

Patients falling victim to medical staff's greed – part one

Cheques, cars and houses; all to lure the doctors

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Dr Mohammad Giyas Uddin is the Head of the Department of Psychiatry of Chittagong Maa O Shishu Hospital Medical College. Chittagong's drug company Albion Laboratories Limited issued a cheque of Tk .5 million on 28 February 2022 in the name of this doctor. The account payable cheque was signed on behalf of Albion by Raisul Uddin Saikat, chairman of the institution. The cheque was issued from the O.R. Nizam Road branch of Al-Arafah Islami Bank of Chittagong City. The number was 8473105. The cheque was cashed on 2 March of the same year. It meant Dr Giyas Uddin's account was credited with the amount.

Albion issued a couple of more cheques in the name of the same doctor. One was of Tk .25 million (cheque no. 9790486) issued on January 10, 2019 and another cheque (No.1634486) of the same amount on July 30 of the same year. Both checks were from Al-Arafah Islami Bank's Muradpur branch in Chittagong.

This reporter got hold of two prescriptions given by doctor Giyas Uddin, who received cheques worth Tk 1 million from a single pharmaceutical company in just three rounds. It appears that he prescribed Albion's drug 'Qutinil 100 mg' to a schizophrenia patient on October 24, 2021, and Albion's 'Rislock 2 mg' to another patient on March 7 of the same year.

Dr. Mohammad Mahmudur Rahman Chowdhury, FCPS is an Assistant Professor of the Department of Medicine of the Chittagong Medical College Hospital. He also regularly attends patients at Chevron, a diagnostic centre in the Pravartak Mor area of Chittagong City. Albion issued a cheque of Tk .3 million on 20 September 2021 in the name of this doctor. Issued from O.R Nizam Road branch of Al-Arafah Islami Bank of Chittagong city, the cheque number was 7131988. It was cashed on 3 October 2021. Albion issued another account payee cheque (No. 2497157) in the name of the same doctor on 5 November 2019, which was submitted to the Muradpur Branch of Al-Arafah Islami Bank.

Sun Pharma issued a cheque worth Tk. 5,000 in the name of Professor M.A Kashem, Head of the Nephrology Department of Chittagong Maa O Shishu Hospital. The cheque (No. 0772877) was issued from Citi Bank N/A's Motijheel Branch in Dhaka on 16 March 2013.

This is not only about the two pharmaceuticals company or the three above mention doctors. The roots of all these go deep and have many branches. Our investigation has shed light on this issue and its whereabouts. However, it is easy to imagine that it is impossible to collect all the information about the daily cheque transactions of all the doctors or all the drug companies in the country. But, after a long and intensive search, we got hold of copies of a staggering 65 cheques. The cheques had information about a total payment of Tk 4.6675 million to 43 doctors of public and private health care institutions of Chittagong region only from Albion and Sun Pharma.

Cheques worth Tk 1.772 million were issued in the last three years (in 2022, 2021 and 2020); And the remaining Tk 2.8955 million worth of cheques were issued in the previous eight years (between 2012 and 2019). Cheques were issued in the name of specialist doctors with degrees ranging from MBBS to FCPS. Even the heads of various departments of Chittagong Medical College were on the list. A doctor named

AKM Mohiuddin Bhuiyan claimed that he could provide a hundred thousand copies of such cheques. (This doctor's complete statement is in the side report).

What was this money for? were those doctors associated with the ownership of the two drug companies? Or the money was legitimately owed? Our investigation said none of those 43 doctors were associated with the ownership of Albion or Sun Pharma. Most of them were in government jobs and no one was the owner legally. The rest of the doctors working privately also did not have that opportunity; Because Albion is entirely family-owned and Sun Pharma is an Indian-owned company. Both companies have this information on their websites. Then what those transactions were about?

The side story includes what the doctors and drug company executives replied in answer. But first, let us go through what our long investigation revealed.

Unhealthy culture prevails in the health sector

The World Health Organization said in a global report at the end of last year that 24 per cent of people in Bangladesh were struggling to meet their medical expenses. Every year more than 6.2 million people go below the poverty line just by seeking medical treatment. 16 per cent of Khanas (households that share one meal and live together) remain untreated.

According to the 'Bangladesh National Health Accounts' published by the Health Economics Unit of the Ministry of Health and Planning on 4 January 2020, about 69 per cent of the country's total health expenditure had to be spent from the pocket of individuals, which was about Tk 540 billion. 64.6 per cent of this health expenditure was spent on buying medicines, which was about Tk 360 billion.

