Laid off due to virus, Cambodian garment workers compete for factory shifts

Reuters, *Phnom Penh*

For three hours, Cambodian seamstress Em Thy waited in a crowd with hundreds of other laid off garment workers on the outskirts of Phnom Penh, desperate to be selected for a one-off shift.

Defeated, the 53-year-old shouted insults at the factory recruiters as they drove away without her one morning last week.

"Why is my fate is in the hands of these despicable brokers?" Thy told the Thomson Reuters Foundation, having lost her job in March after two decades of consistent factory work.

Cambodia's textile industry - the economy's $7 billion backbone that provides about 850,000 jobs - has been pummelled by the coronavirus pandemic with major Western retailers cancelling orders or demanding discounts from their suppliers.

About a third of its 600 garment factories are shut, which has cost tens of thousands of workers their jobs and left them struggling to survive as state aid has been slow to materialise.

Mostly women, many of them have recently joined the pre-dawn gatherings where factories send brokers to find women for off-the-books daily shifts to augment their regular labour force.

Thy said she had no choice with a family to feed but was frustrated at having to deal with brokers as they were known to play the women against each other and go back on their word.

"What do they know about my skills, about the industry?" she said. "It's an insult that I would have to beg to them." Before the outbreak, nearly all of the women at the informal labour market could expect to pick up a day's work and earn about $8, roughly in line with the minimum wage of $190 a month.

Now, the women say they are fortunate if they get one shift each week - and have less bargaining power as their ranks swell.

Han Nang said she was promised a week of work but had not been picked up by the broker from the market on the final day.

"Did I get paid? No. Do I have time to chase him for my money? No," said the 34-year-old, who was fired when her factory scaled down operations in March. "It would be useless anyway." One of the recruiters - who arrived on a motorbike-drawn trailer to ferry workers - showed little sympathy for the women.

"If they demand too much, they will just be left sitting here," he said on condition of anonymity to protect his job.

Across Asia, campaigners have warned of a mass rollback of labour rights in the garment sector, with workers forced to accept worse conditions as jobs are cut and factory bosses accused of using coronavirus staff culls to target union staff.

"There is great concern ... about the impacts of the crisis pushing workers into unsavoury, unwanted areas of the economy," said John Ritchotte, an officer with the International Labour Organization (ILO) - a United Nations agency - based in Bangkok.

Among the hundreds of women waiting on the roadside, several appeared to be under 18. Cambodian law allows children to do non-hazardous jobs from 15 provided they have parental consent.

The United Nations last week warned the pandemic could lead to families putting their children to work, while a survey by charity Plan International found that a third of 480 Cambodian children had observed a rise in child labour since the outbreak.

16-year-old Minea and her younger sister had been sent from rural Kampong Thom - about a four-hour drive from the capital - to earn for the extended family while their migrant worker parents waited out the lockdown across the border in Thailand.

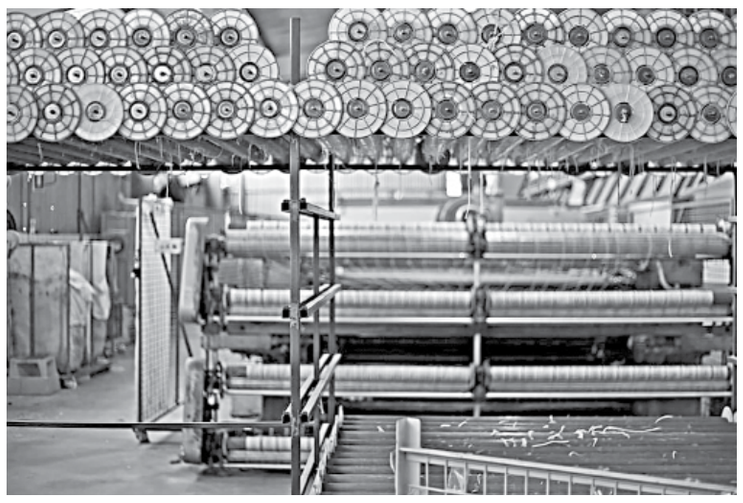
"We are stuck here for now," Minea said, as she and her sister resigned themselves to another day without work.

