

## **Note**

### **Past, Present and Future of Bangladesh Institute of Bank Management (BIBM)**

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#### **1. Introduction**

A. The importance of training has been felt since the very early stage of human civilization. Training refers to the systematic development of knowledge, skills, and attitudes required by employees to perform adequately on a given task or job. Hence, training plays a predominant role in transforming the workforce into value-added resources. It facilitates keeping staff updated with the latest systems, improving performance, self-assessment, retaining staff and attracting new talent. As a whole, it is conclusive that there is a positive relationship between training and employee motivation.

B. Banks across the globe are always aware that there are continuous changes and innovations in the financial sector and these are not set to slow down anytime. Banks perform the act of financial intermediation by offering a wide range of product-market mix to customers. Further, to survive in the competitive market environment and to extend value-added services to different groups of customers, banks need to strengthen their organizational capacity with well trained and skilled manpower. As such, training has gained profound importance and attention to the banking fraternity in Bangladesh like any other countries in the world.

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## **2. Birth of the BIBM**

**A.** Immediately after the glorious victory in the Liberation War, Bangladesh inherited a war-ravaged economy and a shattered banking sector due to the exodus of massive bank deposits, capital transfers, and outmigration of the then Pakistani bank owners during the War of Liberation. To revive the banking sector, the then State Bank of Pakistan in the East wing was changed to the Bangladesh Bank with all statutory authority and functions of a central bank. All private banks, owned by erstwhile Pakistani entrepreneurs except foreign banks at that time had to be subsequently nationalized.

**B.** As a part of a reorganization of the banking sector, the then Government started work for producing efficient banking professionals. The government recruited 1,000 fresh bank officers through a Bankers' Recruitment Committee. But the absence of any institute to train bank professionals was felt seriously lacking in developing professionals suited for the banking sector. This prompted to form an 11-member Task Force with the assignment of addressing the problem. Members of the Task Force were sent to the 'National Institute of Bank Management (NIBM)', Pune, India where they received training. After their return, they recommended for setting up a training institute for bankers in Bangladesh.

**C.** Accordingly, the Bangladesh Institute of Bank Management (BIBM) was established and began its nascent journey in Bangladesh Bank's office, Sadarghat on March 28, 1974, before its registration which was completed later on 31<sup>st</sup> December dated in the same year under The Societies Registration Act, 1860. Afterwards, it was moved from Sadarghat to the rented space of Lalmatia and Siddheswari, respectively and finally grounded its activities in its current premises at Mirpur in 1984.

## **3. Past and Present of BIBM: 1974 -2023**

The initial objective of the BIBM was to develop professionally qualified and competent bankers primarily through a process of training and continuing professional development programs for mid-level bank executives, conducting research and offering consultancy in the areas of banking and finance which are

all complementary with each other. Subsequently, BIBM introduced post-graduation programs with launching Masters in Bank Management (MBM) and MBM-Evening program in 1997 and 2006, respectively. This section has picturized the past and present activities of BIBM based on the data set maintained by the BIBM's archive. Both tabular form and graphical approaches along with simple calculation techniques like Compound Annual Growth Rate (CAGR) have been utilized in portraying BIBM activities.

### **3.1. Training Courses, Workshops and Certification Programs**

After its establishment in 1974, BIBM witnessed several turns and tides in the banking sector like bank nationalization, licensing new private banks, spreading branch network across the country, undertaking Financial Sector Reforms, initiating market-based exchange and interest rates, reducing the soaring NPL during the last five decades and positioned itself well to meet the changing demands of the skilled human resources of the banking sector. With the advent of aforesaid changes, and consequent transformation of the banking scenario in the country, the Institute continues its journey towards blossoming as a center of excellence. In this process, BIBM has come out from its initial focus and extended its activities multiple times through tailoring to the emerging needs of the banking system. Training which always occupied the centre stage of BIBM operation is now contemplated as very effective in capacity building of bank executives as all training programs of the Institute are need-based, cover contemporary issues and contents in line with the global and local banking phenomena, provide face-to-face knowledge with state-of-the-art classroom facilities and methods, and online training with utilizing modern technologies.

#### **3.1.1. Overview of Training Courses and Workshops**

##### **A. Training Courses and Workshops: Executives Participated During 1974-2023**

The number of training participants was low during the initial period as erstwhile BIBM was able to conduct only a few training courses. With the passage of time, the capacity of BIBM as well as the number of training courses and workshops have increased manifolds, and hence the number of trainees as well. The total number of trainees who participated in all training programs conducted

in 1974 was only 258, while in 2023 the number of participants of all courses and workshops was increased to as high as around 5000 registering a CAGR of 6.10 per cent (Table-3.1). Introducing more new courses and workshops by BIBM, increasing the number of banks along with their focus on creating a strong pool of manpower, nominating and accommodating more participants in the programs have contributed to the increased number of trainees in recent years.