In a workshop of Bangladesh National Health Accounts held in the capital on 4 January this year, Health Secretary Dr Md. Anwar Hossain Howladar said, 'Every drug company gives very expensive gifts to doctors. If the process of expensive gifts including TV, fridge, cars and flats is stopped, the price of medicine will come down automatically. This process is quite controversial. We will investigate the matter.'

In the same event, the Director General (DG) of the government's drug administration department, Major General Mohammad Yusuf, said that there was pressure to increase the price of drugs. Doctors should come forward for this. To deal with the crisis, gifts received by doctors from various companies should be reduced. If drug companies cut costs by moving away from aggressive marketing, drug prices will come down.

Nowhere else in the world, even in the neighbouring country of India, there is a ban on receiving such gifts from pharmaceutical companies. The Medical Council of India has a provision for the cancellation of medical certificates for different periods if it is not complied with.

The information, data and comments of both national and international research and surveys say that not only two companies based in Chittagong, but almost all pharmaceutical companies in Bangladesh are paying huge bribes to doctors.

Former director of the University of Dhaka's Biomedical Research Center and retired chairman of the Department of Pharmaceutical Technology Professor ABM Farooq said, 'Pharmaceutical companies target senior doctors and gift them. Junior doctors also started taking bribes following them.

'Some companies have doctors on their payroll. Cheques of a fixed amount of money go to their account every month. In return, doctors write more and more names of the company's drugs in patients' prescriptions as needed. Company people monitor doctors; They take a photo of the prescription and send

it to the higher authorities. Drug companies increase the price of the drug to balance the money spent on bribing. Helpless patients lose all their money to buy those expensive medicines, Or become exhausted without being able to buy.'

During our investigation, we managed to talk to 14 of the 43 doctors mentioned. Four of them admitted to receiving the cheques but explained it in their own way. Four made no confessions; two said that the cheques did not reach them; one did not want to answer the question; And the remaining three completely denied the issue of the cheque.

When asked about receiving a check of Tk 1 million in three instalments, the Head of the Department of Psychiatry of Chittagong Maa O Shishu Hospital Medical College, Professor Dr. Mohammad Giyas Uddin started abusing the reporter.

On the phone, he said, 'Do I have to tell you from whom will I take the cheque and from whom will I not? Why do you keep calling me? Is this some kind of a joke? This is absolute nonsense!'

We also talked to four other doctors. Two of whom revealed their names, and two of them confirmed the incident of such bribery on condition of anonymity. However, they claimed to be free from any corruption. Apart from this, each of the four doctors who spoke confirmed the 'abhorrent bribery culture' and condemned it.

We then spoke to nine people including owners, officers and employees of the drug companies. Each of them admitted to giving 'gifts' to doctors. Chairman of Albion Laboratories Raisul Uddin Saikat warned us and said, 'If you publish any news about these issues, you will see that the doctors will go on strike from tomorrow morning.'

Plenty of cheques from Albion

Dr Md. Elias Chowdhury joined the post of Civil Surgeon of Chittagong on October 3, 2021. Before that, he was the Health and Family Planning Officer of Fatikchari Upazila of Chittagong. Albion issued an account payable check of Tk 50,000 on 5 April 2021 in his name. The check number was 5661341 and was issued from Chittagong's Muradpur branch of Al-Arafah Islami Bank. The check was also cashed on the same day. Earlier on 5 January 2019 the company paid Tk 50,000 to Dr Elias in another cheque of the same bank. The cheque number was 9790538.

Albion gave two checks (Tk .25 million each) totalling Tk .5 million to Dr Mohiuddin A. Shikdar, Associate Professor and former head of the Department of Psychiatry of Chittagong Medical College Hospital. The serial numbers for those two cheques were 2516777 and 2516778 respectively. Both were issued from the Muradpur branch of Al-Arafah Islami Bank. The first cheque was issued on 11 February 2020 and the second one on 5 March of the same year.

Khagrachari District Sadar Hospital's Senior Consultant (Cardiology) Dr. Syedul Alam Koraishi attended patients every Tuesday and Friday at the Janata Diagnostic Center in Nazirhat, Fatikchari Upazila, Chittagong. Also, every Monday, Thursday and Friday at the Delta Health Care Hospital in the port city he attended patients. Albion issued a cheque (No. 5661343) of Tk .1 million on 5 April 2021 in his name. That cheque issued from the Muradpur branch of Al-Arafah Bank was cashed on the same day.

