



DR. MD. MAHABBAT HOSSAIN

BBA & MBA (Accounting), PhD. (IBA, RU), DIB (IIBI, UK), CIPA & CSAA (AAOIFI)

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PROFESSIONAL EXPERIENCE

- Fifteen (15) years of teaching, training and research experience in the area of banking and finance.
- Working as a Faculty Member at **BIBM** since August 2006.
- Worked as a Lecturer at **ASIAN UNIVERSITY OF BANGLADESH** from September 2005 to August 2006.

PROFESSIONAL ATTACHMENT

- Member, Working Group of Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI).
- Academic Advisor, Central Shariah Board for Islamic Banks of Bangladesh (CSBIB).
- Member, Shariah Supervisory Committee (SSC) of SBAC Bank Limited.
- Member, Shariah Supervisory Committee (SSC) of Meghan Bank Limited.
- Member, Shariah Advisory Board of Summit Communication Limited for "Non-Convertible Mudarabah Bond".
- Member, Shariah Advisory Board of "IDLC Asset Management Shariah Fund".
- Member, Institute of Internal Auditor (IIA) and IIA Bangladesh.
- Editorial Associate, Bank Parikrama (A Journal of Banking and Finance).
- Editorial Board Member of ABC Journals.
- Member, Executive Committee, Asian Business Consortium (Research House).
- Ordinary Member of Bangladesh Society for Training and Development (BSTD).
- Adjunct Faculty of Different Private Universities.

PROFESSIONAL DEGREE

PROFESSIONAL DIPLOMA: Diploma in Islamic Banking

Grade : A (75% and above)

Institute: Institute of Islamic Banking and Insurance (IIBI), London, United Kingdom

Year : 2016

PROFESSIONAL CERTIFICATION

1. **Certified Islamic Professional Accountants (CIPA)** of AAOIFI in 2020 (October Exam).
2. **Certified Shari'ah Advisor and Auditor (CSAA)** of AAOIFI in 2020 (October Exam; Membership No. CSAA1903438).

ACADEMIC PROFILE	PH.D. :Business Administration (Accounting and Information System) Title :Corporate Governance and Intellectual Capital Reporting in Corporate Annual Reports of Emerging Economies: An Empirical Investigation of Listed Companies in Bangladesh Institute: Institute of Business Administration, Rajshahi University, Bangladesh Year : 2016				
	Name of Degree	Name of Institute	Year of Passing	Result	
	MBA (Accounting)	Rajshahi University	2002 (Held in 2004)	A (Very Good)	2nd Position (3.69 out of 4)
	BBA (Accounting)	Rajshahi University	2001 (Held in 2003)	A (Very Good)	2nd Position (3.71 out of 4)
	HSC (Commerce)	Rajshahi College, Rajshahi	1997	1st Division	67.60% marks
	SSC (Social Science)	Keshar Hat High School, Rajshahi	1995	1st Division	77.50% marks
Awarded Gold Medal from Syed Ameer Ali Hall, University of Rajshahi for Excellent Academic Achievement.					

RESEARCH & PUBLICATION	A. Published Article in National and International Journals				
	<ol style="list-style-type: none"> 1. Kafi, M.A., Hossain, M.M. and Uddin, M.M. (2009). "Satisfaction Level of Credit Card Holders: A Case of Standard Chartered Bank", <i>The Journal of Nepalese Business Studies</i>, Vol. 6, No. 1, pp. 29-41. 2. Hossain, M.M. (2011). "Intellectual Capital Disclosure by the Listed Fuel & Power and Engineering Firms in Bangladesh", <i>Asian Accounting and Auditing Advancement, 4A Journal</i>, Vol. 1, No. 3, pp. 221-243. 3. Rouf, M.A. and Hossain, M.M. (2011). "The Corporate Social Responsibility Disclosure: A Study of Listed Companies in Bangladesh", <i>BANK PARIKRAMA, A Journal of Banking & Finance</i>, Vol. 35 & 36, pp.78-99. 4. Nurunnabi, M., Hossain, M. A. and Hossain, M. M. (2011). "Intellectual Capital reporting in a South Asian Country: Evidence from Bangladesh", <i>Journal of Human Resource Costing & Accounting (JHRCA)</i>, Vol. 15, No. 3, pp. 196-231. 5. Hossain, M.M. (2011). "Disclosure Requirements in Annual Reports by the Listed Banking Companies: Cases from Bangladesh", <i>The Bangladesh Accountant</i>, July – September, pp. 22-43. 6. Karim, A.K.M.W., Hossain, M.A. Nurunnabi, M. and Hossain, M.M. (2011). "Impact of Corporate Governance on the Extent of Disclosure by Listed Commercial Banks in Bangladesh", <i>PROSHIKHYAN</i>, Vol. 19, No. 2, pp. 17-39. 7. Hossain, M.A. and Hossain, M.M. (2010). "A Review of Corporate Financial Reporting Regulations in Bangladesh", <i>BUBT Journal</i>, Vol. 3, pp. 175-187. 8. Hossain, M.M. and Uddin, MA. (2012). "Impact of BFRS 7 in the Financial Statements of Banks: A Case from Bangladesh", <i>The Cost and Management</i>, Vol. XL, No. 2, pp. 13-17. 9. Hossain, M.M. (2012). "Financial Statement of Banks under Islamic Shariah: Status of Regulatory Compliance", <i>Thoughts on Economics</i>, Vol. 22, No. 1, pp. 53-67. 				

