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

REUTERS, Phnom Penh

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.

53-year-old Defeated, the 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

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-thebooks 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

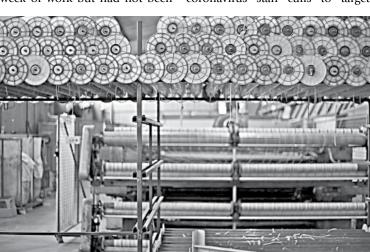
at the informal labour market could expect to pick up a day's work and earn about \$8, roughly in line with the minimum wage of \$190 a month.

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

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 iobs are cut and factory bosses accused of using coronavirus staff culls to target



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

picked up by the broker from the union staff. 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.

"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 several appeared to be under 18. month in government handouts.

"If they demand too much, they 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 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 women waiting on the roadside, workers would receive \$40 per

Fed officials signal rising caution on US economic recovery

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.

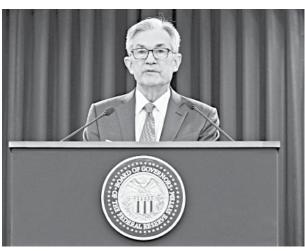
"Unfortunately, my base case scenario is that we will see a second wave of the virus across the US, probably this fall," Kashkari said during a Twitter chat moderated by CBS News. "If there is a second wave, I would expect the

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



US Federal Reserve Chairman Jerome Powell

credit into the economy to cushion it from the fallout from the epidemic.

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) 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	Chattogram,
	district	- The state of the
6	Expression of Interest	Selection of Consulting Firm (National) (Time-Based) for the Survey and Consultancy
	for Selection of	services.
7	EOI Ref. No.	TP-2/Master Plan/EOI/2020/02
8	Date (dd/mm/yyyy)	17/06/2020
9		
10	Procurement method	Quality and Cost Based Selection (QCBS).
- 10	Budget and source of	Development Budget GOB.
	funds	N/A.
11	Development partner	N/A.
12	(if applicable)	224311100
12	Project/programme code (if applicable)	224311100
13	Project/programme	Preparation of Chattogram Metropolitan Master Plan (2020-2041).
13	name (if applicable)	Preparation of Gradulgian Mediopolical Master Plan (2020-2041).
14	EOI closing date and	12/07/2020
14	time	12/0/12/0E/
15	Brief description of	Chattogram Development Authority is looking for eligible consulting firm to prepare the
,,,	the assignment	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.
		Review and updating Storm Water Drainage and Flood Control Master Plan. 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.
		Organizational Arrangements to implement the Master Plan. The major basis of the copy directions include but are not recovered invited by:
		The major tasks of the consulting firm include, but are not necessarily limited to:
		 Collection of different types of primary and secondary data. Collection and digitization as well as geo-referencing of R.S. and B.S. Mouza
		maps of the project area.
		ii. 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
		TaR).
		 Preparation of digital database of the study area.
		 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 period area in around 1152 on the comprising whole of Chatterson Chat
		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, Racjan,
	y .	Rangunia, Anowara, Boalkhali, Patiya and Sitakundu.
16	Evandanos manueros	
10	& delivery capacity	 The consulting firm must have specific experience of satisfactory completion of similar services (survey and planning), amounting the study area not less than 500
	required	sq. km. in single contract in last 10 (len) years.
	1040100	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.
		 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.
		 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.
		The consulting firm having experience in working with foreign companies in Master The consulting firm having experience in working with foreign companies in Master
		Plan/Urban Infrastructure Plan related project will be treated positively. So The consulting firm mouth be legally projected in Benefit first with respect to the project will be received by
	===	The consulting firm must be legally registered in Bangladesh with annual tumover the bank legal BOT 50 come pay uses for last 5 (first) years.
17	Other details	has to be at least BDT 50 crore per year for last 5 (five) years. 1. Consultant will be short listed and subsequently reflected following OCBS method.
11	Other details	Consultant will be short listed and subsequently selected following QCBS method as per Public Procusement Procedure of Government of Baselindesh
		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.
		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.
		 Experience certificates of similar assignment/project over last 10 years.
		List of general and overall experiences of the firm.
		Financial capacity supported by audited reports for the last five (5) years.
		Interested firm(s) must submit EOI in sealed envelope containing original (to be identified stands or tax of anythin) and 2 (thou) series to the address below:
		identified clearly on top of envelop) and 3 (three) copies to the address below.
		Interested applicants may obtain further information from the office of the undersinged on any working day during office hours.
10	Name of the official	undersigned on any working day during office hours. Michamoral Abulasa Asabani
18	Name of the official	Mohammad Abu Issa Anshary.
19	Inviting EOI Designation of the	Town Planner and Project Director.
19	official inviting EOI	Town Field and Freguet Director.
20	Address of the official	Town Planning Department, CDA Building (3rd Floor), Court Road, Kotwali,
	inviting EOI	Chattogram-4000.
21	Contact details of the	Phone: 031-632247; e-mail: pd.cto.masterplan@gmail.com
	official inviting EOI	
22		erves the right to accept or reject all EOIs without assigning any reason whatsoever.

