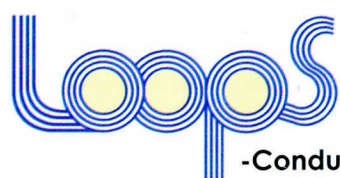


-Conduit of 56th SSC



56th Senior Staff Course

Bangladesh Public Administration Training Centre
Savar, Dhaka, Bangladesh

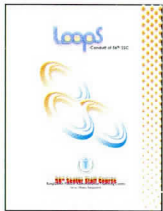


-Conduit of 56th SSC



56th Senior Staff Course

Bangladesh Public Administration Training Centre
Savar, Dhaka, Bangladesh



Souvenir and Cultural Committee

Convener

Md. Anwarul Islam Sikder

Members

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Cover Design

Sikder Anwar

Title

Souvenir and Cultural Committee

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A. Z. M. Shafiqul Alam
Rector
BPATC
Savar, Dhaka

Message

It's an immense pleasure for me to know that the participants of 56th Senior Staff Course are going to bring out a souvenir to hold the album of their heartiest memories of forty five days stay at the Center

The senior participants, as I observed took part in all academic and extra-curricular activities sincerely which is certainly appreciable. They accepted every formalities and requirements with their inquisitive minds, good hearts, and embracing spirits. I firmly believe that with the outcome of the training they will be able to serve the nation more effectively. I am hopeful and confident on their commitment and devotion to the nation.

I appreciate their attempt to publish the souvenir despite busy schedule during the course. This initiative will certainly act as a bridge amongst themselves throughout their life

I wish an excellent career for each of them

A. Z. M. Shafiqul Alam



Ferdous Akter
Member Directing Staff
and
Course Director

Message

In forty five days long course you were although serious about training and maintain highest degree of sincerity in all formalities. Your all sort cooperation facilitated the course administration in running the course smoothly. I am delighted to say that you have also enhanced the image of Public Administration Training Center every fields.

This is one of the core courses of the center designed for the senior officers and the course schedule is highly compact comprising a wide range of activities. It is appreciable highly that without hampering any training schedule you have taken the initiative to publish a souvenir. This will, as I firmly believe, bring their minds and souls under the same roof in future.

It's my pleasure to be the Course Director of a course consisting twenty four brilliant, dedicated and committed senior officers of the government. The experience of the training and your instinct capacity, capability and endeavour will, I firmly believe, promote rule of law and accelerate the development pace of the nation.

I wish this appreciable effort a grand success.

Ferdous Akhter



Md. Anwarul Islam Sikder
Member, RAJUK and
President
Souvenir & Cultural Committee
56th Senior Staff Course

Editorial Note

The Souvenir '*LOOPS*' is a heartfelt much appreciated attempt of the participants of 56th Senior Staff Course to recollect the sweet indelible memories of forty five days at BPATC. The endless assistance from the course participants and cooperation from the Course Administration enabled the Souvenir Committee to publish the souvenir.

Sweet and spicy sour and all the tastes and flavors that profusely but spontaneously flow forth from a vibrant cluster of twenty four open minded and interactive souls; this is how our short, fruitful and memorable stay at BPATC may be termed. The sweet memories will remain fresh, spotless and luminous forever in our minds.

Instinct creative thinking and creation both are art and it was observed to be present among the participants. Given an opportunity the dormant talents of participants could have been portrayed accurately. But the unprecedented compact course schedule and resource scarcity bounded us. Nevertheless a humble effort has taken, so that at our leisure time, the souvenir reminds us of our days here.

We would like to convey our heartiest gratitude to the honourable Rector Mr. A. Z. M. Shafiqul Alam for his valuable advice and guidance for the course in general and the valuable message for the souvenir in particular. We are grateful to the Course Director Ms. Ferdous Akhter and Course Coordinators Mr. Quazi AKM Mahiul Islam and Mr. Golam Mahedi for their untiring and selfless support to the Souvenir Committee.

Finally we thank all faculty members and staff of BPATC for providing direct and indirect support in this connection.

Allah Hafez

Md. Anwarul Islam Sikder

Course Management



A. Z. M. Shafiqul Alam
Rector, BPATC and
Course Advisor



Ferdous Akter
Course Director



Quazi AKM Mohiul Islam
Course Coordinator



Golam Mahede
Course Coordinator



Syed Farid Ahmed
Course Attendent

The Profile



Participants of 56th SSC with the Course Management



56th Senior Staff Course at a glance

Name of the course	: 56th Senior Staff Course
Theme of the course	: Climate Change and Food Security
Duration	: 12 July 2011-25 August 2011
No. of participants nominated	: 34
No. of participants joined	: 24
Civil officers	: 20
Defense officers	: 04
Male participants	: 23
Female participant	: 01
Total module	: 12
Short field visit	: Ananda Shipyard and Slipways Ltd
Attachment programme	: Sylhet, Cox's Bazar, Khulna
Committee formed	: 02
Course Adviser	: Mr A.Z.M. Shafiqul Alam
Course Director	: Ms Ferdous Akhter
Course Coordinators	: Quazi A.K.M. Mohiul Islam & Mr. Md Golam Mahede
Class Attendant	: Syed Farid Ahmed



Md. Anwarul Islam Sikder
Member, RAJUK

Place of Posting : Rajdhani Unnayan Karttripakkha
RAJUK Avenue, Dhaka

Name of Cadre : BCS Administration

Date of Joining in the Service : 21 January 1986

Date of Birth : 08 May 1959

Present Address : 86/H Azimpur Govt. Colony
Dhaka

Permanent Address : Vill : Minardia, P.O. : Zuranpur
Upazila : Daudkandi, Dist : Comilla

Academic Discipline : M.Sc Ag Econ, MBA

Name & Profession of Spouse : Ferdousi Begum Lipi, House Wife

Extra Curricular Activities : Published 7 Books, Listening Music

Phone : Office : 880-2-9563603
Residence : 880-2-8651381
Cell : 01730013903, 01552323371

E-mail : asikder04@yahoo.com

Feelings About the 56th SSC : Eating, drinking, playing, sleeping is good, but not
for the last time.
Listening music, enjoying movie, seeing picture is
good. but not for the last time.
Completion of any training is good, but not of the
SSC.



