



Pubali Barta



Hafiz Ahmed Mazumder MP awarded "Khan Bahadur Ahsanullah Gold Medal 2011"

Hafiz Ahmed Mazumder MP, noted philanthropist and Chairman of the Board of Directors of Pubali Bank Limited, was awarded 'Khan Bahadur Ahsanullah Gold Medal-2011' on 08 December 2012 by Dhaka Ahsania Mission as a recognition of his outstanding contributions in social development and education.

Honorable Information and Communication Technology Minister Mostafa Farooq Muhammad MP formally handed over the medal in a simple ceremony at Ahsania Mission Auditorium while Kazi Rafiqul Alam, President of Dhaka Ahsania Mission, presided over the function.

Mohammad Abdul Mazid, former Secretary & Chairman of NBR, and Dr. Ubaidur Rob, Chairperson & Board of Governors of UCEP-Bangladesh, delivered their speeches in discussion session. Khondker Ibrahim Khaled, Chairman of Bangladesh Krishi Bank & former Khan Bahadur Ahsanullah Gold Medalist, and S. M. Al Hussaine, former Secretary, also delivered their speeches.

Directors of Pubali Bank Limited Syed Moazzem Hussain, Ahmed Shafi Choudhury, Muhammad Faizur Rahman, Alternative Director Muhammed Kabiruzzaman Yaqub, Managing Director Helal Ahmed

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PBL donates to Kidney Awareness, Monitoring & Prevention Society



Pubali Bank Limited (PBL) donated Tk. 5 lac to Kidney Awareness, Monitoring and Prevention Society (KAMPS) at the Bank's Head Office on 21 November 2012.

Hafiz Ahmed Mazumder MP, Chairman of the Board of Directors of PBL, handed over the donation cheque to Professor Dr. M A Samad, Chairman of KAMPS.

Among others Directors of Pubali Bank Moniruddin Ahmed, Syed Moazzem Hussain, Muhammad Faizur Rahman, Ahmed Shafi Choudhury, Suraiya Rahman, Rumana Sharif, Azizur Rahman,

Independent Director Khursheed-ul-Alam and Helal Ahmed Chowdhury, Managing Director of PBL, M.A. Halim Chowdhury, Additional Managing Director of PBL, Mohammad Ali, General Manager & Chief Technical Officer, and Md. Shah Alam, Protocol Officer & Deputy General Manager, were present there.

Pubali Bank Limited donated the amount to KAMPS with a view to providing kidney related services to the distressed people and to raising awareness among them across the country.
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PBL donates blankets for cold victims



Pubali Bank Limited (PBL) donated blankets to Anjuman Mufidul Islam and Red Crescent Society for distributing among the poor and distressed cold victims on 9 January 2013 at the Bank's Head Office.

Hafiz Ahmed Mazumder MP, Chairman of the Board of Directors of the Bank, handed over 500 blankets to Al-hajj Abdus Salam, Chairman of Relief Committee of Anjuman Mufidul Islam.

Moniruddin Ahmed, Director of PBL, handed over 2000 blankets to Hafiz Ahmed Mazumder MP, Vice-Chairman of Red Crescent Society. Md. Nurul Amin, Associate Director of Disaster Management of Red Crescent Society was also present there.

Directors of Pubali Bank Limited Moniruddin Ahmed, Ahmed Shafi Choudhury, Fahim Ahmed Faruk Chowdhury, Suraiya Rahman, Mustafa Shahriar Ahmed, Syed Moazzem Hussain, Alternative Director Muhammed Kabiruzzaman Yaqub, Helal Ahmed Chowdhury, Managing Director, M.A. Halim Chowdhury, Additional Managing

Director, Md. Sayeed Sikder, General Manager & Company Secretary, Sayeed Ahmed FCA, General Manager & Chief Financial Officer, and Mohammad Ali, General Manager & Chief Technical Officer, were also present during the distributing ceremony.

PBL mourns for its Director Sk. Wahidur Rahman



Sk. Wahidur Rahman, one of the Board of Directors & former Chairman of Pubali Bank Limited (PBL), Vice-Chairman of Pubali Securities Limited, renowned industrialist, social worker, lyricist and music composer, took his last breath around 4:00pm on 26 October 2012 at capital's United Hospital.

