-19 infected employees.
- An ambulance, with a dedicated driver, has been attached to stand by service for immediate responses of the employees at once call.
- Employees who are experiencing the symptoms of the COVID-19 are advised to depart the office, consult with a doctor, go for a test, and resume duties only after obtaining a medical clearance/fitness certificate.
- As per directions of BB Leave Rules, 2003 and Bangladesh Bank Establishment Manual, a special arrangement has been adopted to facilitate the COVID-19 positive officials and employees to join the office after recovery.
- All the employees have been instructed that if any employee feels any symptom of the COVID-19, he/she must inform the same to the departmental head and need not come to the office. But he/she must attend a COVID test from any government/Bangladesh Bank nominated hospitals. If the report is positive, the said person must maintain complete isolation for at least 14 days and follow the doctor's prescription properly. After completing the isolation period, another test must be done to justify whether the health condition is free from the COVID-19 or not. If the report is negative, the said person can join the workplace as usual.

- The affected employees, vulnerable employees, and the employees residing in high-risk areas were not allowed to join regular official duties, and accordingly, leaves were granted to them.
- BB has signed an MOU with Anwar Khan Modern Hospital for the COVID-19 related treatment of BB employees and their dependents free of cost.

3.4 Awareness Programs

Since the onset of the pandemic, BB has taken steps to ensure that BB employees, banks, NBFIs, and the people at large are well aware of the risks of contagion of the deadly coronavirus, following sanitization and social distancing norms prescribed by the government. This section provides a snapshot of BB programs and guidelines to prevent the transmission of COVID-19.

Social Distancing Program for Bangladesh Bank Staffs

- BB has been maintaining the smooth functioning of the office following the government prescribed social distancing instruction.
- As per government instruction, roster duty was designed and implemented to run the regular office activities of the bank.
- After the office resumed on 31 May 2020, roster duty was introduced in the departments from 5 June 2020 in a way so that not more than 50 percent of officials may physically attend the office. This arrangement continued till 9 August 2020.
- Considering the nature and merit of the departmental duties, the General Manager of the department instructed the employees to perform official duties.
- Social distancing at least 1 (one) meter was ensured while a roster duty schedule was in effect.
- Employees are directed to use online platforms to execute their duties when it is possible to do.
- Social distancing has ensured in training programs by reducing the number of participants.
- In order to ensure social distancing, video conferencing facilities are widely used because it allows participants of different locations to hold face-to-face meetings without moving to a single location.
- Employees were instructed to maintain social distance and a maximum of 4 persons were allowed in a lift.
- Unnecessary gatherings and meetings were prohibited and meeting attendees were kept to maintain social distance.
- Stickers were planted on the floor to mark the necessary distance among people in a line. Besides, special stickers bearing messages to maintain

social distance were attached to the wall and stuck on the floor.

- All kinds of event management, press conferences, or media-related face to face meetings were withheld for the time being. All media communications were done using e-mail or sending letters. Similar jobs are currently performed through e-mail and over the phone.

Guidelines for Social Distancing Program for Banks and NBFIs

- BB directed the scheduled banks to keep their services open on a limited scale so that people can meet their transaction requirements.
- BB instructed the commercial banks to ensure hygiene and social distancing practices during operational hours.
- Social distancing was ensured through rostering of departmental duties in accordance with the relevant circulars of BB.
- All inspection activities were suspended from 25 March 2020 to 6 September 2020.
- Bankers' selection committee secretariat is conducting exams by ensuring social distancing, using face masks, and other safety measures to prevent the spread of coronavirus. Candidates are advised to follow all the instructions provided by the health ministry from time to time, such as social distancing and the use of a face mask.
- To restrict the movement and physical interaction with the visitors and stakeholders an instruction was given to all scheduled banks/FI(s) to send letters and documents through e-mail. Important meetings are done via video conference.
- BB has taken steps to receive official letters/documents through emails in order to reduce the risk of COVID-19 infection.
- A dispatch desk has been installed outside of the department premises to deliver and receive important documents to and from the stakeholders.
- All banks and FIs have been motivated to maintain liaison with the BB through email/ phone. In case of emergency, they (all banks and FIs) have been asked to maintain social distancing and use the masks / other safety equipment at the time of visiting the department.

