

STOCKS		COMMODITIES		ASIAN MARKETS				CURRENCIES											
Week on week		As of Friday		Friday Closings				As on Thursday											
DSEX	2.14%	Gold	\$1,673.50	MUMBAI	2.32%	TOKYO	2.72%	SINGAPORE	1.90%	SHANGHAI	1.21%	USD	83.95	EUR	92.68	GBP	107.42	CNY	11.96
CSCX	2.51%	Oil	\$45.27									BUY TK	84.95	96.48	111.22	12.57			
	4,384.48		(per ounce)		37,576.62		20,749.75		2,960.98		3,034.51	SELL TK	84.95	96.48	111.22	12.57			

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DHAKA SUNDAY MARCH 8, 2020, FALGUN 24, 1426 BS starbusiness@thedailystar.net

Sanitary napkins still unaffordable for a large majority

AHSAN HABIB

The high price and a lack of awareness are the main reasons why as many as 80 per cent of the menstruating females in Bangladesh do not use sanitary napkins, leaving them susceptible to a myriad of health problems.

In 2014, about 14 per cent women used napkins, including the irregular users. Now, the percentage is about 20 per cent, according to industry insiders.

In India, the average price of a high-quality sanitary napkin is Rs 7.62 (Tk 9.14), whereas in Bangladesh it is about Tk 12.

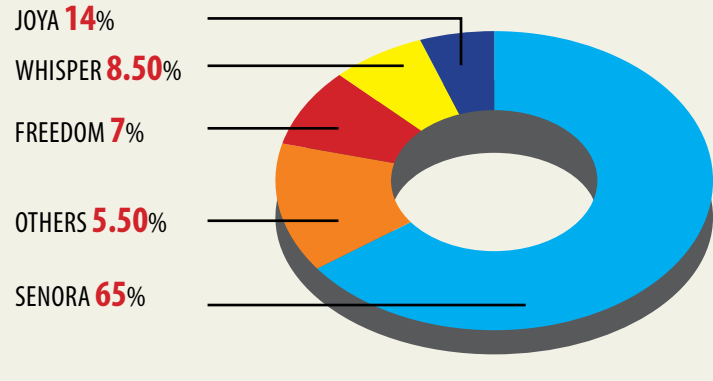
"Many people think it is an extra cost but they do not realise the health cost of traditional management of menstrual cycles," said Sharmind Neelormi, a professor at Jahangirnagar University.

Naima Sultana, a student of the University of Dhaka, also feels the price is a deciding factor.

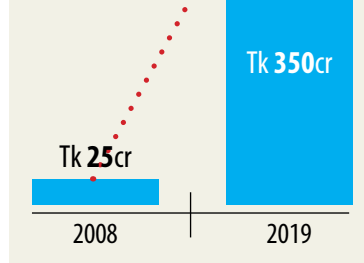
"In my household there are three women, so our total monthly cost is not insignificant."

Besides, women still feel shy about buying pads from shops,

SANITARY NAPKIN MARKET SHARE



THE RISE OF SANITARY NAPKIN MARKET IN BANGLADESH



which are almost always run by men, Sultana said, adding that awareness on the importance of sanitary napkins is seriously lacking.

"But people don't want to talk about the subject due to social taboo," said Mamunur Rahman, founder of Ella Pad, a low-cost sanitary napkin.

Still, people want a packet to carry sanitary napkin, so that no one can realise what he/she is carrying.

"Our first generation women are still advising their descendants to use cloth instead of sanitary napkins," Rahman said, while calling for large scale awareness

programmes to get women to embrace sanitary napkins.

He also called for policy support from the government to promote low-cost pad production.

Ella Pad uses textile scraps to make cheap sanitary napkins, and procuring the scraps is quite the challenge, Rahman said.

If the government subsidises sanitary napkins, the penetration will be much higher, Neelormi said.

The government though is not sitting still: imported pads have been carrying a 45 per cent supplementary duty for several years as part of a push to encourage local production.

Now, local sanitary napkin makers hold about 90 per cent of the market, which was almost import-based previously.

The overall market size of sanitary napkin rose to Tk 350 crore in 2019 from Tk 25 crore in 2008, according to the industry

insiders.

"Since the market is expanding, the price of sanitary napkins should get benefits of economies of scale by now," Neelormi said.

But that has not been the case.

"The price, in fact, is rising," she added.

Jesmin Zaman, head of marketing of Square Toiletries, begs to differ with Neelormi about price being the main deterrent for women using sanitary napkins.

"A woman needs only Tk 50 to manage a menstrual cycle. This is not too high as they spend more on cosmetics. Habit, awareness and price are the three reasons behind the low penetration."

With the view to expanding the use of sanitary napkins, Square Toiletries has rolled out a lower price pad named Femina from which it is not logging any profits, according to Zaman.

Coronavirus stands to wipe \$3b off Bangladesh economy

Finds an ADB analysis

STAR BUSINESS REPORT

Bangladesh's gross domestic product may contract by as much as 1.1 per cent in the hypothetical worst-case scenario of a significant outbreak of coronavirus in the country, said the Asian Development Bank (ADB) in an analysis.

That means, the novel virus, which is yet to arrive in Bangladesh, could wipe \$3.02 billion off the \$300 billion-plus economy.

In such a scenario, 894,930 jobs will be lost, according to the ADB.

The ongoing COVID-19 outbreak affects China and other developing Asian economies through numerous channels, including sharp decline in domestic demand, lower tourism and business travel, trade and production linkages, supply disruptions and health effects.

The magnitude of the economic impact will depend on how the outbreak evolves, which remains highly uncertain, the Manila-based lender said.

China is the biggest trading partner

of Bangladesh and the biggest source of raw materials. The world's second largest economy accounted for more than a fifth of the country's imports of \$56 billion in fiscal 2018-19, Bangladesh Bank data showed.

The world's second largest economy is also emerging as an export destination for Bangladesh.

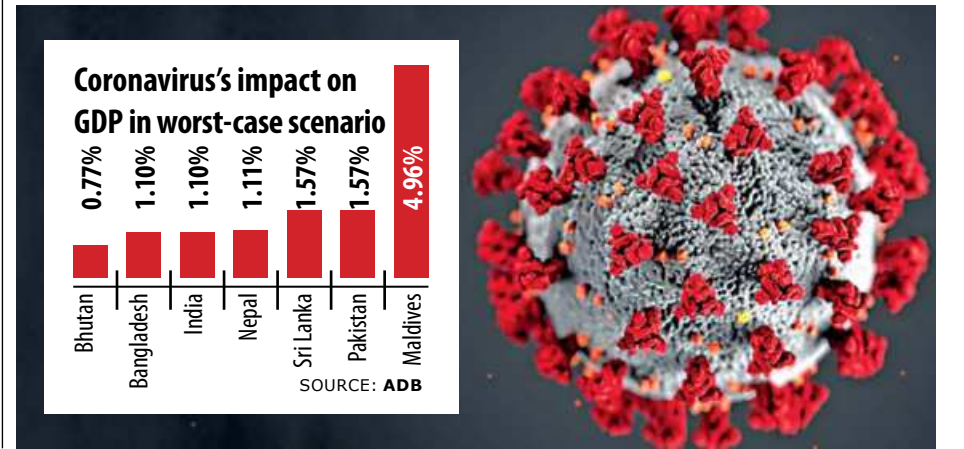
Bangladesh receives 5-6 lakh tourists every year and of them a major portion comes from China.

