

## Critical day for Grameenphone

Regulator takes preparation to appoint administrator, GP yesterday offered Tk 100Cr, BTRC refused

**MUHAMMAD ZAHIDUL ISLAM**  
The long drawn-out legal battle between Grameenphone and the telecom regulator over unpaid dues amounting to Tk 12,580 crore has reached a critical juncture.

The mobile network operator's review petition, in which it sought permission to pay Tk 575 crore in instalments against dues, is scheduled to be held today. The appeal is number 182 on the Supreme Court's cause list, said officials related to the process.

"There is hardly any chance to present the issue before the Supreme Court as it is far behind on the cause list," said a legal counsellor of Grameenphone requesting anonymity. After exhausting all other options, the country's leading mobile operator, yesterday offered Tk 100 crore to the Bangladesh Telecommunication Regulatory Commission (BTRC) to continue negotiations on the contested audit claim. But the regulator declined the amount.

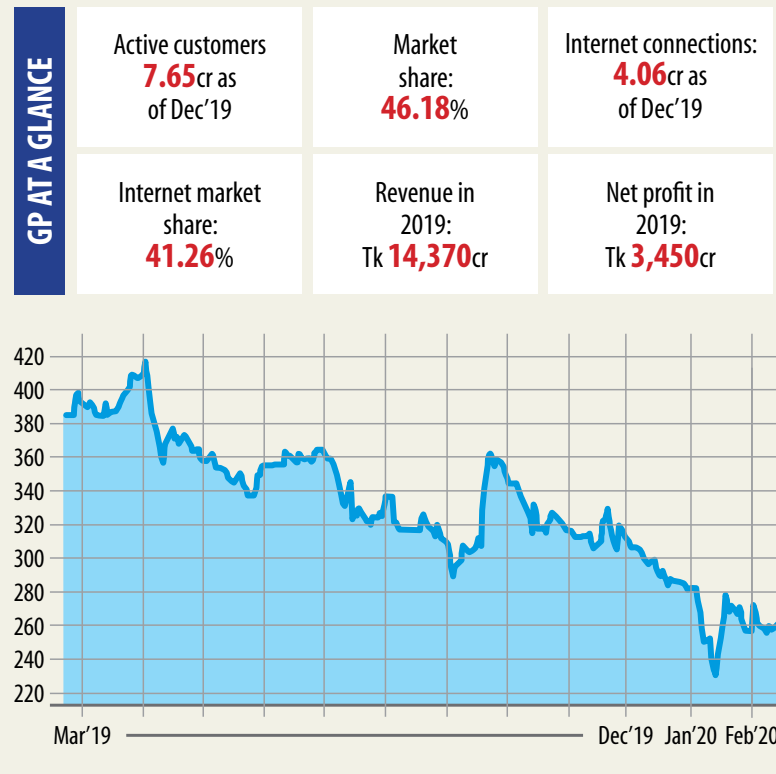
At the same time, the BTRC is also making preparations to appoint a panel of administrators who will run Grameenphone's operations should the network provider fail to pay Tk 2,000 crore in accordance to an order from the Appellate Division that came in November 24 last year. The deadline for the payment is February 24. If Grameenphone fails to pay within the stipulated date, BTRC will move to appoint administrators, said officials of the telecom watchdog requesting anonymity. "It is tough to predict what could happen if the court does not hear the matter," said the legal counsellor of Grameenphone.

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To expedite the process of appointing an administrator, BTRC Chairman Md Jahurul Haque has met with Prime Minister Sheikh Hasina at her office on Monday and discussed a few potential candidates. Haque acknowledged the episode to The Daily Star yesterday. "We discussed several options on who can come on the administrators' panel." But before the panel is finalised, the BTRC will hold discussions on the matter with industry experts and top government policy makers.



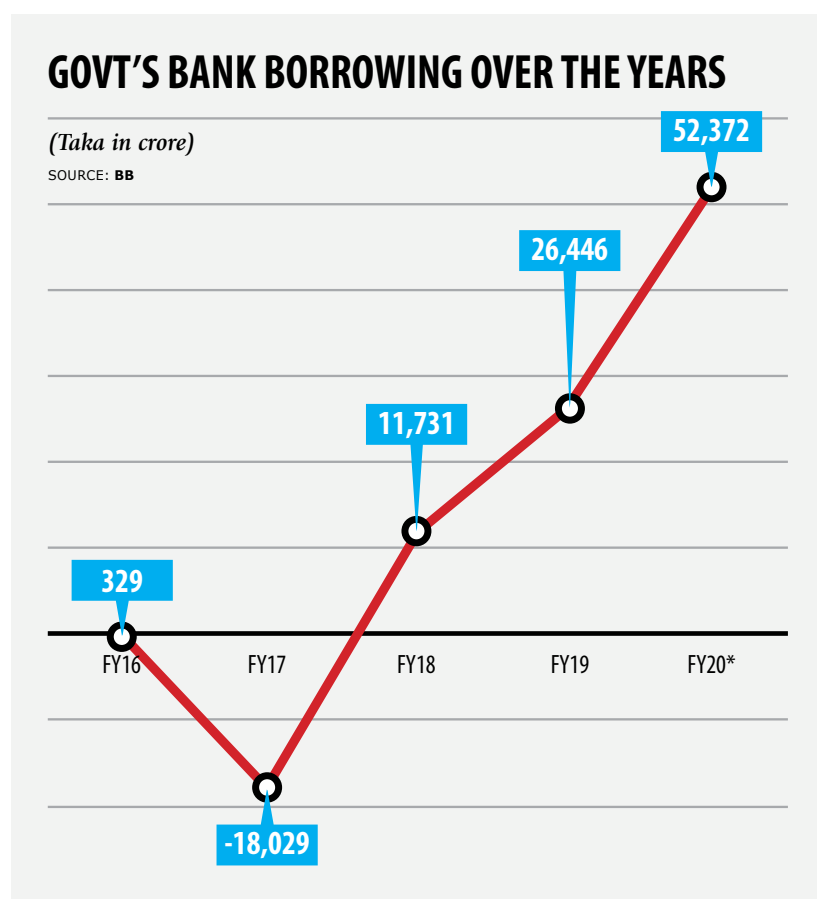
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Timeline of BTRC's tussle with GP	
➤ 2015	BTRC starts the process of auditing GP's accounts
➤ 2019	➤ Mar: First audit claims Tk 11,539.15cr
	➤ Apr 2: BTRC seeks Tk 12,579.95cr
	➤ Jul 4: BTRC slashes 30% bandwidth
	➤ Jul 17: Bandwidth restriction withdrawn
	➤ Jul 22: BTRC stops approval for new package and equipment import
	➤ Aug 26: GP seeks injunction against BTRC's claim of Tk 12,579.95cr
	➤ Sep 5: BTRC issues show-cause notice over revoking licence
	➤ Sept 5: GP goes to HC against the move
	➤ Oct 16: Govt decides to appoint administrator in GP
	➤ Oct 17: HC issues two-month injunction on the BTRC move
	➤ Nov 24: SC asks GP to pay Tk 2,000cr to BTRC within three months
	➤ Jan 26: GP files review petition to pay Tk 575cr in 12 instalments

## Govt's insatiable appetite for bank funds

Can crowd out private sector if not curbed: experts



**AKM ZAMIR UDDIN**  
Poor revenue collection has forced the government to exceed its annual borrowing limit from banking sources seven and half a months into the fiscal year, creating a probable credit crunch for the private sector.

