

# Drug money in mobile banking

**Shahadat Hossain Parash, Samakal, 28 September 2022**

Anwarpur, a quiet village, borders Akhaura in Brahmanbaria district. While walking down the path in the village, a unique site caught the attention near Anwarpur Government Primary School. The campus was lean and tidy. However, I had to stop at a corner of the yard. There were scattered empty bottles. Some are of Phencidyl, the others were of the new drug Scoof. One of the teachers of the school, Halima Begum said that every afternoon, groups of drug addicts enter the village on motorcycles from far and wide. They take phencidyl-scoofs and throw the empty bottles around.

Such scenes of disastrous drugs can be seen in different parts of the country. Strict law enforcement, police raids, prosecutions and arrests, and even ‘crossfires’, could not stop drug aggression. Because influential people are running the drug-mafia cycle. Politicians, public representatives, terrorists, and members of law enforcement to border guard forces are present in this group. Almost everyone knows these facts.

However, a 9-month-long investigation by the Samakal team brought some shocking truth to the surface. The economy of the drug trade has now a part of the banking channels of the country. In addition to mainstream banks, the trade has spread also to mobile banking. In this way, drug money is being traded ‘legally’. As a result, the drug is spreading as fast as any time in the past.

Samakal Investigated to know how dealers used mobile banking channels to transact drug money by keeping an eye on various channels of modern digital transactions. Finally, some of the big fish were caught by Samakal.

## **Transactions through mobile banking**

Md. Hamid lives in Varuakhali, a tourist town in Cox’s Bazar. He was a tailor. As a result, he is known locally as ‘Darji Hamid’. He got involved in the drug business to get wealthy very quickly. In 2018, he was caught with 40 thousand ya ba in Chakaria. After two years of imprisonment, he came out on bail.

Last November, The Counter Terrorism and Transnational Crime (CTTC) Unit of Dhaka Metropolitan Police (DMP) arrested four arms dealers named Md. Hossain, Lal Tan Pankhawa, Md. Ali Akbar and Adilur Rahman. They were collecting and selling illegal sophisticated weapons to several terrorist groups in Dhaka, Chittagong and Cox’s Bazar. In their statement, they told the police about the arms network and a ya ba gang. Md. Hamid is leading the gang.

During Samakal’s investigation, a source from CID’s Money Laundering Unit revealed that Hamid left prison and entered the ya ba business through digital mobile banking transactions. The name and mobile phone number of one of Hamid’s major associates in the drug trade were received from that same unit of CID. He lived in Bhola (name withheld for security reasons). It took almost three months for the Samakal investigation

team to establish contact and acquaintance with that associate of Hamid. After that, he started revealing Hamid's secret ways of crime.

He said Hamid strengthened the drug network through digital means. He also has an agent to run ya ba business in the district. He transacted drug money through a person named Rahim Ullah. He is also from Hamid's area of Cox's Bazar. Hamid controlled the drug network in different areas using two mobile phone numbers. 01796724266 and 01851217274. The gang used a personal Bkash number (01882918276) for transacting money from selling ya ba.

The transaction information of the number shows Tk 3.126 million and 192 were transacted during the period of 17 August 2021 to 17 August 2022. A total of 336 transactions were made. On average Tk 9,304.14 were transacted each time.

Hamid as a drug dealer is very notorious. He plans everything perfectly. He created a fake National Identity Card (NID) to deceive detectives. He used the number 01796724266 for his drug dealings. He bought the SIM card of that number with fake documents. While buying the SIM, Hamid used the picture of another person. The picture was of Ghiyas Uddin of the Eidgah area of Cox's Bazar Sadar.

Rahim Ullah manages the financial network of Hamid. His Bkash number 01882918276 was registered in the name of a woman named Zaheda Yasmin. His NID number is 7342990806.

When contacted on the mobile phone, Hamid first asked, 'Where did you get my number?'

When he was asked about his drug dealing business, he kept on repeating, 'You have called the wrong number. Go and investigate my area. You won't find a gentleman like me in Cox's Bazar. Who said, I am a drug dealer? I work hard to earn my bread.'

'There is another drug dealer named Hamid in Teknaf. Maybe someone is misleading you. Why will my name come up as a drug dealer? Someone is framing me out of enmity. I am a simple man, brother.'

Once he cut the line after replying, Hamid's two Sim and the Bkash number could not be reached again. However, at one stage of the investigation, Samakal got hold of multiple voice recordings of Hamid. In one of them, Hamid was heard saying to a businessman, 'I will give you a new number in a day or two. Do not call the previous number. A journalist is following me. He knows all the numbers. I will call later and let you know the new number. I will also tell you where the goods (Ya ba) will go.'