Awareness Program for Bangladesh Bank Staffs

- BB employees have been advised regarding increasing health awareness, because it can protect us from coronavirus as well as other infectious fatal diseases.
- BB organized an awareness meeting on 18 March 2020, presided by the Governor of Bangladesh Bank, Mr. Fazle Kabir.
- On 18 March 2020, the Honorable Governor of Bangladesh Bank held a meeting with all the General Managers of Head Office and provided a

leaflet. As per the instruction of the meeting, a copy of the leaflet had been distributed to all the employees of BB to create awareness about the COVID-19.

- In the early days, senior officials briefed their subordinate colleagues about safety measures and precautions such as washing hands intermittently, not touching mouth and eyes, wearing masks, keeping a minimum distance of 3 feet, refraining from handshakes, not to spit in a public place, leave application of sick employee over the mobile phone, increasing the intake of healthy foods and vitamins avoiding ice cream or cold food. Banners describing health measures were displayed at the entry points.
- Banners and posters have been displayed at the visible places of the Bank premises to build the health awareness of the employees and other people.
- On the eve of the COVID-19 pandemic in March 2020, BB printed and publicized two leaflets (16000 each) titled “do’s and don’ts on individual perspective to prevent COVID-19” and “Symptoms and preventive measures of the COVID-19” and then, distributed them in all the offices of Bangladesh Bank.
- Advised to avoid unnecessary movement/travel, sports events, cruises, festivals, social functions , and meetings.
- Avoid using wrist watch, belt, hand ring, bracelet as much as possible has been advised. If used, these things must be washed with alcohol or hand sanitizer regularly.
- Avoid using lift up to 4th floor and never touch the handle of the staircase has been advised.
- The number of lift users is being controlled.
- BB published the COVID-19 awareness-related booklet, leaflet, etc. on BB intranet and website.

Guidelines of Awareness for Banks and NBFIs

- BB instructed that the cash officers must disinfect their hands with sanitizer/soap after handling cash to minimize the COVID transmission to the other sections of branches.
- Cash officers must wear hand gloves and masks while handling cash over the cash counter.
- Bank branches have been advised to keep a provision of cleaning facilities with sanitizer/soap for the clients/visitors. Bank managements were specially instructed to ensure an adequate supply of sanitizer/soap, mask, and hand gloves at the branch level.
- Scheduled banks have also been advised to exchange torn and mutilated notes at their counter as usual and promote online banking, cheque, money transfer, and other banking instruments to avoid physical cash handling.

Box 2: Coronavirus Symptoms and Preventive Measures



করোনা ভাইরাস - লক্ষণ ও প্রতিরোধ ব্যবস্থা



লক্ষণ

- জ্বর অনুভূত হওয়া
- সর্দি, কাশি, গলা ব্যথা ও মাথা ব্যথা
- শ্বাসকষ্ট অনুভূত হওয়া
- মারাত্মক পর্যায়ে অজ্ঞান হয়ে যাওয়া