"We don't even have money to pay rent and buy a bus ticket, let alone send anything home." Ken Loo, head of the Garment Manufacturing Association in Cambodia, said some factory jobs were legal for under-18s but that the trade body advised its members against hiring children.

"Most buyers frown upon it," he said. "There are more than enough adult workers .. there's no need to hire minors." Labour ministry spokesman Heng Suor did not respond to questions about children being hired for informal garment work.

Shift workers should direct any claims of abuses by factory bosses and brokers to government labour inspectors, he added.

Cambodia in April promised that laid off garment and tourism workers would receive $40 per month in government handouts.



REUTERS

Cambodia's textile industry - the economy's $7 billion backbone that provides about 850,000 jobs - has been pummelled by the coronavirus pandemic.

Fed officials signal rising caution on US economic recovery

Reuters

Two US Federal Reserve officials sounded increasing pessimism on Friday on the swiftness of any economic recovery from the novel coronavirus epidemic and warned the unemployment rate could rise again if the disease is not brought under control.

The central bank already made clear it expects a full economic healing from the impact of the virus to take years as it kept interest rate near zero at its policy meeting last week.

But nascent signs of recovery in US economic data, with better-than-expected job gains and retail sales for the month of May, had fuelled some hopes that the United States could bounce back more quickly.

Fed officials pushed back on that view on Friday and cautioned against reopening the economy too hastily after the end of state lockdowns aimed at containing the virus, which has killed more than 118,000 Americans.

California, North Carolina and a string of US cities mandated or urged mandatory use of masks on Thursday to get a grip on spiralling coronavirus cases as at least six states set daily records.

"This lack of containment could ultimately lead to a need for more prolonged shut-downs, which result in reduced consumption and investment, and higher unemployment," Boston Fed President Eric Rosengren said in a virtual event organized by the Greater Providence Chamber of Commerce.

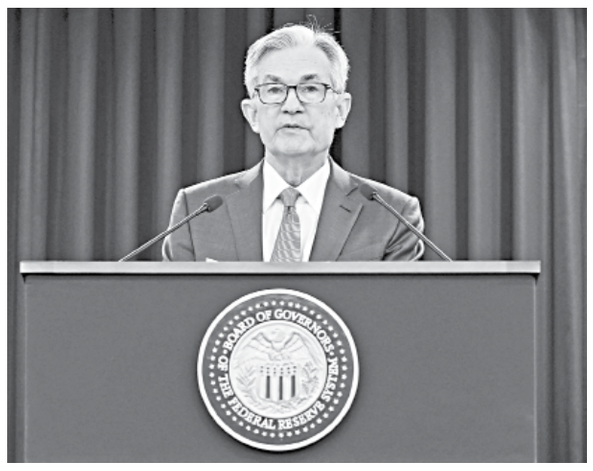
Minneapolis Fed President Neel Kashkari also said the economic recovery would take longer than he had hoped just a few months ago, and warned the recent positive trend on job gains could soon be reversed if the virus is not tamed soon.

"Unfortunately, my base case scenario is that we will see a second wave of the virus across the US, probably this fall," Kashkari said during a Twitter chat moderated by CBS News. "If there is a second wave, I would expect the unemployment rate to climb again."

Earlier this week, in two separate appearances before lawmakers in the US Congress, Fed Chair Jerome Powell warned millions of people will likely still be unemployed even as the economy is on the path of recovery.

Powell, Rosengren and others have all said more fiscal and monetary policy support is likely needed to help them. Fed Vice Chair Richard Clarida told Fox Business Network on Friday "there's more that we can do, I think there's more that we will do." Clarida added there is no limit to the Fed's potential purchases of Treasury securities or mortgage-backed securities.

Congress has allocated nearly $3 trillion for coronavirus-related economic aid and the Fed has pumped trillions of dollars of credit into the economy to cushion it from the fallout from the epidemic.



US Federal Reserve Chairman Jerome Powell

But some Republicans have been resistant to doing more quickly, especially given recent positive economic data.