**Table 3.1. Executives Participated in Training Courses and Training Workshops: 1974-2023**

| Year                | Participants | Year | Participants | Year | Participants | Year | Participants | Year | Participants | Year | Participants |
|---------------------|--------------|------|--------------|------|--------------|------|--------------|------|--------------|------|--------------|
|                     |              | 1981 | 1030         | 1991 | 2067         | 2001 | 1938         | 2011 | 2636         | 2021 | 3503         |
|                     |              | 1982 | 915          | 1992 | 2077         | 2002 | 2124         | 2012 | 2789         | 2022 | 4117         |
|                     |              | 1983 | 817          | 1993 | 1902         | 2003 | 2781         | 2013 | 3296         | 2023 | 4975         |
| 1974                | 258          | 1984 | 1170         | 1994 | 1499         | 2004 | 2705         | 2014 | 3560         |      |              |
| 1975                | 517          | 1985 | 1259         | 1995 | 1482         | 2005 | 2433         | 2015 | 3752         |      |              |
| 1976                | 520          | 1986 | 1234         | 1996 | 1514         | 2006 | 3651         | 2016 | 4093         |      |              |
| 1977                | 580          | 1987 | 892          | 1997 | 1464         | 2007 | 3989         | 2017 | 4022         |      |              |
| 1978                | 620          | 1988 | 757          | 1998 | 1340         | 2008 | 3632         | 2018 | 3905         |      |              |
| 1979                | 712          | 1989 | 1241         | 1999 | 1604         | 2009 | 4250         | 2019 | 3373         |      |              |
| 1980                | 1198         | 1990 | 1407         | 2000 | 2176         | 2010 | 2632         | 2020 | 4556         |      |              |
| CAGR                | 23.98        |      | 3.17         |      | 0.52         |      | 3.11         |      | 5.62         |      | -0.93        |
| CAGR<br>(1974-2023) |              |      |              |      |              |      |              |      |              |      | 6.10         |

Source: BIBM's Archive, BIBM Academic Calendar 2023 and Researchers' Calculations

### **B. Training Courses and Workshops: In-house and Outreach Programs During 2015 - 2024**

BIBM used to offer training courses and workshops on its campus only, subsequently, it initiated Outreach Training Programs in 1997 in divisional towns at the Bangladesh Bank regional office. The objective of this program is to facilitate the capacity building of banking professionals at the regional level. However, conducting training courses and workshops is still overly concentrated

in the ‘In-house’ arrangement (Table-3.2). Further, with respect to distribution of courses and workshops, it is revealed that the number of training workshops has shown an increasing trend whereas the number of training courses remains almost the same during the period. This is happened as banks prefer to send more officers to workshops having relatively less duration as compared to training courses. Another reason for such preferences is to get more practical knowledge from case- studies which is the primary content of training workshops. Hence in line with banks’ demand, BIBM also offers more training workshops than courses.

**Table 3.2: Distribution of In-house and Outreach Training Course and Workshop Programs: 2015 – 2024**

| Year             | In-house Programs |                    |                           |                    | Outreach Programs         |                    | Ratio between In-house and Outreach Training Programs |   |
|------------------|-------------------|--------------------|---------------------------|--------------------|---------------------------|--------------------|---|---|
|                  | Training Courses  | Training Workshops | Total Courses & Workshops | Total Participants | Total Courses & Workshops | Total Participants | Total Courses & Workshops                             | Participants of In-house and Outreach Training Programs |
| 2015             | 52                | 46                 | 98                        | 3409               | 6                         | 343                | 16.33   | 9.94  |
| -                | -                 | -                  | -                         | -                  | -                         | -                  | -   | -   |
| 2020             | 46                | 49                 | 95                        | 4261               | 7                         | 295                | 13.57   | 14.44   |
| 2021             | 47                | 53                 | 100                       | 3084               | 8                         | 419                | 12.5  | 7.36  |
| 2022             | 45                | 55                 | 100                       | 3688               | 8                         | 429                | 12.5  | 8.6   |
| 2023             | 44                | 63                 | 107                       | 4601               | 8                         | 374                | 13.38   | 12.3  |
| 2024             | 46                | 63                 | 109                       | 3375               | 8                         | 269                | 13.63   | 12.55   |
| CAGR (2015-2020) | -2.02             | 1.06               | -0.52                     | 3.79               | 2.6                       | -2.48              |   |   |
| CAGR (2020-2024) | 0                 | 13.39              | 7.12                      | -11                | 6.9                       | -4.51              |   |   |
| CAGR (2015-2024) | -1.22             | 3.19               | 1.07                      | -0.1               | 2.92                      | -2.4               |   |   |

**Source:** BIBM’s Archive, BIBM Academic Calendar 2024 and Researchers’ Calculations

### C. Group-wise Distribution of Training Programs Conducted in 2024

A wide range of courses and workshops have been offered by BIBM under different disciplines/ areas considering the existing demand for training in the banking sector. In response to the new changes in regulations, policies, and operation systems, BIBM also quickly responds to the demand of banks by undertaking new courses and workshops on the new and changed areas of banking. Among the offered training courses and workshop programs, human resources, credit management, international banking, and IT/computer related training courses are the most repeated programs indicating higher demand for these courses among the participants. This is evidenced by the total number of courses and workshops arranged by the Institute in 2024 (Table-3.3).