10. Rahman, T. and Hossain, M.M. (2013). "Analysis of Investment Cost: The Case of Islamic Banks in Bangladesh", *Journal of Islamic Economics, Banking and Finance*, Vol. 9, No. 1, pp. 63-76.
11. Akterujjaman, S.M. Hossain, M.M. and Hossain, M.F. (2012). "SMEs Loan Disbursement and Recovery Management of BRAC Bank Limited: An Empirical Analysis", *PROSHIKHYAN*, Vol. 20, No. 2, pp. 33-55.
12. Hossain, M.M. and Mizan, A.N.K. (2012). "Revenue-Expense Tradeoff and Profitability of Commercial Banks in Bangladesh", *Journal of the Institute of Bankers Bangladesh*, Vol. 59, No. 2, pp. 1-12.
13. Hossain, M.M., Mizan, A.N.K. and Rahman, T. (2012). "Cost-Based Pricing of Banking Asset: Bangladesh Perspective", *Independent Business Review*, Vol. 5, No. 2, pp. 112-129.
14. Hossain, M.M. and Rahman, T. (2012). "Dependency of Profitability of Cash Conversion Cycle of Listed Companies: The Case of Engineering and Textile Industries in Bangladesh", *Asian Accounting and Auditing Advancement*, Vol. 2, No. 2, Issue 5, pp. 44-56.
15. Hossain, M.M. and Hossain, M.M. (2013). "Cost of Funds of Non-Bank Financial Institutions in Bangladesh: Internal Factors Analysis", *Asian Business Review*, Vol. 2, No. 2, pp. 29-36.
16. Hossain, M.M. and Mizan, A.N.K. (2013). "Earnings Diversification and EPS of Islamic Banks in Bangladesh", *Thoughts on Economics*, Vol. 23, No. 1, pp. 95-106.
17. Amin, M.R., Kafi, M.A. and Hossain, M.M. (2014). "Relationship between Ownership Structure and the Modes of Dividend Payment: A Study on Dhaka Stock Exchange", *Asian Business Review*, Vol. 4, No. 1, Issue 7, pp. 7-11.
18. Hossain, M.M., Mizan, A.N.K. and Rana, M.M. (2013). "Disclosure of Digital Communication Address: A Study on Listed Non-Financial Companies in Bangladesh", *PROSHIKHYAN*, Vol. 21, No. 2, pp. 48-61.
19. Hossain, M.M., Mizan, A.N.K. and Rahman, T. (2013). "A Critical Examination of Revenue and Expenses Components of Listed NBFIs in Bangladesh", *Thoughts on Banking and Finance*, Vol. 2, No. 1, pp. 85-100.
20. Mizan, A.N.K and Hossain, M.M. (2014). "Financial Soundness of Cement Industry of Bangladesh: An Empirical Investigation Using Z-score", *American Journal of Trade Policy*, Vol. 1, No. 1, pp. 16-22.
21. Hossain, M.M. and Khatun, M. (2013). "A Study on Regulatory Compliance in Preparing Financial Statements of Listed Non-Bank Financial Institutions", *Thoughts on Banking and Finance*, Vol. 2, No. 2, pp. 54-74.
22. Hossain, M.M. and Rahman, T. (2013). "Green Annual Report of Banks in Bangladesh: Issues and Challenges", *Journal of the Institute of Bankers Bangladesh* Vol. 60, No. 2, pp. 11-40.
23. Hossain, M.M. and Khatun, M. (2014). "Disclosure Compliance of Islamic Banks in Bangladesh: Local and International Regulatory Perspective", *Journal of Islamic Economics, Banking and Finance*, Vol. 10, No. 4, pp. 74-88.
24. Hossain, M.M. (2017). "Sustainability Report of Financial Services Industry in SAARC Countries: Special Reference to Bangladesh", *Independent Business Review*, Vol. 10, No. 1&2, pp.144-192.
25. Hossain, M.M. and Uddin, M.A. (2017). "Intellectual Capital Disclosure by the Listed Financial Institutions: A Case of Bangladesh", *Bank Parikrama*, Vol. XLII, No. 3&4, pp. 122-155.