Md. Mosharraf Hossain
Joint Secretary

Place of Posting : Ministry of Cultural Affairs
Name of Cadre : BCS (Admin)
Date of Joining in the Service : 21 January 1986
Date of Birth : 01 September 1959
Present Address : Globe Nibash, Flat A-4, 10/A,
Segunbagicha, Dhaka-1000
Permanent Address : Village-M. K. Dangi, Post Office &
Upazila- Charbhadrasan, District- Faridpur
Academic Discipline : M.A (Bangla)
Name & Profession of Spouse : Laila Akter Banu, Hosewife
Extra Curricular Activities : Sports, Travelling, Reading
Phone : Office : 7169497
Residence : 9561616
Cell : 01715045508, 01552376590
E-mail : mrf3580@gmail.com
Feelings About the 56th SSC : This is very good for physical and mental health
but could have been better without writing the
syndicate paper and individual report



Md. Shamsul Alam
Zonal Settlement Officer

Place of Posting : Dhaka Zonal Settlement Office, Dhaka
Name of Cadre : BCS (Administration)
Date of Joining in the Service : 21 January 1986
Date of Birth : 13 July 1958
Present Address : 169/A, B-3, 2nd Lane, Kalabagan, Dhaka-1205
Permanent Address : Village-Tintelirchar, Rowmari, Kurigram
Academic Discipline : B.A (Hon's), M.A (English Literature)
Name & Profession of Spouse : Mrs. Amena Khatun, Housewife
Extra Curricular Activities : Electric Guitar/Flute
Phone : Office : 9131573
Residence : 9134527
Cell : 01716-235572
E-mail : alam3653@gmail.com
Feelings About the 56th SSC : Much ado about nothing. However the course has given an opportunity for interaction with officials of different services. Health session was very useful and beneficial



Md. Hossain Molla
Joint Secretary (Administration)

Place of Posting : Ministry of Social Welfare
Name of Cadre : BCS (Administration)
Date of Joining in the Service : 21 January 1986
Date of Birth : 28 May 1958
Present Address : B-9, E-4, Motijheel Al Helal Zone
Officers Quarter, Dhaka
Permanent Address : Char Pachim Tepahhala
Post Office-Gandhu Mollar Hat
District-Faridpur
Academic Discipline : M.S.S (Sociology)
Name & Profession of Spouse : Khandoker Daulatama Akther
District Women's Affairs Officer, Faridpur
Extra Curricular Activities : Jogging
Phone : Office : 7169647
Residence : 7193816
Cell : 01727-499471
E-mail : mhmolla28@yahoo.com
Feelings About the 56th SSC : 56th SSC training is very comprehensive programme. This training will help us to become physically and mentally sound. Learned many valuable things for building ourselves for future. We are all proud of this training.



Abul Quashem
Director (Joint Secretary)

Place of Posting : Bureau of Non-Formal Education (BNFE)
Name of Cadre : BCS (Admin)
Date of Joining in the Service : 21 January 1986
Date of Birth : 15 April 1958
Present Address : 592/1, Senpara Parbata
Mirpur, Dhaka1216
Permanent Address : Village-Afra, Post Office-Punduria
Upazila-Santhia, District-Pabna
Academic Discipline : B.Sc (Hon's),M.Sc (Statistics)
Name & Profession of Spouse : Rashida Akhter, Housewife
Extra Curricular Activities :
Phone : Office : 9863072
Residence : 8031081
Cell : 01552379699
E-mail : jsqua58@Yahoo.com
Feelings About the 56th SSC : A union for learning and knowing others as
well as enjoyment and innocent recreation



Shahabuddin Ahmed
Joint Secretary

Place of Posting : Finance Division, Ministry of Finance
Name of Cadre : BCS (Administration)
Date of Joining in the Service : 21 January 1986
Date of Birth : 21 December 1960
Present Address : Malobika-3, Eskaton Garden Officer's Quarter
Eskaton Garden, Ramna, Dhaka.
Permanent Address : Village-Charpata, Post Office-Kazirhat
District-Bhola
Academic Discipline : B.Sc (Hon's), M.Sc, Dhaka University, M.Sc, UK
Name & Profession of Spouse : Shahina Ahmed, Housewife
Extra Curricular Activities :
Phone : Office : 7169647
Residence : 9354281
Cell : 01552-319234
E-mail : shahahmed03@yahoo.com
Feelings About the 56th SSC : Many things yet to learn.



Punyabrata Choudhury
Joint Secretary

Place of Posting : Ministry of Land
Name of Cadre : BCS (Admin)
Date of Joining in the Service : 21 January 1986
Date of Birth : 01 April 1958
Present Address : 67/B/1, Green Road
Permanent Address : Balaganj Bazar, Post Office & Upazila-Balaganj
District-Sylhet
Academic Discipline : B.Sc (Hon's)v M.Sc (Chemistry)
Name & Profession of Spouse : Shorbori Choudhury (Supta), Housewife
Extra Curricular Activities :
Phone : Office : 7162670
Residence : 8653275
Cell : 01552-571480
E-mail : purnamadab07@yahoo.com
Feelings About the 56th SSC : The SSC is of great importance and memorable
to me because all the senior officers are the
participants of the course and perhaps this will be
the last in-service training for many of us.



Miah Abdullah Mamun
Additional Divisional Commissioner

Place of Posting : Divisional Commissioner Office, Rangpur
Name of Cadre : BCS (Administration)
Date of Joining in the Service : 21 January 1986
Date of Birth : 21 November 1958
Present Address : 8/13, Salimulla Road, Mohammadpur, Dhaka.
Permanent Address : Village & Post Office-Jamtoil, District-Sirajganj
Academic Discipline : B.Sc Ag (Hon's), MBA
Name & Profession of Spouse : Dr. Shahpar Mahboob,. Medical Service
Extra Curricular Activities : Watching Television, Songs, Travelling, Sight/Nature Seeing etc.
Phone : Office : 0521-63545
Residence : 0521-64300, Dhaka : 8121219, 9128110
Cell : 01715-039317
E-mail : miahabdullahmamun@yahoo.com
Feelings About the 56th SSC : Unique opportunity to meet old friends and making new ones. Coming back at BPATC after about 24 years is a matter of great feelings for me. Probably this is the last coming at BPATC which will be ever memorable in my life.



Md. Rafiqul Islam
Joint Secretary (OSD)

Place of Posting : Ministry of Public Administration
Name of Cadre : BCS (Railway Engineering)
Date of Joining in the Service : 01 April 1985
Date of Birth : 01 July 1957
Present Address : 371, Elephant Road, Dhaka-1205
Permanent Address : Village & Post Office-Badia Para, Upazila-
Gangni, District-Meherpur
Academic Discipline : B.Sc Engineering (Mechanical)
Name & Profession of Spouse : Mrs. Shamsun Nahar, Housewife
Extra Curricular Activities :
Phone : Office :
Residence : 02-9613665
Cell : 01748-213125
E-mail : rafiqul7295@yahoo.com
Feelings About the 56th SSC : It is my distinct pleasure and privilege to be a
part of this very important programme.
Hopefully, the training and learning of this
course will be beneficial for me in the long run.