Powell, in a separate appearance on Friday, reiterated that the US economic recovery will not be quick or smooth.

"We will make our way back from this, but it will take time and work ... The path ahead is likely to be challenging," Powell said during a webcast discussion with local business and community leaders in Youngstown, Ohio, on building a resilient workforce.

"Lives and livelihoods have been lost, and uncertainty looms large," he said.

Chittagong Development Authority

CDA Building, Chittagong

Expressions of Interest (EOI)

1	Ministry/Division	Ministry of Housing and Public Works.
2	Agency	Chattogram Development Authority (CDA).
3	Procuring entity name	Chattogram Development Authority/Project Director.
4	Procuring entity code	132-01-01
5	Procuring entity district	Chattogram.
6	Expression of Interest for Selection of	Selection of Consulting Firm (National) (Time-Based) for the Survey and Consultancy services.
7	EOI Ref. No.	TP-2/Master Plan/EOI/2020/02
8	Date (dd/mm/yyyy)	17/06/2020
9	Procurement method	Quality and Cost Based Selection (QCBS).
10	Budget and source of funds	Development Budget GOB.
11	Development partner (if applicable)	N/A.
12	Project/programme code (if applicable)	224311100
13	Project/programme name (if applicable)	Preparation of Chattogram Metropolitan Master Plan (2020-2041).
14	EOI closing date and time	12/07/2020
15	Brief description of the assignment	Chattogram Development Authority is looking for eligible consulting firm to prepare the **Chattogram Metropolitan Master Plan (2020-41)**, which will be composed of following six major components (Details are in ToR): 1. Preparation of **Structure Plan** for Chattogram Metropolitan Master Plan Area (2020-2041). 2. **Action Area Plan** for 3 (three) selected sites as pilot project. 3. Review and updating **Storm Water Drainage and Flood Control Master Plan.** 4. Preparation of Revised **Long-Term Development Strategies** for Traffic and Transportation (Strategic Transport Master Plan). 5. **Sustainable Environmental Management Plan** to address adverse effects of Climate Change and Global Warming. 6. **Organizational Arrangements to implement the Master Plan.** The major tasks of the consulting firm include, but are not necessarily limited to: i. Collection of different types of primary and secondary data. ii. Collection and digitization as well as geo-referencing of R.S. and B.S. Mouza maps of the project area. iii. Conduct of different types of surveys such as Topographic Survey, Physical Feature Survey, Socio-economic Survey, Traffic and Transportation Survey, Environment Survey, Drainage and Geomorphologic Survey a etc. (Details are in ToR). iv. Preparation of digital database of the study area. v. Preparation of different types of maps, plans, reports, case studies etc. vi. Development of web-based GIS application. vii. More details are in ToR. The total project area is around 1152 sq. km., comprising whole of Chattogram City Corporation area as well as some parts adjacent upazilas, such as Hathazari, Raojan, Rangunia, Anowara, Boalkhali, Patiya and Sitakundu.
16	Experience, resources & delivery capacity required	1. The consulting firm must have specific experience of satisfactory completion of similar services (survey and planning), amounting the study area not less than 500 sq. km. in single contract in last 10 (ten) years. 2. The consulting firm shall deploy experienced and capable key personnel for surveying and planning activities with adequate number of supporting staffs whose bio-data shall have to be submitted along with the proposal. 3. The consultant should be well equipped with latest survey and GIS technologies such as Terrestrial Laser Scanner (TLS), Unmanned Aerial Vehicles (UAV), Single Beam and Multi-Beam Eco-sounder with experience of Hydro-graphic surveys in tidal rivers and canals, Stereo satellite Images for DSM, DTM generation along with 3D feature extraction etc., proof of applying such technologies in any large scale project, should be enclosed with the proposal. 4. Experiences of developing GIS based applications and tools for government companies and developing web-based GIS portal with different analytical processing and visualization will be treated positively. 5. The consulting firm having experience in working with foreign companies in Master Plan/Urban Infrastructure Plan related project will be treated positively. 6. The consulting firm must be legally registered in Bangladesh with annual turnover has to be at least BDT 50 crore per year for last 5 (five) years.
17	Other details	1. Consultant will be short listed and subsequently selected following QCBS method as per Public Procurement Procedure of Government of Bangladesh. 2. The consultant may associate with other consultant (local) to enhance their capacity as per PPR-2008 guidelines. 3. Printed brochures (showing organizational identity and background), legal documents showing managerial and financial standing (according to PPA 2006 and PPR 2008), staffing and inventory of resources and logistics confirming the firm's capabilities to provide the required services. 4. Experience certificates of similar assignment/project over last 10 years. 5. List of general and overall experiences of the firm. 6. Financial capacity supported by audited reports for the last five (5) years. 7. Interested firm(s) must submit EOI in sealed envelope containing original (to be identified clearly on top of envelop) and 3 (three) copies to the address below. 8. Interested applicants may obtain further information from the office of the undersigned on any working day during office hours.
18	Name of the official inviting EOI	Mohammad Abu Issa Anshary.
19	Designation of the official inviting EOI	Town Planner and Project Director.
20	Address of the official inviting EOI	Town Planning Department, CDA Building (3rd Floor), Court Road, Kotwali, Chattogram-4000.
21	Contact details of the official inviting EOI	Phone: 031-632247; e-mail: pd.cda.masterplan@gmail.com
22	The procuring entity reserves the right to accept or reject all EOIs without assigning any reason whatsoever.	