"There are many uncertainties about the COVID-19, including its economic impact," said ADB Chief Economist Yasuyuki Sawada in a statement.

This requires the use of multiple scenarios to provide a clearer picture of potential losses.

"We hope this analysis can support governments as they prepare clear and decisive responses to mitigate the human and economic impacts of this outbreak," he added.

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Interest rate caps poised to shrink NBR's collections

SOHEL PARVEZ

The state coffer's receipts from the banking sector, which accounts for about one-third of the National Board of Revenue's Large Taxpayers Unit's collections, are likely fall in the wake of interest rate caps on loans and deposits, said taxmen and bankers.

why bank's income will drop and so will their profits," he said, while welcoming the lessening of interest rates for industrial credit for giving a boost to industrialisation.

All the banks have downsized their budgets to cope with the new interest rates, Ahmed added.

Taxmen said the effect of interest rate reduction and subsequent drop in

according to taxmen.

On the surface it seems banks' income will decline for interest rate cuts, said a senior official of LTU seeking to remain unnamed.

But if the demand for loans increases because of the lower interest rates and the amount of defaulted loans improves, there would be no effect on tax collection, he added.

Tax collection from the banking sector will definitely reduce if there is no improvement in default loan situation, said Towfiqul Islam Khan, senior research fellow at the Centre for Policy Dialogue.

"If banks do not improve their efficiency, the new interest rates may affect profitability of the banking sector and the collection of corporate income tax from the sector," he said.

"It needs to be seen how the move impacts the overall economy of the country," he said, adding that if the economy is benefitted by the interest rate cuts, revenue collection is expected to rise.

The reduction of deposit rate though will hit the tax receipts on interest earnings from savings and fixed deposits.

Deposit growth in banks saw a steep decline in January, in a development that can be viewed as the direct impact of the capping of interest rate on savings to 6 per cent.

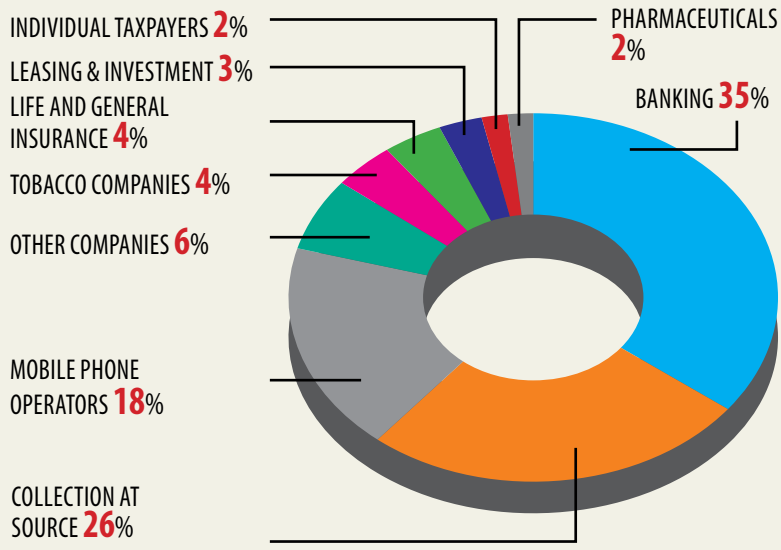
"Tax will decline proportionately in line with the drop in deposit rate," said a senior official of Tax Zone-1 that looks after collection of the withholding tax from interest incomes on depositors.

The NBR collected Tk 6,577 crore tax on interest income of saving and fixed deposits last fiscal year, up 9 per cent year-on-year, according to data from the field office.

The tax authority collects 10 per cent tax on interest earnings of depositors with Taxpayers Identification Numbers (TINs) and 15 per cent from those who do not have TINs.

Banks deduct the tax on behalf of the NBR while crediting the interest income to savers.

LTU'S COLLECTION IN FIRST HALF OF FISCAL YEAR



"This is going to reduce banks' operating profits," said Trust Bank Managing Director Faruq Mainuddin Ahmed, adding that the decline in banks' income will invariably lead to a reduction in tax collection.

Banks accounted for 35 per cent of tax collection of Large Taxpayers Unit, the main tax collector for income tax under the NBR, in the first half of the current fiscal year.

One of the reasons banks' profits will shrink is because of inclusion of consumer loans to the 9 per cent interest rate bracket, he said.

Consumer loans do not require any security and the recovery process is cumbersome and requires more manpower for supervision.

"If the interest rates on consumer loan are reduced to 9 per cent, no bank will be able to manage. This is

profitability of banks are likely to be visible in the next fiscal year as banks will pay tax based on their incomes in the 2019 calendar year.

The LTU is responsible for collecting tax from 439 big companies, including banks and insurances, along with 720 individuals.

Its total collection was nearly one-fourth the total income tax of Tk 73,000 crore collected by the NBR in fiscal 2018-19.

The LTU logged in Tk 17,420 crore last fiscal year and the amount of collection from the banking sector was 38 per cent of its total receipts.

Between July last year and February this year, the LTU collected Tk 10,200 crore and the contribution of banking sector continued to remain more than one-third of its total tax receipts,

আন্তর্জাতিক নারী দিবস

মুজিব ১০০ বছর

Access 125

৪৮ ফুটায়
লোন অনুমোদন

স্বপ্ন সীমাহীন
চলবো বাঁধাহীন
ঢাকা ব্যাংক নিয়ে এলো
নারীদের জন্য মোটরবাইক লোন

আজকের নারীর পথচলা আরো স্বচ্ছন্দ, সাবলীল ও নিরাপদ করতে 'আন্তর্জাতিক নারী দিবস-২০২০' সামনে রেখে নারীদের জন্য বিশেষ মোটরবাইক লোন সুবিধা নিয়ে এলো ঢাকা ব্যাংক।

- ৯,৫০,০০০ টাকা পর্যন্ত লোনের সুযোগ
- মোটরবাইক মূল্যের ৯০% পর্যন্ত লোন সুবিধা
- লোনের মেয়াদ সর্বোচ্চ ৩ বছর
- আকর্ষণীয় ইন্টারেস্ট রেট
- মাত্র ৯% প্রসেসিং ফি

আরো থাকবে

মোটরবাইক ইনস্যুরেন্স কভারেজ, পটভিত্তি শিট প্রোগ্রামে দুর্ঘটনাজনিত ইনস্যুরেন্স কভারেজ, ৫০০ আউটলেট আকর্ষণীয় ছাড়, বছরজুড়ে পাবসোনাল ৫% ক্যামব্যাক এবং সুকম্বাটার ও সিনেপ্রেসে একটা ফুটি টিকেট কিনলে একটা ফ্রি।

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Mohammad Javed Patwary, inspector general of police and chairman of Community Bank Bangladesh, cuts a cake to launch the bank's mobile app 'Community Cash' in Dhaka recently. After downloading the app from Google Play Store or Apple's App Store, customers can avail services, including balance check, fund transfer, banking request, card payment, utility payment, tuition fee payment, e-commerce and mobile phone recharge. Masihul Huq Chowdhury, CEO, was present at the event.