Md. Rafiqul Islam Akanda
Joint Secretary

Place of Posting : Ministry of Public Administration
Name of Cadre : BCS (Information)
Date of Joining in the Service : 01 April 1984
Date of Birth : 27 July 1958
Present Address : F-203, B-3, NAM Garden, Mirpur-13, Dhaka
Permanent Address : Village & Post Office-Baroi Patal
Upazila-Sarishabari, District-Jamalpur
Academic Discipline : B.S.S (Hon's), M.S.S (Economics)
Name & Profession of Spouse : Housewife
Extra Curricular Activities : Sports.
Phone : Residence : 9004788
Cell : 01712-124332
Feelings About the 56th SSC : I think PATC is my 3rd Home. I feel my stay at PATC homely and comfortable. This course may be my last one at PATC. This course will enable me to discharge my future duties efficiently and help me to face the challenges of climate change and rapid globalization.



Abul Mansur Md. Faizullah
Joint Secretary (OSD)

Place of Posting : Ministry of Public Administration
Name of Cadre : BCS (Administration)
Date of Joining in the Service : 21 January 1986
Date of Birth : 31 August 1961
Present Address : Flat No-C5, House No-16, Road No-4
Sector-4, Uttara, Dhaka-1230
Permanent Address : Village-Dhalia, Post Office-Munshirhat
Upazila-Feni, District-Feni
Academic Discipline : B.Sc (Hon's), M.Sc (Soil Science)
Dhaka University
Name & Profession of Spouse : Jobaida Yeasmine Khanom, Housewife
Extra Curricular Activities : Reading, Writing & Travelling
Phone : Residence : 8932826
Cell : 01742-600574
E-mail : mansurfm@yahoo.com
Feelings About the 56th SSC : A conduit in academic ambience to mingle with
colleagues and updating knowledge to face
challenges ahead



Gazi Mohammad Julhash

Joint Secretary

Place of Posting : Attached to Ministry of Social Welfare
Name of Cadre : BCS (Administration)
Date of Joining in the Service : 21 January 1986
Date of Birth : 24 December 1960
Present Address : 114, Central Bashaboo, Dhaka-1214
Permanent Address : Village-Shinepukur Bania Bari
Post Office-Mukshudpur, Upazila-Dohar
Dhaka
Academic Discipline : M.Sc in Applied Chemistry
Name & Profession of Spouse : Nigar Sultana, Housewife
Extra Curricular Activities : Games, Listening to musics, Reading books.
Phone : Office : 8181490
Residence : 7252364
Cell : 01715-241998
E-mail : gazi.julhash@yahoo.com
Feelings About the 56th SSC : The central theme of 56th SSC is "The Climate Change and Food Security". Though food is good but the impact of climate change (High Temperature) we feel when we enter into the room of the dormitory. The climate among the participants is lovely, lively and friendly



Salma Nasreen
Joint Secretary

Place of Posting : Ministry of Public Administration
Name of Cadre : BCS (Administration)
Date of Joining in the Service : 21 January 1986
Date of Birth : 31 July 1960
Present Address : Togor Govt Building , 57 New Eskaton E-3
Dhaka-1000
Permanent Address : Khan Bari, Village- Nanguli, Upazila- Nalchity,
District:-Jalakati
Academic Discipline : M.S in Macro Economic Policy from Bradford
University, U.K
Name & Profession of Spouse : SM Rezaul Karim, Advocate
Extra Curricular Activities : Lyricist, Radio Bangladesh
Bangladesh Television
Phone : Residence : 9357551
Cell : 01720309517
E-mail : slm_nasreen@yahoo.com
Feelings About the 56th SSC : The cloud in the sky
Sometimes stay, sometimes fly
Summer comes and Summer goes
Memory smells like a rose
When I shall leave , I shall buy
Some golden days with you, not to dry
Good buy to you all, good buy



Md. Abul Kashem Talukder
Joint Secretary

Place of Posting : Ministry of Liberation War Affairs, Dhaka-1000
Name of Cadre : BCS (Administration)
Date of Joining in the Service : 21 January 1986
Date of Birth : 01 June 1959
Present Address : 65/H, Azimpur Government Officers Quarter
Dhaka-1205
Permanent Address : Village : Kandipara, P.O. : Medini mondal
Upazila : Louhajong, Dist : Munshigonj
Academic Discipline : B.Sc Agri-Engineering (Hon's), MBA (HRM)
Name & Profession of Spouse : Bilkiss Shahana Akhter, Housewife
Extra Curricular Activities : Playing Lawn Tennis, Photography
Phone : Office : 9569099
Residence : 9614750
Cell : 01715-050061, 01552-393156
E-mail : akashem84@gmail.com
Feelings About the 56th SSC : It is as good as I desire.



Md. Abdul Halim
Joint Secretary

Place of Posting : Ministry of Public Administration
Name of Cadre : BCS (Administration))
Date of Joining in the Service : 21 January 1986
Date of Birth : 28 May 1961
Present Address : 92/1 East Badda, Gulshan, Dhaka-1216
Permanent Address : Village- Halta, Post Office-Charadi, Upazila-
Bakerganj, District- Barisal
Academic Discipline : M.Com (Management), MBA (Management)
Name & Profession of Spouse : Luna Nasreen, Housewife
Extra Curricular Activities : Lyricist, Radio Bangladesh
Bangladesh Television
Phone : Residence : 9886166
Cell :01550153616
E-mail : ahalim61@yahoo.com
Feelings About the 56th SSC : Enjoyable, really good.



Md. Mahfuzar Rahman Sarker
Joint Secretary

Place of Posting : Placed in APD Wing of Public Administration
Ministry for further posting

Name of Cadre : BCS (Administration)

Date of Joining in the Service : 01 September 1983

Date of Birth : 11 March 1957

Present Address : B-2, F-6 (Falguni-6), Eskaton Garden
Government Officers Quarters, Dhaka

Permanent Address : 63/Begum Rokeya Sarani, Road No-2, East
Shalbon, Kottwaly, Rangpur

Academic Discipline : B.Sc (Hon's), M.Sc, MBA, PGD (World Trade)

Name & Profession of Spouse : Mrs. Jesmine Rahman, Housewife

Extra Curricular Activities : Sports

Cell : 01552-395373

E-mail : mmr_sarker@yahoo.com

Feelings About the 56th SSC : Better experience like the others.



Colonel Shahid Mosaddeq Hossain, psc

Place of Posting : East Bengal Regimental Centre
Chittagong Cantonment

Name of Cadre : Bangladesh Army

Date of Joining in the Service : 20 December 1985

Date of Birth : 11 May 1966

Present Address : 17/21 Free School Street, Hatirpul
Dhanmondi, Dhaka-1205

Permanent Address : Village- Jugia, Post Office- Gaokhali Bazar,
Upazila-Nazirpur, District- Pirojpur

Academic Discipline : MBA (HR), MDS

Name & Profession of Spouse : Mrs. Jahan Akter, Housewife

Extra Curricular Activities : Golf

Phone : Office : 031-2582217
Residence : 8624545
Cell : 01919292974, 01769243402

E-mail : mosadbd@yahoo.com

Feelings About the 56th SSC : At this stage of service and age this forum
should offer an opportunity for intellectual
development. BPATC is surely a fine
institution, yet it needs some attention as
regard to selection of some of the speakers.
Overall, it is indeed rewarding being a part of
56th SSC and BPATC.