প্রতিরোধে করণীয়

- সাবান, হ্যান্ডগেলাস ও হ্যান্ড স্যানিটাইজার দিয়ে সঠিকভাবে হাত ধোয়া
- হাত ধুয়ে মুখ, চোখ ও নাক স্পর্শ করা
- হাঁচি কাশির সময় টিস্যু দিয়ে মুখ ঢেকে রাখা এবং ব্যবহৃত টিস্যু ঢাকনামুক্ত ডাস্টবিনে ফেলা
- ডাস্টবিনের ময়লাসমূহ পুড়িয়ে ফেলা
- হাঁচি, কাশি আসলে-নাক ও মুখ কনুইয়ের ভাঁজের মধ্যে দেয়া
- হাঁচি ও কাশিযুক্ত পরিষেয় পোশাক দ্রুত ধুয়ে ফেলা
- আলিঙ্গন ও হ্যান্ডশেক পরিহার করা
- ঠাণ্ডা বা ফ্লু আক্রান্ত ব্যক্তির সংস্পর্শে না আসা
- যত্রতত্র থুথু না ফেলা
- জনসমাগম স্থলে ডিউটির ক্ষেত্রে সাধারণ মাস্ক পরিধান করা
- জ্বর, গা-ব্যথা, সর্দি-হাঁচি-কাশি ও শ্বাসকষ্ট হলে দ্রুত ডাক্তারের পরামর্শ নেয়া
- দরজার হাতল, লিফটের বাটন, ফোন, ইলেকট্রিক সুইচ ইত্যাদি স্পর্শ করার পর হাত ধোয়া
- বার বার পানি ও ফলের রস পান করা
- আইসক্রিম ও বেশি ঠাণ্ডা কিছু না খাওয়া
- মাংস, ডিম খুব ভালোভাবে রান্না করা
- বন্য জন্তু কিংবা গৃহপালিত পশুকে খালি হাতে স্পর্শ না করা
- হাঁচি-কাশি, রোগীর শুল্কমা, টয়লেট ব্যবহার, পশুপাখি স্পর্শ করার পর, টাকা ধরার পর, খাবার প্রস্তুতের আগে ও পরে এবং খাবারের পূর্বে ও পরে পরিষ্কার করে হাত ধোয়া
- মুখে মাস্ক ব্যবহার করা
- আক্রান্ত হলে আতঙ্কিত না হয়ে দ্রুত ডাক্তারের পরামর্শ গ্রহণ করা

লক্ষণ দেখা দিলে বাড়িতে বিশ্রাম নিয়ে প্রচুর পানি ও ফলের রস পান করতে হবে এবং নিকটস্থ হাসপাতালে চিকিৎসকের পরামর্শ নিতে হবে।

পরিচিত বা অপরিচিত ব্যক্তির সাথে হাত মেলানো বা আলিঙ্গন করা থেকে বিরত থাকুন



ব্যবহৃত টিস্যুটি ঢাকনামুক্ত ডাস্টবিনে ফেলুন



আক্রান্ত ব্যক্তি থেকে নিরাপদ দূরত্বে থাকুন

হাঁচি, কাশি বা জ্বরে আক্রান্ত ব্যক্তি থেকে কমপক্ষে ১ মিটার বা ৩ ফুট দূরত্ব বজায় রাখুন



কিভাবে ছড়ায়

- আক্রান্ত ব্যক্তির হাঁচি ও কাশি (Air droplet) এর মাধ্যমে
- আক্রান্ত ব্যক্তির থুথু, কফ ও লালার মাধ্যমে
- আক্রান্ত ব্যক্তির সাথে আলিঙ্গন ও হ্যান্ডশেকের মাধ্যমে
- আক্রান্ত ব্যক্তিকে স্পর্শ করলে বা করোনা ভাইরাস আছে এমন কোন কিছু (যেমন: চেয়ার, টেবিল, বই, কম্পিউটার, মোবাইল, দরজা ইত্যাদি) স্পর্শ করে হাত না ধুয়ে মুখে, চোখে ও নাকে হাত দিলে
- পর্যটনিক্রমণ ব্যবস্থার মাধ্যমে

হাঁচি-কাশি শিটটার মেনে চলুন



হাঁচি বা কাশি দেয়ার সময় হাতের কনুইয়ের ভাঁজে বা টিস্যু দিয়ে মুখ ও নাক ঢাকুন

অপরিষ্কার হাত দিয়ে চোখ, নাক, মুখ স্পর্শ করা থেকে বিরত থাকুন



অ্যালকোহলযুক্ত হ্যান্ড স্যানিটাইজার হাতের তালুতে নিয়ে (২০ সেকেন্ড) ভালো করে হাত পরিষ্কার করুন