The government has set a borrowing limit of Tk 47,364 crore for fiscal 2019-20, but as of February 16 it has taken Tk 52,372 crore, which is a fresh record for a single year.

Last fiscal year, the government borrowed Tk 26,446 crore from the banking sector.

The government would not have needed to borrow so much from banks had it used the foreign loans efficiently for implementation of the annual development projects, said Mustafizur Rahman, a distinguished fellow of the Centre for Policy Dialogue.

"Capital market could have been another source for the government from the perspective of its fund management, but the market has been going through a haphazard situation for months."

But the government has mainly been forced to borrow the large amount from banks because of its revenue shortfall, he said.

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## INTEREST CUTS FOR POSTAL SAVINGS

### Govt may revisit decision: Kamal

DEPOSIT RATE IN POSTAL SAVINGS BANK					
TYPE	Year of introduction	Previous interest rate (%)	New interest rate (%)	Highest deposit ceiling	Eligibility
Ordinary Account	1872	7.5	5	Tk 30 lakh individually; Tk 60 lakh jointly	Bangladeshi nationals
Fixed Deposit Account (Three-year)	1872	11.28	6	Tk 30 lakh individually; Tk 60 lakh jointly	Bangladeshi nationals

#### STAR BUSINESS REPORT

The government will revisit the decision of bringing down interest rates on postal savings, considering its impact on small and marginal savers, Finance Minister AHM Mustafa Kamal said yesterday.

"We will give it a second thought. But we need time for that, and if we cannot do it now, we will do it in the next budget," he said replying to questions from journalists after a meeting at the secretariat.

The disclosure came amid outcry from various quarters as the government slashed interest rates on ordinary and fixed deposit accounts of about 50 lakh savers mostly from the low-income bracket.

The finance ministry on February 13 reduced interest rate on postal fixed deposits of three-year tenure by almost half -- from 11.28 per cent to 6 per cent -- to conform to a government move of bringing down bank interest

for lending and deposit.

Most banks lowered interest rates on fixed deposit schemes from the beginning of this month in line with the government decision aimed at spurring private investment.

However, interest rates on savings certificates issued by the Department of National Savings have been kept unchanged at more than 11 percent.

Kamal said the interest rates on deposit schemes in post offices were slashed for the sake of 'uniformity'. "We have to make a trade-off. Our main goal is to lower all interest rates to single digits, and in so doing, we have to look at every related component," he said.

The government had introduced savings instruments to support the marginalised people and pensioners, he said. "But we found that the scope was grossly misused."

Once savings instruments were shown as security deposits for taking part in tenders and people even had

bought savings tools of Tk 20 crore for the purpose, he said.

"Who will pay the interest of these savings certificates?" the minister said, adding that there was no control in the sector in the past.

The government has brought the matter of investment in savings instruments under some rules to ensure transparency, he said.

"We needed to know who were buying these and how much they were buying."

Once the rules were tightened, deposits in post offices began to rise sharply, the minister said, adding that the government initially did not want to bring down interest rates on these deposits.

"But later we found that all the savers were switching to post offices," he said.

"Who will deposit in banks for 6 percent interest if they get interest of 11-12 percent in other areas?"

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## TCB to procure 55,000 tonnes of sugar, soybean oil for Ramadan

Purchase to be made from the local market

#### STAR BUSINESS REPORT

The government will purchase 25,000 tonnes of sugar and 30,000 tonnes of soybean oil from the local market to meet the growing demand of the commodities during Ramadan.

The state-owned Trading Corporation of Bangladesh will procure sugar from City Sugar Industries at Tk 61.25 a kg and soybean oil from Super Oil Refinery Ltd and Bashundhara Fortified Soybean Oil.

Oil will be supplied in 2-litre and 5-litre bottles. The price of each litre of oil will be Tk 91.95 for 2-litre bottles, which will come down to Tk 90.95 for 5-litre ones.

Sugar and oil will be purchased to keep their prices stable during the month of fasting, Finance Minister AHM Mustafa Kamal said yesterday.

The minister told journalists after a meeting of the



cabinet committee on purchase at the secretariat, where a proposal of the Trading Corporation of Bangladesh to go for the purchase was given go-ahead.

Usually, vested quarters of business community try to increase the prices of gram, sugar, onion, oil etc during Ramadan. For this reason, TCB intervenes in the market to keep the prices stable.

Another proposal for procurement of various machineries, including three mobile harbour cranes and two tyre mounted multipurpose cranes, at Tk 194.51 crore for Mongla port was also approved at the meeting.

Dhaka-based Maxon Power Ltd will supply the equipment.

The committee also approved a proposal for civil works for Sheola land port in Sylhet.

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**AHM Mustafa Kamal, centre, finance minister, poses with a team of Bangladesh International Hotel Association led by its president HM Hakim Ali at the former's office in Dhaka recently. Mohd Noor Ali, managing director of Unique Hotel & Resorts; Lt Gen Sabbir Ahmed, managing director of Sena Hotel Developments; Asif Ahmed, executive assistant manager for finance at Pan Pacific Sonargaon Dhaka; Alexander Haeusler, general manager at Radisson Blu Dhaka Water Garden; and Jone Kumer Gupta, chief financial officer of Unique Hotel & Resorts, were present.**

# Beyond wage digitisation in RMG sector

ANDY WOOLNOUGH

Nearly a billion women around the world are economically excluded. They lack access to formal financial services, like bank accounts. They are unlikely to have their own formal identification, meaning they cannot own property or land, or a mobile phone. They struggle to own businesses, or secure the credit and insurance they need to run them. They are more likely than men to be poor and have no job, and are often one economic shock, and not always a big one, away from economic disaster.

Research suggests that global growth rates are 1.1 per cent slower because women are not economically empowered. This is in part because women are great consumers – they purchase household items, education and healthcare products for their children and wider families. McKinsey suggests that \$28 trillion in GDP growth is being left on the table worldwide because women are not reaching their full potential.

This is why the work being done by the government of Bangladesh in wage digitisation is so important for women. The government's goal is to digitise wage distributions to around 90 per cent of the population by 2021 as part of a push towards a cashless society. A large and significant group that will benefit from this are garment sector workers, most of whom are women.

However, there are challenges. Despite 50 per cent growth of financial inclusion in Bangladesh, the gender gap has widened – the gap in financial account ownership between men and women has grown by nearly 4 per cent, meaning that while more people overall are being financial included in Bangladesh, the benefit is being felt by men, not women. All tides are not lifting all boats equally.