Dr Md. Yusuf Ali received his M.B.B.S degree from Chittagong Medical College Hospital in 2004 and started as a medical practitioner in Rahattarpool and Aman Bazaar in Haathazari in Chittagong. He has his chambers there. He never fixed the rate of fees for his patients. He takes whatever his patients could afford. He treats poor patients for free. For this reason, Dr Yusuf has earned the reputation of being the

‘poor man’s doctor’. A renowned English daily published an article titled ‘Steadfast to his oath’ on him and his humane practice. Albion provided him with a cheque (No. 8473116) of Tk .1 million also on 6 March 2022. It was issued from the O.R. Nizam Road branch of Al-Arafah Bank. It was cashed on the next day.

A cheque (No. 9790451) of Tk .15 million was handed to Dr Saroj Kanti Chowdhury, the head of the Department of Respiratory Medicine of Chittagong Medical College Hospital on 10 January 2019. On August 8, 2019, Albion gave him another cheque (No. 1634489) for the same amount. Both cheques were from Al-Arafah Bank’s Muradpur branch.

Albion issued a check (No. 5661344) of Tk .1 million on April 5, 2021, in the name of Dr Ashish De, Associate Professor of the Department of Cardiology of the same hospital, which was cashed the next day at the Muradpur branch of the same bank. Another check of the same amount (No. 9790448) from the same company was issued on January 10, 2019, and another one (No. 1634488) for the same amount on 8 August of that year was issued.

We found copies of similar 58 account payee cheques from Albion given to the doctors.

Among them, there was a cheque of Tk .3 million issued on 4 April 2019 in the name of Dr A K M Mohiuddin Bhuiya, Associate Professor of the Department of Cardiology of Ibn-Sina Medical College Hospital, Dhaka and Co-Chairman of the central committee of the Doctors Association of Bangladesh (DAB), a pro-BNP doctors’ organization.

Another two cheques (Tk 50 thousand each) totalling Tk .1 million were issued in the name of Dr Kamrul Hassan Lohani, Assistant Professor of the Department of Internal Medicine of Rangamati Medical College.

Also, Albion paid Tk .25 million in five cheques (Tk 50 thousand each) to Dr Mohammad Abu Taiyeb, Acting Chief Officer of the Medical Center of Chittagong University.

Albion also paid various amounts to Dr Kazi Md. Abrar Hasan, Dr Prateek Chowdhury, Dr Md. Shah Alam, Dr Safiul Alam, Dr Dilip Chowdhury, Dr Moinuddin Chowdhury, Dr Surjit Roy Chowdhury, Dr Syed Md. Syedul Bashar, Dr Manish Saha Roy, Dr Dodul Das, Dr Jeevan Chandra Das, Dr Jahangir Alam Chowdhury, Dr Md. Kamal Uddin Ahmed, Dr Elias Talukder, Dr Md. Giyas Uddin Chowdhury, Dr Riaz Uddin Chowdhury, Dr Md. Zahirul Haque Bhuiyan, Dr Iftekhar Riaz Chowdhury, Dr Umme Habiba Rahman, Dr Nasreen Farzana Sony, Dr Emrul Hossain, Dr Sumit Roy Chowdhury, Dr Narayan Das, Dr Hamida Yasmin Jessie and Dr Abdullah.

Sun Pharma cheques are even older

Not only Albion, multinational drug company Sun Pharma is also handing over account payable checks to doctors. Started in 1983, Sun Pharma currently manufactures and markets more than 2,000 medicines in over 100 countries through more than four manufacturing facilities worldwide. Since 2004, the company has been producing and marketing more than 50 medicines in its own production centre in Bangladesh.

We collected seven account payee cheques issued to doctors of the Chittagong area by Sun Pharma. Six of the seven cheques were issued in 2013, one was issued in 2012.

Like the cheque issued to Dr M.A Kashem, Head of the Nephrology Department of Chittagong Maa O Shishu Hospital, Sun Pharma issued a similar cheque of Tk 2,000 to Dr Md Salauddin, Consultant, Department of Cardiology of the Metropolitan Hospital, Chittagong on 16 March 2013.

Also, Sun Pharma issued cheques worth various amounts from the same bank's account to Dr Sheikh Mahmudul Hasan, Dr A K M Afzal, Dr Md. Kamruzzaman, Dr Khaleda Akhtar and Dr Md. Russell. But the cheques that we found, did not reach the doctors. One of the former executives of Sun Pharma claimed that he did not distribute the cheques as he had quit his job.