Sk. Wahidur Rahman was 74. He was *See Page 2 - Column 2*



PBL signs SME & Argo-processing Refinance Scheme of Bangladesh Bank



Pubali Bank Limited (PBL) signed a participation agreement under SME and Argo-processing Refinance Scheme of Bangladesh Bank (BB) on 2 December 2012 at Bangladesh Bank Motijheel Office.

Sukamal Sinha Choudhury, General Manager of SME & Special Programs Department of Bangladesh Bank and Helal Ahmed Chowdhury, Managing Director & CEO of Pubali Bank Limited signed the agreement representing their respective organizations at a simple ceremony.

Md. Abul Quasem, Deputy Governor of BB, A.H.M. Kai Khasru, Executive Director of BB, Md. *See Page 2 - Column 2*

4th Conference of Regional & Corporate Branch Managers



Fourth Regional Managers and Corporate Branch Managers' Conference-2012 of Pubali Bank Limited (PBL) was held at the Bank's Head Office on 18 October 2012.

Hafiz Ahmed Mazumder MP, Chairman of the Board of Directors of PBL, was present at the conference as chief guest and Director Muhammed Kabiruzzaman Yaqub was there as special guest. Helal Ahmed Chowdhury, Managing Director of PBL, presided over the meeting and Mohammad Ali, Chief Technical Officer & General Manager of General Services & Development Division of PBL, delivered the welcome speech. Meanwhile, M.A. Halim Chowdhury, Additional Managing Director, Safiul Alam Khan Chowdhury, Deputy Managing Director, General Managers of *See Page 2 - Column 1*

Hafiz Ahmed Mazumder MP awarded "Khan Bahadur Ahsanullah Gold Medal 2011"

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Chowdhury and Additional Managing Director M.A. Halim Chowdhury were also present in the ceremony.

Hafiz Ahmed Mazumder MP was born in Nowzees Nagar of Zakiganj upazila in Sylhet district on 29 March 1933. He made resounding contribution in the field of education.

Through his personal initiative he founded 'Hafiz Mazumder Education Trust' in order to promote mass education for economically deprived children in educationally backward areas.

Since the inception, Hafiz Mazumder Education Trust provided financial assistance to more than 200 primary and secondary schools in Zakiganj and Kanaighat areas and stipends to thousands of meritorious and poor students inspiring them to pursue their studies.

Apart from educational promotion, the trust provides medical facilities for distressed and disadvantaged people in the remote areas.

From his vision of creating global standard new generation leaders, Hafiz Ahmed Mazumder MP established 'SCHOLARSHOME' in Sylhet town to offer quality education following national curriculum in English medium.

4th Conference of Regional & Corporate Branch Managers

..... After first page different Divisions and Senior Executives of Head Office were present at the conference. Necessary strategies and plans were framed in the meeting to achieve target fixed for the year 2012.

Hafiz Ahmed Mazumder MP emphasized on expansion of foreign remittance business in his speech and on ensuring better customer services with modern banking facilities. Advising all managers to work hard, he suggested to venture new business avenues and diversification and to take concerted efforts for achieving target fixed for the year 2012.

Alternate Director Muhammed Kabiruzzaman Yaqub underscored necessity of proper use of developed and modern technology for qualitative betterment in overall customer service of Pubali Bank since the bank has to operate and expand its business in a highly competitive banking sector.

Helal Ahmed Chowdhury, Managing Director of PBL, stressed on potential borrower selection and the bank's business expansion. The MD advised all officers to abide by the rules and regulations of Bangladesh Bank and other regulatory bodies to

hold the fame of being compliant bank. He reiterated all executives to remain vigilant on newly disbursed loans to resist them to be classified or overdue.

PBL mourns for its Director Sk. Wahidur Rahman

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born in a respectable Muslim family of Khasaripara at Beanibazar in Sylhet. He left his wife, four sons, two daughters, relatives, colleagues and fans.