Captain Mohammad Mostafizur Rahman. (L), psc, BN

Place of Posting : Bangladesh Navy Dockyard
New Mooring, Chittagong

Name of Cadre : Electrical Branch

Date of Joining in the Service : 30 January 1979

Date of Birth : 18 November 1959

Present Address : Bangladesh Navy Dockyard
New Mooring, Chittagong

Permanent Address : Village-Shamash, Post Office-Dharmapur
Upazila-Sundarganj, District-Gaibandha

Academic Discipline : B.Sc BE (Electronics)
Master in Defence Studies

Name & Profession of Spouse : Muslima Begum, Private Service

Extra Curricular Activities : Reading Books

Cell : 01713-332002

E-mail : mostafiz241@yahoo.com

Feelings About the 56th SSC : It is a great pleasure and rare opportunity for me to attend the SSC with 20 Joint Secretaries. I have thoroughly enjoyed their company and good memories will retain for ever.



Colonel Muhammad Shahnoor Rahman, afwc, psc

Place of Posting : National Defence College
Mirpur Cantonment, Dhaka

Name of Cadre : 9 BMA Long Course

Date of Joining in the Service : 23 December 1983

Date of Birth : 29 September 1962

Present Address : Director Research & Academic, NDC
Mirpur Cantonment

Permanent Address : 57 South Mugdapara, Dhaka-1214

Academic Discipline : Masters of Defence Studies and
Masters of Security Studies

Name & Profession of Spouse : Mrs. Shirin Rahman, Housewife

Extra Curricular Activities : Playing Golf

Phone : Office : 02-9003087
Residence : 02-9014137
Cell : 01713-424380, 01769-023272

E-mail : shahnoorrahman@yahoo.com
shahnoorr@gmail.com

Feelings About the 56th SSC : An excellent exposure for senior level civil and
military officers to understand each other and
develop friendship with a view to fulfilling
Government's mission.



Muhammad Humayun Kabir
Group Captain

Place of Posting : Bangladesh Air Force

Name of Cadre : Administrative Branch, Bangladesh Air Force

Date of Joining in the Service : 22 January 1983

Date of Birth : 13 May 1960

Present Address : 48/E, Shish Mahal, BAF Base Bashar, Dhaka
Cantonment, Dhaka-1206

Permanent Address : Flat-3A, House-325, Road-5, DOHS Baridhara,
Dhaka Cantonment, Dhaka

Academic Discipline : M.Sc Veterinary Science in Pathology
Master of Defence Studies

Name & Profession of Spouse : Roushan Ara Begum, CEO, Home Affairs

Extra Curricular Activities : Sports, Travelling, Reading

Phone : Office : 8751894
Residence : 8751895
Cell : 01677771188, 01715041542

E-mail : humayunhr11@gmail.com
humayunhr11@yahoo.com

Feelings About the 56th SSC : The course was highly educative and enjoyable
one. The subjects discussed has instilled new
insight. I will cherish the wonderful experience
and friendly environment



Md. Anisur Rahman
Additional Divisional Commissioner

Place of Posting : Barisal Division, Barisal
Name of Cadre : BCS (Administration)
Date of Joining in the Service : 21 January 1986
Date of Birth : 15 January 1958
Present Address : Huda's Paradise, Apartment A-3, 3
Chamelibagh, Shantinagar, Dhaka-1217
Permanent Address : Village & Post Office-Harabhanga
Upazila-Gangni, District-Meherpur
Academic Discipline : B.A (Hon's) in English, M.A (Final) in English
Name & Profession of Spouse : Mst. Afroza Begum, Housewife
Extra Curricular Activities : Physical Exercise, Games and Sports
Social Networking
Phone : Office : 0431-64830
Residence : 0431-64902, 02-9354029
Cell : 01711-241290
E-mail : anisurrahman58@yahoo.com
Feelings About the 56th SSC : Deliberation of guest speakers is excellent.
We feel comfort and learn many things in the
classroom but can not sleep at night in the
dormitory due to excessive heat



Md. Iqramul Haque
Joint Secretary (Project Director)

Place of Posting : Ministry of Religious Affairs
Name of Cadre : BCS, Public works
Date of Joining in the Service : 8 Feb 1984
Date of Birth : 15 June 1956
Present Address : 219, Rajanigandha, Rupnagar main Road,
Pallabi, Dhaka
Permanent Address : Olipur, Nangalkot, Comilla
Academic Discipline : Civil Engineering
Name & Profession of Spouse : Mohsena Aktar, Housewife
Extra Curricular Activities : Sports, Travelling, Reading
Phone : Office : 8181528
Residence : 8061465
Cell : 01727242169
E-mail : iqram_haque@yahoo.com
Feelings About the 56th SSC : Probably it is the last training course for me. So,
definitely, it is significant, though hot and
humid summer nights in the dormitory room
was unbearable



Abul Kalam Azad
Joint Secretary

Place of Posting : Ministry of Public Administration
Name of Cadre : BCS (Administration)
Date of Joining in the Service : 21 January 1986
Date of Birth : 09 August 1958
Present Address : Flat No-A1, Plot No-71/B, Road No-12/A,
Sector-10, Uttara, Dhaka
Permanent Address : Village-Chirapara, Post Office-Persaturia,
Upazila-Kaukhali, District-Pirojpur
Academic Discipline : M.A (English Literature)
Name & Profession of Spouse : Ferdausi Begum, Housewife
Extra Curricular Activities : Physical Exercise, Games and Sports
Social Networking
Phone : Residence : 8932881
Cell : 01715-140237
E-mail : niloy91@yahoo.com
Feelings About the 56th SSC : Very good, helping blunt memory refreshed,
some subjects are irrelevant. Speakers are not
good enough at SSC course level.



Md. Aminul Bar Chowdhury
Joint Secretary

Place of Posting : Ministry of Public Administration
Name of Cadre : BCS (Administration)
Date of Joining in the Service : 21 January 1986
Date of Birth : 01 January 1960
Present Address : 56 H, Azimpur Government Quarter, Dhaka
Permanent Address : Village & Post Office -Bohora, Upazila-
Madhabpur, District-Habigonj
Academic Discipline : M.Com, MBA, LLB
Name & Profession of Spouse : Syeda Shapna Khanom, Housewife
Extra Curricular Activities :
Phone : Residence : 9662033
Cell : 01749-469708
E-mail : aminulbarchy@yahoo.com
Feelings About the 56th SSC : Sweet and Sour

Civil Military Friendship Development Through Common Training Platform

Colonel Muhammad Shahnoor Rahman, afwc, Psc

Long ago in childhood, my mother used to desire that her eldest son would become a professor like one of her favorite uncle but I couldn't satisfy her because I started dreaming of a challenging life of an Army officer since my boyhood. Especially the childhood memories during the Liberation War in 1971 gave tremendous boost to my dream. When we the youngsters used to hear "CHARAM PATRA" in radio sitting little far from the elderly gathering in my grandfather's home, some unseen spirit used to touch my heart and soul.