Signed: 17/06/2020

Mohammad Abu Issa Anshary
Town Planner and Project Director
Chattogram Metropolitan Master Plan Project
Chattogram Development Authority
Telephone: 031-632247

GD-1013

Asian markets rise as traders focus on the positives

AFP, *Hong Kong*

Asian equities rose Friday as investors went into the weekend on an upbeat note, with an eye on the easing of lockdowns and mostly improving economic data, which offset geopolitical tensions and second wave worries.

Reports that China pledged to ramp up its purchase of US agricultural goods as part of its phase one trade deal also provided support to investors.

After three months of big gains across the planet -- fuelled by the reopening of economies as well as trillions of dollars in government and central bank support -- markets appear to be levelling out as investors await the next major catalyst, such as a vaccine. But, while countries continue to ease business and jobs-destroying containment measures the virus is spiking in several places including Beijing, Tokyo, Germany, Florida and Texas.

"Concerns over the spread of COVID-19 in some US states in particular where hospitalisation rates are rising, and also following the recent outbreak in Beijing, continue to cast something of a pall over markets," said Ray Attrill at National Australia Bank.

Adding to the unease are simmering tensions between the two Koreas as well as China and India following a deadly border skirmish this week in the Himalayas.

Donald Trump provided fresh uncertainty Thursday by tweeting that the US "certainly does maintain a policy option, under various conditions, of a complete decoupling from China. Thank you! "The message came a day after his trade representative and China hawk Robert Lighthizer told a congressional committee that China so far has been living up to the terms of a "phase one" agreement that eased the dispute, and that decoupling the two economic giants was now impossible.

While observers see it unlikely the superpowers would break off all economic activity, the comments were the latest volley from Trump over China as he aims for re-election in November.

However, Bloomberg News said Friday that Beijing planned to boost its imports of farm goods including soybeans and corn from the US, easing concerns about the trade pact signed in January, which had been called into question owing to rising tensions between the superpowers.

Russia's central bank cuts key rate to historic low

AFP, *Moscow*

Russia's central bank on Friday announced a 1.0-percentage-point cut to its key interest rate, taking it to 4.5 percent, the lowest level in decades, in a bid to revive the economy after a virus shutdown.

A global slump in demand during months of lockdown measures triggered by the coronavirus epidemic led to "more profound than expected" disinflationary factors, the bank said in a statement.

The bank has abided by a conservative monetary policy for years, targeting four percent inflation, but said Friday that the rate decision was taken because this figure may dip "significantly" below the target next year.

It said the negative effect of the economic lockdown has been "more extended" than previously assumed, hitting investment and incomes and increasing unemployment.