সাবান ও পানি দিয়ে ঘন ঘন হাত পরিষ্কার করুন (৪০-৬০ সেকেন্ড) উভয় হাত কর্তী পর্যন্ত হাতের উভয় পাশ হাতের নখসমূহ



লিফট/গণপরিবহন/সমাবেশে মুখে মাস্ক ব্যবহার করতে হবে

জরুরি প্রয়োজনে আইডিসিআর হটলাইনে ফোন করুন:
০১৯৩৭-০০০০১১, ০১৯৩৭-১১০০১১, ০১৯২৭-৭১১৭৮৪,
০১৯২৭-৭১১৭৮৫ স্বাস্থ্য বাতায়ন: ৩৩৩, ১৬২৬৩

বাংলাদেশ ব্যাংক কর্তৃপক্ষ

Box 3: Preventive Action against Coronavirus at Individual Level



নভেল করোনা ভাইরাস (COVID-19) প্রতিরোধে ব্যক্তি পর্যায়ে অনুষঙ্গীয়



১।	ব্যক্তিগত সচেতনতার লক্ষ্যে নিজ নিজ পর্যায় থেকে প্রতিরোধমূলক ব্যবস্থা গ্রহণ করতে হবে।	করোনা ভাইরাসে আতঙ্কিত হবেন না।
২।	ক্ষারযুক্ত সাবান অথবা এলকোহল বেইজড(ন্যূনতম ৬০%) হ্যান্ড স্যানিটাইজার দিয়ে হাত সর্বদা পরিষ্কার রাখা।	অপরিষ্কার-অপরিচ্ছন্ন না থাকা। চোখ, নাক ও মুখে হাত না দেয়া।
৩।	ঢাকনায়ুক্ত ডাস্টবিনে কফ, থুথু ও ময়লা আবর্জনা ফেলুন।	যত্রতত্র কফ, থুথু, ময়লা-আবর্জনা ফেলবেন না।
৪।	কমপক্ষে ৩ ফুট দূরত্ব ব্যবধান রেখে আলাপ আলোচনা/ অবস্থান করা।	হাত মিলানো/কোলাকুলি, শারীরিক স্পর্শ থেকে বিরত থাকা।
৫।	ওধুমাত্র নিজের ব্যবহারের জন্য প্রয়োজনীয় সামগ্রী ব্যবহার ও নিজের হাত জীবাণুমুক্ত করে খাদ্যদ্রব্য গ্রহণ করা।	অন্যের ব্যবহৃত কোনো সামগ্রী ব্যবহার ও খাদ্যদ্রব্য গ্রহণ করা থেকে বিরত থাকা।
৬।	যতটুকু সম্ভব গ্লাভস/টিস্যু ব্যবহারের মাধ্যমে লিফটের হাতল/বাটন/দরজা/লক ইত্যাদি স্পর্শ করা।	লিফটের হাতল/বাটন/দরজা/লক ইত্যাদি খালি হাতে স্পর্শ না করা।
৭।	হাঁচি, কাশি দেওয়ার পূর্বে মাস্ক/টিস্যু/কম্বাল ব্যবহার করা। অথবা হাত ডাঁজ করে কম্বইয়ের অভ্যন্তরে হাঁচি-কাশি দেওয়া। পরবর্তীতে কনুই ভালোভাবে ধৌত করা।	মুখের সম্মুখে কোনরকম প্রতিরোধক (মাস্ক/টিস্যু/কম্বাল) ব্যতীত হাঁচি, কাশি না দেয়া।
৮।	ঢাকনায়ুক্ত ডাস্টবিনে ব্যবহৃত টিস্যু/মাস্ক ফেলা।	ব্যবহৃত টিস্যু/মাস্ক যত্রতত্র খোলা জায়গায় না ফেলা।