**Table 3.3.: Group-wise Distribution of Training Programs Conducted in 2024**

| Category of Training  | Training Courses |              | Training Workshops |              | Total     |              |
|---|------------------|--------------|--------------------|--------------|-----------|--------------|
|   | Number           | Participants | Number             | Participants | Number    | Participants |
| Human Resource Management and Bank Marketing                                  | 6                | 164          | 10                 | 267          | 16        | 431          |
| Bank and Branch Management Including General Banking                          | 4                | 113          | 1                  | 31           | 5         | 144          |
| Regulatory and Supervisory Issues in Bank Management including ICC, AML & CFT | 6                | 155          | 7                  | 279          | 13        | 434          |
| Credit Management Including Investment & Merchant Banking                     | 5                | 191          | 9                  | 221          | 14        | 412          |
| CMSME, Rural Financing and Inclusive Banking                                  | 4                | 115          | 7                  | 225          | 11        | 340          |
| Risk Management   | 4                | 114          | 4                  | 150          | 8         | 264          |
| International Banking Including Foreign Trade and Foreign Exchange Operations | 7                | 244          | 7                  | 246          | 14        | 490          |
| ICT, E-Banking, Financial Technology, Cyber Crime and Security                | 6                | 224          | 8                  | 266          | 14        | 490          |
| Islamic Banking and Finance   | 3                | 142          | 5                  | 200          | 8         | 342          |
| <b>Total</b>  | <b>45</b>        | <b>1462</b>  | <b>58</b>          | <b>58</b>    | <b>58</b> | <b>58</b>    |

Source: BIBM's Archive, Academic Calendar 2024 and Researchers' Calculations

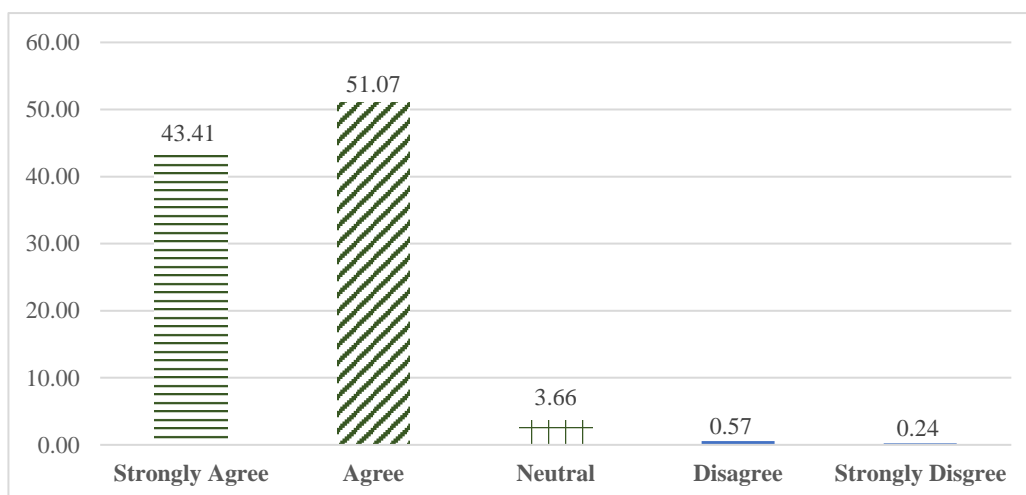
### 3.1.2. Effectiveness of Training Courses and Workshops

This section assesses the effectiveness of training courses and workshops in the light of indicators suggested by Donald Kirkpatrick in 2006. Responses of the participants have been collected from all course and workshop evaluation forms completed by trainees in 2024.

#### A. Improvement of Banking Knowledge and Skill at the Personal Level

With regard to the improvement of personal knowledge and skill, the maximum number of respondents (51.07) agreed that training programs are effective in enhancing their knowledge as well as skill level (Figure-3.1.). This is followed by 43.41 per cent of trainees who expressed their strong agreement about the effectiveness of BIBM's courses and workshops in upgrading their knowledge and skills. This can be concluded that training programs offered by BIBM contribute positively to the capacity building of trainees.

**Figure 3.1: Improvement of Banking Knowledge and Skill at the Personal Level**



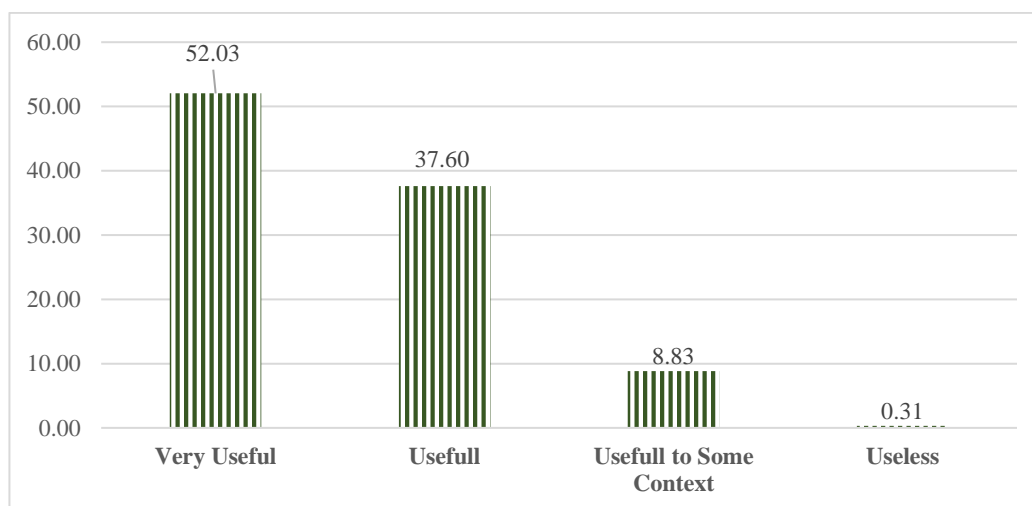
Source: BIBM's Archive and Researchers' Calculations

#### B. Usefulness for Banks as well as the Banking Sector

In response to the question about the usefulness of training programs for banks as well as the banking sector as a whole, the opinions of the respondents clearly envisaged that training programs of BIBM are very useful for the

individual bank as well as the banking sector. Around 52 per cent of respondents clearly opined that courses and workshops offered by BIBM are very useful not only for banks but also for the entire banking sector (Figure 3.2). The second highest respondents i.e. 37.60 per cent visualized that these programs are useful for both banks and the banking sector as a whole. BIBMs' programs have, therefore, very clear and positive impact so far on the betterment of the banking sector.