Incidentally, we only got hold of the cheques issued by Albion and Sun Pharma and thus they are mentioned in this report. There was no intention or plan behind it. Cheques from any other company would have been mentioned in this report in the same manner, if we had received them.

Check-account manipulation in banks too

A director of a pharmaceutical company, requesting anonymity, said, 'Doctors are usually not paid through cheques from the main account of the pharmaceutical company. Many accounts are opened in the name of the company in different branches of different banks to issue cheques in the name of doctors. In these activities, the bank also maintains confidentiality as much as possible and protects the company in various ways. For example, banks often do not keep the details of cheque clearing of doctors online or on their own servers. In some cases, accounting statements use vague descriptions or symbolic language. These accounts are also closed after a certain period of time.'

He said that some of the drug companies open bank accounts in the name of other organizations and give money to doctors. Then there are some doctors who ask to issue cheques in the name of different organizations instead of in their own name.

This director also informed us that one of the drug company's strategies for handing out checks to the doctors is to organize seminars. He said, 'If for some reason the administration wants to know why did I give money to the doctors? I will reply that we arranged a seminar with them. We had to pay them to be there as a guest, or to speak or to participate. It also happens that such seminar never takes place in reality or takes place just in name.'

We send some of the 65 cheques that we collected to several officials of the Bangladesh Bank. They also confirmed that the names of the branches of the bank, and the routing numbers of the cheques were correct. Again, there was no discrepancy between the numbers on the bottom lines like cheque number, branch routing and account number in the MICR cheque. The signatures of the signatories on the cheques were identical. However, they said that the final comment about the cheques can be made by the concerned branch officials.

We sought cooperation, regarding the cheques issued by Albion from Md. Rayhan Uddin, Assistant Vice President (AVP) of Al-Arafah Islami Bank's Muradpur branch in Chittagong City. He simply replied, 'According to the regulations, no third party can verify the cheques of the bank like this.'

However, it has been confirmed from the sources that the cheques are genuine and have been cashed. Evidence related to this is also preserved.

Others are not sitting quietly; houses and cars are also being gifted

So far, the two companies that have been proven to have issued cheques are not well-known pharmaceutical companies. There are many more renowned pharmaceutical companies in the country; Our investigation shows that they gift more to doctors.

In a research article published in June 2021, by the government publication 'Bangladesh Development Survey', citing data obtained from interviews with 25 sales representatives of various drug companies, it

was mentioned that, 'Marketing costs also include the cost of special incentives for doctors to prescribe drugs of the respective companies in their prescriptions.'

According to the development survey article, the pharmaceutical companies surveyed spent about 30 per cent of their turnover on product marketing over the past five years. 92 per cent of companies engage with doctors to promote their drugs.

In reference to Dhaka-based specialized pharmaceutical research institute "4P Marketing Consultancy", a research report of EBL Securities stated, 'During the period from 16 December 2016 to 15 March 2017, 'doctor reach' of Square Pharma stood at 74.80 per cent, Incepta was 5 per cent, Beximco 53.90 per cent, Renata 44.70 per cent and Healthcare 36.10 per cent. At the same time the 'prescription share' was Square 13.80 per cent, Incepta 7.3 per cent, Beximco 6.30 per cent, Renata 4.70 per cent and Healthcare 3.30 per cent.' A higher prescription share could lead to higher sales, the report said.

Some of the executives of the pharma companies explained what these terms actually mean. If earlier a doctor did not prescribe a company's drug to his/her patients but after communication from the company starts prescribing, and both are in good terms, this is called 'doctor reach'.

And 'prescription share' is, for example, let's assume a doctor prescribes a total of Tk 2,000 worth of drugs in the prescription of a patient. Representatives of drug companies take pictures of prescriptions to check how much a company's drug is prescribed. That is 'Prescription Share'. Another one is 'Doctor's Leave'. This means doctors are transported to the chamber by the medical promotion officers on their motorcycles or other vehicles. There is another word in drug company parlance – 'CT' or cash treatment. Each company invests a portion of its dividend in the 'CT' every month or pays cash to the doctor.

A research report by EBL Securities published in 2019 entitled 'Pharmaceutical Industry of Bangladesh' states, 'In 2018, Square Pharmaceuticals spent Tk 996 million on marketing, Beximco Pharma spent Tk 428 million, Renata spent Tk 338 million, Acme spent Tk 164 million and Ibn-Sina spent Tk 92 million.'