৯।	মিটিং, সভা-সেমিনার এর পরিমাণ যতটুকু সম্ভব কমিয়ে আনা।	বহিরাগত অতিথি/অভ্যাগতদের আমন্ত্রণ করা থেকে বিরত থাকা।
১০।	বহিরাগতদের যাতায়াত সীমিত রাখা।	দর্শনাধী ও বহিরাগতদের সাথে সাক্ষাৎ পরিহার করা।
১১।	ব্যক্তিগত/নেকট পরিহার করা।	প্রতিরোধমূলক পোশাক (মেম-এপ্রোন/গাউন, মাস্ক, ক্যাপ ইত্যাদি) পরিধান ব্যতীত অপরাপর ব্যক্তির সংস্পর্শে না যাওয়া।
১২।	লোকসমাগম হয় এমন স্থানসমূহ এড়িয়ে চলা।	বাজার, হাসপাতাল ইত্যাদি স্থানে অহেতুক যাতায়াত না করা।
১৩।	বিদেশ ফেরত কর্মকর্তা/কর্মচারীগণ ন্যূনতম ১৪ দিন হোম কোয়ারেন্টিনে থেকে চিকিৎসা কেন্দ্রের/ডাক্তারের প্রত্যয়নপত্র সাপেক্ষে অফিসে যোগদান করা।	বিদেশ ফেরত কর্মকর্তা/কর্মচারীগণ কোয়ারেন্টিন পিরিয়ড অতিক্রম না করে অফিসে না আসা।
১৪।	সর্দি, জ্বর, কাশি হলে টেলিফোনের মাধ্যমে বিভাগীয় পর্যায়ে ছুটির আবেদন করা।	সর্দি, জ্বর, কাশি হলে কিংবা COVID-19 এর উপসর্গ দেখা দিলে অফিসে না আসা।
১৫।	ব্যক্তিগত জিনিসপত্র মেম-কম্পিউটার, টেলিফোন, মোবাইল, ল্যাপটপ, কম্পিউটার কি বোর্ড, মাউস, পানির গ্লাস, প্লেট, জামা-কাপড় প্রভৃতি জিনিস যাতে অন্য কেউ স্পর্শ না করে সে বিষয়ে সতর্ক থাকা।	ব্যক্তিগত ব্যবহার্য জিনিসপত্রে অন্যের স্পর্শ না লাগা।
১৬।	বিভিন্ন উৎস হতে প্রাপ্ত তথ্য/উপাত্ত/বার্তা/ভিডিও ক্লিপ ইত্যাদি বিতরণ/পোস্ট/ফরোয়ার্ড/শেয়ারকরণ ইত্যাদি পরিহার করা।	অপপ্রচার ও বিভ্রান্তি প্রচারে शामिल না হওয়া।
১৭।	ব্যক্তিগত পরামর্শ/অভিযোগ/উপদেশ সচিব বিভাগ/নিরাপত্তা ব্যবস্থাপনা বিভাগ/মতিবিল অফিসসহ শাখা অফিস/বিভাগীয় প্রধানের মাধ্যমে উপস্থাপন করা।	গুজবে কান না দেওয়া।
১৮।	গণপরিবহনে অপরিহার্য যাতায়াতের ক্ষেত্রে প্রতিরোধমূলক ব্যবস্থা গ্রহণ করা।	গণপরিবহন, রাইড শেয়ারিং ইত্যাদি পরিহার করা।
১৯।	প্রচুর পরিমাণে উষ্ণ পানি ও ভিটামিন-সি যুক্ত খাবার গ্রহণ করা।	আইসক্রীম ও ঠাণ্ডা খাবার পরিহার করা।

বাংলাদেশ ব্যাংক কর্তৃপক্ষ



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