**Figure 3.2: Usefulness for Banks as well as Banking Sector**



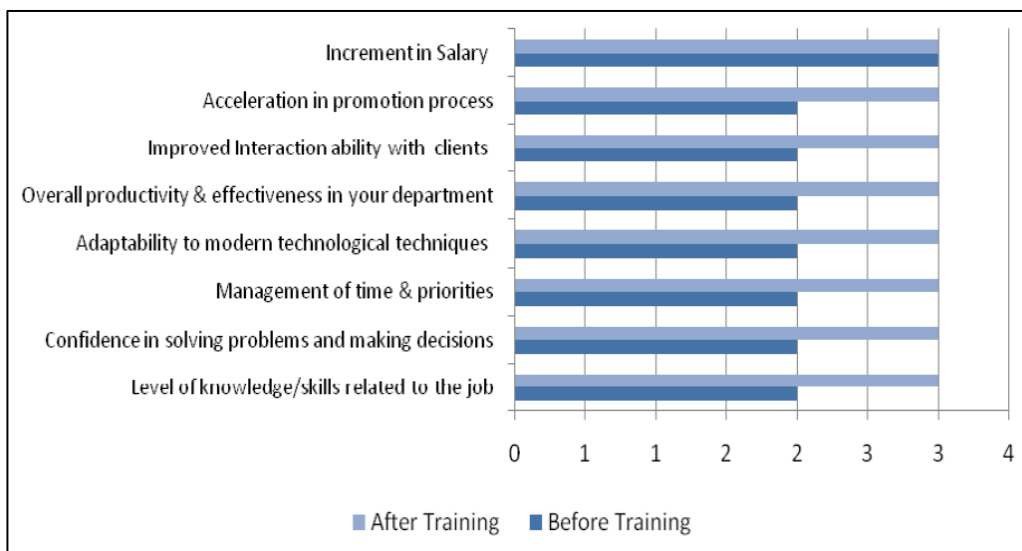
Source: BIBM's Archieve and Researchers' Calculations

### C. Benefits of BIBM Training Programs<sup>1</sup>

Figure-3.3 shows the average score for various benefits “before” and “after” the training received. Respondents remained neutral in terms of ‘increment in salary’ as a result of training received. Except this, in all other cases, a clear incremental positive effect is observed due to training.

<sup>1</sup> The respondents were asked to rank the benefits of training, on a scale of 1 to 5, with 5 standing for ‘outstanding’, 4 for ‘very good’, 3 for ‘good’ 2 for ‘fair’ and 1 for ‘poor’.



**Figure 3.3: Benefits of BIBM Training Programs**

Source: BIBM's Archive and Researchers' Calculations

### 3.1.3. Certification Programs of BIBM

As part of broadening BIBM activities commensuration with the necessity of the banking sector, BIBM initiated 'Certification Programs' in January 2015 to groom banks' executives as experts in a particular field that is important for running the banking and financial services industry efficiently. As of today, BIBM offers a total number of 75 (seventy-five) intakes under 7 (seven) certification programs and till today 2030 students have earned the prestigious certified expert certification from BIBM. This indicates an overwhelming acceptability of certification programs among the banking fraternity of the country.

**Table 3.4: Intakes and Certified Experts under Different Certification Programs\* of BIBM: 2015-2024**

| Program      | Total Intakes | Number of Certified Experts | Year of Initiation |
|--------------|---------------|-----------------------------|--------------------|
| CECM         | 13            | 504                         | January 2018       |
| CETS         | 13            | 470                         | January 2018       |
| CERM         | 17            | 421                         | January 2015       |
| CEAF         | 9             | 275                         | January 2020       |
| CIBFP        | 6             | 169                         | July 2021          |
| CEEB         | 7             | 86                          | January 2021       |
| CICC         | 7             | 78                          | January 2019       |
| CiSMEC       | 3             | 27                          | January 2019       |
| <b>Total</b> | <b>75</b>     | <b>2030</b>                 |                    |

Source: BIBM's Archive

Note: \*CECM=Certified Expert in Credit Management; CETS= Certified Expert in Trade Services; CERM=Certified Expert in Risk Management; CEAF= Certified Expert in Anti-Money Laundering and Financial Crime; CIBFP= Certified Islamic Banking and Finance Professional; CEEB= Certified Expert in E-Banking; CICC= Certificate in Commercial Credit; CiSMEC= Certificate in SME Credit.

### 3. 2. Research, Consultancy, Memorial Lectures, Conferences and Publications

**A. Research:** Research has been one of the important wings of BIBM, especially in response to the new challenges in the banking and financial sector. The present BIBM research programs follow four broad streams relating to research projects cum seminars, research workshops, review workshops and round table discussions. The research areas or titles are being finalized in two ways, one is proposals submitted by faculty members of BIBM, and the other is research areas suggested by the Governing Board of BIBM. BIBM has completed 3 research projects, 3 seminars, 3 review workshops, 2 research workshops and 5 roundtable discussions totaling 16 research initiatives in 2024.