Asia-Pacific economies face \$211b hit from virus

AFP, Hong Kong

The coronavirus could wipe more than \$200 billion off Asia Pacific economies this year, S&P Global ratings warned Friday, sending growth to its lowest level in more than a decade, as governments struggle to combat the disease.

In a worst-case scenario, China could see growth of less than three percent, while Japan, Australia and Hong Kong could "flirt with recession", it said in a report.

Fears about the impact of the outbreak, which has spread to at least 85 countries since it began in China in late December, have hammered world markets as investors fret over its economic impact.

S&P said it expected the region to grow 4.0 per cent this year as supply and demand shocks blow a \$211 billion hole in the economy. That compares with a 4.8 percent estimate given in December and would be the worst performance since a contraction in 2008 caused by the global financial crisis.

"Asia-Pacific's outlook has darkened due to the global spread of the coronavirus," it said. "This will exert domestic supply-and-demand shocks in Japan and Korea. It will mean weaker external demand from the US and Europe." The report said economies were suffering from the double-whammy of weak demand as consumers stay home for fear of catching the disease, and falling supplies as industries are rocked by shutdowns.

It saw China's economy -- which was already stuttering before the crisis struck -- expanding 4.8 per cent this year, which would be the worst in three decades. However, it added that



People wearing face masks ride the escalators at a BTS Skytrain station in Bangkok yesterday.

in the worst case, which "assumes localized reinfections as people return to work and the re-imposition of some restrictions on activity" growth could crash to just 2.9 percent.

Hong Kong, which suffered its first recession last year since 2008, was tipped to shrink further. The city, along with Singapore, Thailand, and Vietnam would be the hardest hit, with tourism -- which has been battered globally -- accounting for around 10 percent of growth on average.

Still, S&P did say that economies would likely see healthy rebounds.

"A U-shaped recovery is likely to be delayed until the third quarter if signs emerge by the second quarter that the virus is globally contained,"

the report said.

"We assume that the coronavirus will not permanently impair the labour force, the capital stock, or productivity -- hence, the region's economies should be employing as many people and producing as much output by the end of 2021 as it would have done in the absence of the virus." Also on Friday, the Asian Development Bank said it saw China taking a \$103 billion hit, or 0.8 percentage point hit to GDP, while losses could hit \$22 billion -- or 0.2 percentage points -- for other developing economies in the region.

"The magnitude of the economic losses will depend on how the outbreak evolves, which remains highly uncertain," the bank said in a statement.

Canada adds 'puzzling' 30,000 jobs in February

AFP, Ottawa

Canada added 30,000 jobs in February despite concerns over the spreading coronavirus, while its unemployment rate rose 0.1 percentage points to 5.6 per cent, according to government data released Friday.

Statistics Canada said there were more people working in wholesale and retail trade, in manufacturing (for a second consecutive month), as well as in information, culture and recreation. At the same time, employment declined in professional, scientific and technical services and in accommodation and food services.

Economists noted a "puzzling gap" between hiring and a slowing export-driven economy, adding that this latest data would not likely factor into market decisions as it predates what are likely to be the biggest impacts of the COVID-19 outbreak.

"Canada ended the last of the pre-virus jobs reports with a flourish, as a strong month for employment and a healthy wage gain showed that everything was fine in the labor market," said CIBC analyst Avery Shenfeld.

Coronavirus stands to wipe \$3b off Bangladesh economy

FROM PAGE B1

The new coronavirus disease, now known as COVID-19, was first identified in Wuhan, in China in early January. Since then, it has spread to another 88 countries as of Friday, according to the World Health Organisation.

The ADB analysis explored three scenarios given the very large uncertainties.

In the best-case scenario, the outbreak is contained relatively quickly, with travel bans and precautionary behaviour abating after two months, when the outbreak intensified and quarantines as well as travel and other restrictions were imposed.

In the moderate scenario, the outbreak is more widespread and lasts longer, with travel bans and precautionary behaviour abating only after three months; there is a larger decline in China's consumption growth of 2 percentage points for the year, relative to a no-outbreak scenario.

In the worst-case scenario, the outbreak is even more protracted, with precautionary behaviour and restrictive policies remaining in place for six months; there is a large decline in both consumption and investment growth in China, with both down by 2 percentage points relative to a no-outbreak scenario.

In the hypothetical worst-case scenario, the duration of travel bans and sharp decline in domestic demand will be six months in China and the outbreak in other developing economies lasting three months.

In such cases, there will be 2 percentage points decline in China's consumption relative to no-outbreak scenario, China's investment relative to no-outbreak scenario and decline in selected developing economies' domestic consumption.

In the best case scenario, the country's GDP will lose \$8.37 million and there will also be job cuts for 1,870 people. In

the moderate and worse cases, there will be GDP loss of \$15.84 million and \$30.31 million and job cuts of 3,790 and 6,950 respectively.

"These should not be interpreted as a prediction that an outbreak will occur in any of these economies. In most of these economies there are very few cases of the COVID-19," the ADB said.

Rather, they are meant to guide policy-makers in determining how costly an outbreak could be, so they can properly evaluate the benefits and costs of prevention and early response.

In Bangladesh, tourism revenues will decline by 0.001 per cent in the best-case scenario, 0.002 per cent in the moderate case scenario and 0.003 per cent in the worst-case scenario.

The range of scenarios explored by the ADB suggest a global impact of \$77 billion to \$347 billion, or 0.1 per cent to 0.4 per cent of global GDP, with a moderate case estimate of \$156 billion or 0.2 per cent of global GDP.

Two-thirds of the impact falls on China. The magnitude of the impact of the lethal, pneumonia-like virus, which is sweeping the globe, on Bangladesh's international trade of Bangladesh as well as overall commerce -- cannot be ascertained yet.

In fact, the real impact would be clear in March, the finance ministry of Bangladesh said in a document recently.

"There is no doubt that there will be at least short-term impact. And if the outbreak persists for a long time, this will have far-reaching impact not only on Bangladesh but also on the global economy."

The barriers to imports from China, the epicentre of the virus, will hurt the export-oriented sectors and disrupt the supply chain, the finance ministry said, adding that the overall trade may be affected to some extent because of the coronavirus.



Syed Mohammad Kamal, country manager for Bangladesh at Mastercard, poses with the first prize winner of the 'Magical Barcelona' campaign during an event at a hotel in Dhaka recently. Customers who made purchases with Mastercard credit, debit and prepaid cards during winter won various prizes, including an all-expense paid trip for two to Barcelona.



Abu Hena Mohd Razee Hassan, chief of the Bangladesh Financial Intelligence Unit, and Syed Mahubur Rahman, CEO of Mutual Trust Bank, attend a conference for the lender's 'Branch Anti Money Laundering Compliance Officers' at a convention hall in Dhaka recently.