Anyway, possibly destiny brought me in the Army. However, by the grace of Almighty, I happened to become a proud teacher (Instructor) in two of the very important training institutions of the Army fortunately. My mother was very happy knowing this achievement of mine that at least her son could become a teacher in the Army.

After being commissioned, when I used to pass by BPATC in my young age in the Army, the centre used to inspire me. I learnt about it from far but the day I received my selection letter to attend the 56th Senior Staff Course, I was extremely excited and happy. My desire to know about this institution and the civil counter parts was coming to a reality after a long time. My colleagues who attended this course previously spoke very high about this training centre.

As I joined this course from one of the other training institution of the country, National Defence College, my expectation was little different. I personally observed that BPATC possesses an excellent platform and its facilities are enormous for imparting highest level of training to senior officers.

It may be mentioned here that the 56th SSC was provided with a core theme "Climate Change and Food Security." Almost all major modules centered on this theme which really attracted me along with other participants. The concept of giving away a particular theme of a course is unique. It not only establishes a bridge between varied brains with different background but also forges each other's conceptual understanding on the subject. This unique system may be followed by others too.

As psychologically inclined towards teaching from boyhood (mothers inspiration) coupled with a shallow experience on teaching, I found that this prestigious training centre could become a place for developing civil military friendly relationship through a common training.

In addition to participating in different courses from Armed Forces at BPATC and civil services officers at NDC, there could be various seminars, symposium, workshops jointly conducted by both BPATC and NDC. These could be organized



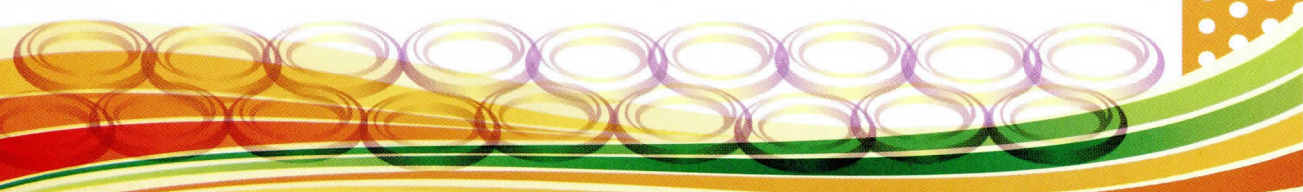
for the senior level officers (joint secretaries/colonel and equivalent) of the government on different national/current issues. A professional findings/outcome could be recommended from these seminars/ workshops to concern departments/ministries for consolidation. Several experts could also be invited to conduct the sessions and findings may be forwarded to the Government for future planning consideration and policy formulation.

BPATC and NDC may be given the joint responsibility through MoPA and MOD/AFD for hosting such professional discourse. A policy directive may be prepared to place budget and other administrative support needed from the Government.

It may humbly be shared that over the years, Bangladesh hardly experienced a very friendly and congenial relationship between civil and military officers. The reasons are quite known to all. However, one important aspect should be highlighted here that getting an opportunity or a lacuna, the evil intent sneak into the mind which must be curbed. Therefore, there should be a formal arrangement from the Government, so that both these important categories of officers are put through a system by which the relationship is developed from the beginning and one shares other's expertise.

Additionally, much research works needs to be undertaken every year by various departments of the ministries. A few of these research works may be conducted by the participants of various courses (especially by SSC and NDC) both at BPATC and NDC jointly.

Finally, the prospect of inculcating a friendly relationship with each other must be kept in forefront always. Only then the overall mission of establishing a sustainable, cordial and friendly relationship is achieved. Over and above the "Attitude" must be positive always.



Our Eroded Values

Abul Mansur Md. Faizullah

Values importance is caught behind by the so- called clambered cultural ethos of today. Wherever the eyes turn, it is mere visualizing the slightest sign of decorum practiced elsewhere. Cavalier mentality seldom brings values to be as part of life which is inevitably important in shaping the nation impeccably and sophisticatedly. Debilitating attitude, if could not be eliminated through observing and reintroducing rituals and etiquettes, would result a crumbled generation next.

Remembering the days we left before, the *Ballayashikhha* of *Ramsunder Basak* was articulated aiming at imparting lessons to the beginners in the school on values and rituals- speak the truth, respect the elders, and henceforth. These are no more found in the books being taught now at the lower classes. Hand writing practices used to be considered targeting not singly to improve writing skills in descent, correct, and exact manner but to make the students acclimatized with the sentences those carry directives to the life also. Teachers were revered as emblem of the society for the values they catered but harboring ostensible or ricketier mentality was not often noticed during that time. But today's opprobrious activities of few has smeared blotch over this noble trade, and even verdict of court can not clement this community unless they made themselves self-esteemed. Buzzing of nasty ploy can be heard even among the members those are accounted for scanning the activities of the teachers and educational institutes. Obdurately embedded mindset is the stone hard deterrence which causes serious damage to our kids.

Children unfold learning in different ways, listening first to parents and other family members but it is the teacher who buckles the innocents with thoughts of truths and beauties. Moreover, the infusing blend of Western-Hindi culture has wilted up the long cherished phlegmatic ethics of our morals. Reaped jeans with tarnished color, carrying signs of small patches of beard on the face, and putting earrings like *Captain Jack Sparrow Pirates of the Caribbean* seems to be the new trend for the youngsters of today. Dish aggressions travelled to the remotest corner. In spite of picking mostly the best of those programs, children or youths concentrate in enjoying the episodes which do not reflect the essence of our culture. These are causing serious damage of the young people to keep away from the values that we value.

Societal propensity has been on implacable move taking the practice of underrating each other. The *Panchaiaet* or *Sudhi-Smaj Babosta* becomes an obliterated subject to the villagers. *Salish* was looked upon as an immediate conduit to retain affable atmosphere for the inhabitants but now a day's absence of leaders with impartially idyllic mentality makes people disinterested from looking at them for any remedial measures.

Recently published news on punishing two women in a village in the north of Bangladesh by the society leaders has rung alarm precariously all over the country.



Political biasness implodes with every subject letting no holes for others to see anything scrupulously. Men of hierarchy even after being endowed with responsibility mostly forget to maintain the minimum gesture while attacking the opponents either in elite forum or in public. Consequently, corroded morality thus is compelling the society to embrace odds those appear repugnant to principles. Such knee-deepen crisis would never be ceased unless good people come to take the charges of whistleblowers.