"The influence of the weaker ruble and the episodes of increased demand for certain product groups in March has been exhausted," it said.It said further cuts would be considered, based on inflation dynamics, economic activity and domestic and global market risks.

The next bank meeting on monetary policy is scheduled for July 24.

The bank predicted that the contraction of the economy in the second quarter "could prove more sizeable than expected," after growth of 1.6 percent in the first quarter.

It predicted the GDP for the year 2020 would shrink by four to six percent, and a return to pre-coronavirus levels of economic growth only in 2022.

Central bank chief Elvira Nabiullina said she also expected the recovery to take longer than previously forecast, notably due to oil production cuts at least until the end of July that Moscow has agreed with the OPEC cartel.

বাংলাদেশ ডেভেলপমেন্ট ব্যাংক লিমিটেড
Bangladesh Development Bank Ltd.

BDBL

এলিফ্যান্ট রোড ব্রাঞ্চ, ঢাকা

Telephone: 9675282
Cable: BDBL
Regency Plaza (2nd Floor)
18, Elephant Road
Dhaka-1205

অর্থঋণ আদালত আইন, ২০০৩ এর ১২(৩) ধারার বিধান মতে
নিলাম বিজ্ঞপ্তি

এতদ্বারা সর্বসাধারণের অবগতির জন্য জানানো যাইতেছে যে, বাংলাদেশ ডেভেলপমেন্ট ব্যাংক লিমিটেড, এলিফ্যান্ট রোড ব্রাঞ্চ, ঢাকা এর ঋণগ্রহীতা "বাবুল ডেইরী ফার্ম" স্বত্বাধিকারী- জনাব মোঃ বাবুল হোসেন, পিতা-মৃত আব্দুল গনি, মাতা-সোহাগজান, বর্তমান ঠিকানা- গ্রাম/রাস্তা- চরভাউটিয়া, ডাকঘর-কালামপুর-১৩৫১, থানরাই, ঢাকা। স্থায়ী ঠিকানা- গ্রাম/রাস্তা-চরভাউটিয়া, ডাকঘর-কালামপুর-১৩৫১, থানরাই, ঢাকা-এর অনুকূলে মঞ্জুরিকৃত ঋণের বিপরীতে নিম্ন তফসিলভুক্ত সম্পত্তি অত্র শাখায় বন্ধক প্রদান করা হয়। মঞ্জুরিপত্রের শর্ত মোতাবেক ঋণটি পরিশোধিত না হওয়ায় খেলাপীতে পরিণত হয়। বারংবার তলব-তাগাদা দেওয়া সত্ত্বেও ঋণগ্রহীতা ব্যাংকের পাওনা পরিশোধ করেন নাই। সাময়িক হিসাব অনুযায়ী ৩১/১২/২০১৯ইং তারিখ পর্যন্ত ঋণগ্রহীতার নিকট ব্যাংকের পাওনার পরিমাণ ৫,৬২,৭৩২.১৪ (পাঁচ লক্ষ বাষট্টি হাজার সাতশত বত্রিশ টাকা চৌদ্দ পয়সা) টাকা। উক্ত ঋণের জামানতস্বরূপ ব্যাংকের অনুকূলে বন্ধককৃত তফসীলভুক্ত সম্পত্তি বিক্রয়ের ক্ষমতা প্রদান করায় অর্থঋণ আদালত আইন, ২০০৩ এর ১২(৩) ধারা মোতাবেক উক্ত সম্পত্তি নিলামে বিক্রয় করা আবশ্যক হইয়া পড়িয়াছে। এই প্রেক্ষিতে ব্যাংকের ঋণ সমন্বয়কল্পে যেখানে যে অবস্থায় আছে ভিত্তিতে বন্ধকীকৃত নিম্ন তফসীলভুক্ত সম্পত্তি আগামী /০৭/২০২০ইং তারিখে নিলাম বিক্রয়ের জন্য নিম্নে বর্ণিত শর্তাদিতে সীলমোহরকৃত দরপত্র আহ্বান করা যাইতেছে। উল্লেখ্য দরপত্র দাখিলের পূর্বেই নিলামে অংশগ্রহণকারী ইচ্ছুক ব্যক্তি/প্রতিষ্ঠান এতদসংক্রান্ত অতিরিক্ত কোন তথ্য (যদি প্রয়োজন হয়) অবগত হইবার জন্য অফিস চলাকালীন সময়ে নিম্নস্বাক্ষরকারীর সহিত যোগাযোগ করিতে পারিবেন।