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
উপজেলা স্বাস্থ্য ও পঃ পঃ কর্মকর্তার কার্যালয়
বালিয়াকান্দি, রাজবাড়ী
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তারিখঃ ০৭/০৩/২০২০ইং

স্মারক নং-উপঃ/স্বঃ/কমঃ/বালিয়া/এম.এস.আর/দরপত্র/২০১৯-২০/৩৩২

এম.এস.আর দরপত্র বিজ্ঞপ্তি (৩টিএম)

উপজেলা স্বাস্থ্য কমপ্লেক্স, বালিয়াকান্দি, রাজবাড়ীর এর উপজেলা স্বাস্থ্য কমপ্লেক্স সহ ০৪(চার)টি উপ-স্বাস্থ্য কেন্দ্রের ২০১৯-২০২০ইং অর্থ বৎসরের এম.এস.আর (মেডিকেল এন্ড সার্জিক্যাল রিস্ক ইন্সিউরেন্স) স্থানীয়ভাবে ক্রয়ের নিমিত্তে গণখাতে সংগ্রহ বিধিমালা পিপিআর ২০০৮, ২০০৯ (সংশোধিত), ২০১০ (সংশোধিত) ও পাবলিক প্রকিউরমেন্ট আইন-২০০৬, ২০০৯ (সংশোধিত), ২০১০ (সংশোধিত), ২০১৬ (সংশোধিত) এর আলোকে বাংলাদেশের প্রকৃত ব্যবসায়ী/অভিজ্ঞ সরবরাহকারী/প্রস্তুতকারী ও বিশ্বস্ত যোগ্যতাসম্পন্ন ঠিকাদারী প্রতিষ্ঠানের নিকট থেকে প্রদত্ত শর্ত সাপেক্ষে গ্রুপ ওয়ারী পৃথক পৃথক ভাবে সীলমোহরকৃত খামে দরপত্র আহ্বান করা যাইতেছে।

১	মন্ত্রণালয়/বিভাগ	স্বাস্থ্য ও পরিবার কল্যাণ মন্ত্রণালয়।
২	সংগ্রহকারী সত্তার নাম	উপজেলা স্বাস্থ্য কমপ্লেক্স, বালিয়াকান্দি, রাজবাড়ী।
৩	সংগ্রহকারী সত্তার জেলা	রাজবাড়ী।
৪	যে জন্য দরপত্র আহ্বান	"এম.এস.আর" মালামাল/সামগ্রী ক্রয়।
৫	দরপত্র আহ্বানের সূত্র ও তারিখ	স্মারক নং-উপঃ/স্বঃ/কমঃ/বালিয়া/এম.এস.আর/দরপত্র/২০১৯-২০/৩৩২ তাঃ ০৭/০৩/২০২০
৬	সংগ্রহ পদ্ধতি	২০০৮, ২০০৯ (সংশোধিত), ২০১০ (সংশোধিত) ও পাবলিক প্রকিউরমেন্ট আইন-২০০৬, ২০০৯ (সংশোধিত), ২০১০ (সংশোধিত), ২০১৬ (সংশোধিত)।
৭	বাজেট বরাদ্দের উৎস	রাজস্ব ও উন্নয়ন খাত।
৮	গ্রুপ ভিত্তিক কাজের বিবরণ	এম.এস.আর গ্রুপ নং "ক"- গুণপত্র (ইউসিএল বার্বিভূত), গ্রুপ নং "খ" সার্জিক্যাল যন্ত্রপাতি, গ্রুপ নং "গ"- কেমিক্যাল রি-এজেন্ট (পরীক্ষা নিরীক্ষা), গ্রুপ নং "ঘ" লিলেন- সামগ্রী, গ্রুপ নং "ঙ"- গজ, ব্যাভেজ, তুলা ইত্যাদি এবং গ্রুপ নং "চ" আসবাবপত্র ও কিচেন সামগ্রী।
৯	দরপত্র প্রকাশের তারিখ	০৮/০৩/২০২০ইং।
১০	দরপত্র দলিল বিক্রয়ের শুরু ও শেষ তারিখ	প্রতিকার প্রকাশের তারিখ হইতে ২৯/০৩/২০২০ইং তারিখ অফিস চলাকালীন সময় পর্যন্ত (সরকারি ছুটির দিন ব্যতীত)।
১১	দরপত্র দাখিল শেষ তারিখ ও সময়	৩০/০৩/২০২০ইং তারিখ সকাল ১০.০০ ঘটিকা হইতে বেলা ১২.০০ ঘটিকা পর্যন্ত।
১২	দরপত্র বাস্তব খোলার তারিখ ও সময়	৩০/০৩/২০২০ইং তারিখ বেলা ১২.৩০ ঘটিকা।
১৩	দরপত্র দলিল বিক্রয়ের স্থান	(ক) উপজেলা স্বাস্থ্য কমপ্লেক্স, বালিয়াকান্দি, রাজবাড়ী (খ) উপজেলা নির্বাহী কর্মকর্তার কার্যালয়, বালিয়াকান্দি, রাজবাড়ী (গ) অফিসার ইনচার্জ, বালিয়াকান্দি থানা, রাজবাড়ী।
১৪	দরপত্র দলিল গ্রহণের স্থান	(ক) উপজেলা স্বাস্থ্য কমপ্লেক্স, বালিয়াকান্দি (খ) উপজেলা নির্বাহী কর্মকর্তার কার্যালয়, বালিয়াকান্দি, রাজবাড়ী ও (গ) অফিসার ইনচার্জ, বালিয়াকান্দি থানা, রাজবাড়ী।
১৫	দরপত্র বাস্তব খোলার স্থান	উপজেলা স্বাস্থ্য কমপ্লেক্স, বালিয়াকান্দি, রাজবাড়ী।
১৬	মোট বরাদ্দ	২০১৯-২০২০ইং অর্থ বছরে স্বাস্থ্য অধিদপ্তরের রুটিন ও অতিরিক্ত বরাদ্দ এবং স্বাস্থ্য ও পরিবার কল্যাণ মন্ত্রণালয়ের খোক ও অতিরিক্ত বরাদ্দ।
১৭	দরপত্রাদাতার যোগ্যতা	সিডিউলে বর্ণিত সকল শর্তাবলী।
১৮	দরপত্র আহ্বানকারীর নাম	ডাঃ মোঃ শাহিন জব্বার।
১৯	দরপত্র আহ্বানকারীর পদবী	উপজেলা স্বাস্থ্য ও পঃ পঃ কর্মকর্তা।
২০	দরপত্র আহ্বানকারীর ঠিকানা	উপজেলা স্বাস্থ্য কমপ্লেক্স, বালিয়াকান্দি, রাজবাড়ী।
২১	দরপত্র আহ্বানকারীর যোগাযোগ নম্বর	০১৯১২৯৩৩৪৬৭, ০১৯১২৯০৪২৪৫
২২	স্ব-স্ব গ্রুপের দরপত্র দলিলের মূল্য প্রতি গ্রুপ ৭৫০/- (সাতশত পঞ্চাশ টাকা (অফেরতযোগ্য) কোড নং-২১১১-০০০০-২০১৬ তে ট্রেজারী চালানোর মাধ্যমে সোনালী ব্যাংক, বালিয়াকান্দি শাখায় জমাপূর্বক চালানোর মূলকপি এবং নিজস্ব প্যাডে আবেদনের মাধ্যমে অত্র দপ্তরের কাশ শাখায়, উপজেলা নির্বাহী কর্মকর্তার কার্যালয়, বালিয়াকান্দি ও অফিসার ইনচার্জ, বালিয়াকান্দি থানা, রাজবাড়ী জমা দান সাপেক্ষে দরপত্র দলিল ক্রয়/সংগ্রহ করিতে পারিবেন।	
২৩	দরপত্র মূল্যায়ন কমিটি/কর্তৃপক্ষ যে কোন কারণ দর্শানো ব্যতিরেকে যে কোন বা সকল দরপত্র গ্রহণ/বাতিল করিবার ক্ষমতা সংরক্ষণ করেন।	
২৪	সর্বনিম্ন দরদাতার দরপত্র গ্রহণে টি ই সি বাধ্য নাহেন।	
২৫	বর্ণিত বিজ্ঞপ্তি ও শর্তাবলী হিসাবে গণ্য হইবে।	
২৬	অনিবার্য কারণবশতঃ এই দরপত্র বিষয়ে কোন সংশোধনী থাকিলে শুধুমাত্র অত্র অফিসের নোটিশ বোর্ডের মাধ্যমে জানানো হইবে।	
২৭	দরপত্রের অন্যান্য শর্তাবলী সিডিউলের সাথে সন্নিবেশিত থাকিবে।	