26. Hossain, M.M. and Uddin, M.A. (2018). "Human Capital Disclosure by the Listed Non-Financial Companies of Bangladesh", *American Journal of Trade and Policy*, Vol. 5, No. 1, pp. 21-34.

27. Hossain, M.M. (2018). "Abridged Annual Report for Promoting Green Banking: A Study on Bangladeshi Banks", *Bank Parikrama*, Vol. XLIII, No. 1-4, pp. 106-134.

B. Research at BIBM and Published in its Different Publications

28. Pandit, A.C., Hossain, M.M. and Khatun, M. (2011). "Disclosure Requirements of Banks: Bangladesh Perspective", *Banking Research Series 2011*, Paper 3, pp. 71-116, BIBM, Dhaka.

29. Siddique, M.M., Islam, S.N., Alamgir, M., Ullah, M.S. Hossain, M.M. and Hossain, A. (2012). "Review of Internal Control and Compliance of Banks – 2011", *Banking Review Series 2012*, Paper 5, pp. 183-214, BIBM, Dhaka.

30. Banerjee, P.K., Hossain, M.M., Amin, M.R. and Khatun, M. (2012). "International Financial Reporting Standard (IFRS) 7: Issues and Challenges for Banks", *Banking Research Series 2012*, Paper 2, pp. 25-54, BIBM, Dhaka.

31. Siddique, M.M., Islam, S.N., Hossain, M.M., Khatun, M. and Hossain, A. (2013). "Review of Internal Control and Compliance of Banks – 2012", *Banking Review Series 2013*, Paper 4, pp. 157-190, BIBM, Dhaka.

32. Banerjee, P.K., Farooqi, Q.G.M., Pandit, A.C., Hossain, M.M. and Kibriya, A.Q.M. (2013). "Credit Operations of Banks – 2012", *Banking Review Series 2013*, Paper 1, pp. 01-56, BIBM, Dhaka.

33. Siddique, M.M., Karmaker, D.R., Alamgir, M. and Hossain, M.M. (2013). "Loan Quality Management in Banks: Problems of Selecting Right Borrowers", *Banking Research Series 2013*, Paper 2, pp. 35-65, BIBM, Dhaka.

34. Siddique, M.M., Islam, S.N., Hossain, M.M., Khatun, M. and Bhuiyan, M.H.R. (2014). "Review of Internal Control and Compliance of Banks – 2013", *Banking Review Series 2014*, Paper 4, pp. 155-192, BIBM, Dhaka.

35. Banerjee, P.K., Karmaker, D.R., Pandit, A.C., Hossain, M.M., Faisal, N.A. and Talukder, A. K. (2014). "Credit Operations of Banks – 2013", *Banking Review Series 2014*, Paper 1, pp. 01-54, BIBM, Dhaka.

36. Siddique, M.M., Ullah, M.S., Hossain, M.M., Islam, S.N. and Talukder, A.K. (2015). "Review of Internal Control and Compliance of Banks – 2014", *Banking Review Series 2015*, Paper 4, pp. 191-238, BIBM, Dhaka.

37. Banerjee, P.K., Karmaker, D.R., Pandit, A.C., Hossain, M.M., Rahman, T., Faisal, N.A. and Azam, M.T. (2015). "Credit Operations of Banks – 2014", *Banking Review Series 2015*, Paper 1, pp. 01-58, BIBM, Dhaka.

38. Hossain, S.M., Islam, S.N., Hossain, M.N., Hossain, M.M., Yesmin, R. and Mohiuddin, G. (2015). "Financial Inclusion Initiatives of Bangladesh Bank: Evaluation and Challenges", *Banking Research Series 2015*, Paper 5, pp. 199-268, BIBM, Dhaka.