সম্পত্তির তফসিল

(ক) "জেলাঃ ঢাকা, থানাঃ থানরাই, সাব-রেজিষ্ট্রি অফিসঃ কালামপুর অধীন ঢাকা কালেক্টরী তৌজিভুক্ত জেএল নং এস.এ-১৮০, আর.এস-১৭৯, মৌজা- বাদে গাওয়াইল, স্থিত খতিয়ান নং- সি.এস-৮১, এস.এ-৪৭, আর.এস-৭০, মিউটেশন খতিয়ান নং-৯৪৪, জোত নং-৯৯১, দাগ নং-সি.এস ও এস.এ-৪৯, আর.এস-৫৯, মোট জমির পরিমাণ- ৪.১৬ শতাংশ। যাহার চৌহদ্দি উত্তরে-জামাল উদ্দিন, দক্ষিণে-ইউনুছ আলী, পূর্বে-মবেদ আলী ও পশ্চিমে-বদির উদ্দিন। জমির পরিমাণ ৪.১৬ (চার দশমিক ষোল) শতাংশ।"

শর্তাবলীঃ

১। আগামী /০৭/২০২০ইং তারিখে বিকাল ৪.০০ ঘটিকার মধ্যে বাংলাদেশ ডেভেলপমেন্ট ব্যাংক লিমিটেড, এলিফ্যান্ট রোড ব্রাঞ্চ, ঢাকায় রক্ষিত টেন্ডার বাক্সে আগ্রহী ক্রেতাগণকে সাদা কাগজে পূর্ণ ঠিকানা উল্লেখপূর্বক টেলিফোন নম্বর সহ স্বাক্ষরযুক্ত দরপত্র সীলমোহরকৃত খামে জমা দিতে হইবে এবং ঐ দিন বিকাল ৪.০৫ ঘটিকার পর টেন্ডার বাক্সে প্রাপ্ত দরপত্রসমূহ সংশ্লিষ্ট দরপত্রদাতাগণের সামনে (যদি কেহ উপস্থিত থাকেন) খোলা হইবে।

২। প্রত্যেক দরদাতাকে উদ্ধৃত দর ১০.০০ লক্ষ টাকা পর্যন্ত হইলে ২০%, উদ্ধৃত দর ১০.০০ লক্ষ টাকার উর্দ্ধে কিন্তু ৫০.০০ লক্ষ টাকা পর্যন্ত হইলে ১৫%, উদ্ধৃত দর ৫০.০০ লক্ষ টাকার উর্দ্ধে হইলে ১০%, সমপরিমাণ টাকার জামানতস্বরূপ যে কোন তফসিলি ব্যাংক হইতে ইস্যুকৃত ব্যাংক ড্রাফট বা পে-অর্ডার এর মাধ্যমে বাংলাদেশ ডেভেলপমেন্ট ব্যাংক লিমিটেড, এলিফ্যান্ট রোড ব্রাঞ্চ, ঢাকার অনুকূলে দরপত্রের সহিত দাখিল করিতে হইবে।

৩। অনূর্ধ্ব ১০.০০ লক্ষ টাকার উদ্ধৃত দর গৃহীত হইবার পরবর্তী ৩০ দিবসের মধ্যে, ১০.০০ লক্ষ টাকার উর্দ্ধে কিন্তু ৫০.০০ লক্ষ টাকা পর্যন্ত উদ্ধৃত দর গৃহীত হইবার পরবর্তী ৬০ দিবসের মধ্যে এবং ৫০.০০ লক্ষ টাকার উর্দ্ধে উদ্ধৃত দর গৃহীত হইবার পরবর্তী ৯০ (নব্বই) দিবসের মধ্যে সর্বোচ্চ দরদাতাকে দরপত্রের সমুদয় মূল্য পরিশোধ করিতে হইবে। ব্যর্থতায় আইনানুযায়ী ব্যাংক কর্তৃপক্ষ জামানতের টাকা বাজেয়াপ্ত করিতে পারিবেন।