In another recording, Hamid was heard talking to a person named Sujan. He said in the recording saying, 'Sujan, send me the money from the sale of goods. I will give you a new number later.'

Later, when we contacted Sujan (01867392847), he said, 'I come from Godagari in Rajshahi. I have no connection with Hamid. I am not into ya ba business.'

When we contacted Hamid's associate Rahim Ullah and asked him about the drug money transaction, he replied, 'The Bkash number belongs to one of my brothers named Hayat Ali. I have been using it for a while now.'

When we reminded him that the number is being used to transfer drug money, Rahim Ullah hung up the phone without any more comment. Since then, the number has been switched off.

### **The investigation continues to Rahim Ullah's village**

Saudagarpara of Varuakhali is 30 km away from Cox's Bazar Sadar. Chaufaldandi-Bharuakhali is on the north of that village and Khuruskul River is on the south, the Bay of Bengal lies on the west. The address of Rahim Ullah's house was obtained from the locals after reaching the neighbourhood on September 21 through the narrow pathway of the densely populated but quiet village.

His house was a small one-storied house inside the village, surrounded by walls. Rahim Ullah's mother Jannatul Ferdous and one of his sons were there. They said Rahim was at his own electronics shop in Bharuakhali market. We rushed to find him there.

Apart from the electronics shop, he also owns the 'Ittadi mobile shop'. Rahim also worked as a Bkash agent. When asked about the transaction of tens of thousands of takas from his personal Bkash number (01882918276), he said, 'I have not been able to find that SIM for two or three years. I bought that number while completing the process of my NID. And registration of Bkash of that number was in the name of Zaheda Yasmin. Zaheda is the wife of his expatriate brother Manzoor Alam. She is a housewife.'

When Rahim Ullah was told that Hamid uses this Bkash account, he replied, 'That I am not aware of. If any drug dealer is using that, I will apply to cancel the registration of the number.'

Rahim Ullah was reminded that, according to his statement last month, he was using the SIM for a few days, but now he said that he could not find the SIM for two or three years. When asked which of the statement is true, a visibly disoriented Rahim Ullah pulled the shutters of his shop down and left in a hurry.

### **Tk 6.2 million transacted through a housewife's Bkash number**

Goltaj Begum also resides in Kolatali, Cox's Bazar. SIM number 01624690950 is registered to her name. Her husband is Mohammad Rafiq, father's name is Abul Kashem. From July 30, 2021, to last July 26, Goltaj's personal Bkash transaction records showed that 1,720 transactions were made in 12 months. The transaction amount was Tk 6.2 million 71 thousand and 989. There were 183 transactions of Tk 10,000 to 25,000.

Abdus Samad of Jamalpur is one of the users of that Bkash number. Samad is on the list of the anti-narcotics team of the Detective Branch (DB) of the Dhaka Metropolitan Police. He uses the alias Babu in drug circles.

The owner of the SIM Goltaj Begum said, "There is no way that so much money has been transferred using this number. My husband drives a truck. When all the vehicles were shut down during Corona, he opened a small cosmetics shop called 'Mayer Doa' in Kolatali. My son Md. Hasan and employee Riaz Uddin run the shop. They also run a mobile banking business through a Bkash agent number registered in my husband's name. I visit the shop once or twice a month. The SIM with the number 01624690950 was kept in the shop and

was used for calls. After some scammers scammed me for Tk 30 thousand through that number, I turned it off.”

Her employee Riaz said, ‘The mobile set, in which the SIM was used, was damaged. After that SIM was not used for any other set.’

## **Two more big fish**

On June 13, the police filed a drug case (No. 19) against Piarul Islam, Farzana, Khabir Uddin and Shahanur Islam in the Shahbag police station of Dhaka. There were more drug cases in the Mugda and Rampura police stations against the name of Piarul and Farzana. While the police managed to arrest Shahanur, others remain elusive.

Even though they remain in hiding, the surveillance of the law enforcement forces and investigation of the Samakal team revealed that one of the biggest heroin dealers Piarul now indulges himself in mobile banking. Samakal got hold of the two Bkash numbers (01312802225 and 01755802225) used by Piarul and his gang to transfer drug money from Rajshahi and Chapainawabganj to different parts of the country. Piarul also used to communicate with Farzana in Narayanganj through another number (01639550180).

Piarul’s village is in the Manikchak area of Godagari, Rajshahi, and Farzana’s home is in Fatulla, Narayanganj. Piarul used to send at least four shipments of heroin per month to Farzana via courier services. Each shipment contained at least 200 grams of heroin. Farzana used her girlfriend Ruma Begum’s mobile number (01718382579) to transfer money for the sale of heroin. Ruma worked as Farzana’s ‘cashier’. Mustafa is the heroin dealer Ruma’s husband. He lives in Nimatoli, Munshiganj. He has a small tea shop there.