Customs and etiquettes very feebly observed in the offices, whether it is private or public. Junior's rampant move over seniors merged with nonchalant behaviors dwindle office ambiance but scuffling necessity is not very often noticed due to the apprehension of being harassed further. Bosses fidelity shoves subordinates to serve their interest even knowing that's an immoral task. Intellect or integrity hobbles and staggers far behind the ostensibly designed plan of unscrupulous players due to theses close adherences with the top brushes. Ricketier tricks fuddle many to become pray of the indomitable practices done by a group in every organization. Toppling of juniors to gain through expedient practices is an established fact. Colleagues run unabashed putting an iota of qualms for any misdeeds. These all though turns an organization weak but who does feel to follow the importance of discipline for the well being of the institution.

Yet all hope is not lost. There are still people with dignity and moral senses embedded into their very core yet for reasons as getting back-stabbed or being pushed around and such thwarts them from repairing the society.

“নারী নরকের দ্বার” কিংবা নারী, মদ, তাস-এই তিনে সর্বনাশ এ জাতীয় কিছু প্রবাদ বাক্য আছে। এগুলো সুপ্রাচীন এবং ব্যাপক প্রচারিত। এসবের প্রবর্তক প্রচারক সে যুগের দার্শনিক-মনীষী। কেউ সচেতনভাবে, কেউ অবচেতনভাবে, কেউ উদ্দেশ্যমূলকভাবে, কেউ পক্ষপাতিত্বমূলকভাবে, আবার কেউ ব্যঙ্গভরে কেউ রঙ্গচ্ছলে। এমনকি এই সেদিনও রবীন্দ্রনাথও রঙ্গচ্ছলে এ ধারাবাহিকতায় যোগ দিয়েছিলেন, বলেছেন, ‘মেয়েরা করেছে চুপ এতই বিভ্রাট। উল্টো পিঠে খোঁজ নেওয়া যাক। পুরুষদের নিয়ে এ ধরনের বাত, মতবাদ, অপবাদ, কেউ করেছেন কি? নিশ্চয়ই না। সাহিত্যে কিংবা ইতিহাসে অন্তত লিপিবদ্ধ নেই। কিন্তু কি তার কারণ? কারণ কি এই যে পুরাকালের দার্শনিক, মনীষী সবাই ছিলেন পুরুষ? কারণ কি এই যে পুরুষরা তাদের আধিপত্য বজায় রাখার জন্য ধরেছিল এ পন্থা? কারণ কি এই যে মহিলাদের মধ্য থেকে জন্ম নেয় নি কিংবা বলা যায়, জন্ম নিতে দেয়া হয় নি কোন দার্শনিক, মনীষী, বিজ্ঞানী কিংবা সমাজপতি? কারণ কি এই যে পুরুষরাই ছিল নির্ধারক সামাজিক রীতি-নীতি, কৃষ্টি-সংস্কৃতি, শিল্প-সাহিত্য ইত্যাদির?

এরপর অনিবার্যভাবেই এসে পড়ে যে প্রশঙ্গ-সেটি ব্যাকরণ। ব্যাকরণের ব্যবহৃত সম্বোধন, নামকরণ, কিংবা ভাষা পরিভাষা ইত্যাদি। এ ক্ষেত্রেটাও কি পক্ষপাতদোষে দৃষ্ট নয়? তা না হলে কেন ভাষাজগতে শব্দজগতে পুরুষদেরই একচেটিয়া আধিপত্য, কেন ব্যাকরণের পাতা উল্টালেই বিস্মিত হতে হয়, দুঃখ পেতে হয় ব্যাকরণবিদদের এ হীনমন্যতা, এ পক্ষপাত আচরণে?

মূল প্রশঙ্গে সরাসরি আসা যাক। যে কোন ব্যাকরণ বই খুললেই নজরে পড়ে কিছু শব্দ, পরিভাষা-যা শুধুমাত্র নারীর জন্য, নারীকে বোঝানোর জন্য, নারীকে সংজ্ঞায়িত করার জন্য। কিন্তু লক্ষ্য করলে দেখা যাবে এগুলোর অন্তর্নিহিত উদ্দেশ্য, গুরুত্ব ও তাৎপর্য। এগুলো যতটা না নারীকে উত্থাপিত করার জন্য, প্রকাশ করার জন্য, তার চেয়ে বেশি তাকে টেনে ধরার জন্য, এক পাশে ঠেলে দেয়ার জন্য, একটা গণ্ডিতে আবদ্ধ করার জন্য। পুংলিঙ্গবাচক শব্দের সাথে স্ত্রী প্রত্যয় সংযোজন করে স্ত্রীলিঙ্গবাচক শব্দ সৃষ্টির বিধান করা হয়েছে ব্যাকরণে। অর্থাৎ পুংবাচক শব্দের উপর নির্ভর করেই তৈরি করা হয়েছে স্ত্রীবাচক শব্দ। তার মানে এখানেও নারীর নির্ভরশীলতা পুরুষের উপর। ব্যাকরণ গোড়াপত্তনকারীদের প্রচেষ্টা সফল বটে।

সে কথা থাক। বাক্য, সংকোচন বা এক কথায় প্রকাশ অধ্যায়ে চোখ রাখলেই দেখা যায় কতিপয় শব্দ অন্যপূর্বা, অনুঢ়া, অবীরা, অভিসারিণী, পরভর্তৃকা, প্রোষিতভর্তৃকা, স্বয়ংবরা, নবোঢ়া, কুলটা, কাকবক্ষ্যা, কিংবা সুকেশা, সূচিম্বিতা, সুনয়না ইত্যাদি। ধরা যাক অন্যপূর্বা শব্দটার কথা। এর মানে যে নারী পূর্বে অন্য কোন পুরুষের বাগদত্তা বা স্ত্রী ছিল। তাহলে স্বাভাবিকভাবেই বলা যেতে পারে, যে পুরুষ পূর্বে অন্য নারীর স্বামী ছিল সে হচ্ছে অন্যপূর্ব। কিন্তু বাংলায় এ শব্দটি প্রচলিত আছে কি? অন্যদিকে বাগদত্তা শব্দটারই বা পুংলিঙ্গবাচক শব্দ নেই কেন? নারী যেমন হতে পারে কোন পুরুষের বাগদত্তা, পুরুষও তেমনি হতে পারে কোন নারীর বাগদত্ত।

অন্যের দ্বারা পালিত যে নারী ব্যাকরণ তাকে নাম দিয়েছে পরভর্তৃকা। কিন্তু অন্যের দ্বারা পালিত যে পুরুষ তাকে ব্যাকরণ বা সমাজ ডাকে না পরভর্তৃক বলে। এরা সাধারণ পুরুষ। জরিপ চালালে দেখা যাবে এমনকি এ বাংলাদেশেও পরভর্তৃক আছে এবং তা অবশ্যই উল্লেখযোগ্য সংখ্যক। একটা নারী স্বয়ং বর বরণ করে নেবে? এক টুকরো মাংস নয়, এক বাটি দুধ নয় একবারেই পতিদেবতাটি বেছে নেয়া? এটা যেন ব্যতিক্রম,