39. Banerjee, P.K., Hossain, M.M., Rahman, T. and Das, S.C. (2016) "Costing, Accessibility and Environmental Aspects in Annual Report of Banks in Bangladesh", *Research Monograph*, No. 18, pp. 01-63, BIBM, Dhaka.

40. Alamgir, M., Hossain, M.M. and Faisal, N.A. (2017) "Issues and Challenges for Islamic Finance and Banking in Bangladesh in the Perspective of Global Development", *Research Monograph 23*, pp. 1-75, BIBM, Dhaka.

41. Banerjee, P.K., Haque, M.M., Hossain, M.M. and Faisal, N.A. (2016). "Excess Liquidity: How to Solve?" *Roundtable Discussion Series 2016*, Paper 4, pp. 111-140, BIBM, Dhaka.

42. Siddique, M.M., Ullah, M.S., Hossain, M.M., Islam, S.N. and Haque, M.M. (2016). "Review of Internal Control and Compliance of Banks – 2015", *Banking Review Series 2016*, Paper 4, pp. 233-294, BIBM, Dhaka.
43. Banerjee, P.K, Karmaker, D.R., Pandit, A.C., Hossain, M.M., Rahman, T. Faisal, N.A. and Alam, K.T. (2016). "Credit Operations of Banks – 2015", *Banking Review Series 2016*, Paper 1, pp. 01-71, BIBM, Dhaka.
44. Siddique, M.M., Mehdee, T., Hossain, M.M., Rahman, T. and Morshed, K.N. (2016). "Nature and Magnitude of Adverse Selection of Bank Borrowers: Bangladesh Perspective", *Banking Research Series 2016*, Paper 3, pp. 93-139, BIBM, Dhaka.
45. Chowdhury, S.A., Ullah, M.S., Amin, M.R., Rahman, T., Hossain, M.M., and Talukder, A.F. (2017). "Implication of Loan Rescheduling and Write-Off on the Performance of Banks", *Research Monograph*, No. 25, pp. 1-79, BIBM, Dhaka.
46. Siddique, M.M., Hossain, M.M., Banu, R. and Das, G.P. (2017). "Review of Internal Control and Compliance of Banks – 2016", *Banking Review Series 2017*, Paper 4, pp. 229-287, BIBM, Dhaka.
47. Alamgir, M., Hossain, M.M., Rahman, M.S. and Safiullah, A.Q.M. (2017). "Islamic Banking Operations in Bangladesh – 2016", *Banking Review Series 2017*, Paper7, pp. 409-477, BIBM, Dhaka.
48. Banerjee, P.K., Mustafa, M.S., Hossain, M.M, and Ahmed, I. (2018) "Sustainability Reporting Practices in Banks of Bangladesh", *Research Monograph*, No. 31, BIBM, Dhaka, Seminar held on August 27, 2017 at BIBM.
49. Siddique, M.M., Mehdee, T., Hossain, M.M., Yesmin, R., Halim, M.A. and Das, S.C. (2018). "Impact of Social Safety Net Programs on the Performance of SOCBs", *Research Monograph*, No. 35, BIBM, Dhaka.
50. Mustafa, M.S., Hossain, M.M. Ahmed, T. and Banu, R. (2018). "Loan Takeover in Bangladesh: Is It a Healthy Practice?" *Roundtable Discussion Series 2018*, Paper No. 3, pp. 81-119, BIBM, Dhaka.
51. Siddique, M.M., Hossain, M.M., Khatun, M., Islam, S.N. and Islam, M.R. (2018). "Review of Internal Control and Compliance of Banks – 2017", *Banking Review Series 2018*, Paper No. 4, pp. 257-326, BIBM, Dhaka.
52. Alamgir, M., Hossain, M.M., Ahmed, T., and Safiullah, A.Q.M. (2018). "Islamic Banking Operations in Bangladesh – 2017", *Banking Review Series 2018*, Paper No. 7, pp. 433-490, BIBM, Dhaka.
53. Alamgir, M., Hossain, M.M., Halim, M.A., and Rahman, M.M. (2018). "Product Diversification of Islamic Banks: Prospects and Challenges", *Research Monograph*, No. 38, BIBM, Dhaka.
54. Kibria, A.Q.M., Hossain, M.M., Khatun, M. and Hossain, K. (2018). "Internal Audit and Performance of Banks in Bangladesh", *Banking Research Series 2018*, Paper No. 5, BIBM, Dhaka.
55. Siddique, M.M., Hossain, M.M., Khatun, M., and Islam, M.R. (2019). "Review of Internal Control and Compliance of Banks – 2018", *Banking Review Series 2019 (upcoming)*, Workshop held on March 11, 2019 at BIBM, Dhaka.
56. Alamgir, M., Hossain, M.M., Ahmed, T., and Safiullah, A.Q.M. (2019). "Islamic Banking Operations in Bangladesh – 2018", *Banking Review Series 2019 (upcoming)*, Workshop held on May 15, 2019 at BIBM, Dhaka.
57. Siddique, M.M., Pandit, A.C., Hossain, M.M. and Siddiqui, M.S. (2020). "Opening New Branches of Banks: Rationality and Reality", *Research Monograph (Upcoming)*, Seminar held on September 24, 2019 at BIBM, Dhaka.