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 reelection 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

Signed: 17/06/2020

Mohammad Abu Issa Anshary

Town Planner and Project Director

Chattogram Metropolitan Master Plan Project Chattogram Development Authority

Telephone: 031-632247

Russia's central bank on Friday announced a 1.0-percentagepoint 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

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.

BDBL

বাংলাদেশ ডেভেলপমেন্ট ব্যাংক লিমিটেড Bangladesh Development Bank Ltd. এলিফ্যান্ট রোড ব্রাঞ্চ, ঢাকা

Regency Plaza (2nd Floor)

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

এতথারা সর্বসাধারণের অবগতির জন্য জানানো যাইতেছে যে, বাংলাদেশ ভেভেলপমেন্ট ব্যাংক লিমিটেড, এলিফ্যান্ট রোড রাঞ্জ, ঢাকা এর ঋণমাহীতা "বাবুল ডেইরী ফার্ম" স্বরাধিকারী- জনাব মোঃ বাবুল হোসেন, পিতা-মৃত আন্দুল গনি মাতা-সোহাগজান, বর্তমান ঠিকানা- গ্রাম/রাজ্ঞা- চরভাউটিয়া, ভাকমর-কালামপুর-১৩৫১, খামরাই, ঢাকা। ছায়ী ঠিকানা-গ্রাম/রাজ্য-চরভাউটিয়া, ভাকখর-কালামপুর-১৩৫১, থামরাই, ঢাকা-এর অনুকলে মঞ্চরিক্ত খণের বিপরীতে নিচু তফসিলযুক্ত সম্পত্তি অত্র শাখায় বন্ধক প্রদান করা হয়। মঞ্জুরিপত্রের শর্ত মোতাবেক খণটি পরিশোধিত না হওয়ায় খেলাপীতে পরিগত হয়। বারংবার তলব-তাগাদা দেওয়া সত্তেও ঋণগ্রহীতা ব্যাংকের পাওনা পরিশোধ করেন নাই সাময়িক হিসাব অনুবায়ী ৩১/১২/২০১৯ইং তারিব পর্যন্ত ক্ষমগ্রহীতার নিকট ব্যাংকের পাওনার পরিমাণ ৫,৬২,৭৩২,১৪ (পাঁচ লব্ধ বায়ন্তি হাজার সাত্রণত বরিশ টাকা চৌন্দ পয়সা) টাকা। উভ কণের জামানতস্থরণ বাাংকের অনুকূলে বন্ধককত তফসীলন্তুক সম্পত্তি বিক্রয়ের ক্ষমতা প্রদান করায় অর্থকণ আদালত আইন, ২০০৩ এর ১২(৩) ধারা মোভাবেক উক্ত সম্পত্তি নিলামে বিক্রয় করা আবশ্যক হইয়া পড়িয়াছে। এই প্রেক্ষিতে ব্যাংকের কণ সমন্বয়কল্পে যেখানে যে অবস্থায় আছে ভিত্তিতে বন্ধকীকৃত নিম্ন তফুসীলমুক্ত সম্পত্তি আগামী /০৭/২০২০ইং তারিখে নিলাম বিক্রয়ের জন্য নিম্রে বর্ণিত পর্তাদিতে সীলমোহরকত দরপত্র আজ্ঞান করা ঘাইতেছে। উল্লেখ্য দরপত্র দাখিলের পূর্বেই নিলামে অংশগ্রহণকারী ইচ্ছক ব্যক্তি/প্রতিষ্ঠান এতদসংক্রান্ত অতিরিক্ত কোন তথ্য (যদি প্রয়োজন হয়) অবণত হইবার জন্য অফিস চলাকালীন সময়ে নিমুস্বাক্ষরকারীর সহিত্ত যোগাযোগ করিতে পারিবেন।