This is because men and women have different financial lives and therefore different financial needs. Additionally, women have a steeper technology adoption curve than men, and digital wallets can be difficult to navigate, and rely on sometimes sporadic data or network availability – it is not a good moment when you send money on your mobile and the internet crashes.

Wage digitisation can help with financial inclusion as it provides women with greater security and control.

However, giving women access to digital financial services is only half the issue. Once customers have a wallet or an account, it is important to ensure that they use it, which is why Women's World Banking worked with Dutch-Bangla Bank on an extensive pilot to test how to best serve women garment workers with digital financial services. We delivered the results in a roundtable in Dhaka in early January

All of this is solvable. Education and training play a large role. We found that peer learning was the most effective approach to this and interestingly, it worked for both men and women. Furthermore, we found that women were effective teachers, both for other women, but also for men. We also found signs that, as women became more confident using basic services, they were more open to trying additional services, which becomes an opportunity for financial service providers to upsell.



WOMEN'S WORLD BANKING

**Analysts take part in a roundtable in Dhaka in early January to discuss the outcomes of a pilot project to understand how to best serve women garment workers with digital financial services. Women's World Banking worked with Dutch-Bangla Bank for the project.**

this year to see how wage digitisation can be delivered in the most effective way for women workers.

**Challenges of wage digitisation and solutions**

We discovered that, while wage digitisation was an important step towards financial inclusion, we need to look beyond that and focus on usage if we are to achieve real results in financial inclusion for women garment workers. Although workers' wages were paid into their digital wallets every month, they were often unaware of the functionality on offer, and resorted to cashing out as quickly as possible so that they had physical cash to use, however, they needed. They were not aware, for example, that they could use their mobile device to send money home immediately and more cheaply than over the counter options. They also have usability concerns since the phone menus were in English.

At a policy level, interoperability requirements, supported with central bank mandates, help to ensure that no wallet corners the market and consumers have choice.

There is huge potential in wage digitisation, but we must look beyond that to realise the benefits for women in Bangladesh. There are opportunities for all ecosystem players if we invest a bit more effort in not only connecting women with financial products, but making sure they have the confidence to use them. Our experiences with our pilot showed us that increasing both the financial and digital capabilities of women in the garment sector together has real benefits and can become a solid platform for further acquisition of financial services over a mobile platform. And everyone benefits from that.

The writer is the global head of advocacy of the Women's World Banking.



**M Khorshed Anwar, head of retail and SME banking at Eastern Bank, and Tamanna Rabbani, CEO of Travel Art, a sister concern of Dear Life BD Tours and Travel, exchange documents after signing an agreement in Dhaka recently. The bank's cardholders will get additional services and discounts from Travel Art.**

**Mashrur Arefin, CEO of City Bank, and Md Sajidur Rahman, CEO of Digital Healthcare Solutions, exchange the signed documents of a deal at the bank's head office in Dhaka recently. Digital Healthcare's Tonic, a subscription-based mobile and digital health and wellness service, will be available at the bank's agent outlets.**



CITYBANK

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Memo No. 35.01.2690.175.02.001.20-580 Dated: 18/02/2020

### e-Tender Notice

This is to notify all concerned that the following tender have been published through e-GP Portal.

Tender ID, Package No. & date of publishing	Name of work	Last selling and closing date & time
Tender ID: 428298 Package No.: 05/e-GP(PMP) Road/SE/DRC/2019-2020 Publishing: 18th February 2020	Construction of Rigid Pavement and Repairing of Existing Pavement by DBS work with Construction of New Jersey Barrier and Repair of Expansion Joint work from Ch. 0000 Babubajar to Ch. 1500 Aganagar Zinzira of 2nd Buriganga Bridge Approach to N-8 N-802 Road under Dhaka Road Division during the year 2019-2020	18-March 2020; 17:00:00 19-March 2020; 12:00:00

The interested persons/firms may visit the website [www.eprocure.gov.bd](http://www.eprocure.gov.bd) to get the details of the tender. This is an online tender, where only e-Tender will be accepted in the National e-GP Portal (<http://www.eprocure.gov.bd>) and no offline/hard copies will be accepted. To submit e-Tender, registration in the National e-GP Portal (<http://www.eprocure.gov.bd>) is required. Further information and guidelines are available in the National e-GP System Portal and from e-GP help desk ([helpdesk@eprocure.gov.bd](mailto:helpdesk@eprocure.gov.bd)).

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GD-322

## Huawei loses legal challenge against US federal purchase ban

AFP, Houston

Washington has the right to block US federal agencies from buying products by Huawei on cybersecurity grounds, a judge has ruled, dismissing the Chinese telecom giant's legal challenge to a purchase ban.

Huawei filed the suit nearly a year ago, claiming that Congress had failed to provide evidence to support a law that stopped government agencies from buying its equipment, services, or working with third parties that are Huawei customers.

The dispute was one of several fronts in a bruising trade war between Beijing and Washington, which has accused the tech firm of stealing trade secrets from American companies and warned allies that its equipment could be used to spy on other countries.

Huawei has denied the claims and accused the US of trying to put the company out of business through an "unconstitutional" restriction on its access to the American market.

But Tuesday's court ruling in the United States found there was no constitutionally guaranteed right to a contract with the federal government.

## Malaysia maintains tourism target despite Coronavirus outbreak

REUTERS, Kuala Lumpur

Malaysia expects to meet its target of a record 30 million tourists this year by redirecting its marketing efforts to local and other markets as arrivals from coronavirus-hit China fall, a tourism official told Reuters on Wednesday.

The epidemic comes at a bad time, as the country is pushing its "Visit Malaysia 2020" programme to rev up its stuttering economy, Southeast Asia's third-largest. Tourism accounts for 11.8 per cent of Malaysia's gross domestic product, with 28 million arrivals last year, 11 per cent of them from China, according to data.

While numbers on tourist arrivals for January aren't yet available, Malaysia has imposed a temporary ban on visitors from Chinese provinces placed on lockdown by the Chinese government, in a bid to stem the spread of the coronavirus. Malaysia has reported 22 confirmed cases so far.

"If we push for more efforts to encourage travel amongst Malaysians within our shores, we have hope to stimulate our economy and hence, counter the losses due to the decline in foreign tourists," said Musa Yusof, director-general of government agency Tourism Malaysia.

**Government of the People's Republic of Bangladesh**  
Department of Public Health Engineering  
Office of the Executive Engineer  
Manikganj District, Manikganj

Memo No-1114 Date: 18/02/2020

### Invitation for e-Tender Notice

e-Tender is invited in the National e-GP System Portal (<http://www.eprocure.gov.bd>) for the procurement of

Sl No.	e-Tender ID	Work name	Closing date & time
1	428273	PW-27 Construction of Laboratory Building two storied with four storied foundation DPHE Manikganj District Manikganj. Existing office building extension under the Water Quality Testing Management Strengthening Project 2019-2020	10-Mar-2020 12:30

This is online tender, where only e-Tenders will be accepted in the National e-GP Portal and no offline/hard copies will be accepted. To submit e-Tender, registration in the National e-GP System Portal (<http://www.eprocure.gov.bd>) required. Further information and guidelines are available in the National e-GP System Portal and from e-GP help desk ([helpdesk@eprocure.gov.bd](mailto:helpdesk@eprocure.gov.bd)).