ডাঃ মোঃ শাহিন জব্বার
কোড নং- ৪৩২১৪
উপজেলা স্বাস্থ্য ও পঃ পঃ কর্মকর্তা
বালিয়াকান্দি, রাজবাড়ী

জিডি-৪৫২

Office of the Muktagacha Pourashava
District: Mymensingh.

Memo No. : Mukta:Poura/Prokow:2020/064

Date: 05/03/2020

e-Tender Notice No: 03/2019-20

e-Tender is invited in the National e-GP system portal (<http://www.eprocure.gov.bd>) for the procurement of Works as mentioned in the following table:

Tender ID No.	Package No.	Description of Works	On-line(e-GP System) tender publication date & time	On-line(e-GP System) tender closing date & time
433665	UGIIP-III-3/AF/MUKT/MF/01/2019	Construction of Municipal market 2-storied building including basement with 10-storied foundation work in Muktagacha pourashava under Mymensingh district.	10-Mar-2020, 09:00 AM	13-Apr-2020 1:00 PM

These are an online tender, where only e-tender 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>) is required.

The fees for downloading the e-tendering documents from the national e-GP Portal have to be deposited on line through any registered banks branches up to 12-Apr-2020 4:00 PM

Further information and guidelines are available in the National e-GP system portal and from e-GP help desk (helpdesk@eprocure.gov.bd).

(Md. Mukhlesur Rahman)
Executive Engineer
Muktagacha Pourashava
District-Mymensingh.

GD-453

StanChart celebrates success stories of women

STAR BUSINESS DESK

Standard Chartered Bangladesh recently organised a read-aloud for its employees and their children in a bid to celebrate the incredible stories of some Bangladeshi women who left their marks in their respective fields.

During the story-telling event, HerStory Foundation fellows spelled out the contributions of Khana, a Bengali poet and astrologer of olden

times, and Rokia Afzal Rahman, a modern-day woman entrepreneur.

Khana authored rhymes on agricultural practices which are still popular in rural Bangladesh, while Rokia is a trailblazer for women empowerment, a former adviser of the caretaker government and the founding president of the Bangladesh Federation of Women Entrepreneurs.

The story-telling session was followed by a

panel discussion led by Bitopi Das Chowdhury, the country head of corporate affairs, brand and marketing of the bank.

The audience also heard the success stories of four women: Aasha Mehreen Amin, deputy editor of The Daily Star; Shumana Sharmin, feature editor of the Prothom Alo; Nishat Mazumder, the first Bangladeshi woman to conquer the Everest, and Zareen Mahmud Hosen, founder of HerStory.



Bitopi Das Chowdhury, country head of corporate affairs, brand and marketing at Standard Chartered Bangladesh, poses at a read-aloud programme at its head office in Dhaka recently.

Multi-brand store concept lifting up female entrepreneurs

FROM PAGE B4

Irin Hoque Ivy, chief executive of a multi-brand store Kayara, said it requires Tk 15-20 lakh to open a shop in relatively popular shopping areas in Dhaka and it is not possible for young entrepreneurs to arrange the capital.

Through her five outposts of Kayara, nearly 100 women entrepreneurs are displaying their products, mostly clothing, jewellery, cosmetics and bags, on payment of rent, service charge for the space and other costs.

Sales persons sell items of all entrepreneurs, marking brands in sales receipts to keep records, and proceeds from sales are credited to the accounts of entrepreneurs at the end of the month, she said. Ivy signed up for this type of store in 2016 at the capital's upmarket Banani neighbourhood with the capital she got from her family.

Some 22 women fashion designers, including Ivy, put up their products for display in the store under their respective brand names.

Today, Kayara has five showrooms: four in Dhaka and one in Chattogram.

"This is a win-win for both of us," said Ivy, who offers space to small entrepreneurs. She said several women entrepreneurs who started with Kayara have gone on to open their own stores later. Anyone with the ability to make 40-50 clothing items can start join a multi-brand store.

"The more multi-brand stores there are, the more the women entrepreneurs will be benefited," she said, while calling for easier bank loans for female entrepreneurs.

Many women entrepreneurs are becoming loan defaulters for the high cost of doing business, said Fahmida Khatun, executive director of Centre for Policy Dialogue.

Multi-brand stores can reduce the cost of business and enable many women entrepreneurs to succeed as such store will help them compete and market their products better in a competitive environment.

"This is good for customers too as they

get a number of brands in a single store."

The government has a lot of land and it can offer space to women entrepreneurs in groups at nominal rates, Khatun said.

Hasina Newaaz, vice-president of the Federation of Bangladesh Chambers of Commerce and Industry, demanded the government establish a market in each district so that women entrepreneurs can showcase their products.

Both Evana and Rose said Mokam has so far been good for their business.

"The responses that we have seen have been beyond our expectations. We did not need to inject funds to bear the expenses of our store since the day we opened," Evana said. Rose said she is reinvesting the proceeds of sales to expanding her business. She said they also market their products online.

"But physical presence of a store is important for growth as only a certain community can be reached through online marketing," Rose said.

Evana, who has also put her brand in another multi-brand store at Rifles Square in Dhaka under the same concept, said she plans to open more branches of Mokam as space-sharing with other reduces her cost while enabling her to expand her business.

Sanitary napkins still unaffordable for a large majority

FROM PAGE B1

And to remove social taboo and create awareness, Square has trained and briefed at least 50 lakh school-going girls in the last ten years about the management of menstrual issues, she said, adding they also operate a toll-free teleservice where any female can get free advice from professionals.

Other big companies like ACI, Bashundhara, Social Marketing Company (SMC) are running awareness programmes, too. Apart from the business perspective a number of non-governmental organisations are composing low-cost pads to sell to the marginal people.

US trade deficit shrinks on falling China imports

AFP, Washington

The US trade gap narrowed sharply in January largely due to a big drop in imports from China, and also helped by falling auto imports from Canada, the Commerce Department reported Friday.

The deficit between imports and exports of goods and services dropped 6.7 per cent compared to December to \$45.3 billion, with two-thirds of the decline accounted for by China, according to the report.

President Donald Trump's trade confrontation with China escalated in 2019, leading to tariffs on nearly all products traded with the country.

A truce declared in January left many of those punitive duties in place, and agreements to ramp up US exports are not yet reflected in the data -- and likely will be delayed by the coronavirus epidemic that has clamped down on transport and production.