(ক) "জেলাঃ ঢাকা, থানাঃ ধামরাই, সাব-রেজিট্র অফিসঃ কালামপুর অধীন ঢাকা কালেইরী ভৌজিত্বক জেএল নং এস.এ-১৮০, আর.এস-১৭৯, মৌজা- বাদে গাওয়াইল, স্থিত খডিয়ান নং- সি.এস-৮১, এস.এ-৪৭, আর.এস-৭০, মিউটেশন বতিয়ান নং-৯৪৪, জোত নং-৯৯১, দাপ নং-সি.এস ও এস.এ-৪৯, আর.এস-৫৯, মোট জমির পরিমাণ-৪.১৬ শতাংশ। যাহার চৌহন্দি উত্তরে-ছামাল উদ্দিন, দক্ষিণে-ইউনুছ আলী, পূর্বে-মবেদ আলী ও পশ্চিমে-বনির উদ্দিন। জমির পরিমাণ ৪,১৬ (চার দশমিক যোল) শতাংশ।"

- আগামী /০৭/২০২০ইং তারিখে বিকাল ৪.০০ ঘটিকার মধ্যে বাংলাদেশ ভেভেলপমেন্ট ব্যাংক লিমিটেড, এলিফ্যান্ট রোড ব্রাঞ্চ, ঢাকায় রক্ষিত টেভার বাক্সে আগ্রহী ক্রেতাগণকে সালা কাগজে পূর্ণ ঠিকানা উল্লেখপূর্বক টেলিফোন নদর সহ স্বাক্ষরযুক্ত দরপত্র সীলমোহরকৃত খামে জমা দিতে হইবে এবং ঐ দিন বিকাল ৪,০৫ ঘটিকার পর টেভার বাল্লে প্রাপ্ত দরপত্রসমূহ সংশ্লিষ্ট দরপত্রদাভাগণের সামনে (যদি কেহ উপস্থিত থাকেন) থোলা
- প্রত্যেক দরনাতাকে উদ্ধৃত নর ১০,০০ লক্ষ টাকা পর্যন্ত হইলে ২০%, উদ্ধৃত নর ১০,০০ লক্ষ টাকার উর্দ্ধে কিন্তু ৫০,০০ লক্ষ টাকা পর্যন্ত হইলে ১৫%, উদ্ধৃত দর ৫০,০০ লক্ষ টাকার উর্জে হইলে ১০%, সমপরিমাণ টাকার জামানতখরণ যে কোন তফসিলি ব্যাংক হইতে ইস্যুকৃত ব্যাংক ড্রাফট বা পে-অর্ডার এর মাধ্যমে বাংলাদেশ ভেতেলপমেন্ট ব্যাংক লিমিটেড, এলিফ্যান্ট রোভ ব্রাঞ্চ, চাকার অনুকুলে দরপত্রের সহিত দাখিল করিতে হইবে।
- অনুধর্ম ১০,০০ লক্ষ টাকার উদ্ধৃত দর গৃহীত হইবার পরবর্তী ৩০ দিবসের মধ্যে, ১০,০০ লক্ষ টাকার উর্জে কিন্তু ৫০,০০ লক্ষ টাকা পর্যন্ত উদ্ধৃত দর গৃহীত হইবার পরবর্তী ৬০ দিবসের মধ্যে এবং ৫০,০০ লক্ষ টাকার উর্জে উদ্ধৃত দর গৃহীত হইবার পরবর্তী ৯০ (নকাই) নিবসের মধ্যে সর্বোচ্চ দরদাতাকে দরপত্রের সমুদর মুদ্য পরিশোধ করিতে হইবে। ব্যর্থতায় আইনানুষারী ব্যাংক কর্তৃপক্ষ জামানতের টাকা বাজেয়ান্ত করিতে পারিবেন।