**Gazi Fatima Ferdous**  
Executive Engineer  
DPHE Manikganj District, Manikganj

GD-321

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২০১৯-২০২০ অর্থ বৎসরে তত্ত্বাবধায়ক আধুনিক জেলা হাসপাতাল, জয়পুরহাট এর নিয়ন্ত্রণাধীন ১৫০ শয্যা আউটসোর্সিং এর মাধ্যমে জনবল সরবরাহের উদ্দেশ্যে পিপিএ-২০০৬ এবং পিপিআর-২০০৮ মোতাবেক প্রকৃত জনবল সরবরাহকারী প্রতিষ্ঠানের নিম্নে হতে নিম্নবর্ণিত শর্ত সাপেক্ষে সীলমোহরকৃত দরপত্র আহ্বান করা যাচ্ছে।

সি	নং	বিভাগ	বিস্তারিত
১	১	মন্ত্রণালয় বিভাগ	স্বাস্থ্য ও পরিবার কল্যাণ মন্ত্রণালয়/স্বাস্থ্য বিভাগ।
২	২	দরপত্র আহ্বানকারী	তত্ত্বাবধায়ক, আধুনিক জেলা হাসপাতাল, জয়পুরহাট।
৩	৩	কাজের নাম	পরিষ্কারকারী-১৮ জন, নিরাপত্তা কর্মী ১০ জন মোট= ২৮ জন।
৪	৪	দরপত্র প্রচারের তারিখ	১৬/০২/২০২০ইং
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৬	৬	তহবিলের উৎস	উদয়ন।
৭	৭	দরদাতার যোগ্যতা ও অভিজ্ঞতা	কলকারখানা ও প্রতিষ্ঠান পরিদর্শন অধিদপ্তরের রেজিস্ট্রেশন সনদ, প্রকৃত জনবল সরবরাহকারী হ্যান্ডালাইন ট্রেড লাইসেন্স, ভ্যাট রেজিস্ট্রেশন সনদ, টিআইএন সার্টিফিকেট, ব্যাংক সলভেন্সি সনদ, ব্যাংক স্টেটমেন্ট (সেনদেন সহ), জাতীয়তার সনদ, মালিকানার এক্সিকিউটিভ, প্রতিষ্ঠানের মালিকের পাসপোর্ট সাইজের ০২ কপি রবিন সত্যায়িত ছবি, প্রতিষ্ঠানের প্যাচে কাগো তালিকাভুক্ত নয় মার্চ অঙ্গীকার নামা, প্রতিষ্ঠানের প্যাচে নমুনা স্বাক্ষর, সফটওয়্যার কাজের সনদ জনবল সরবরাহের পূর্ববর্তী ৩ বছরের বাস্তব অভিজ্ঞতার প্রত্যয়নপত্র, সফটওয়্যার কাজের কাউন্সিল চুক্তির সনদ প্রত্যয়ন, দরপত্রের সাথে দাখিল করতে হবে। সকল সনদের ফটোকপি, ছবি এবং নমুনা স্বাক্ষর ১ম শ্রেণি পেজেটেড কর্মকর্তার নামের সীল সহ সত্যায়িত থাকতে হবে।
৮	৮	দরপত্র মূল্য ও জামানতের পরিমাণ	(ক) দরপত্র সিডিউলের মূল্য ১,০০০/- (এক হাজার) টাকা, অফেরতযোগ্য। কোড নং-১-২৭১১-০০০০-২০৬৬ বাতে ট্রেজারী চালানের মাধ্যমে জমা দিয়ে চালানের মূলকপি জেলা হিসাবরক্ষণ কর্মকর্তা কর্তৃক সিডিআর করে দাখিল সাপেক্ষে প্রতিষ্ঠানের প্যাচে আবেদনের মাধ্যমে দরপত্র সিডিউল ক্রয় করা যাবে। (খ) দরপত্র গ্রহণের সাথে তত্ত্বাবধায়ক, আধুনিক জেলা হাসপাতাল, জয়পুরহাট-এর অনুকূলে তফসিলী ব্যাংক হইতে দরপত্র জামানত হিসাবে ১,০০,০০০/- (এক লক্ষ) টাকা পে-অর্ডার/ব্যাংক ড্রাফট, ফেরতযোগ্য দাখিল করতে হবে।
৯	৯	শর্ত স্বাক্ষরিত দরপত্র সিডিউল প্রাপ্তি স্থান, তারিখ ও সময়	তত্ত্বাবধায়ক, আধুনিক জেলা হাসপাতাল, জয়পুরহাট। দরপত্র বিজ্ঞপ্তি প্রকাশের তারিখ হতে ০১/০৩/২০২০ইং তারিখ পর্যন্ত (সরকারি ছুটির দিন ব্যতিত) অফিস চলাকালীন সময় পাওয়া যাবে।
১০	১০	দরপত্র গ্রহণের স্থান, তারিখ ও সময়	তত্ত্বাবধায়ক, আধুনিক জেলা হাসপাতাল, জয়পুরহাট। তারিখ ০২/০৩/২০২০ইং তারিখ সকাল ৯.০০ ঘটিকা হইতে দুপুর ১২.০০ ঘটিকা পর্যন্ত আধুনিক জেলা হাসপাতাল জয়পুরহাটে রক্ষিত সীলমোহরকৃত বাজে দরপত্র গ্রহণ করা হবে।
১১	১১	দরপত্র খোলার স্থান, তারিখ ও সময়	তত্ত্বাবধায়ক, আধুনিক জেলা হাসপাতাল, জয়পুরহাট এর কার্যালয় ০২/০৩/২০২০ইং তারিখ দুপুর ১২.৩০ ঘটিকায় উপস্থিত দরদাতাদের সম্মুখে (যদি কেহ উপস্থিত থাকে) দরপত্র বাজ খোলা হবে।
১২	১২	কাজের সমাপ্তিসীমা	কার্যালয়ের তারিখ হতে ২০১৯-২০২০ অর্থ বৎসর (৩০ জুন/২০২০ইং পর্যন্ত)।
১৩	১৩	যোগাযোগ	তত্ত্বাবধায়ক, আধুনিক জেলা হাসপাতাল, জয়পুরহাট। ফোনঃ ০৫৭১-৬২২২০।
১৪	১৪	আউটসোর্সিং এর মাধ্যমে "সেবা গ্রহণ নীতিমালা-২০১৮" দি পাবলিক প্রকিউরমেন্ট আইন-২০০৬ ও পিপিআর-২০০৮ (সংশোধিত) ও সময় সময়ে সরকার কর্তৃক জারীকৃত অন্যান্য বিধিবিধান/আদেশ অনুসারে দরপত্র কার্যক্রম গৃহীত হবে।	
১৫	১৫	বিশেষ নির্দেশিকা	কর্তৃপক্ষ, যে কোন দর গ্রহণ গ্রহণ অথবা সকল দর প্রস্তাব/জনবল সংগ্রহ প্রক্রিয়া বাতিল করার ক্ষমতা সংরক্ষণ করেন।