**Table 3.5: Research Projects, Seminars, Review Workshops, Research Workshops and Roundtable Discussion in 2024**

| Types of the Research | Title of the Research  |
|-----------------------|--|
| Research Project      | 1. Related Parties Lending and Loan Quality in Bangladesh: Strategies                      |
|                       | 2. Assessing Effectiveness of the On- the-Job Training in the Banking Sector of Bangladesh |
|                       | 3. Digital Loans for Financial Inclusion: Affordability and Challenges for Bangladesh      |
| Seminar               | 1. Sustainable Agriculture Value Chain Development: Implications for Bank Financing        |

| Types of the Research | Title of the Research  |
|-----------------------|--|
|                       | 2. Stakeholders' Readiness for AI-Driven Banking Business in Bangladesh  |
|                       | 3. Institutional Sustainability of the Fourth-Generation Banks in Bangladesh: An Analysis from the Socio-Psychological Perspective |
| Review Workshop       | 1. Trade Services Operations of Banks  |
|                       | 2. Sustainable Banking Activities in Bangladesh  |
|                       | 3. Islamic Banking Operations in Bangladesh  |
| Research Workshop     | 1. Pricing of Islamic Banking Products in a Dual Banking Environment of Bangladesh   |
|                       | 2. Renewable Energy Financing in Bangladesh: Alignment with the National Policies  |
| Roundtable Discussion | 1. Lending CMSEs through Agent Banking in Bangladesh: Issues and Challenges  |
|                       | 2. Service Rules Uniformity in Banks of Bangladesh: Issues and Challenges  |
|                       | 3. Remittance Inflow in Bangladesh: Pre-Migration Financial and Non-Financial Initiatives  |
|                       | 4. Price Verification in International Trade: Regulator's Expectation and Commercial Reality                                       |
|                       | 5. Development of Trade Ecosystem to Bring Efficiency in International Trade   |

Source: BIBM's Academic Calendar 2024

**B. Consultancy:** The BIBM usually undertakes three types of consultancies: (i) recruitment and promotion consultancy; (ii) training consultancy; and (iii) research consultancy. A common instance of providing recruitment and training consultancy is arranging recruitment tests and conducting foundation/special training courses. For example, BIBM has conducted 33 (19 for Bangladesh Bank and 14 for commercial banks) written examinations in 2024 for recruitment and promotion of Bangladesh Bank, State Owned and Private Commercial Banks, and offered training consultancy through arranging 24 Foundation/ Special Training courses for 9 banks and 2 Non-Bank Financial Institutions. Providing research consultancy in the area of banking and finance has all along been one of the key strengths of the Institute. BIBM conducted a good number of research consultancies for organizations/ ministries like the Ministry of Finance (MOF), Ministry of Expatriates' Welfare and Overseas Employment (MOEW&OE), Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ), Centre for Research and Development (CRD), Green

Climate Funds (GCF), United Nations Development Programme (UNDP), International Finance Corporation (IFC), World Bank Group, The International Organization for Migration (IOM), etc. It is noteworthy to mention that, BIBM provided consultancy services to the Central Bank of Afghanistan, Da Afghanistan Bank (DAB) in 2010 to set up a banking training institute in Kabul as per the agreement between BIBM and the Central Bank of Afghanistan.

**C. Memorial Lectures and Conferences:** As a think tank in the banking sector, BIBM organizes Memorial Lectures, Conferences, and Dialogues. At present, three Memorial Lectures are scheduled to be held each year (Table 3.6.A). An annual conference titled “Annual Banking Conference (ABC)’ is also organized by BIBM which brought together a huge number of practicing bankers, professionals, academics, and colleagues from home and abroad to focus on themes important for the banking and financial sector (3.6.B). Additionally, two conferences, one is at international level and the other at regional level were arranged by BIBM.

**Table: 3.6. A: Memorial Lectures**

| Sl. No. | Title of the Memorial Lectures                    | Launching Year | Total No. of Lectures So Far |
|---------|---|----------------|------------------------------|
| 1.      | Nurul Matin Memorial Lecture on Ethics in Banking | 1998           | 21                           |
| 2.      | A.K.N. Ahmed Memorial Lecture on Central Banking  | 2018           | 03                           |
| 3.      | MAM Kazemi Memorial Lecture on Monetary Policy    | 2022           | 01                           |

Source: BIBM Archive

**Table: 3.6. B: Conference**

| Sl. No. | Titles of the Conferences                             | Launching Year | Total No. of Conferences So Far |
|---------|---|----------------|---------------------------------|
| 1.      | Annual Banking Conference                             | 2012           | 09                              |
| 2.      | International Conference for Bankers and Academicians | 2016           | 01                              |
| 3.      | Regional Banking Conference                           | 2018           | 01                              |

Source: BIBM Archive

### D. Publications

In disseminating knowledge through publications, BIBM set a noticeable instance by publishing almost 104 publications between 1974-2024 in the form of journals, bulletins, books, monographs, reports, mimeographs, and working papers in tandem with its research activities. Among these publications, “Bank Parikrama”, a quarterly double-blind peer-reviewed scholarly journal is a flagship publication of BIBM. After a long journey with continuing tireless efforts, this is now regionally if not globally acclaimed as one of the high-quality journals in banking and finance. As evidence, the journal is currently listed in the Directory of Excellence in Research for Australia (ERA), Australian Business Dean Council (ABDC), Journal of Quality List; Elton B. Stephens Co. (EBSCO) Database; and Europe World Year Book. Along with, a total of 75 monographs, printing forms of research projects after the presentation in the seminar, are a huge treasure-chest of knowledge for economists, financial experts, practicing bankers, researchers, and financial historians. The banking community as a whole would greatly be benefitted from the aforesaid repository of research efforts and findings in the areas of banking. Apart from these, it is worth mentioning that a number of articles authored by BIBM’s Faculty Members have been published in reputed international journals with high Impact factors.