His first Namaz-E-Janaza was held at Gulshan Azad Mosque after Zohr prayer on Friday and second one was held at Beanibazar Government College premises after Asr prayer on Monday. Later Sk. Wahidur Rahman was buried with full state honours in his family graveyard located at Khasaripara of Beanibazar.

Prime Minister Sheikh Hasina condoled death of Sk. Wahidur Rahman. The premier extended her prayer for salvation of his departed soul and empathized with the bereaved family members.

Among other political, cultural and respective icons Education Minister Nurul Islam Nahid, Member of Parliament (MP) Hafiz Ahmed Mazumder, Chairman of the Board of Directors of PBL, MP Shafiqur Rahman, MP Shahab Uddin, MP Matiur Rahman, MP Sheikh Sujat Miah, MP Syed Mohsin Ali, Misbahuddin Shiraj, Organizing Secretary of Bangladesh Awami League, Abdus Zahir Chowdhury, Chairman of Sylhet Zila Parishad, Selim Uddin, Joint Secretary General of Jatiyo Party, paid their tribute with flowers on his grave. They expressed deep shock at his death and prayed peace for his departed soul.

Sk. Wahidur Rahman was the founder of Awami League wing in United State of America (USA). During the liberation war of Bangladesh in 1971, he generated movement among immigrant Bangladeshis in USA against Pakistan. He arranged agitation program in front of United Nation Head Quarter.

Moreover, he was the creator of many famous songs like "Paraner Bandhob Re Buri Hoilam Tor Karone", "Amar Matir Gachhe Lau Dhorechhe" "Kon Ba Pothe Nitaigonje Jai", etc.

PBL signs SME & Argo-processing Refinance Scheme of BB

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Masum Patowari, Deputy General Manager (DGM), S.M. Ferdous Hossain, DGM of SME & Special Programmes Department, M.A. Halim Chowdhury, Additional Managing Director of PBL, M. Shahnawaz Chowdhury, DGM of PBL, and other senior officials of

both organizations were also present at the signing ceremony.

After signing Managing Director of PBL expressed his gratitude towards Bangladesh Bank and ensured complete participation of the bank for SME development of Bangladesh.

Central Bank's Executive Director and General Manager ensured absolute co-operation to Pubali Bank on way to their SME initiatives.

He further advised all to ensure meticulous compliance with instructions of Head Office, Bangladesh Bank and other regulatory bodies.

Additional Managing Director M.A. Halim Chowdhury advised the managers to apply their knowledge gathered from different training programs at work effectively.

PBL hopes that the workshop will encourage the participated employees.

Baroarhat Branch Opening



Pubali Bank Limited inaugurated its 414th Branch at Baroarhat in Chittagong on 26 December 2012. Safiul Alam Khan Chowdhury, Deputy Managing Director of Pubali Bank Limited, inaugurated the Branch as a Chief Guest while Md. Sirajul Islam Miah, General Manager, was present in the inauguration ceremony as Special Guest. Among others Shyamsundor Banik, Deputy General Manager & Regional Manager (Chittagong South) of PBL, presided over the program.

Safiul Alam Khan Chowdhury told that Pubali Bank is committed to provide the best and innovative banking services to its customers in the fastest possible time. Keeping the bank's clients' increasing demand and as a part of providing better services, Pubali Bank opened its branch at Baroarhat, he added.

Daylong workshop on Performance Management System

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He urged everyone to provide correct and complete information regarding bank accounts opening, fund transfer and customers' identification.

Managing Director & Chief Executive Officer Helal Ahmed Chowdhury stressed on necessity of better and prompt customer services utilizing latest modern technologies and different up-to-date information.

Orientation Course for newly recruited IT Officers

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The AMD advised the officials to provide services to the customer with dedication, integrity and professionalism.

Syed Aziz Ahmed, General Manager of HRD, delivered the welcome speech and advised all officers to work with dedication and, honestly.

Mohammad Ali, Chief Technical Officer & General Manager of Information Technology Division, General Managers of different Divisions and other senior executives of Head Office were also present in the function.