বিশেষ দ্রষ্টব্যঃ অত্র কার্যালয়ের স্মারক নং- তত্ত্বাব/হাস/আউট সার্ভিস/দরপত্র/২০১৯-২০২০/২৬ তারিখঃ ০১/০১/২০২০ইং তারিখ মোতাবেক প্রকাশিত দরপত্র বিজ্ঞপ্তি অনুযায়ী যাহারা সিডিউল ক্রয় করিয়াছেন, তাহাদেরকে পুনরায় সিডিউল ক্রয় করার প্রয়োজন নাই। অত্র কার্যালয়ে যোগাযোগ করিয়া পুনরায় তফসিলী সজ্ঞাহের জন্য অনুরোধ করা হইল।

ডাঃ সরদার রাশেদ মোবারক  
তত্ত্বাবধায়ক  
আধুনিক জেলা হাসপাতাল, জয়পুরহাট

জিডি-৩২৩

**Government of the People's Republic Bangladesh**  
Office of the Executive Engineer, RHD  
Ferry Division, Topkhana, Sylhet  
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Memo No: 38 Date: 18.02.2020

### Notice for e-GP Tender

e-Tender(s) are invited in the National e-GP Portal (<http://www.eprocure.gov.bd>) for the Procurement of Goods/Works of RHD, Ferry Division, Topkhana, Sylhet {e-Tender ID No: 425808 to 425826, Total=19 (Nineteen) Nos.}. This is an online tender, where only e-Tender will be accepted in the National e-GP Portal and no offline/hard copies will be accepted. For further information visit e-GP help desk ([helpdesk@eprocure.gov.bd](mailto:helpdesk@eprocure.gov.bd)).

**Mazedul Hossain**  
ID No. 602319  
Executive Engineer (C.C), RHD  
Ferry Division, Topkhana, Sylhet

GD-319



# Despite trade wars, Trump says US 'open for business'

President Donald Trump said Tuesday that he wants to avoid policies that make it difficult for other countries to do business with the United States -- even as his administration has done precisely the opposite.

Trump has imposed tariffs on billions of dollars in goods and launched disputes with most key US trading partners over the past three years, but in a lengthy Twitter thread, the president said, "We don't want to make it impossible to do business with us. That will only mean that orders will go to someplace else." "The United States cannot, & will not, become such a difficult place to deal with in terms of foreign countries buying our product, including for the always used National Security excuse, that our companies will be forced to leave in order to remain competitive," he tweeted.

Trump appeared to be directing his tweets at hardliners in his White House, referring to a proposal to block General Electric from selling jet engines to China. "I want China to buy our jet engines, the best in the World," he said. "I have seen some of the regulations being circulated... and they are ridiculous." US officials are considering denying a license to CFM

International, a joint venture between GE and France's Safran SA, to export more of its jet engines to China, the Wall Street Journal reported over the weekend, citing people familiar with the discussions.

The report said the aim was to cripple development of China's Comac airliner. But Trump has freely used the national security justification in his confrontational trade strategy, imposing tariffs on steel and aluminum worldwide to protect key American industry, and threatening to do likewise for cars from Europe.

In the most costly trade conflict, Trump announced tariffs on virtually 100 percent of goods imported from China. A truce signed in January suspended the most damaging of those, but the majority remain in place.

US trading partners have not stood idly by as Trump imposes tariffs, retaliating with punitive duties on American goods like bourbon, motorcycles and farm products, which obliged the government to provide millions in aid to farmers.

In the latest dispute -- a 15-year-old case over European government subsidies to Airbus -- Washington hit out with 25 percent tariffs on a host of goods, including Scotch whisky, French and Spanish wines, and English cheeses. Trump also slapped penalties on French goods in response to a digital tax.

## Singer to launch free AC cleaning service

STAR BUSINESS DESK

Consumer electronics and home appliances company Singer is set to offer free cleaning services for its air conditioners.

Customers have to register through its website, call centre (16482) or by sending an SMS to 26969 between February 21 and 29 to avail the service, the company said in a statement yesterday.

Service personnel will be visiting residences of registered customers starting March 1 for providing the service. Last year, around 30,000 customers availed the service.



Simeen M Akhtar, senior medical director of Praava Health, attends the launch of its annual membership plan yesterday. Patients can avail three options: Praava Silver, Praava Gold, and Praava Platinum, which will cost Tk 3,500, Tk 7,500 and Tk 15,000 per year respectively.

## Govt may revisit decision: Kamal

FROM PAGE B1

Fixed deposits in post offices stood at Tk 15,500 crore in fiscal 2018-19. Deposits jumped 66 per cent year-on-year to nearly Tk 11,700 crore in the first half of the fiscal year, according to Bangladesh Post Office data.

"We will do whatever possible for the poor. But before doing so, we have to know who they really are," Kamal said, adding that the government will consider exempting tax for the marginalised people.

## Critical day for Grameenphone

FROM PAGE B1

"We do not intend to embezzle from Grameenphone. Rather, we want to collect public money. The administrative panel's main responsibility will be to realise the amount."

The administrator will enjoy full authority over hiring and firing of employees just as a chief executive officer would, while their remuneration will be similar to the company's top brass, he added.

The telecom regulator is also considering including retired civil and army bureaucrats alongside legal and finance experts and engineers on the panel.

About declining Grameenphone's offer of Tk 100 crore, Haque said the telecom regulator cannot receive any payment on the matter at this stage since the review petition hearing is scheduled for Thursday.

"Grameenphone went to the court, not us. Now as the matter is pending in a legal process we will wait until it ends. After the court's decision, we will take our next step," he added.

"It will take a long time to solve the problem in the court and as a part of the previous initiative to settle the issue outside of the court, we offered the sum," said Hossain Sadat, acting head of communications at Grameenphone. Grameenphone has full confidence in the legal system but made the offer to expedite an out-of-court settlement, he added.

After completing an audit of Grameenphone, the BTRC in 2016 claimed that the joint venture between Norway's Telenor Group and Grameen Telecom Corporation owed them Tk 12,579.95 crore in taxes, revenue share, spectrum charge and late fees accumulated over years.

The BTRC's claim was broken down as follows: the principal claim was only Tk 2,299 crore while Tk 6,194 crore was due in late fees and another Tk 4,086 crore was payable to the National Board of Revenue.

Following several initiatives were taken by both sides to open discussions, Grameenphone went to court on the matter and received an interim stay order.

After the BTRC lodged an appeal against the order on November 24, the Appellate Division asked the network operator to pay Tk 2,000 crore within three months if they

want the stay to continue.

On January 26, Grameenphone filed another review petition asking permission to pay Tk 575 crore to the telecom regulator as an adjustable deposit over a 12-month period. This meant that the carrier would pay Tk 47.92 crore each month.