- উপরোক্ত ওবং অনুচেছদে বর্ণিত শর্তের অধীনে জামানত বাজেরাপ্ত হইলে উহার অর্থ ঋণ হিসাবে সমন্বয় করা হইবে। ৰাজেয়াপ্তকৃত অর্থ এবং দ্বিতীয় সর্বোচ্চ দরদাতা কর্তৃক উদ্ধৃত দর একত্রে সর্বোচ্চ দরদাতা কর্তৃক উদ্ধৃত নর অপেক্ষা কম না হইলে দ্বিতীয় সর্বোচ্চ নরদাতাকে তফসীল সম্পত্তি নিলাম খরিদ করিতে আহ্বান করা হইবে। দ্বিতীয় দরদাতাকে আহত হইবার পরবর্তী অনুষ্ঠ ১০.০০ লক্ষ টাকা উদ্ধৃত দর গৃহীত হইবার পরবর্তী ৩০ দিবসের মধ্যে এবং ১০.০০ লক্ষ টাকার অধিক কিন্তু ৫০.০০ লক্ষ টাকার উদ্ভূত দর গৃহীত হইবার পরবর্তী ৯০ নিবসের মধ্যে সম্পূর্ণ মূল্য পরিশোধ করিকেন। মূল্য পরিশোধে ব্যর্থ হইলে ভাহার জামানত বাজেয়াপ্ত হইবে এবং জামানতের টাকা দাবিকত টাকার সহিত সমস্বর করা হইবে।
- দরপত্রে সম্পত্তির প্রস্তাবিত মৃদ্য অস্বাভাবিকভাবে অপ্রাপ্ত বা অপ্রতুল প্রতীয়মান হইলে ব্যাংক কর্তৃপক্ষ ভাষা বাতিল করিতে পারিবে।
- ব্যাংক কর্তৃপক্ষ কোন কারণ ব্যতিরোকে যে কোন দরপত্র গ্রহণ বা বাতিল করিবার ক্ষমতা সংরক্ষণ করে।
- সম্পত্তির রেজিট্রেশন সংক্রান্ত যাবতীয় খরচ ক্রয়কৃত সম্পত্তি ট্যাক্স সহ যাবতীয় খরচ বকোয় খাজনা বিল ইত্যাদি (যদি থাকে) দিলাম ক্রেতাকে বহন করিতে হইবে।
- তফ্সিলভুক্ত সম্পত্তির উপর কোন সরকারি/আখা-সরকারি/আয়ত্তশাসিত প্রতিষ্ঠান, বিদ্যুৎ/গ্যাস সরবরাহ প্রতিষ্ঠান উন্নয়ন কর ইত্যাদিসহ অন্য যে কোন পাওনাদারদের পাওনা বা দাবি থাকিলে তাহা পরিশোধে কোন দায়িত্ব ব্যাংক কর্ত্তপক্ষ বহন করিবে না।
- সফল দরদাতাকে অর্থন্ধণ আদালত আইন ২০০৩ মোতাবেক নিলামকৃত সম্পত্তি দখল প্রদান বা বুঝাইয়া দেওয়া
- অকৃতকার্য দরদাতার জামানতের টাকা (আর্দেউমানি) যথাসময়ে ফেরত দেওরা হইবে। কম জামানতবিহীন/ক্রটিপূর্ণ দরপত্র সরাসরি বাতিল বলিয়া গণ্য হইবে।

নিলামে অংশগ্রহণকারী ক্রেকা/দরদাতা কর্তৃক উদ্ভূত দর মূল্যের উপর ৫% হারে উৎসে কর দর মূল্যের অভিরিক্ত হিসাবে প্রদান করিতে হইবে।

কামাল উদ্দিন আহমেদ মোল্লা ফোনঃ ০২-৯৬৭৫২৮২