PBL donates Tk. 5 lac to KAMPS

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Citing the donation as a noble endeavor, the Chairman told, "Pubali Bank not only operates business for gaining profit but also accomplishes social responsibilities."

Hafiz Ahmed Mazumder MP added, "Development in health sector is necessary for developing the nation. Through the donation to Kidney Awareness, Monitoring and Prevention Society (KAMPS), Pubali Bank is serving the nation too as well."

He also told, "People use to go abroad for better treatment now which makes a great loss of foreign currency. Developing local medical service is necessary to overcome the dependency on foreign treatment. Pubali Bank assists for developing medical sector as a part of its Corporate Social Responsibility."

MD Helal Ahmed Chowdhury told that Pubali Bank provides easy loans in health care. The bank also extends its hand for the distressed people. Pubali Bank always tries to stand beside underprivileged people.



পুবালী লীজ ফাইন্যান্সিং
যদি লক্ষ্য থাকে স্বপ্ন জয়
পুবালী'র লীজ ফিন্যান্সে সম্ভব হয়

PBL donates Tk. 1 lac for cancer patient



Hafiz Ahmed Mazumder MP, Chairman of the Board of Directors of Pubali Bank Limited, handed over Tk. 1 lac to Advocate Abul Kashem for treatment of his cancer affected son Abul Mubtasim.

The Chairman made the donation in a program of Moulvibazar Tea Valley Rotary Club at Moulvibazar on 01 July 2012 as a part of the Bank's corporate social responsibility.

Hafiz Ahmed Mazumder MP was the chief guest and among others Md. Mamun Bakht, DGM & RM of Moulvibazar zone of PBL, was also present there.

The Chairman in his speech thanked Rotary Club for standing beside distressed people.

Orientation Course for newly recruited Assistant Development Officers



A daylong "Orientation Course" was arranged for newly recruited 56 Assistant Development Officers joined in Sylhet and Moulvibazar Region organized by Sylhet Regional Office of Pubali Bank Limited (PBL) at Hotel Metro International in Sylhet on 1 December 2012.

Mohd. Musaddique Chowdhury, Deputy General Manager (DGM) & Regional Manager (RM) of Sylhet zone of PBL, presided over the program and Md. Mamun Bakht, DGM & RM of Moulvibazar zone of PBL, spoke as Chief Resource Person.

Among others Ahmed Enayet Manzur, Assistant General Manager (AGM) of PBL (Moulvibazar Branch), Ratan Kumar Shil, AGM of PBL (Sreemangal Branch), Abu Taher, Principal Officer (Law) of PBL (Moulvibazar Zone) and Mohammad Abu Sufian, Senior Officer of PBL (Sylhet Zone) were also present in the program.



পুবালী শিক্ষা স্বপ্নে প্রকল্প

...শিক্ষাই হোক অর্থনীতির অগ্রগতি

সীমিত সামর্থ্য যেন আপনার উচ্চ শিক্ষা লাভে প্রতিবন্ধকতা সৃষ্টি না করে সেই লক্ষ্যে পুবালী ব্যাংক-এ রয়েছে শিক্ষা স্বপ্ন প্রকল্প।

পুবালী শিক্ষা স্বপ্ন প্রকল্প একটি জামানত বিহীন প্রকল্প।



Kaniz Fathema selected as ASP

Kaniz Fathema Papri, the eldest daughter of Syed Anwarul Haque, (Assistant General Manager of Pubali Bank Limited Head Office, Board Special Audit Cell) obtained a Masters Degree securing first class (CGPA-3.69) from Department of Disaster Management of University of Dhaka in 2012.

She was selected as Assistant Superintendent of Police in the 30th Bangladesh Cadre Service Examination and will have a training at Sarda Police Academy in Rajshahi soon.

Fatema's parents is proud of her and she wishes blessings from all for her further success.

Dakshin Khan Branch Opening



Pubali Bank Limited inaugurated its 417th Branch at Dakshin Khan in Dhaka on 27 December 2012. Provash Chandra Biswas, General Manager & Regional Manager of Dhaka North Zone, inaugurated the Branch and S.M. Tofazzal Hossain, Chairman of Dakshin Khan Union Parishad, and other respectable persons were present in the program.