The US deficit with China shrunk by \$2.1 billion, as imports from the world's second largest economy fell \$1.8 billion compared to the prior month, the report said.

The total trade gap is nearly 16 per cent lower than it was in January 2019, before the bulk of the tariffs hit.

Shares in India's Yes Bank crash on withdrawal limits

AFP, Mumbai

Shares in India's Yes Bank plunged as much as 85 per cent on Friday after the central bank seized control and imposed withdrawal limits to prevent the collapse of the country's fourth-largest lender.

The move by the Reserve Bank of India (RBI) sparked a sell-off across the troubled banking sector and sent the rupee falling to its weakest level since 2018.

People queued outside Yes Bank branches after the announcement late Thursday that customers can only withdraw 50,000 rupees (\$678) over the next 30 days while the RBI tries to put together a rescue. The news added to liquidity concerns about India's financial system more than a year after the near-collapse of IL&FS, one of the nation's biggest "shadow

banks" -- finance houses responsible for significant consumer lending.

A resulting reluctance of banks to lend money has exacerbated the woes of Asia's third-biggest economy, with growth slowing for seven consecutive quarters before picking up with a meagre 4.7-per cent expansion in the final three months of 2019.

Yes Bank's exposure to the shadow banking sector is particularly large and it has been struggling for some time to raise fresh capital to free itself of a mountain of bad loans in order to quell worries about its viability.

"Investors have turned risk averse and the contagion is likely to hit smaller bank and non-bank finance companies," said Abhimanyu Sofat at IIFL Securities.

"How soon the RBI finalises the rescue plan is key as persistent operational curbs increase

uncertainty," Sofat told Bloomberg News. The RBI put the blame on "serious governance issues and practices in recent years" but said there was "no need to panic". However, customers waiting to get their money were far from reassured.

"It's not clear at the moment, and that is making some people panic a bit. Even I am at the moment," Devika, a student and Yes Bank account holder, told AFP as she queued to withdraw money in New Delhi.

"I had purchased 15 shares of Yes Bank at 150 rupees per share and now they are at 15 rupees. It's a huge dent on my investments and even my deposits are locked in," Varsha Gandhi, a Mumbai-based lawyer told AFP.

"I am just waiting to see if RBI's moves will have any positive impact. But it's a huge loss as the stocks have tanked," 27-year-old Gandhi added.



Emranul Haq, CEO of Dhaka Bank, launches 'Sobar Jonno Bari Offer' under the bank's home loan product, in Dhaka recently. Customers will get primary decision of home loan eligibility through online application instantly. The offer also includes zero loan processing fee, low-interest loans and insurance coverage and complementary credit card facilities.

Govt learns its lesson on price controls

FROM PAGE B4

"The absence of a data floor price is distorting market competition to a great extent and hence causing disparity," said Shahed Alam, chief corporate and regulatory officer of Robi. Continuation of this regime will increasingly make business unsustainable for smaller operators, the evidence of which is quite visible in Robi's financial reports published regularly, he said.

"Eventually, this situation will lead to a reduction in investment, which will have direct negative implications on data services that we are already witnessing."

The regulator was on the track when it identified Grameenphone as an operator with a Significant Market Player (SMP).

"The regulator rightly recognised the imbalanced market competition that prevails in the telecom industry today and it is very clear that market power is being abused to provide cross-subsidy on data services. Operators are being allowed to continue with predatory pricing -- killing off competition," Alam added.

Banglalink, the country's third largest mobile operator, is against that move.

"Given the current state of digitalisation in Bangladesh, we believe that this is too early to impose data floor pricing in the country," the operator said in a statement to The Daily Star. The use of internet is increasing and people are gradually adopting the digital mode of life.

If data floor pricing is implemented now for all the operators, it will impede the fair competition among them and ultimately result in higher prices of internet at the customers' end.

"This will discourage a large portion of the population which is yet to embrace digitisation. Nevertheless, we believe that for ensuring competition, the dominant player should not be allowed to subsidise data as it is creating an imbalance in the market," it added.

Bangladesh: a fertile plain for Japanese investment

FROM PAGE B4

Currently, the airport can handle eight million passengers a year but that number is expected to reach 14 million by 2025 and 24.8 million by 2035.

Besides, 42 per cent of Bangladesh's LNG supply will come through the Matarbari channel by 2041 while power plants in the area will account for 40 per cent of the country's energy production.

Therefore, both projects play vital roles in the implementation of the BIG-B concept, which was announced during Japanese Prime Minister Shinzo Abe's visit to Bangladesh in 2014.

"Since the plan was declared, our lending commitment to Bangladesh sped up and reached over \$2.5 billion per year while it was only \$1 billion in 2014," he added.

The Bay of Bengal Industrial Growth Belt initiative, simply known as BIG-B, aims to accelerate industrial agglomeration along the Dhaka-Chattogram-Cox's Bazar belt and beyond, encompassing developing economic infrastructure, improving investment environment and fostering connectivity.

Currently, there are more than 40 projects in implementation, of which 31 are being developed to improve infrastructure. This includes a few large-scale schemes for both hard and soft infrastructure.

Over the past five years, Japan has more than doubled its support for infrastructure development in Bangladesh and will continue to do so due to good bilateral relations, said Hirata.

Bangladesh has improved immensely in

areas such as power generation, transport and port facilities in the last 10 years and this led to greater foreign investment in the country.

"Therefore, both Bangladesh and Japan will benefit from the projects currently in implementation as it will attract more foreign investors, including Japanese ones, for various sectors," the Jica chief representative to Bangladesh said.

Movement from Dhaka to Chattogram has now become far smoother thanks to the JICA's support in the construction of three bridges: Kanchpur, Meghna and Goumiti.

"We tried to improve the infrastructure level between Dhaka, Chattogram and Cox's Bazar under the Big-B initiative to help attract foreign direct investment, not only from Japan but from other countries also," he said. Bangladesh is very promising for Japanese investors due to the rapid economic growth shown by the country for the past few years. Besides, there is also a massive consumer market.

The purchasing capacity of Bangladesh's middle class is on the rise and the people are very comfortable with Japanese products, according to Hirata.

"If you consider the history of Japanese investment abroad, you will notice that the island nation first invested in ASEAN countries such as Thailand, Indonesia and Malaysia before going on to Singapore."

"Upon closer inspection, you will see that Japanese firms began investing in these countries in greater numbers once the infrastructure of those countries was developed."

World's finance chiefs open taps for virus fightback

AFP, London

After a fortnight of carnage on global markets, Europe is under pressure to join the US and Asia in drastic action on spending and interest rates to confront the coronavirus crisis.

Investors are looking to a meeting of the European Central Bank next week for reassurance that monetary policymakers have a grip on the epidemic's deepening impact on companies and the economy at large.

But an emergency rate cut this week by the US Federal Reserve did nothing to stem market losses. And analysts say there is a limit to what central banks can do after years of easy-money policies since the 2007-08 financial crisis.

"To be blunt, no fiscal or monetary easing could have the same impact as a vaccine against COVID-19," ING economists said in a note.