**Table 3.7: Publications: 1974-2024**

| Sl. No | Types of Publications   | Name of the Publication   | Frequency of Publications            |
|--------|---|---|--------------------------------------|
| 1.     | Quarterly Journal   | Bank Parikrama - A Journal of Banking & Finance                                 | 4 (Four) volumes                     |
| 2.     | Quarterly Magazine  | BIBM Bulletin   | DO                                   |
| 3.     | Reports of the Research Projects  | Research Monograph  | 75 (Seventy-Five)                    |
| 4.     | Compilation of Presented Papers in Round Table Discussions, Review Workshops and Research Workshops | Roundtable Discussion Series; Banking Review Series and Banking Research Series | 3 (Three) Per Year                   |
| 5.     | Yearly Review of the Banks and NBFIs  | Review of Banks, and Review of Non-Bank Financial Institutions                  | 2 (Two) Per Year (Not Continued now) |

| Sl. No | Types of Publications            | Name of the Publication  | Frequency of Publications |
|--------|----------------------------------|--|---------------------------|
| 6.     | Yearly Memorial Lectures         | Nurul Matin Memorial Lecture on Ethics in Banking; A.K.N. Ahmed Memorial Lecture on Central Banking; and MAM Kazemi Memorial Lecture on Monetary Policy  | 3 (Three) Per year        |
| 7.     | Compilation of Conference Papers | Conference Proceedings of Annual Banking Conference  | 1(one) Per Year           |
| 8.     | Inputs for Policy Formation      | Policy Brief   | 1(one) Per Year           |
| 9.     | Compilation of Case Studies      | Case Studies in Credit Operation and Management in Banks   | 1 (one)                   |
| 10.    | Books                            | Green and Sustainable Banking in Bangladesh; A Review of the Supervisory Initiatives by Bangladesh Bank; An Unconventional Genius- Selected Writings of A.K.N. Ahmed; Bangladesh Vision 2030; Dimensions and New Horizons of Credit Operations in Banks; Examining Probable Effects of COVID-19 on Selected Areas of the Banking Sector in Bangladesh; Inclusive Finance and Sustainable Development; Financing Public-Private Partnership in Bangladesh; Trade Services of Banks in Bangladesh; and স্বাধীনতা পরবর্তী ব্যাংক খাতের অগ্রযাত্রা | 10(Ten) Books             |
| 11.    | Learning Materials               | Learning Guide: Trade Service Operations of Banks; Learning Guide: Credit Operations and Management of Banks; Learning Guide: General Banking; Learning Guide: Certified Expert in Anti-Money Laundering; and Reference Guide: Sukuk   | 4 (Four)                  |