GP'S ATTEMPT TO NEGOTIATE AUDIT FAILS

Just a day ahead of their review petition hearing, Grameenphone yesterday offered Tk 100 crore to BTRC.

"We offered Tk 100 crore to show our willingness for negotiation. The BTRC did not accept our offer," Shahadat Hossain, chief regulatory officer of Grameenphone, told reporters during a press meet at the Pan Pacific Sonargaon Dhaka Hotel, adding that the company was always willing to resolve the dispute through discussions.

Asked why the company did not respond to the government's request to deposit an amount to continue negotiations three months ago, he said: "We were ready for it and working on formulating an agreement so that we could pay some of the amount in an official manner."

"Through the media reports we came to know that government is set on appointing new administration at Grameenphone. To save the interest of our investors, we had to rush to the court," he added.

The BTRC ran its first audit of Grameenphone back in 2011 and found financial discrepancies amounting to Tk 3,034 crore in the operator's books from its inception in 1996 through March 2011.

Grameenphone then disputed the appointment process of the auditing firm and after a court ruling the BTRC in October 2015 appointed another firm, Toha Khan Zaman & Co, to run a fresh audit on the network operator's books from its inception till June 2015.

The methodology in the particular issue of the BTRC were questionable, said Grameenphone officials.

In July last year the telecom regulator temporarily slashed Grameenphone's bandwidth by 30 per cent and also topped giving approval to the operator to roll out new packages or services, or import network equipment to pressure them into clearing their dues.



Sultan Ahmed, secretary to the Power Division, launches the bank's vending station service for providing prepaid meter recharge service to the subscribers of Dhaka Electricity Supply Company at a hotel in Dhaka on Tuesday.

## LDC graduation to boost Bangladesh's creditworthiness

FROM PAGE B4

Rather, the lenders were increasing the rate for the increase in per capita income.

Besides, the GDP and per capita income of Bangladesh will also increase, so there is no reason to be worried about debt burden, he said.

Addressing the programme, ERD Secretary Monwar Ahmed said the Committee for Development Policy (CDP), a subsidiary of the Economic and Social Council (ECOSOC), would announce eligibility of graduation from LDC status in September 2021.

It will then observe the country for the next three years before coming up

with the final graduation declaration, he said.

But Bangladesh requested United Nations to complete the final review for the graduation before March 17 next year, the birthday of Bangabandhu Sheikh Mujibur Rahman, he added.

Regarding reduction of LDC benefits, the ERD secretary said all of the benefits would not instantly be annulled after the graduation for Bangladesh. The country would continue to enjoy at least some of the benefits for the next three years.

According to him, Bangladesh would obviously face some challenges but those should be turned into

opportunities.

Meanwhile Bangladesh will adopt an alternative development strategy to face the challenges during the interim period. However, he said, Bangladesh would enjoy some benefits after graduation.

Anwar Hossain, joint secretary to the ERD, gave a presentation on the topic, saying the graduation might increase borrowing costs but it would still be lesser than what was offered by alternative sources.

Abdul Baki and Md Rezaul Bashar Siddique, joint secretaries to the ERD, and Farid Aziz, joint chief of the ERD, also spoke at the programme.

## Alphabet cuts cord on kite business

AFP, San Francisco

Google-parent Alphabet is shutting down a unit devoted to using high-tech kites to tap into wind energy for electricity, the chief of the team said on Tuesday.

Makani became a "moonshot" project in a special Alphabet X lab when the startup was acquired seven years ago.

The unit was turned into an independent business last year to see if it could fly on its own.

"Creating an entirely new kind of wind energy technology means facing business challenges as well as engineering challenges," Makani chief executive Fort Felker said in a post at Medium.

"Despite strong technical progress, the road to commercialization is longer and riskier than hoped, so from today Makani's time at Alphabet is coming to an end."

## Indonesia proposes to tax sweet drinks, polluting cars, plastic

REUTERS, Jakarta

Indonesia's finance minister proposed on Wednesday new duties on sweetened drinks, vehicles that emit carbon dioxide and plastic bags, to control consumption of the products in Southeast Asia's largest economy.

Sri Mulyani Indrawati's proposal comes amid weak tax collection after the economy grew at its slowest pace in three years in 2019. Indonesia had a nearly \$15 billion revenue shortfall last year due to weak company profits and falling exports.

The proposal is to levy excise taxes ranging from 1,500 rupiah to 2,500 rupiah (\$0.11-\$0.18) per litre on sugar and artificial sugar-sweetened beverages, such as bottled tea, coffee, carbonated soft drinks and energy drinks, she told a hearing with parliament's finance commission. The aim is to cut consumption of sweet drinks, Indrawati said, arguing that the prevalence of diabetes and obesity levels have steadily increased in the past decade.

Some 2 per cent of Indonesians age 15 and above suffer from diabetes in 2018, up from 1.1 per cent in 2007, while the number of obese adults rose from 10.5 per cent in 2007 to 21.8 per cent in 2018.

Indrawati also brought up again her 2017 proposal to impose an excise tax of 200 rupiah per bag on plastic bags, which parliament has not approved yet. The levy, though small, can halve Indonesia's consumption of plastic bags to 53,533 tonnes a year, she argued.

The government also wants to impose duties on new vehicles that emit carbon dioxide as part of efforts to control pollution, the minister said. The tariffs would vary depending on emission levels and other aspects, she said, without providing details.

The total additional revenue expected from all three measures per fiscal year is 23.56 trillion rupiah or about \$1.72 billion - 1.61 trillion rupiah from plastic bags, 6.25 trillion rupiah from drinks and 15.7 trillion rupiah from vehicles, she said.

## Managing carbon footprint -- a must do for sustainability

FROM PAGE B4

This threshold was set as the experts believed, beyond this level the world would face catastrophic and irrecoverable climatic shock. However, to maintain temperature at 1.5 degree Celsius requires reducing emissions by 45 per cent from 2010 levels by 2030 and hit zero emissions by 2050.

Let's know focus on the rationales for reducing the carbon footprint:

i) Laws and regulations: Most developed countries are coming up with the regulations which are mandatory for the companies to abide by. For example, Energy Savings Opportunities Scheme (ESOS) is compulsory for every company which has 250 or more employees or an annual turnover exceeding €50m and a balance sheet exceeding €43m in the United Kingdom.

ii) Cost savings: Companies can save money and reduce energy uncertainties by using renewable energy sources which are obviously much cheaper.

iii) Customers' expectations: A survey conducted by Nielsen in 2014 found that 55 per cent of consumers in 60 countries worldwide are prepared to pay more for products and services provided by companies that are committed to positive social and environmental impact. Another online survey shows, 81 per cent of

global respondents feel strongly that companies should help improve the environment.

iv) Tax incentive: Authorities in different countries are incentivising companies for the efforts to reduce carbon footprints.

v) Better brand reputation: Companies which are genuinely putting efforts to reduce carbon footprints are well appreciated by the customers resultantly they remain ahead of their rivals in the marketplace.

vi) Pressure from the investors and other stakeholders: Because of the increasing awareness investors and other stakeholders expect companies to take appropriate measure to reduce emissions.