As governments also step up budgetary interventions following a G7 promise of action, AFP surveys some of the policy responses around the world this week: - NORTH

US lawmakers on Thursday passed an \$8.3 billion spending bill to combat the coronavirus, as the number of cases surged in the country's northwest and deaths reached double figures. The Fed's policy-setting committee on Tuesday slashed its key interest rate by a half point to a range of 1.0-1.25 percent -- its first inter-meeting cut since late 2008.

Canada's central bank also cut its key lending rate by 50 basis points this week.

The World Bank says it has \$12 billion available to help countries respond to the threat, especially the poorest and least equipped nations.

The International Monetary Fund is making \$50 billion in aid available for such countries, warning that global growth could now slip below last year's 2.9 percent.

The epidemic "is no longer a regional issue, it is a global problem calling for global response", IMF chief Kristalina Georgieva said on Wednesday.

Emirates waives travel date change fees for coronavirus

STAR BUSINESS DESK

Emirates has lifted change and reinsurance fees on alterations to travel dates in a bid to quell travellers' worries over the evolving situation centring the coronavirus outbreak.

Customers who booked their tickets issued on or from yesterday until March 31 can avail the offer under the airline's new waiver policy.

"Customers can change their booking to any date for travel within an 11-month date range in the same booking class without change penalties. Difference in fare, if applicable, applies," the airline said in a statement yesterday.

Skywards, Emirates' loyalty programme, will also be providing more flexibility to members who have been impacted by the outbreak of the coronavirus through imposed travel restrictions and flight reductions.

Multi-brand store concept lifting up female entrepreneurs

SOHEL PARVEZ

It has been more than two months since Evana Nasrin has opened an outlet named Mokam in a shopping centre in Dhanmondi.

The 150-square-foot shop houses women's clothes, sarees, kurtas, jewellery, cosmetics and some food products. The items are showcased in a way that apparently gives an idea to a shopper that all the products are owned by the shop operator.

A curious look inside the store however tells a different story. The shop, Mokam, has three brands owned by three women entrepreneurs.

They are selling their products in a common space disregarding competition for customers' attention -- a relatively new phenomenon in the capital where commercial space is too expensive to bear for many small businesses and start-ups.

"This is beneficial for small entrepreneurs like us. By sharing space, we can display our products and brands without the high investment needed to open a store," said Nasrin, owner of Evana's Crafts, one of the three brands at Mokam at Anam Rangs Plaza at Dhanmondi, Dhaka.

It all started several months ago, when Nasrin found a suitable space to showcase her products for further her business.

But the monthly rent of Tk 50,000 was beyond her means. She approached two other women entrepreneurs to share the space and the expenses and they jumped in.

Today, the three share costs for the store based on the ratio of space they use.

"We, the small entrepreneurs, do not have huge capital and opening a store requires a lot of investment that most of us cannot afford," said



Evana Nasrin, proprietor of Mokam, arranges clothes at her outlet at Anam Rangs Plaza in the capital's Dhanmondi yesterday.

Shabnam Rose, owner of Shokher Gudam, another brand that has displayed sarees and hand-made jewellery in the space.

The prices of each square foot of commercial spaces are almost double that of residential spaces in many areas in the densely populated Dhaka, said a Farhaduzzaman, marketing in-charge of

Eastern Housing.

A senior official of another realtor said the prices of commercial space start from Tk 10,000 and go up to Tk 100,000 each square foot depending on location.

"When we share space, it reduces our cost and risks. It all becomes affordable for us," Rose said.

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Fabric scraps can fetch \$4b a year: BGMEA

STAR BUSINESS REPORT

Bangladesh has the potential to earn \$4 billion a year from fabric scraps, locally known as jhut, if those are recycled properly, said the Bangladesh Garment Manufacturers and Exporters Association (BGMEA) yesterday.

The total volume of these leftovers discarded by the apparel industry is about 400,000 tonnes each year, according to a BGMEA report.

In many areas dense with garment factories, the discarded fabrics are collected by local miscreants and exported in bulk to countries like India and China.

The buyers then recycle the materials to make yarn, particularly for denim products.

Similarly, the global economy misses out on an estimated \$80-120 billion per year by discarding plastic wastes.

Polyester Staple Fibre (PSF), made from recycled plastics, is rapidly becoming the world's first choice in manufactured fibres, the BGMEA added.

PSF is a synthetic fibre comprising solely polyester and can be made from both virgin and recycled polyethylene terephthalate chips.

PSF is widely used in the textile, automation and furniture industries for products such as rugs, fibrefill, and non-woven fabrics.

The global market size for PSF was \$23.16 billion in 2016 and the market is expected to reach \$34.54 billion by 2025, the study said.

PSF imports by Bangladesh increased 13 per cent during 2014 to 2018.

The global market size was valued at \$20 billion in 2018 and could expand by a further 15.2 per cent to \$53.6 billion between 2019 and 2025.

The production of wigs and hair extensions is expected to increase at highest by 15.5 per cent with the Asia Pacific, European and Middle Eastern countries making up a bulk of the demand for hair accessories, the BGMEA report added.

Bangladesh's textile chemicals market is forecasted to grow to \$1.38 billion by 2024 with an average growth rate at 8 per cent in a year. The sector accounted for \$864 million in 2019.

The global luggage market was valued at \$16.01 billion in 2017 and is now projected to grow at 16.5 per cent per year till 2025. The travel luggage market is expected to reach more than \$23 billion by the end of 2025, the BGMEA study said.

Coronavirus won't disrupt Japanese investment: envoy

STAR BUSINESS REPORT

The coronavirus outbreak will leave no scar on the flow of Japanese investment into Bangladesh and trade between the two countries will remain unscathed in the mid- and long-term, said Japanese Ambassador Naoki Ito yesterday.

However, trade activities between the nations may bear the brunt to some extent in the short-term, the envoy said at a networking event of Japan-Bangladesh Chamber of Commerce and Industry at the Lakeshore Hotel in Dhaka.

Japanese investment in Bangladesh will grow further after the completion of a dedicated special economic zone for the country in Arahazar of Narayanganj, he said.

Apart from bilateral trade and investment, both the countries will put the Rohingya issue on their agenda during the visit, Ito said, adding that mid- and long-term solutions to the crisis could be found.

On the possibility of a free trade agreement (FTA) between Bangladesh and Japan, Ito said he was not aware of any development in this regard. Bangladesh and Japan have not even started any consultation meeting for signing the FTA, he added.

Bangladesh and Japan are currently working on the Bay of Bengal Industrial Growth-Belt (BIG-B) Initiative under which Japan International Cooperation Agency is developing the Matarbari power plant.

Once the project is completed within the next five years, it will give a boost to the economy of Bangladesh, Ito said, adding that the country will soon witness 9 per

cent or double-digit growth.

"This is why Japanese investors are showing increasing interest in Bangladesh."

The number of Japanese companies operating in Bangladesh is now 310 and is growing at 3.5 per cent in the last 10 years. "The number will rise further once all the basic infrastructure is developed."

Japanese investment in Bangladesh soared 160 per cent year-on-year to \$72.9 million in 2019.

A recent survey by the Japan External Trade Organisation (Jetro) found that 70 per cent of the existing Japanese companies in Bangladesh are keen on expanding their operations.

Bangladesh is diversifying products in sectors such as IT, pharmaceuticals and light engineering and Japan wants to invest in these areas, the envoy said, urging the government to enhance the country's position in the ease of doing business index.