From July 28, 2021, to last June 27, Tk .821 million and 80 were transferred to Ruma’s number through 110 transactions. A maximum of Tk 25,000 had been deposited one time.

Ruma told Samakal via phone call, ‘I met Farzana five years ago while living in Jatrabari. Farzana was in a dire situation three months ago, I helped her by lending Tk .2 million. Farzana returns the money in monthly instalments. However, I do not know whether Farzana is a heroin dealer or not. I do not even know if there is a case against her name.’

Ruma directly denied her involvement in selling heroin. However, she admitted that she last talked to Farzana a couple of months ago.

When asked, how can she afford to transfer millions of takas through mobile banking despite being a tea seller? Ruma replied, ‘My husband is suffering from illness for a while. A lot of people send donations via mobile banking.’

We asked her, ‘Did you put any advertisement asking for monetary help to cure your husband’s illness? Else, how will people know your number and send money?’

Ruma did not have an answer to the question.

The nature of Ruma’s mobile banking transactions suggests that no one would spend so much money for medical assistance. This kind of cooperation is not usually through mobile banking throughout the year. Apart from this, money was pouring down to Ruma’s account from different places. It can be seen from the transaction documents of Ruma’s personal

Bkash number, Tk 24,965 was transferred to her account from the number 01970893467 on June 27.

On May 18, Ruma received Tk 14,000 from the number 01511511571. Also, she received Tk 98,305 through 16 transactions from the number 01970893467.

Someone named Sohel answered the phone when we made a call to the number (01970893467). He said that he owned the SIM. He also claimed that Ruma is his sister. But he denied sending any money to her number. But after reviewing the digital information Samakal gathered through sources, it was revealed that Sohail sent different amounts of money through 16 transactions in 11 months time from July 28 last year to June 27 last year.

Samakal also collected documents of mobile banking transactions of two personal Bkash numbers of fugitive Piarul. Both of those SIM cards were registered in the name of Piarul. Among them, his personal Bkash account was 01312802225. From March 8 to July 17, Tk .470 million were traded through 66 transactions. His other Bkash number (01755802225) had 361 transactions from July 18, 2021, to last July 18. In these 12 months, Tk 3.567 million was deposited to this account.

When contacted last July on the number (01755802225) registered in Piarul's name, a person identifying himself as Parvez answered the call and said that he is a resident of Sundarpur in Shibganj, and is a farmer by profession. A year and a half ago, he got the phone with this SIM card from one of his distant cousins. He did not know the details of mobile banking transactions on this phone.

Samakal met Piarul when he was arrested by the Counter Terrorism Unit. He confessed that both the numbers are his. He continued to use the alias Parvez to avoid identification. He also candidly admitted to Samakal about drug dealing through mobile banking.

According to the data of Bangladesh Bank, the number of registered customers in the country in the mobile banking sector is 110.893 million and 330. In the 2021-22 fiscal year, a total of 15 institutions including Bkash, Nagad, Rocket, and Mcash have transacted Tk 9,900 billion through mobile banking. The national budget for the same fiscal year was Tk 6036.81 billion. It implies that more than one and a half times of the national budget was transacted through mobile banking.

Last June alone, Tk 942.93 billion was transacted through mobile banking. No one knows how much of this huge amount has been traded in drug sales. However, the results of Samakal investigations and the horrors of the spreading of drugs in the country suggest that the number of drug money transactions through mobile banking is increasing at an alarming rate.

### **Drug money prevails also in mainstream banking channels**

Samakal's investigation revealed that not only through mobile banking but drug money is transacted also through mainstream banking channels. Nurul Huda, hailing from the infamous 'ya ba' capital Teknaf is one of the users of these channels. His house is in Rangikhali of the West Leda area of Teknaf. 21 drug cases have been registered against his

name. He is the government representative of the area. In the last election, he was elected UP member from ward number 8 of the Hnila union. Huda, whose life was difficult due to poverty even a few years ago, is now one of the richest people around. His duplex house is near the Naf River. The walls, the main gate, the design of the house - everything has a touch of luxury. The locals, however, are not at all surprised by the way Huda turned his life around like a movie script. They know Huda's magic wand is ya ba and the Naf River. Huda was once a day labourer who worked in a salt truck. Sometimes he also worked as a truck driver's assistant.