অবিশ্বাস্য, দুঃসাহস কিংবা স্পর্ধা। তাই তাকে নাম দেওয়া হয়েছে স্বয়ংবরা। আর পুরুষ, সে তো সর্বদাই বরণ করছে স্ত্রী বা কনে। এটা যেন তার জন্মগত একচেটিয়া অধিকার। তাই ব্যাকরণ অনুভব করে নি তাকে স্বয়ংকনে নামে অভিহিত করার। তদ্রূপ স্ত্রী ও পুত্র নেই এ ধরনের লক্ষ লক্ষ পুরুষকে কেউ এ অর্থে বলে না অবীর, যেমনটা একজন নারীকে অবীরা বলা হয় তার স্বামী পুত্র না থাকলে।

কর্মক্ষেত্রে তা সে যে প্রকৃতিরই হোক না কেন, আজ আর তাতে নেই পুরুষের একচেটিয়া পদচারণা, একচেটিয়া আধিপত্য। নারীকেও তাই কর্মক্ষেত্রে যেতে হচ্ছে স্বদেশ বিদেশ ধারণাকে তোয়াক্কা না করে স্বামী সংসারকে দূরে ফেলে। কিন্তু অদ্যাবধি প্রয়োগ হলো না, ব্যবহৃত হলো না প্রোষিতভর্তৃক শব্দটার প্রাচীন ব্যাকরণে যেমনটা প্রচলন হয়েছিল প্রোষিতভর্তৃকা শব্দটার (যে নারীর স্বামী বিদেশে থাকে)। যেখানেই অভিসার সেখানেই দরকার দু পক্ষের, নর এবং নারীর। অন্যভাবেও হতে পারে। নর ও গাছপালা, নদ নদী তথা প্রকৃতি কিংবা নারী ও গাছপালা ইত্যাদি। কিন্তু এ সবই তাত্ত্বিক, কাব্যিক ধ্যানধারণা এবং অনুভূতি। প্রায়োগিক অর্থে অভিসার মানেই নরনারী তথা প্রেমিক ও প্রেমিকার গোপন সাক্ষাৎ বা মিলন। কিন্তু প্রেমিকাটি তিরস্কার পায়, গঞ্জনা পায় প্রায়শই অভিসারিণী হিসেবে। প্রেমিক প্রবরটিকে কেউ অভিহিত করে না অভিসারী হিসেবে, গঞ্জনা দূরে থাক। একই কর্মে দ্বিমাত্রিক বিচার। এরই-বা কারণ কি?

যদি বলা হয় সুকেশা, সুনয়না কিংবা সুচিন্মিতা, আমরা কল্পনা করে নেই এমন কোন নারীকে যার চুল, চোখ বা হাসি সুন্দর। অর্থাৎ শব্দগুলো, পদগুলো বিশেষ্যবাচক। পুরুষের ক্ষেত্রে এ শব্দগুলোর সে অর্থে প্রয়োগ নেই। যদি তার পুংবাচক রূপ দেয়া হয় অর্থাৎ সুকেশ, সুনয়ন তাহলে কিন্তু এগুলো আর বিশেষ্য থাকে না, নির্ঘাত বনে যায় বিশেষণ। অর্থাৎ সুনয়ন বলতে এমন একটি পুরুষকে বোঝায় না যার চোখ সুন্দর। এ কেমন কথা? কেন এমনতর ব্যাকরণ? লক্ষণীয় ব্যাপার এই যে, সুপুরুষ নামক শব্দটা অভিধানে আছে, কিন্তু নেই সুনারী। সম্ভবত সুনারী শব্দটি প্রতিস্থাপিত হয়েছে সতী নারী দিয়ে। কিন্তু সুপুরুষ আর সতী নারী কি প্রায়োগিক অর্থে এক ও অভিন্ন? সতী নিয়ে আরেকটি কথা। ব্যাকরণ অনুসারে সৎ এর স্ত্রীলিঙ্গবাচক শব্দ সতী। একজন পুরুষ দুর্নীতি না করলে, ঘৃষ না খেলে, বেআইনী কাজ না করলে তাকে সৎ বলা হয়। কিন্তু একজন নারীর এসব গুণ থাকলেই কি তাকে সতী বলা হয়? অন্য কথায় যে কারণে একজন নারী অসতী হয় একই কারণে একজন পুরুষ কি অসৎ হয়?

একটা মেয়ে কুলের মুখে কালি দিয়ে কুলটা হয়। একটি ছেলে কুলের মুখে কালি দিয়ে সুপুরুষ হয়, বীর্যবান হয়। ব্যাকরণ তাকে কুলট নামে ডাকার প্রয়োজন বোধ করে না কিংবা ডাকার সাহস পায় না। হয়ত নিজের মেরুদণ্ড অক্ষত রাখার কামনাই তাকে পেছন ঠেসে ধরে, বিরত রাখে এ প্রচেষ্টা হতে।

সর্বশেষ ঘরজামাই প্রসঙ্গ। যে অর্থে একজন পুরুষকে বলা হয় ঘরজামাই, একই অবস্থায় একজন নারীকে বলা হয় না ঘরবধূ। বলা হয় বড়জোর গৃহবধূ। সে হয়ে পড়ে পুত্রবধূ। অবশ্য গৃহবধূ শব্দটি প্রায়োগিক অর্থে সেই নারীকে বোঝায়, যে কোন চাকরি করে না, অর্থাৎ শুধুই গৃহে রক্ষিত ঘরকান্নার কাজে নিয়োজিত ঘরবধূ। পুত্রবধূ কিংবা গৃহবধূ যতই স্বাভাবিক, ঘরজামাই ততই অস্বাভাবিক। লজ্জা, নীচতা, হীনতা মেশানো যেন। এরই-বা কারণ কি?

যুগে যুগে বাংলা ভাষায় শব্দভাণ্ডারকে, বাংলা ভাষাকে সমৃদ্ধ করেছেন ভাষাবিদ, ব্যাকরণবিদগণ। বাংলা ভাষায় অন্তর্ভুক্ত করা হয়েছে বহু বিদেশী শব্দকে। আবার প্রচলিত শব্দ করা হয়েছে পরিবর্তন, পরিবর্ধন। এতকিছুর পরও এই বাংলা ব্যাকরণ যেন অসম্পূর্ণ, একপেশে, পক্ষপাতিত্বমূলক। কেউ কি স্বেচ্ছাপ্রণোদিত হয়ে দায়িত্ব নেবেন একটা যুগোপযোগি ব্যাকরণ রচনায়?

Collected

Some Tips

Md. Aminul Bar Chowdhury

Answer the phone by LEFT ear.

Do not drink coffee TWICE a day.

Do not take pills with COOL water.

Do not have HUGE meals after 5pm.

Reduce the amount of OILY food you consume.