Source: BIBM Archive

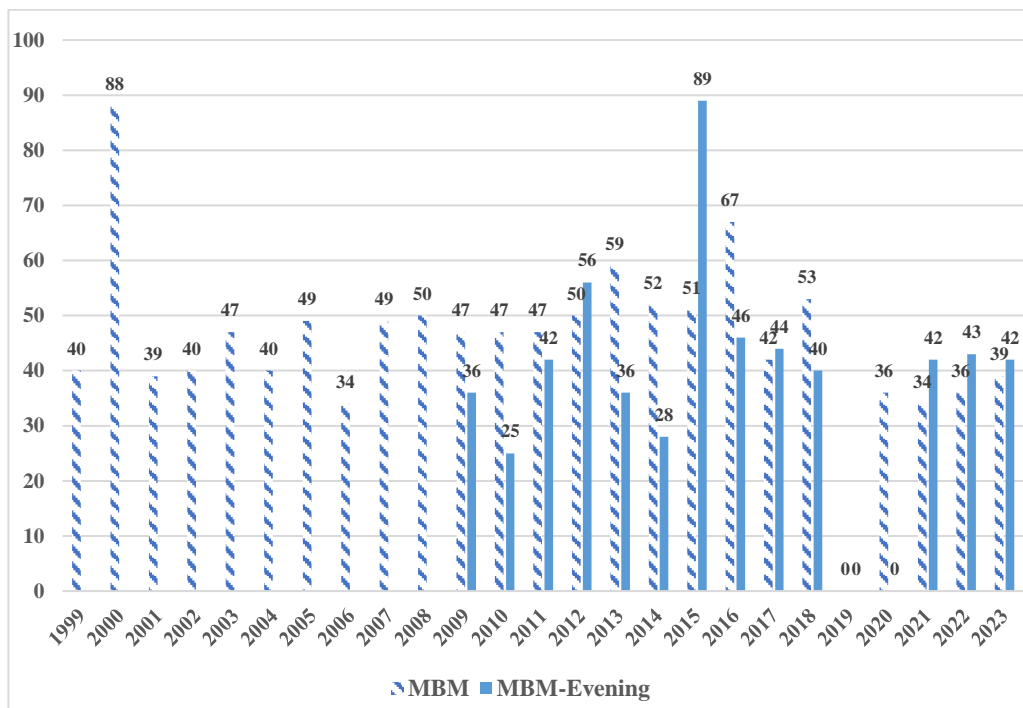
### 3.3. Academic Programs of BIBM

#### A. MBM and MBM-Evening Programs

BIBM launched MBM and MBM-Evening programs, professional post graduate programs, in 1997 and 2006, respectively for fresh university graduates, bank officers and other professionals who want to build and upgrade their career mostly in the banking and financial sectors. The program started with the affiliation with the National University and is managed by the then Center for Post Graduate Studies (CPGS) of BIBM. With the expectation of greater

acceptability of post-graduation degrees, both programs restarted a new journey with the affiliation of Dhaka University and managed by Dhaka School of Bank Management (DSBM) instead of CPGS in 2012 (MBM Brochure, 2025). Programs are aimed at developing capabilities among the graduates to make informed, creative and innovative decisions regarding management of banks and related policies and ensure their efficient and effective operation and execution in banks and financial institutions. As of today, a total number of 1755 students have graduated from these programs (Figure-3.4). Most of them are absorbed in the banking and financial sector and a small number of them are now working in the leading position of their banks. A few graduates are also working in the Cadre service of the Government sector.

**Figure 3.4: Students Graduated Under MBM and MBM- Evening Programs**



**Source:** Dhaka School of Bank Management (DSBM)

**Notes:** 1. The first batch of MBM-Evening students graduated in 2009.

2. Due to COVID-19 pandemic, no MBM and MBM-Evening graduates passed out in 2019 whereas no MBM-Evening graduates passed out in 2020.

## B. Male and Female Graduates

Table-3.7 shows that number of female students is gradually increasing in both post-graduation programs. The ratio between male and female students was 4.14 in MBM programs in 2020 which came down to 1.08 indicating increasing participation of female students in this program. In MBM Evening programs, the same trend is also observed.

**Table 3.7: Male and Female MBM Graduates: 2020-2024**

|      | MBM  |        |       | EMBM |        |       | MBM<br>(Total) | EMBM<br>(Total) | MBM/<br>EMBM |
|------|------|--------|-------|------|--------|-------|----------------|-----------------|--------------|
|      | Male | Female | Ratio | Male | Female | Ratio |                |                 |              |
| 2020 | 29   | 07     | 4.14  | -    | -      | -     | 36             | -               | -            |
| 2021 | 28   | 06     | 4.67  | 37   | 05     | 7.40  | 34             | 42              | 0.81         |
| 2022 | 25   | 11     | 2.27  | 32   | 11     | 2.91  | 36             | 43              | 0.84         |
| 2023 | 23   | 16     | 1.44  | 33   | 09     | 3.67  | 39             | 42              | 0.93         |
| 2024 | 13   | 12     | 1.08  | 37   | 13     | 2.85  | 25             | 50              | 0.50         |

Source: BIBM's Archive

## 4. BIBM's Future: A Few Agenda Towards Making BIBM as a Thinktank

With the advent of Fintech, the growing pressure of risks in banking with respect to Geo-banking and finance, and a significant change in the local banking scenario, a fast-paced restructure of the banking sector is expected to take place in our country. This development will provide new opportunities to the Institute for reshaping its activities for contribution to navigate the banking sector of the future. In the backdrop of the above scenario, it is imperative for the Institute to adopt new strategies, new missions, and extended activities. It is therefore proposed that authority may undertake the following to take the Institute to a new height in the years to come.

### i. Training Programs

**A. Cluster Training:** Lacking of quality manpower is seriously noticed currently in the banking sector. To create quality manpower, BIBM may design a cluster of training courses that may be offered to the same set of trainees during a year. This could be more effective in creating a set of very strong manpower for the entire banking sector. Each bank can send the same participant for at least 5-6 training programs that will cover training on core areas of banking. It might be



more effective if a few modules of this training program can be arranged in collaboration with one reputed regional training academy.

**B. Case Study Method:** In the pedagogic approach of training and teaching, the use of case studies is an integral part. BIBM has already published a book on “Case Studies in Credit Operation and Management in Banks”. Apart from this, several case studies linked to banking and finance have been developed by Faculty Members on their initiative. In this regard, a Case Study Development Centre is required to be established at BIBM to facilitate faculty members in developing cases. Bankers and financial experts can also be associated with this initiative.

**C. The Regional Cooperation:** Cooperation with the training academies/ institutes/ associations of the regional banking fraternity to exchange knowledge and ideas is highly important for designing innovative training modules to be commensurate with the dynamics of the global banking and financial sector. BIBM may go ahead with creating strategic relationship with Renowned Banking Training Academies like the Asia Pacific Association of Banking Institutes (APABI) and European Banking Training Network (EBTN) and can undertake an initiative to conduct a few flagship training programs for bankers of some selected Asian and African countries where the quality of banking training is not up to the mark. These initiatives will give BIBM additional uplift for changing the Institute to a think tank beyond the border of the country.