PBL unveils cover of Pubali Barta

Hafiz Ahmed Mazumder MP, Chairman of the Board of Directors of Pubali Bank Limited (PBL), unveiled the cover of Pubali Barta on 21 November 2012 at the Bank's Head Office.

The Chairman ornamented the unveiling ceremony as Chief Guest while Directors of PBL Moniruddin Ahmed, Syed Moazzem Hussain, Muhammad Faizur Rahman, Ahmed Shafi Choudhury, Suraiya Rahman, Rumana Sharif, Azizur Rahman, Independent Director Khursheed-ul-Alam, Helal Ahmed Chowdhury, Managing Director, M.A. Halim Chowdhury, Additional Managing Director, Mohammad Ali, Chief Technical Officer & General Manager of Research & Development Division, and Md. Sayeed Sikder, Company Secretary & General Manager of Board

Division were also present at the function.

However, Pubali Barta is a quarterly newsletter containing various information and updates of the products, services and health of Pubali Bank Limited on a regular basis.

The Bank Management hope that the newsletter will be a useful source and channel of communication for the customers, shareholders, officials, researchers and all other stakeholders of the Bank to facilitate better understanding and foster closer working ties and co-operation such as product information, services offered, sponsorship to social development activities, success stories of the officials and their family members, important news in banking arena, event information as well as industry related articles etc.



Italian Delegates met with MD of Pubali Bank Limited

An envoy of Italy-based BANCA UBAE SpA visited the management team of Pubali Bank Limited on 30 September 2012.

Massimo Castellucci, Executive Director & Global Head of Business Development Area, Jacques Psaltis, Senior Consultant, Gian Luca Luciano, Relationship Manager of International Business Development Division represented BANCA UBAE SpA, an Italy-based financial institution. On the other hand Helal Ahmed Chowdhury, Managing Director (MD) & Chief Executive Officer of Pubali Bank Limited (PBL), M.A. Halim Chowdhury, Additional Managing Director of PBL, Md. Hasan Ali, General Manager of International Division of the Bank, and A.S. Sirajul Haque Chowdhury, Deputy General Manager of General Services & Development

Division of Pubali Bank Limited welcomed them at the Bank's Head Office.

However, BANCA UBAE SpA and Pubali Bank are entangled for Export-Import and expanding Foreign Trade.

During the visit both parties discussed various matter related to their future investment plans for expanding Foreign Trade.

Managing Director Helal Ahmed Chowdhury told that Pubali Bank plays an important role in foreign exchange business by rendering better customer services as well as building a strong economic base.

The MD also assured to continue Pubali Bank's support for local and foreign entrepreneurs and industries.



স্বপ্নপূরণ

স্বপ্নে হয় স্বপ্ন পূরণ
হাসিখুশি সবার জীবন



Pubali Barta



Money Transfer Treaty with Placid Express

A Money Transfer Agreement was signed between Pubali Bank Limited and Placid NK Corporation, USA (mostly known as Placid Express) on 12 December 2012.

In a simple arrangement Md. Hasan Ali, General Manager of International Division of Pubali Bank Limited (PBL), and Mohammed H. Rashid, Executive Vice President & CFO of Placid NK Corporation, signed the treaty representing their respective organizations.

Helal Ahmed Chowdhury, Managing Director of PBL, M.A. Halim Chowdhury, Additional Managing Director of PBL, Mohammad Ali,

GM & Chief Technical Officer, and Faroque Helaly, Relationship Manager of Placid NK Corporation, were also present at the signing ceremony.

Pubali Bank Management aimed at being a channel for Bangladeshi expatriates in USA and other countries of the world to remit their savings to their relatives and others living in Bangladesh within the fastest possible time under the agreement.

The management of PBL hoped that this will help increasing volume of remittance for Bangladesh through banking channel from Bangladeshi Expatriates living abroad.