Drink more WATER in the morning, less at night.

Keep your distance from hand phone CHARGERS.

Do not use headphones/earphone for LONG period of time.

Best sleeping time is from 10pm at night to 6am in the morning.

Do not lie down immediately after taking medicine before sleeping.

When battery is down to the LAST grid/bar, do not answer the phone as the radiation is 1000 times.

গীতি কবিতা

মেঘের স্তব্ধতা

সালমা নাসরীন

আমি যখন সূর্যকে ডাকি
সে তখন ভোরের হাসি হাসে
আমি যখন চাঁদকে ডাকি
সে তখন জোছনায় ভাসে
আমি যখন তোমাকে ডাকি
তখন অথও নিরবতা আসে ॥

আমি যখন পৃথিবীকে ডাকি
সে তখন তন্ময় হয়ে যায়
আমি যখন আকাশকে ডাকি
সে তখন ভাসে নীলিমায়
আমি যখন সমুদ্রকে ডাকি
সে তখন উত্তাল তরঙ্গে ভাসে ॥

আমি যখন বাতাসকে ডাকি
সে আমাকে মৃদু ছুঁয়ে যায়
আমি যখন ঝরনাকে ডাকি
সে তখন নুপুর বাজায়
আমি যখন তোমাকে ডাকি
তখন মেঘের স্তব্ধতা আসে ॥

আমি যখন পাখিকে ডাকি
সে তখন গান শুনিয়ে যায়
আমি যখন তারাকে ডাকি
সে আমাকে নিরবে কাঁদায়
আমি যখন তোমাকে ডাকি
তখন নিদ ও স্বপ্ন যুগপৎ আসে ॥



Address by Rector at the inaugural session



Participants in the class room



Souvenir and Cultural Committee with Course Management



Mess Committee



Field Visit at Ananda Shipyard and Slipways Ltd, Meghna Ghat



Field Visit at Ananda Shipyard and Slipways Ltd, Meghna Ghat



Visit to Cox's Bazar



Visit to Cox's Bazar with local artists



Visit to Sylhet



Visit to Tamabeel, Sylhet



Visit to Khulna Division



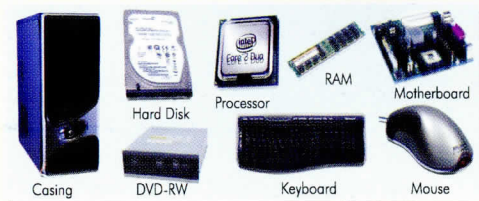
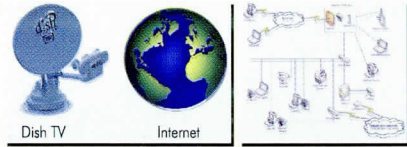
Visit to Sundarban



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মাসি ডাবল প্রেমাম (MDP)

এক লক্ষ টাকা বা তার গুণিতক জমা রেখে মাত্র ৬ বছরে মূল টাকার সমপরিমাণ মুনাফা পাওয়া যাবে। প্রয়োজনে ব্যাংকের নির্দিষ্ট নিয়মে মূল টাকার ৮০% ঋণ নেয়া যাবে।

স্পেশাল সেভিংস স্কিম (SSS)

মাসিক ৫০০ টাকা বা এর গুণিতক ২৫ হাজার টাকা পর্যন্ত ৫ বছর কিংবা ১০ বছর মেয়াদে জমা রেখে আকর্ষণীয় মুনাফাসহ এককালীন টাকা বিন এবং জীবনকে সমৃদ্ধ করুন।

স্পেশাল ডিপোজিট স্কিম (SDS)

৩ বছরের জন্য এক লক্ষ টাকা বা তার গুণিতক জমা রেখে প্রতি মাসে প্রতি ১ লক্ষ টাকায় এক হাজার টাকা মুনাফা পাওয়া যাবে।

ফিক্সড ডিপোজিট (FDR)

স্থায়ী আমানত ৩ মাস, ৬ মাস, ১ বছর ও ২ বছর মেয়াদী। মেয়াদ শেষে আকর্ষণীয় হারে মুনাফা পাওয়া যায়। প্রয়োজনে মূল টাকার ৮০% ঋণ নেয়া যাবে।

প্রিমিয়াম টার্ম ডিপোজিট (PTD)

২ বছরের জন্য দশ লক্ষ টাকা বা তার বেশী (১ লক্ষ টাকার গুণিতক) জমা রাখলে ফিক্সড ডিপোজিটের চেয়েও ১% বেশী মুনাফা পাওয়া যাবে।

ইলট্যান্ট আনিং টার্ম ডিপোজিট (IETD)

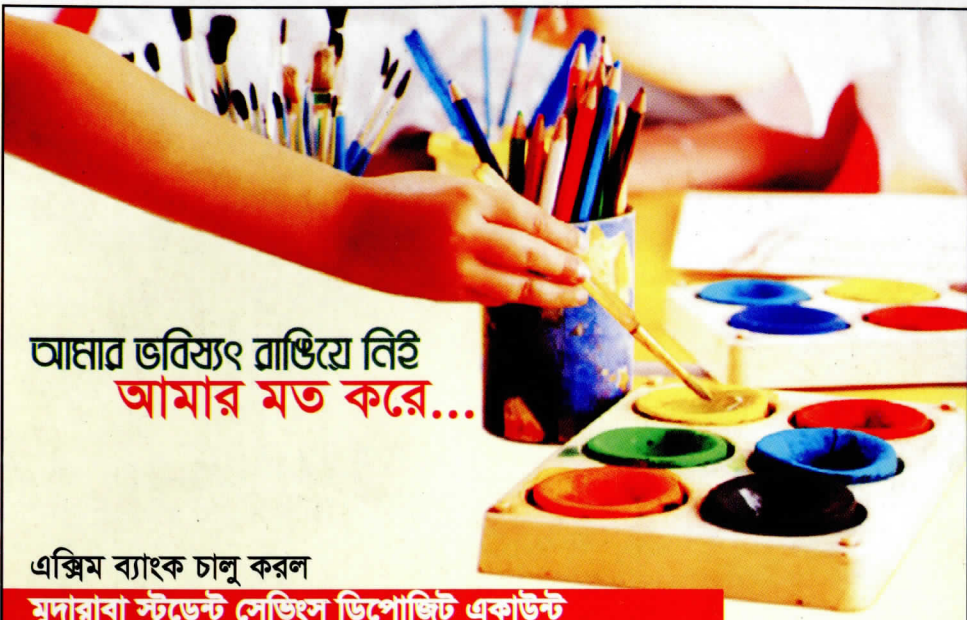
এক বছরের জন্য এক লক্ষ টাকা বা তার গুণিতক জমা রেখে ফিক্সড ডিপোজিট থেকে মাত্র ১% কমে তাৎক্ষণিক অগ্রীম মুনাফা পাওয়া যাবে।



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