**D. Outreach Programs:** Although BIBM is currently offering a good number of courses in divisional towns at the Bangladesh Bank office, still training courses and workshops are overly concentrated on its own campus. The absence of infrastructure in local areas particularly at the district level, and the overburden of the faculty members with in-house activities like training, research, and education are the main barriers to conduct more outreach programs even though outreach courses have huge demand. BIBM may emphasize to offer more outreach programs to fulfill the training needs of the local banks’ executives. Increasing the number of current online training courses as well as creating an online training platform/ portal with training materials, lectures, and case studies can be helpful in this respect.

## **ii. Research**

Research, education, and training have complementary roles with each other. BIBM has placed the highest priority on research since its beginning. To sharpen research activities further, BIBM may now prioritize quality over quantity of research by stipulating that every faculty member must complete one research per year which has to be published in a journal with a high impact factor. Faculty members might be encouraged to undertake joint research with universities and relevant research organizations both at home and abroad to develop capacity and expand the scope of research. Introducing a reward system for publication in quality journals and permitting Faculty Members to participate in more seminars, and conferences at home and abroad are required to upskill the research capacity of them.

## **iii. Library**

BIBM's Library with about 24,000 books and 200 local and foreign journals has been built up to cater to the requirements of bankers, financial experts, and researchers. It has also exchange programs with several libraries under which it can bring different books as per the demand of the readers. BIBM would like to reshape BIBM's Library as the best repository of knowledge relating to banking and finance. In this respect, a preliminary initiative is underway to make an archive of all Ph.D. and M.Phil. theses in banking and finance areas completed at different universities at home and abroad. Further, the ongoing process for the availability of electronic journals, technology integration, and initiating more exchange programs with other relevant libraries will make this library an ideal place for readers. The Institute may try to obtain copyrights for several foreign books and republish the same and make them available at affordable costs to the Bangladeshi banker.

## **iv. Education Programs: MBM and MBM-Evening**

**A.** In the MBM day program, mostly fresh entrants except for officers of Bangladesh Bank are being enrolled. But commercial banks do not sponsor any of their officers to pursue these MBM programs like BB. Admission of fresh graduates along with young officers of banks having some experience in the day

MBM program, if banks nominate, could have increased desirable interactions among the students.

**B.** Both MBM and EMBM programs produce Graduates who are filling up the gap of necessity of skilled manpower in the banking sector. However, as it is not accredited by any ranking body, the program is not well known abroad. In this respect, accreditation can be helpful for Dhaka School of Bank Management (DSBM) to inform local and international students and professionals that the school is committed to constantly innovating in the development of future banking practices and is equally committed to developing them as banking leaders. DSBM may plan to be accredited by organizations like the Association to Advance Collegiate Schools of Business (AACSB) or others for its further value addition.

**C.** BIBM is trying to promote the brand image of its post-graduation programs by highlighting its infrastructure, green campus, faculty strength, and career prospects. This effort is required to speed up to attract the best graduates for admission in aforesaid programs. MBM Alumni Society (MAS) can contribute to this respect also.

#### **v. Ph.D. program**

Many bankers have shown their keen interest in pursuing a Ph.D. degree in banking and finance at BIBM; there is no such opportunity. A good number of Faculty Members of the Institute having Ph.D. degrees are quite capable of supervising M.Phil. and Ph.D. researchers. Further, the academic infrastructure we have is conducive for introducing Ph.D. and M. Phil programs. BIBM may therefore step up for launching the Ph.D. program with affiliation of the University of Dhaka.

#### **vi. Faculty Strength and Development**

The activities of BIBM have been increased manifolds on multiple fronts. But the number of Faculty Members has not increased at the same pace as expansion of its activities. Hence, number of Faculty members are required to be increased substantially. BIBM has a fund for Faculty Development Program for

providing short-term training at home and abroad. But it does not have any collaboration with any reputed institute/ university to send Faculty Members to pursue higher degrees like MBA, Masters, and Ph.D. Collaboration with a reputed university/institute can assist BIBM in capacity building of its faculty members in one way, on the other it will be helpful to retain its faculty members. It is encouraging to note that in November 2024, a team of BIBM faculty headed by its Director General (DG) signed an MOU with INCEIF University and International Islamic University of Malaysia (IIUM) while visiting the country.

#### **vii. IT in Banks**

The banking sector in Bangladesh has made significant strides in IT investment; however, it still faces challenges such as weak IT Governance, cybersecurity threats, a lack of skilled manpower, and inadequate training. A separate wing can be opened at BIBM to train the bank's manpower on IT as well as to provide policy inputs to the authority to redesign the IT infrastructure of banks.

#### **viii. Faculty Participation in Executive Committee or Board**

BIBM is run by the two highest decision and policy-making organs, the Governing Board and Executive Committee headed by the honorable Governor and the Senior most Deputy Governor of Bangladesh Bank, respectively. The Director General of BIBM acts as the member-secretary of the board/committee. Faculty members of BIBM do not have any scope to participate in these decision-making bodies. Participation of a Faculty Member in the rank of Professor (Selection Grade) on a rotation basis either in the Board or executive committee might ensure the voice of all faculty members in the decision-making bodies.

A conducive culture aiming the excellence is required to evolve for shaping BIBM fitting to the needs of banking of the ongoing century. Excellence is the sense of doing everything exceptionally and assuring that everyone coming into contact with the BIBM will be able to achieve distinction in their profession. Implementation of aforesaid initiatives is the foremost important to reshape BIBM as a regionally known think tank in the banking and financial sector in the immediate future.

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