৪। উপরোক্ত ৩নং অনুচ্ছেদে বর্ণিত শর্তের অধীনে জামানত বাজেয়াপ্ত হইলে উহার অর্থ ঋণ হিসাবে সমন্বয় করা হইবে। বাজেয়াপ্তকৃত অর্থ এবং দ্বিতীয় সর্বোচ্চ দরদাতা কর্তৃক উদ্ধৃত দর একত্রে সর্বোচ্চ দরদাতা কর্তৃক উদ্ধৃত দর অপেক্ষা কম না হইলে দ্বিতীয় সর্বোচ্চ দরদাতাকে তফসীল সম্পত্তি নিলাম খরিদ করিতে আহ্বান করা হইবে। দ্বিতীয় দরদাতাকে আহুত হইবার পরবর্তী অনূর্ধ্ব ১০.০০ লক্ষ টাকা উদ্ধৃত দর গৃহীত হইবার পরবর্তী ৩০ দিবসের মধ্যে এবং ১০.০০ লক্ষ টাকার অধিক কিন্তু ৫০.০০ লক্ষ টাকার উদ্ধৃত দর গৃহীত হইবার পরবর্তী ৯০ দিবসের মধ্যে সম্পূর্ণ মূল্য পরিশোধ করিবেন। মূল্য পরিশোধে ব্যর্থ হইলে তাহার জামানত বাজেয়াপ্ত হইবে এবং জামানতের টাকা দাবিকৃত টাকার সহিত সমন্বয় করা হইবে।

৫। দরপত্রে সম্পত্তির প্রস্তাবিত মূল্য অস্বাভাবিকভাবে অপ্রাপ্ত বা অপ্রতুল প্রতীয়মান হইলে ব্যাংক কর্তৃপক্ষ তাহা বাতিল করিতে পারিবে।

৬। ব্যাংক কর্তৃপক্ষ কোন কারণ ব্যতিরেকে যে কোন দরপত্র গ্রহণ বা বাতিল করিবার ক্ষমতা সংরক্ষণ করে।

৭। সম্পত্তির রেজিষ্ট্রেশন সংক্রান্ত যাবতীয় খরচ ক্রয়কৃত সম্পত্তি ট্যাক্স সহ যাবতীয় খরচ বকেয়া খাজনা বিল ইত্যাদি (যদি থাকে) নিলাম ক্রেতাকে বহন করিতে হইবে।

৮। তফসিলভুক্ত সম্পত্তির উপর কোন সরকারি/আধা-সরকারি/স্বায়ত্তশাসিত প্রতিষ্ঠান, বিদ্যুৎ/গ্যাস সরবরাহ প্রতিষ্ঠান, উন্নয়ন কর ইত্যাদিসহ অন্য যে কোন পাওনাদারদের পাওনা বা দাবি থাকিলে তাহা পরিশোধে কোন দায়িত্ব ব্যাংক কর্তৃপক্ষ বহন করিবে না।

৯। সফল দরদাতাকে অর্থঋণ আদালত আইন ২০০৩ মোতাবেক নিলামকৃত সম্পত্তি দখল প্রদান বা বুঝাইয়া দেওয়া হইবে।

১০। অকৃতকার্য দরদাতার জামানতের টাকা (আর্নেষ্টমানি) যথাসময়ে ফেরত দেওয়া হইবে। কম জামানতবিহীন/ত্রুটিপূর্ণ দরপত্র সরাসরি বাতিল বলিয়া গণ্য হইবে।

১১। নিলামে অংশগ্রহণকারী ক্রেতা/দরদাতা কর্তৃক উদ্ধৃত দর মূল্যের উপর ৫% হারে উৎসে কর দর মূল্যের অতিরিক্ত হিসাবে প্রদান করিতে হইবে।

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জিডি-১০১৫