Regarding the spread of coronavirus in Japan, Ito said some 156 cases were detected in Japan until February 25, and the number reached 284 on March 4.

The number is increasing but at a slower pace, which indicates that Japan is being able to contain the outbreak.

Yuji Ando, president of the chamber, said some Japanese companies plan to shift production from China to other countries, including Bangladesh.

"We can understand that transportation and logistics are the key factors for increasing international business," Ando said, adding that Bangladesh face huge challenges in logistics, especially customs and port operations.

Bangladesh: a fertile plain for Japanese investment

Says Jica country chief Hitoshi Hirata

JAGARAN CHAKMA

Bangladesh's per capita income will cross \$4,000 within next decade and this will act as a springboard for the country looking to become a high-income economy, according to Hitoshi Hirata, chief representative of the Japan International Cooperation Agency (Jica).

In 2019, Bangladesh recorded an 8.15 per cent growth in GDP while per capita income reached \$1,906 as per data from the International Monetary Fund.

"This is a very rapid growth. If a country achieves an average of more than 7 per cent growth per year, per capita income can be doubled within 10 years. So, it should be very easy for Bangladesh to double its per capita income within 10 years," said Hirata during an interview with The Daily Star on Thursday.

Since 2018, Japanese firms began to show interest to invest in Bangladesh and Hirata hopes this trend will continue through the country's partnership with the Jica.

"We are very pleased to be a partner that provides support for the development of infrastructure in Bangladesh as it will directly help the country attract more Japanese investors," he said.

The Matarbari deep seaport in Cox's Bazar, which is being built with financial backing from the Jica, is a good example of how the agency assists in developing the country.

The proposed deep seaport will be accessible for container ships that require more than 18 metres of depth and considering that Chattogram Port, the premier port of Bangladesh, is only



Hitoshi Hirata

accessible by vessels requiring less than 9 metres of depth. Logistic costs should diminish greatly once the project is complete in 2024.

The Jica is also involved in the construction of the third terminal at the Hazrat Shahjalal International Airport (HSIA) in Dhaka, which is expected to be complete within 2023.

"These two infrastructure projects will become logistic hubs in the country by 2041 and about

40 per cent of all container ships anchored in the country will be handled at the Matarbari Port," Hirata said.

The HSIA will have the capacity to accommodate an additional two crore passengers following the construction of the terminal, for which the Jica is providing 70 per cent of the funding.

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Govt learns its lesson on price controls

Decides not to fix mobile data price; acknowledges price bound on voice calls hiked users' costs

MUHAMMAD ZAHIDUL ISLAM

The government has decided against setting floor or ceiling prices for mobile internet, much to the dismay of a couple of mobile carriers who were pushing for a price bound to make it a level playing field.

"Our current position is against fixing the data price considering the customers' pain even though we could have earned more from the telecom operators as tax and revenue sharing," Telecom Minister Mustafa Jabbar told The Daily Star.

The government's resistance comes after its earlier move to fix a price band for voice calls ended up hiking the cost for end users.

In August last year the government fixed the floor price of Tk 0.45 per minute for all mobile calls. Previously, the minimum charge was Tk Tk 0.25 per minute for calls on the same network and Tk 0.60 per minute for calls to a different network.

Before the price bound came, the average charge for calls to another

mobile number for Grameenphone subscribers was Tk 0.64 per minute. This went up to Tk 0.73 per minute from the fourth quarter of 2019.

It is the same scenario for other networks' users.

Jabbar was initially in favour of enacting a price bound for data too and even got a group of experts from the International Telecommunication Union to run cost modelling.

The cost modelling showed the move would increase the end users' costs.

"We cannot accept that," Jabbar added.

Subsequently, in a meeting with the Prime Minister's ICT Affairs Adviser Sajeeb Wazed Joy at the telecom division's headquarters recently, it was decided that the data prices would not be fixed for the next few years at least, said an official who was present.

However, this was not mentioned in the meeting minutes.

The reason being, the government has decided to ignore the requests of the operators but will never officially

say so, said another official who attended the meeting.

Currently, there are about 9.40 crore active mobile internet connections in the country and more than half of them are using regular packages and offers.

About 35-40 per cent of the internet users are using promotional packages, which are cheaper than the regular packages, according to a report presented at the meeting.

The move would have also hampered internet penetration and hence the government's Digital Bangladesh agenda, said a senior official of the Bangladesh Telecommunication Regulatory Commission (BTRC).

It will be state-run Teletalk that will be most hit by the price bound on data price and Grameenphone the most benefitted, as per the presentation made in the meeting.

The Daily Star have learnt that the country's second largest carrier Robi has been pushing for the price bound on data for years.

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BTRC responds to customer complaints after 9 months

Less than 2pc queries were answered; next hearing Mar 30

MUHAMMAD ZAHIDUL ISLAM

Nearly nine months after raising questions and complaints about telecom services ahead of a public hearing, users have finally received responses from the Bangladesh Telecommunication Regulatory Commission (BTRC).

However, the responses account for less than 2 per cent of the 1,319 issues flagged by more than 200 users for the hearing on July 12 last year.

Some 165 citizens got the scope to attend the hearing, the second such event organised by the telecom regulator, following online registration.

Of the complaints, only 25 received responses, which were posted on the BTRC website last Thursday, the first such initiative for official reactions to end-level users' complaints and recommendations about telecom services.

One of the responses stated that the commission would not be implementing the recommendations coming last year from a cost model analysis on data pricing carried out by an International Telecommunication Union consultant.

The consultant had suggested

raising internet prices, which would have turned it inconsistent with Bangladesh's socioeconomic realities. The BTRC has decided to instead start holding discussions with stakeholders to identify ways to reduce costs.

The executive committee of a Digital Bangladesh Taskforce in 2017 asked the telecom regulator to run the analysis to formulate a data pricing guideline, as done earlier for cost modelling benchmarks for voice and short message services.

The Digital Bangladesh Taskforce, which consists of senior ministers and top experts from the sector, is the highest policymaking body on digitalisation headed by the prime minister.

In another reaction, the BTRC said to have reduced the number of data and voice packages offered by four mobile operators altogether to 235, which was 359 in 2017, for customers' convenience.

The second-largest mobile carrier, Robi, has 150 active packages, down from 258 in 2017. Market leader Grameenphone has active 28 packages, Banglalink 31 and Teletalk 26.

Responding to why 4G handsets were priced at around \$20 in India

and about \$90 in Bangladesh, the commission said assembling mobile devices for a long time had developed the neighbouring country's ecosystem, which included the presence of almost all of the global brands.

This industry has just been launched in Bangladesh and prices would hopefully go down in the near future, it said.

That the BTRC took up too much time to come up with the responses was acknowledged by Md Jahurul Haque, chairman of the telecom watchdog.

However, he thanked his staff for whittling them down to 25 after sifting through hundreds of questions and complaints.

He said public hearings help improve quality of operators' services on the basis of customers' feedback.

"Public hearing is always a very helpful way to address complaints of customers and so we are going to organise another hearing at the end of this month," said Haque.

The public hearing on March 30 is scheduled to be held at the Institution of Engineers, Bangladesh auditorium at Ramna in Dhaka. As in the past, interested participants will have to register online.