Daylong workshop on Performance Management System

A daylong workshop titled "New Performance Management System (PMS)" for Managers of Comilla, Noakhali and Mymensingh Region was held at Nawab Ali Chowdhury Senate Auditorium of Dhaka University organised by Human Resources Division on 15 December 2012.

Helal Ahmed Chowdhury, Managing Director (MD) of Pubali Bank Limited, inaugurated the workshop and M.A. Halim Chowdhury, Additional Managing Director (AMD) was present at the workshop.

Syed Aziz Ahmed, General Manager & Head of Human Resources Division of the Bank, conducted the workshop.

Regional Managers of the Comilla, Noakhali and Mymensingh zones were present at the workshop.

In his speech, Helal Ahmed Chowdhury urged all managers to work with honesty and integrity.

The MD also told, "One can be proved as a good manager by

overcoming his or her limitations and also can manage every situation properly."

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পুবালী ব্যাংক লিমিটেড
PUBALI BANK LIMITED

পুবালী ব্যাংক লিমিটেড
...যেখানে আমার মন পড়ে রয়

নিজের বাড়ি যেখানে আমার মন পড়ে রয়।
পুবালী ব্যাংক লিমিটেড আপনাদের নিজের বাড়ির স্বপ্নকে বাস্তবে রূপ দেয়।

- আকর্ষণীয় সুদের হার
- সহজ শর্ত
- দ্রুত প্রসেসিং

Orientation Course for newly recruited IT Officers



A day long "Orientation Course" was arranged for the newly recruited IT Officers in Pubali Bank Limited organized by Human Resources Division (HRD) at the Bank's Head Office Auditorium. The course was designed to familiarize the participants with the concepts, principles, rules, regulations, laws and practices of the Bank.

Helal Ahmed Chowdhury, Managing Director (MD) of Pubali Bank Limited, inaugurated the program as Chief Guest and urged everyone to work sincerely and honestly in his speech.

The MD advised everyone to equip themselves with diversified banking

knowledge to keep pace with present competitive global market. Helal Ahmed Chowdhury told, "One can become a successful banker and can reach to the highest level in the sector by applying and exploring one's own skills and talents properly."

He advised all officers to abide by the rules and regulations of Bangladesh Bank and other regulatory bodies since we are renowned as a compliant bank.

M.A. Halim Chowdhury, Additional Managing Director was present as Special Guest and delivered his speech.

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Workshop on Core Risk Management & Due Diligence



A workshop on "Core Risk Management and Due Diligence on Branch Banking Operation" was held at Alif Community Center of Habiganj and organized by Bar Library Branch of Pubali Bank Limited (PBL) on 10 November 2012.

Branch Managers, Cash-In-Charge Officials, General Banking Officials and Advance Officials of 17 Branches of PBL under Habiganj District in Moulvibazar Zone participated at the workshop.

Md. Abdul Wahed, Branch Manager of Bar Library Branch of Pubali Bank Ltd., presided over the program while Abu Taher, Principal Officer (Law) of Pubali Bank Limited (Moulvibazar Zone) conducted the workshop.

Nitish Kumar Roy, Deputy General Manager (DGM) & Head of Internal Control & Compliance Division of PBL, Md. Mamun Bakht, DGM & RM of Moulvibazar zone of PBL, and Ahmed Enayet Manzur, Assistant General Manager (AGM) of PBL (Moulvibazar Branch), delivered their speeches as resource personnel.

Workshop on Loan Classification, Provisioning & Rescheduling



A day long workshop on "Loan Classification, Provisioning & Rescheduling" was held at Moulvibazar zonal office premises organized by the zonal office of Pubali Bank Limited (PBL) on 6 September 2012.

Md. Abu Taher, Principal Officer (Law) of PBL delivered the welcome speech and was key presenter of the workshop as well.

Md. Mamun Bakht, Deputy General Manager & RM of Moulvibazar zone of PBL, presided over the workshop and was the chief speaker while Ahmed Enayet Manzur, Assistant General Manager (AGM) of PBL (Moulvibazar Branch), delivered his speech as resource personnel.

In his speech Md. Mamun Bakht emphasized on studying Bangladesh Regulatory Policy Department's circulars for making correct CL Report in time to time.