	<p>58. Siddique, M.M., Hossain, M.M., Banu, R. and Hossain, K. (2020). "Use of Information Technology in Enhancing Efficiency of Internal Control System", <i>Banking Research Series 2020</i> (Upcoming), Workshop held on July 29, 2019 at BIBM, Dhaka.</p> <p>59. Hossain, M.M., Hossain, M.M., Khatun, M., Shourov, R.Z. and Islam, M.S. (2020). "Corporate Guarantee: Does it Work in Recovery of Loan?", <i>Roundtable Discussion Series 2020</i>, (Upcoming), Roundtable held on July 17, 2019 at BIBM, Dhaka.</p> <p>60. Siddique, M.M., Hossain, M.M., Khatun, M., Banu, R., Bashar, M. A., and Hossain, K. (2020). "Review of Internal Control and Compliance of Banks – 2019", <i>Banking Review Series 2020 (upcoming)</i>, Workshop held on September 14, 2020 at BIBM, Dhaka.</p> <p>61. Alamgir, M., Hossain, M.M., Rahman, T., Ahmed, T., Sharif, M.A., and Safiullah, A.Q.M. (2020). "Islamic Banking Operations in Bangladesh – 2019", <i>Banking Review Series 2020 (upcoming)</i>, Workshop held on September 09, 2020 at BIBM, Dhaka.</p> <p>62. Alamgir, M., Hossain, M.M., Khatun, M. (2020). "How can Mudaraba and Musharaka be More Effective in Bangladesh?: <i>Roundtable Discussion Series 2021</i> (Upcoming), Roundtable held on October 7, 2020 at BIBM, Dhaka.</p> <p>63. Banerjee, P.K., Pandit, A.C., Hossain, M.M. and Naoaj, S. (2020). "Probable Effects of COVID-19: Credit Operations in Banks", <i>Examining Probable Effects of COVID-19 on Selected Areas of the Banking Sector in Bangladesh</i>, BIBM, Dhaka.</p> <p>C. Feature Published in Bulletin and in Conference Proceedings</p> <p>64. Hossain, M.M. (2009). "Accounting Standards for Bangladesh", <i>BIBM Bulletin, A Quarterly Publication of BIBM</i>, Vol. 12, No. 2, (2009), pp. 2.</p> <p>65. Hossain, M.M. (2012). "International Financial Reporting Standard 7 and Financial Statements of Banks", <i>BIBM Bulletin, A Quarterly Publication of BIBM</i>, Vol. 15, No. 1 & 2, (2012), pp 3-4.</p> <p>66. Hossain, M.M. and Khatun, M. (2013). "Status and Performance of Internal Control and Compliance Department of Banks in Bangladesh", <i>Conference Proceedings of Annual Banking Conference 2013</i>, Paper 14, pp. 204-212, BIBM, Dhaka.</p> <p>67. Hossain, M.M. and Hossain, M.M. (2018). "Status of Non-Bank Financial Institutions of Bangladesh: A Comparison with Banking Financial Institutions", <i>Conference Proceedings of Annual Banking Conference 2018</i>, Paper 09, pp. 144-154, BIBM, Dhaka.</p> <p>68. Hossain, M.M., Sharif, M.A, Nabi, M.G., Rahman, M.S., and Hossain, K. (2020). "COVID-19 Pandemic: Challenges and Opportunities for Islamic Banking Industry of Bangladesh", <i>CSBIB Seminar Paper</i>, Webinar held on July 04, 2020.</p>
<p>PROFESSIONAL TRAINING</p>	<ul style="list-style-type: none"> ▪ Technical workshop on AAOIFI code of ethics for Islamic finance professionals by AAOIFI ▪ Issuance and Management of Sukuk in Bangladesh by CSBIB ▪ Shariah Governance of Islamic Banking and Finance conducted by CIBE ▪ WIFE-SEACO Foundation Dhaka Roundtable 2019 ▪ Shariah Governance in Islamic Banking: Global Experience conducted by IBCF ▪ Program on GRI Standards conducted by GRI South Asia in Dhaka ▪ Bootcamp on Internal Audit, Magnum Management Consulting, Dhaka