Asad Ullah, senior manager of the marketing department of Square Pharmaceuticals, said, 'The costs incurred in giving gifts to doctors come from promotional costs. But our gifts are not so expensive or extravagant. There are some desktop items, which are mainly company branding. In addition to these, there are some essential items for doctors.'

Aristopharma's Market Information Officer (MIO) Mizanur Rahman resigned from his job on 27 December 2021. He said, 'Pharmaceutical companies gift everything to doctors. Starting from blankets in winter, AC in summer to cookers, dinner sets and utensils. I have given these with my own hands during my career.'

A marketing officer of Orion Pharma said on condition of anonymity, 'Doctors' honorarium can be weekly, monthly, quarterly, yearly; in various terms. The more patients a doctor has, the higher his/her honorarium. A doctor who attends 200 patients a day is like a golden goose for the company. There is no loss if you gift him a car. Cardiac doctors are gifted cars and flats. Because once the heart medicines are prescribed, the patients have to take them for the rest of their lives. But there are many doctors, who do not take any honorarium from the company. They just want to know about the medicine.'

When asked how the company buys flats and cars, a director of a Chittagong-based drug company, who did not want to disclose his name, said, 'If you buy them something, the evidence will remain. It is also not possible to buy flats worth millions due to various reasons. Because of this, doctors are buying flats and cars with bank loans. The drug company is repaying the loan instalment every month. This is happening often.'

Stating that companies are using doctors by hanging a carrot of foreign travel, this company director added, 'There is a seminar of doctors in Bangalore, India next September. The representatives of the company have already started contacting the doctors about this. Some are booking flight tickets; some are booking hotels. Let's assume they spent Tk 40,000 for a plane ticket. In exchange for this ticket, the doctor will prescribe the medicine of the company until his travel. As a result, by spending Tk 40,000 on the ticket that company might sell medicines worth Tk .4 million.'

An official of Opsosin Pharma working in Chittagong, requesting not to be named, said, 'There are at least 40 prescriptions mentioning our medicine Bislol every day at the CCU of the Department of Cardiology in Chittagong Medical College Hospital. 40 prescriptions per day is 14, 600 prescriptions in 365 days in a year. A patient who starts taking Bislol once will be on the drug for a year, or even a lifetime. According to this, annual sales of at least Tk 45 million comes from the Department of Cardiology at Chittagong Medical College Hospital alone. Then, what could be the problem if you pour Tk 5 million a year to the hospital doctors just to sell Bislol?'

A sales representative of Navana Pharmaceuticals said on the condition of anonymity, 'Now the demand for gifts like TV, fridge, AC, car is being sent by doctors to drug companies. Companies are delivering to their homes. Companies are even delivering rice. Making nameplates, installing AC, and printing prescription papers for the doctor's chamber are all done by drug companies. But not all doctors are like that. There are good people also, but the number is negligible.'

Secretary General of Bangladesh Pharmaceutical Industry Association SM Shafiuzzaman said, 'For example, suppose, I have marketed a new drug. The doctor should know this. For this, a representative will visit the doctor. My house is in Bogra. An amount is paid every month from my company to a doctor in an Upazila there. The representative does the payment. When I sent people there to monitor the situation, it was found that the doctor had been transferred two years ago. The money was embezzled by the representative. I sacked him after knowing this. This does happen. How can I only blame the doctors then?'

There has been a memorandum of understanding with the Bangladesh Medical Association (BMA), where it is mentioned that pharmaceutical companies can support a maximum of Tk 50,000 for the personal needs of doctors. But now it is seen that Tk .3 million, .5 million are being paid to doctors regularly.

When SM Shafiuzzaman was asked about this, he said, 'It happens. Some take the money. I can say that this is a bad practice. But as a leader, I cannot react much to it.'

He added that smaller drug companies cannot follow the bigger companies. As a result, doctors do not prescribe medicines from medium-sized and smaller drug companies.

BMA President Dr Mustafa Jalal Mohiuddin said, 'It is true that cheques are being issued in the name of doctors. It is not desirable. This is very sad. The way companies are maintaining connections with doctors is very unfair. If you keep on going like this, doctors will no longer be doctors.'

Chittagong Divisional Director (Health) Dr Md. Mohiuddin said, 'It is unethical for doctors to accept cheques from pharmaceutical companies. If necessary, I will fast. Why will I accept a cheque? If you accept a cheque like this, is there any respect left for doctors?'

He assured to take necessary action against the concerned doctors once he receives photocopies of the cheques issued.

We have acquired all the necessary information regarding all these cheques.