Question naturally arises - how can the business organisations address this critical challenge? Following points would help:

i) Measuring the current status: An organisation should first know how much emissions it generates. Once that is done, it should then set a target and start taking measures to reduce GHG emissions.

ii) Switch to renewable energy: Renewable energy source like solar or windmill help drastically to reduce emissions. Moreover, these sources are much cheaper. Besides the energy sources, organisation should look for overall energy efficiency gain in all its establishments

like corporate offices, factories, warehouses and in points of sale.

iii) Selecting right mode of transportation: Selecting appropriate mode of transportation helps to reduce emissions. For example: sea freight is always preferred to air freight.

iv) Reduce travel: With the advancement of technology organisation can easily avoid travel and accomplish many of its tasks by online meeting etc.

v) Reduce-Reuse-Recycle mindset: An organisation must look for reducing consumption of certain items, reuse certain products wherever possible and also to look for recycling opportunities to reduce waste.

Corporate leaders must keep in mind that business will only exist if mother earth exists. Therefore, they should immediately take all out measures to reduce carbon footprint for existence sake. Geoff Moore, professor of business ethics at Durham University Business School, appropriately said: "If we collectively do not address these issues, it is likely that the world will be largely uninhabitable by the end of this century. What more reason does business need?"

The writer is the chairman and managing director of BASF Bangladesh Ltd. Views expressed here are personal.

## Govt's insatiable appetite for bank funds

FROM PAGE B1

Provisional data showed the National Board of Revenue (NBR) could log in Tk 124,500 crore in the first seven months of the fiscal year, missing the target for the period by a whopping Tk 39,500 crore.

"The government should increase its revenue collection by hook or by crook in order to tackle the huge amount of borrowing from the banking sources. Or else, it will face a substantiate interest burden in the years ahead."

The large volume of government borrowing will have an adverse impact on the private sector in the coming days as businesses will be unable to get their requisite funds from banks.

At present, banks are not feeling the pinch as the demand for credit from the private sector is subdued, Rahman added.

Private sector credit growth stood at 9.83 per

cent in December last year, which is the lowest since 2008 at least. Available Bangladesh Bank data goes as far back as 2008.

But banks will face severe liquidity crunch when businesses will start expanding their investment in a full-fledged manner, Rahman said.

"We are not facing any difficulty to manage our funds right now," said Md Arfan Ali, managing director of Bank Asia, adding that the situation may not sustain in the long run given the upcoming probable credit demand.

Credit demand is expected to pick up from April, when banks will implement the single-digit lending rate on their all loan products except credit card, he added.

Besides, the government borrowing is likely to creep up in the final quarter of the fiscal year, when the implementation of ADP tends to be ramped up, said Syed Mahbubur Rahman,

managing director of Mutual Trust Bank.

"Banks would start facing problems then," he added. As of February 16, the government owes banks Tk 160,467 crore, up 48.44 per cent from June 30, 2019.

"A good number of banks are feeling comfortable about offering loans to the government as this is a completely risk-free lending," said AB Mirza Azizul Islam, a former finance adviser to a caretaker government.

Many banks are showing reluctance in giving out loans to the private sector as deposit growth has not increased as expected.

"The government should avoid massive government borrowing from banking sources for the greater interest of private sector. If the private sector is squeezed, employment generation will not widen. In such a situation, the country's GDP growth will face a hurdle," Islam added.



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# Steel makers feel the pinch of a subdued private sector

Profits of all but one listed rod maker slump

AHSAN HABIB  
All but one of the listed rod makers' profits dropped in the first half of the current financial year on the back of lower sales volume and higher deferred tax expense.  
Only SS Steel logged in higher profits, while BSRM Steels, Ratanpur Steel Re-rolling Mills and

private sector.  
Shekhar Ranjan Kar, company secretary of BSRM Steels, echoed the same about the shrinking profitability: lower sales volume. BSRM's profits for the months of July and December last year crashed a staggering 78.71 per cent year-on-year to Tk 16.8 crore.  
But Kar, also the general manager of finance

which comes to about Tk 2,000 per tonne. This is the minimum tax. Whether we make profit or loss these taxes are mandatory."  
The value-added tax of Tk 1,100 per tonne must be paid too.  
"Such a high tax regime ate into our profits and it will continue to fall," Kar added.  
The Chattogram-based rod maker also made a provision of current tax of Tk 27.47 crore as a minimum tax this year, which is not comparable with the previous year as tax provisioning for the previous year was calculated on net profit.  
RSRM also said there was an impact from advanced trading tax, which is newly imposed, and an increase in import duty.  
Industry insiders said the gas price hike has also impacted rod makers' business: about Tk 1,500 has to be paid extra for every tonne of rod now.  
The energy regulator increased gas prices for manufacturers by about 17.5 per cent from July 1, 2019.  
The impact was slightly less for newly listed SS Steel, whose earnings rose in the first half. SS Steel mostly sells to the government, so its earnings remains strong, according to analysts.  
However, in the last quarter SS Steel's earnings was flat.  
Between the months of October and December of last year, the steelmaker's earnings per share was Tk 0.46, which was Tk 0.43 a year earlier.  
Big companies' sales are diversified, said Javed Oppenhaffen, chairman of SS Steel.  
In the coming years, rod makers will face a challenge because capacity of their production rose but the demand has not.  
"So, demand will have to increase to overcome the challenge," Oppenhaffen added.  
Since the rod makers' raw materials come from China, the impact of coronavirus will be felt deeply in the days ahead, Rahman of RSRM said.

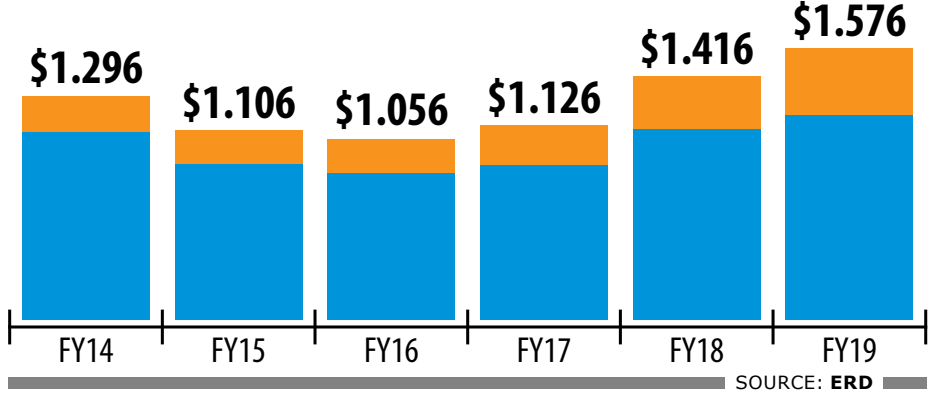
Company	Half-yearly (2018-19)	Half-yearly (2019-20)
 BSRM	EPS = Tk 2.10 Revenue = Tk 2,870cr	EPS = Tk 0.45 Revenue = Tk 2,031cr
 GPH Ispat	EPS = 0.88 Revenue = Tk 544cr	EPS = 0.86 Revenue = Tk 548cr
 RSRM	EPS = Tk 3.63 Revenue = Tk 393cr	EPS = 1.05 Revenue = Tk 193cr
 SS Steel	EPS = 0.78 Revenue = Tk 200cr	EPS = 1.15 Revenue = Tk 224cr