	<ul style="list-style-type: none"> ▪ Analysis Panel Data Using STATA at BIBM, Dhaka ▪ Econometrics in EViews Software at BIBM, Dhaka ▪ ICC Workshop on International Factoring for Foreign Trade ▪ Assessment of Working Capital Requirements at NIBM, India ▪ Transition to IFRS: Issues and Challenges for Commercial Banks at NIBM, India ▪ Empirical Research Methodology Course at BIBM, Dhaka ▪ Training of Trainers (TOT) Course at BSTD, Dhaka ▪ Tally ERP9, an accounting software, at ASAUB, Dhaka ▪ ACCPAC, an accounting software, at ICMAB, Dhaka. ▪ Statistical Package for the Social Sciences(SPSS) at IBA, RU, etc.
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PERSONAL DETAILS	Father's Name	Md. Naym Uddin Mallik
	Mother's Name	Mst. Amena Begum
	Spouse Name	Mst. Nazma Amina
	Permanent Address	C/O: Naym Uddin Mallik Village: Sankowa, Post: Keshore Hat, Municipality: Keshore Hat, P.S: Monanpur Rajshahi- 6220
	Date of Birth	August 01, 1980
	Nationality	Bangladeshi by Birth
	National ID Number	2695041752396
	Passport Number	BR 0638662
	TIN	246676154703
	Marital Status	Married
	Religion	Islam
	Blood Group	B+
	Home District	Rajshahi

MAJOR RESPONSIBILITIES PERFORMED	<p>A. Taught several courses in graduation program including:</p> <ul style="list-style-type: none"> • Islamic Economics and Banking • Governance in Banks • Financial Accounting; Cost Accounting; and Managerial Accounting • Central Banking Regulation and Supervision • Credit Management in Banks; and Risk Management in Banks • Capital Budgeting and Investment Analysis • Corporate Financial Reporting and Control • Advanced Financial Accounting, etc. <p>B. Coordinated several training courses and workshops conducted by Bangladesh Institute of Bank Management (BIBM);</p> <p>C. Take classes in different training courses and workshops on several topics;</p> <p>D. Take classes on different topics in the training institutes of different banks and NBFIs as guest speaker.</p>
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ADDITIONAL RESPONSIBILITY AT BIBM	<ul style="list-style-type: none"> • Coordinator, Certified Expert in Credit Management, BIBM from December 3, 2018 to date. • Editorial Associate, Bank Parikrama from July 26, 2020 to date. • Executive Member, BIBM Bulletin, a Quarterly-Periodical up to July 2020. • Pre-Auditor, BIBM from July 14, 2019 to February 2020. • Program officer of Evening Masters in Bank Management (EMBM) program from June 2012 to November 2013. • Program officer of Masters in Bank Management (MBM) program from August 2007 to January 2009. • Internal Auditor of BIBM in different years. • House-tutor of BIBM Hostel in different periods. • Member of Purchase Committee of BIBM in different years.
REFEREES	<p>Dr. Md. Akhtaruzzaman Director General Bangladesh Institute of Bank Management (BIBM) E-mail: dg@bibm.org.bd, akhtaruzzaman@bibm.org.bd Phone:+880-2-48035859; Ext: 101</p> <hr/> <p>Dr. Prashanta Kumar Banerjee, Ph. D. (Finance, India), PDF (USA) <i>Fulbright Scholar</i> Professor and Former Director (Research, Development & Consultancy) Bangladesh Institute of Bank Management (BIBM) Mirpur-2, Dhaka-1216, Bangladesh E-mail: banerjee1167@yahoo.com or pbanerjee@bibm.org.bd Phone: +88-02-48032091-4; +88-02-48032096-8; Ext-225 (Office) Cell: +8801711 172 273</p> <hr/> <p>Dr. M. Akhtaruddin Ph. D. (India), PDF (USA) Professor, Institute of Business Administration (IBA) University of Rajshahi, Rajshahi-6205 Email: akhtar249@yahoo.com Phone No. : (0721) 750041-49/4167 (Office), Cell: +88 01714 39 57 56</p>



(Dr. M. Mahabbat Hossain)