According to Samakal's investigation, Huda got so cocky that he regularly used mainstream banking channels to transfer his drug money. His brothers Arshad and Ramjan assisted him. They hail from Kurapara Village of Tongibari Upazila of Munshiganj District. They now reside in Goran in Dhaka. There are many narcotics cases against the brothers in Tongibari, Khilgaon and Paltan police stations.

By reviewing some of the banking documents that came to Samakal, it was noticed that West Leda UP member Huda had banking contacts with these two drug dealers in Dhaka. Arshad and Ramzan had no visible sources of income. However, the two brothers sent Tk 50.58 million and 82 thousand from 21 May 2013 to 21 April 2016 to Nurul Huda's account number through 78 deposits from their bank accounts. Nurul Huda and his two associates opened several accounts in different banks to transfer drug money. When they opened these accounts, they had no major sources of legitimate income.

One of Nurul Huda's account numbers (1021020001063) used for drug money transfer, was in the name of Kaiser Fishing in the Teknaf branch of Al-Arafah Islami Bank. It was opened by Nurul Huda on 15 March 2013. Now the account has Tk 1.8 million and 721 as balance. However, after opening the account, a total of Tk 69.1 million 28 thousand was deposited there. Another account of Huda (0261110021217) was opened on March 11, 2018, in the Hnila Branch of Union Bank. After opening Tk .66 million and 69 taka were deposited. Now the balance for that account stands at Tk 8,405. He also opened an account (0261010002889) in the same branch by the name of Haji Kashem Poultry Farm.

Answering the question, 'Though millions of takas were transacted from one upazila to someone's account number, why didn't any official notice?' The Branch Manager of Al-Arafah Islami Bank Teknaf Faridul Alam said, 'Myanmar border is next to Teknaf. Drug networks surround this area. For this reason, I have to be more careful in banking transactions. When someone opens an account, his annual transaction maximum amount is mentioned. If suddenly someone comes to deposit more money, his source of income is asked.

'Recently a person came to the bank to deposit Tk .8 million. He returned without depositing it after being asked about the source of the money. We have strict guidelines so that money laundering cannot be done under the guise of bank transactions.'

Regarding the transaction of drug money from the Teknaf branch account, he said, 'I have to inquire about that account.'

The banking records of Ramzan and Arshad, Huda's ya ba business partners, also contain startling information. Without any visible business and a drug case on their heads - the

two brothers deal in millions in multiple banks. The joint account number of the two brothers is 0241120086736 in Al-Arafah Bank's Mouchak branch. The account was opened on February 28, 2016. So far Tk 8.326 million and 555 has been deposited in that account.

Arshad has another account (1503101663889001) in the Moghbazar branch of BRAC Bank. Since opening the account in 2010, Tk .3 9 million has been deposited into that account.

Arshad has another account number in the same branch of BRAC Bank. After opening the account on June 27, 2011, Tk 28.773 million and 906 have been deposited. The deposit amount of Arshad's other account of the same bank in Moghbazar is Tk 44.0174 million and 139. Another account (101101029554) was opened in the local office of Dutch-Bangla Bank in Dhaka in 2012, Arshad had Tk 1.346 million and 804. Two brothers have joint accounts in the Bijoyanagar branch of the City Bank. It was opened on February 8, 2017. As of August 17, 2021, the amount deposited in that account was Tk 6.635 million and 752.

### **'I have made a mistake'**

When Arshad was asked about the transactions of drug money through his personal banking account he said, 'It was one of the biggest mistakes of my life. Both of us brothers have paid a lot for this. I was also in prison for eight months. I am on bail now. If the government gives me a chance, I will change my life. Now, I have started working for a private sector job.'

When asked to comment about what Nurul Huda said on April 22 while visiting his area, he said, 'I got involved in the ya ba business without much understanding. I surrendered for fear of being killed in the crossfire. After getting out of prison, I was no longer involved in that business. Now, I am with my own business.'

### **What the central bank is saying**

Spokesperson and Executive Director of the Bangladesh Bank, Sirajul Islam said that the Bangladesh Financial Intelligence Unit (BFIU) is taking care of preventing drug dealers from making money transactions through banking channels. Instructions were given to all banks to inquire about the account holder if there is a transaction of more than Tk 1 million. Similar cautionary notices had been issued to mobile banking service providers several times.

### **What Bkash is saying**

Shamsuddin Haider Dalim, Head of Corporate Communications of the country's leading mobile financial service Bkash, said, 'Bkash has a separate team to inform Bangladesh Bank and BFIU if suspicious transactions or activities are detected in any account number in mobile banking. A separate team is working on anti-money laundering issues. Also, any information regarding suspicious transactions is quickly provided to the law enforcement agencies when requested.'