GPH Ispat saw their profits contract during the time.  
"Construction activities of the private sector was 'abnormally' slow in the first half of the financial year," said RSRM Director Marzanur Rahman.  
The demand for rod fell though the supply remains the same, which ultimately led to lower sales volume and shorter profit margin. The rod maker supplies to both the government and the

& accounts of the steel maker, also blamed the higher deferred tax burden.  
The steel company made a provision for deferred tax expenses of Tk 11.48 crore for the first half of the financial year 2019-20. A year earlier, it was Tk 1.73 crore.  
At least Tk 500 per tonne has to be provided now as minimum tax when steel is imported.  
"When we sell we have to pay 3 per cent tax,

# LDC graduation to boost Bangladesh's creditworthiness

Govt's foreign debt servicing burden



STAR BUSINESS REPORT  
Graduation into the developing country bracket in 2024 is likely to increase foreign assistance flows as it would enhance Bangladesh's creditworthiness, said the Economic Relations Division (ERD) yesterday.  
Bangladesh will enjoy various benefits, including an immense enhancement of the country's image before the global community, said Kazi Shafiqul Islam, former secretary to the ERD.  
The private sector's contribution to the economy was almost 80 per cent and they would be able to avail market loans at cheaper interest rates for higher credit ratings.  
Side by side foreign direct investment will also increase, he said at a workshop styled "Effective Partnership with Media for Sustainable Development" organised by the ERD on its Sher-e-Bangla Nagar premises in Dhaka yesterday. Around 50 reporters of print and electric media took part.  
However, Bangladesh will face three

problems: a reduction of scholarships, concessional loans and trade benefits.  
Disbursement of foreign assistance would increase to around \$15-16 billion within the next 10 years.  
External debt repayment will reach \$2.5 to \$3 billion in fiscal 2024-25, when some big foreign loans are scheduled to mature.  
Last fiscal year Bangladesh's debt service, meaning principal plus interest, was \$1.56 billion, up from \$1.40 billion a year earlier.  
"Bangladesh will not fall in any problem regarding debt servicing within the next 10 years although the amount of repayments will be double in fiscal 2024-25," said Kazi Shafiqul Islam, former secretary to the ERD.  
The country is at a comfortable level as the debt-GDP ratio is still at only 14 per cent and it would reach 20 per cent once the big foreign loans mature within the next 10 years.  
The international standard is 40 per cent, so Bangladesh has a huge scope to take more foreign loans, he said.  
On rising interest rates, there is no direct connection of it with LDC graduation.  
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Tangerines are now being grown in Sylhet and the hill districts of Rangamati and Bandarban and selling for Tk 80-100 per kilogram. The photo was taken in Karwan Bazar in Dhaka on Tuesday.



ANISUR RAHMAN

# Platform for interoperability in digital financial transactions by 2021

STAR BUSINESS REPORT  
The government yesterday approved a project which would make public a platform for interoperability in digital financial transactions, ensuring seamless transactions between payment systems alongside transparency and reducing transaction costs.  
To cost Tk 54.85 crore, the "Interoperable Digital Transaction Platform Service" project will be up and running by February next year.  
A joint venture firm comprising Orion Informatics, Microsoft, Fintech and Sain Ventures won the procurement order and will start installing the platform from next month.  
The government will pay Tk 43.27 crore to the joint venture and another Tk 11.68 crore as value added tax.  
The Cabinet Committee on Public Purchase at the Cabinet Division have the nod to the project.

It will act as a bridge between customers, merchants, payment processors, e-wallets, banks, financial institutions, payment systems operators and government and private institutions.  
It will also make it easy to make payments, including that for e-commerce and bills, and send remittance, said officials related with the process.  
Briefing journalists after the meeting, Finance Minister AHM Mustafa Kamal said the platform would help digitalise the financial system.  
"We found top global players in the joint venture and hope to get the optimum benefit by 2021," Kamal said.  
Through a meeting with Prime Minister's ICT Affairs Adviser Sajeb Wazed Joy in 2017 the Information Communication Technology Division first undertook the project.

# Managing carbon footprint -- a must do for sustainability



SAZZADUL HASSAN

About 100 companies are responsible for 71 per cent of the world's greenhouse gas emissions, says a report published by UK-based renowned organisation CDP in 2017. These companies had produced about 923 billion tonnes of carbon dioxide-equivalents between 1988 to 2016. No wonder now-a-days carbon footprint is one of the key strategic issues being widely discussed in business world.  
Traditionally most of the organisations' primary focus is on growing business by any means. Not many of them are truly concerned about environment. However, off late, because of increasing awareness of the adverse impact of carbon emission, there have been incessant pressure on businesses to play their part to fight this global crisis.  
Increasing carbon footprint has profound effects on our planet. The

world has been witnessing continuous rise in its temperature causing changes in the growth patterns of plants. Increased temperature will also cause rise of the sea levels which will eventually erode shorelines, displace human habitats and destroy the overall ecosystem.  
In some of the geographies we see prolonged droughts while some of the areas experiencing unprecedented flooding. This adverse weather conditions naturally impact the overall food production. Consequently, people would suffer from hunger, malnutrition and also from different deadly diseases. Wildlife is also getting severely impacted due to this unusual behaviour of weather.  
In a nutshell, climate change has negative impacts on economies, populations, resources and all these consequences ultimately boil down to increased cost of doing business.  
It is quite evident that business organisations contribute significantly in greenhouse gases (GHG) emissions. Study shows, major sources of GHG emissions are electricity production as fossil fuels like coal and gas are mostly used here in transportations and manufacturing sectors. Therefore, businesses do have an ethical



obligation to reduce their carbon footprint. Moreover, it has also got business justifications to do so.  
Before getting into the in-depth discussion, we need to first understand carbon footprint which fundamentally refers to the amount of carbon dioxide (CO2) emissions associated with all the activities of a person or other entity. It includes direct emissions, such as those that result from fossil fuel combustion in manufacturing, heating, and transportation, as well as emissions required to produce the electricity associated with goods and services consumed.  
In addition, the carbon footprint concept also often includes the emissions of other greenhouse gases, such as methane, nitrous oxide, or chlorofluorocarbons (CFCs).  
World leaders signed an agreement in 2015 famously known as Paris Agreement to limit greenhouse gas emissions to levels that would prevent global temperatures from increasing more than 2 degree Celsius (3.6°F) above the temperature benchmark set before the beginning of the Industrial Revolution and to pursue efforts to limit the temperature increase even further to 1.5 degrees Celsius.  
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