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- *A. K. N. Ahmed*

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Factors : Small - Scale Industries vis-à-vis
Cottage Industries**

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Income Velocity of Money in Bangladesh

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Literature on Bank Performance Evaluation

- **An Oblique Look**

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A Profile of Management Education in Bangladesh

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A Study on Grameen Bank

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A Survey of Economic Situation in Bangladesh

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HALF YEARLY JOURNAL
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EDITORIAL NOTES

The introduction of Euro has changed the financial market scenario of the world dramatically. Euro, a new single currency of the eleven countries came into circulation from 1st January, 1999 presently for external trade only but will gradually sweep away the national currency. Euro has already been established as a strong and stable international currency to fight the dominance of US Dollar in the international trade as this currency represents a strong economic region of the world i.e. Europe. Realizing the necessity and demonstration of their determination to establish Euro as a strong and stable currency to fight and coexist with the Dollar, eleven member countries of the European Union (EU) have formed a monetary union called European Monetary Union (EMU).

EMU has started from January 1, 1999 with Austria, Belgium, Finland, France, Germany, Ireland, Italy, Luxembourg, the Netherlands, Portugal and Spain. EMU is a “further” step on the way to European Integration and will have far reaching implications on the exchange rate mechanism and all market segments, especially on the financial markets. The key elements on which EMU rests are: