



DHAKA TUESDAY AUGUST 18, 2020, BHADRA 3, 1427 BS 🛑 starbusiness@thedailystar.net

Banks dive into Treasury bills, Kamal lets Tips at CPD for questioning GDP figure bonds as interest income falls

AHSAN HABIB

Listed banks increased their investment in government and corporate bonds, securities and stocks in the second quarter of 2020 to offset the loss in interest income caused by the ceiling on lending rates.

Their investment in bonds and other securities rose 8.84 per cent to Tk 314,747 crore as on 30 June. Investment income surged Tk 842 core, or 49 per cent, to Tk 2,546 crore in the quarter.

The data was calculated based on the halfyearly financial statements of 25 out of 30 banks listed on the Dhaka Stock Exchange. The reports of Al-Arafah, Brac, ICB Islamic, Standard and United Commercial Bank are not available on their websites.

bonds was high and banks did not need to keep provisions against the investment, it was better to invest into these instruments," said Syed Mahbubur Rahman, managing director of Mutual Trust Bank.

The government capped the lending rate at 9 per cent and the deposit rate at 6 per cent on 1 April. As banks have had to comply, the net interest income of the lenders plunged 39 per cent to Tk 3,095 crore in the second quarter.

The spread, the difference between the lending rate and the deposit rate, fell to 2.5 per cent to 2.75 per cent in the April-June quarter due to the single-digit lending rate. "So, the interest income was expected to receive a major blow," Rahman said.

Although the lending rate

went down to 9 per cent, many of the banks could not bring down the deposit rate to 6 per cent. One bank is still offering deposits at 7.5 per cent, according to

Rahman. As Bangladesh's trade with the rest of the world plummeted during the

"As the interest rate of Treasury bills and coronavirus pandemic, banks' earnings pandemic will pass." from commissions and charges also fell.

The commission and charge income dropped 24 per cent year-on-year to Tk 1,110 crore. The profits declined 35 per cent to Tk 1,263.97 crore in the second quarter due to the lower interest income and commission on their services.

Bangladesh's export earnings plunged 16.93 per cent to \$33.67 billion in the just-concluded fiscal year, the lowest in five years, as the pandemic brought global trade to its knees.

"Some banks will try to increase their investment in Treasury bills and bonds to make profits but they will have to expand their loan books because the interest rate on government bills and bonds has already been cut," Rahman said.

The interest rate on Treasury bills and bonds came down to 8.1 per cent from 9 per cent.

The current half of the year would be more challenging as the two quarters will suffer from the problem of the lower interest income, Rahman said, adding that banks saw a higher interest income in the first quarter.

"Moreover, the country has been affected quarter because of the by floods and we still don't know when the into the market," the banker said.

The banking sector's future will also hinge on the orders the garment sector would receive in the spring.

A top official of another bank, which has increased investment in bonds and securities significantly, said as the outbreak of coronavirus was getting out of control during the second quarter, there were no other options but to raise investment in bonds, securities and some other safe instruments.

"Most of the banks did this."

Of the 25, 19 banks bought more bonds and securities, but this did not spare them from losses.

"We failed to halt the profit fall during the period. Profits of a bank can't be ensured from these investments alone," the banker said.

The stock market was not the beneficiary during the period either.

DSEX, the benchmark index of the Dhaka Stock Exchange, dropped 0.47 per cent to 3,989 on 30 June compared with 25 March.

"The stock market was riskier, so we were not interested in investing in the speculative market. But now we are putting some money

STAR BUSINESS REPORT

Finance Minister AHM Mustafa Kamal yesterday ripped into the observations of the Centre for Policy Dialogue (CPD) about the country's economic growth for the justconcluded fiscal year.

"The CPD guesstimates," he said, at a virtual meeting with income tax officials.

On Sunday, the CPD raised questions over the economic growth figure of 5.24 per cent estimated by the Bangladesh Bureau of Statistics (BBS) for fiscal 2019-20.

The obvious repercussions of the pandemic on the economy were not adequately reflected in the provisional GDP growth estimate released by the statistical agency last week, the think-tank said in its review.

Economic growth figures are used as a tool to gain leverage in politics, said CPD Executive Director Fahmida Khatun at a virtual press briefing on Sunday.



AHM Mustafa Kamal

But Kamal said: "We did not say that we have achieved 8.2 per cent GDP growth; we said that we achieved 5.2 per cent growth based on data, not based on assumption.

"CPD could have raised questions had we said that we achieved 8.2 per cent growth rate. The whole world believes the figures we come up with. CPD may not believe the figures," he added.

The BBS estimate beat forecasts by the Washingtonbased multilateral lenders World Bank and International Monetary Fund that the economy would grow between 1.6 per cent and 3.8 per cent in fiscal 2019-20 for the pandemic-whiplash.

The Asian Development Bank said the Bangladesh economy would expand at 4.5 per cent while the CPD earlier projected that the GDP growth would be no more than 2.5 per cent.

"At the current pace of allocation, it would take more than five years to mplement the projects," said the planning

The government has directed ministries

and divisions to pick high-priority projects

from the list of the unapproved schemes

in the annual development programme as

development work has been hamstrung by

revenue shortage caused by the coronavirus

The country would require Tk 924,203

crore to implement all of the 1,626 ongoing

development projects. The government

has, however, allocated Tk 204,144 crore

REJAUL KARIM BYRON

for ADP this fiscal year.

pandemic.



Only high-priority projects this fiscal year

Govt instructs ministries and divisions

division may approve a feasibility study involving up to Tk 5 crore.

Sometimes, the project is scaled down and then it gets approval. Later, initiatives have to be taken to revise it when its scope expands during the execution phase.

As a result, ongoing projects are not complete as per the schedule and the progress of the work is interrupted, depriving the people of benefiting from them.

If the cost of projects goes up, it would be logical to implement the approved projects within the deadlines before undertaking any new ones, the report said.

The planning ministry has written to all

"You can realise whether the economy is growing or not just by looking at rivers, canals, roads, industries and



Hotline: 01713 656565

ministry in a report.

The government has allocated Tk 495,097 crore as of June for the ongoing development projects included in the ADP.

There is a huge difference between the need for financing and the fiscal space, the report said.

The report was presented at a meeting of the secretaries on 10 August.

Planning Minister MA Mannan convened the meeting to prepare a roadmap to ensure full implementation of the ADP this fiscal year after development expenditure fell to a 27-year low last fiscal year.

The ministry said a limited number of projects should be undertaken for the sake of planning and fiscal discipline while adopting a project.

There are 1,347 projects in the current ADP that have not secured any allocation yet.

undertaken without a proper feasibility study and technical design, ignoring instructions from the Executive Committee of the National Economic Council (Ecnec) to do so. As a result, the schemes go through revisions for a number of times during the implementation period.

Sometimes, projects are taken up because of the pressure from influential

Most of the times, projects are groups or politicians and only a small amount is allocated for them every year, said an official of the planning ministry.

"It would not be appropriate to prepare a project for approval if it is undertaken without a feasibility study and technical design," the report said.

before a ministry or division initiates an investment project. The ministry or

ministries and divisions, instructing them to take steps to classify the projects as high, medium and low priority.

The ministries and divisions may only assess the high priority projects by taking into consideration the required assets or liabilities of the ongoing projects and the projection on the mid-term budgetary framework.

The ADP has targeted to finish off 381 projects in the fiscal 2020-21.

An inter-ministerial meeting can be called in November or December to ensure adequate or increased financing to complete the projects, the planning ministry report said.

Some 317 projects were up for completion in the last fiscal year. Of them, A feasibility study may be carried out 137 projects could not be finished because of the coronavirus pandemic.

READ MORE ON B2

the rural economy. You don't need mathematics for this, Kamal said.

The economic figures are given based on two things: one is an assumption and the other is based on data. The BBS presents figures on various economic sectors based on data, Kamal said. Whenever a budget is around, CPD makes observations and this has been going on for a decade.

"We are the raw materials for the CPD. CPD is engaged in commerce based on the data we provide. It is their business and it is an easy business. However, whenever we said something, it turned out to be true in the end.

The finance minister alleged that CPD does not see power plants, mega projects and revenue generation.

The revenue generated in the last fiscal year almost the same as in the previous year, Kamal said.

"Fiscal 2018-19 was normal. But we faced huge challenges last fiscal year. But the revenue generation fell short by only Tk 5,000 crore from what we achieved in fiscal 2018-19. This shows how much GDP growth the country posted."

READ MORE ON B3



Rawhide traders down in the dumps Tanners offer low prices to producers, traders

REFAYET ULLAH MIRDHA

Seasonal traders of rawhide have been left disappointed by this year's sales as the price for untanned leather has remained low for two consecutive years now.

During Eid-ul-Azha, a three-day Islamic celebration that began on 31 July, nearly one crore heads of cattle were sacrificed by the general public.

Most of the leftover animal hides are collected by various traders, who then

prepare the skins for sale to tanners or appointed dealers.

However, for the past two weeks, traders at major rawhide markets in Dhaka, Palashbari, Tangail, Mymensingh, Jessore and Chattogram have all reported receiving low prices for the product.

Ful Kumar, a seasonal rawhide trader at the Shambhuganj rawhide market in Mymensingh, had sourced 1,000 rawhides at Tk 500 to Tk 550 per piece from the field level. READ MORE ON B3

Uber desperate to get its Moto service up and running again

Bangladesh was the fastest growing market for the service before pandemic hits

Mahmudul Hasan

With the ongoing coronavirus pandemic continuing to propel contactless transactions, Uber's recent partnership with bKash on enabling automatic trip-end payments is paving the way for a bigger vision for the San Franciscobased tech giant.

Through the partnership, Uber aligned itself one step closer to the "Digital Bangladesh" narrative, Nandini Maheshwari, a director for business development at Uber APAC, told The Daily Star in an interview last week.

Uber and bKash last week announced a partnership allowing riders to pay for their trips using bKash and enabling customers to make transactions without any manual intervention once the bKash wallet is added as a payment method on the Uber app.

"We are very impressed and humbled by what bKash has built. It's truly fabulous.'

But this is the first leg of the innovation that Uber has in the works for the Bangladesh market. "We are committed to evolving our services

into what the consumers in Bangladesh want."

Asked if Uber has plans to bring on board the other mobile financial service (MFS) providers of the country like Nagad and Rocket, she answered in the negative.

"Currently, our focus is to grow the adoption of the bKash platform and make it a very, very



Nandini Maheshwari

successful partnership. We have many other ideas that we want to evolve with bKash.

Asked if Uber has a plan on setting up a payment gateway with a Bangladeshi bank as issues remain over card payments for

Bangladeshi Uber riders when travelling abroad, she responded in the positive.

"I have spent some time broadly on payments in Bangladesh," said Maheshwari, who was an investment banking associate for technology, media and telecom at JP Morgan before taking up the role of business development lead at Uber India in November 2015.

Bangladesh has several restrictions and seeks domestic processing of card payments as opposed to international processing.

'A majority of the 69 countries where Uber has a presence have standard processing that we apply to most markets," she said, adding that Uber was actively working towards localised processing of card payments.

Asked if Uber has a plan to introduce Uber gift cards such that customers can load their accounts on credit so that it can be used to pay for rides when travelling abroad as a workaround to the card problem for Bangladeshi riders, she was not so optimistic.

"Gift cards are a great product. We have those gift cards in several markets around the world, including India, and it went down quite well. We have Bangladesh under consideration.'

Normally, gift cards are almost impossible to use outside of the home market. And that is an issue where the central bank guidelines come into play.

Coronavirus pushes world's leading economies into record slumps

AFP, Paris

The coronavirus pandemic pushed most of the world's major economies into unprecedented contractions in the second quarter, except for China which escaped a recession.

Here are second-quarter changes in gross domestic product (GDP) compared to the previous quarter for the world's top economies. Unless stated otherwise, the figures are from the national statistics institutes.

Japan announced in mid-May that it was already in recession -- two consecutive quarters of contraction -- when first-quarter GDP slid by 0.6 percent after a 1.9 percent drop in the final quarter of 2019.

On Monday the world's number three economy recorded a further slump of 7.8 percent in the April-June quarter, its worst on record, as the coronavirus deepens the country's long-running economic woes.

The UK suffered the worst recession in Europe in the first two quarters of the year, also recording the continent's highest number of coronavirus deaths. GDP fell 20.4 percent in the second quarter after a 2.2 percent drop in the first.

Germany, Europe's top economy was hit less hard by the coronavirus than its neighbours, but still saw its GDP fall by 10.1 percent in the second quarter after a decline of 2 percent in the first. Germany's previous record for a quarterly GDP drop was 4.7 percent in the first quarter of 2009, after the financial crisis of 2008.

France, the eurozone's number two economy was in a longer and stricter lockdown than its eastern neighbour, and second-quarter GDP fell more steeply, by 13.8 percent, after a drop of Eurostat started compiling growth data



AP/FILE

People wearing face masks to protect against the spread of the new coronavirus walk toward the entrance to Tokyo Disneyland in Urayasu, near Tokyo.

5.9 percent in the previous three months. for the area in 1995. France's previous all-time worst quarterly blow to output was dealt by a general strike in May 1968.

Italy's growth was impacted very early on by the coronavirus which hit its richest region, Lombardy, particularly hard.

Italian GDP fell by 5.4 percent in the first quarter and then by 12.4 percent in the second.

After a 5.2 percent drop in the first quarter, Spain's economy contracted a further 18.5 percent in the second, notably because of a 60 percent drop in tourism income and a fall by onethird in exports.

The eurozone's overall GDP plunged 12.1 percent in the three months to June, after 3.6 percent in the first quarter, making the second quarter downturn "by far" the worst since statistics agency

The United States, the world's top economy, suffered a 9.5 percent slump

in the second quarter following a 1.3 percent drop in the first, according to figures published by the OECD.

The US government also publishes annualised figures (-32.9 percent in the second quarter), a method that is not comparable with most other countries. China, the world's second-largest

economy, may have been where the novel coronavirus originated, but thanks to strict lockdown measures it was able to largely halt the spread of the virus and reopen factories, thus avoiding a recession.

In the second quarter its economy rebounded by 11.5 percent, having fallen by 10 percent in the first quarter. Still, growth for this year will be well below the breakneck rates China has seen in recent years

Asian markets mixed with eyes on China-US tensions, stimulus

AFP, Hong Kong

Asian markets were mixed in early trade Monday as investors weighed ongoing China-US tensions and the struggle by Washington lawmakers to hammer out a much-needed new stimulus

Analysts said there was little reaction to news that trade review talks between the superpowers due to have taken place Saturday had been postponed, though Donald Trump kept up his drumbeat against Beijing -warning he could target more Chinese tech firms including Alibaba.

The president's warning came as he issued another executive order stating internet giant ByteDance must sell its interest in the Musical.ly app it bought and merged with TikTok.

The move follows an order last week that TikTok and WeChat end all operations in the US.While the measure did not cause a market selloff, there are worries about how much Trump will ratchet up tensions with Beijing as he struggles to retain the White House in November, with opinion polls showing him trailing Joe Biden in key battlegrounds.

Meanwhile, high-level talks "phase between the two on their one" trade agreement were called off, though observers said the decision was down to scheduling issues and that there was no concern for now about the future of the agreement, with both sides last week saying it would stay in place.

"For now there is no sign the trade deal is in jeopardy, with the review's postponement seen as an allowance for China to increase its purchase of US agricultural goods, which are way behind schedule" owing to the impact of the virus on trade, said National Australia Bank's Rodrigo Catril.

Shanghai rose more than two percent, with mainland stocks helped by a massive cash injection into financial markets by the Chinese central bank.

Taipei was also up more than one percent and Wellington piled on 1.9 percent after the government delayed New Zealand's general election by four weeks to October 17 owing to a spike in new virus infections.Mumbai

and Jakarta were also slightly higher. But Tokyo dropped 0.8 percent after data showed Japan's economy contracted the most on record in the second quarter, while Sydney, Singapore and Manila were also in the red.

London, Paris and Frankfurt opened with gains.Investors are keeping tabs on Capitol Hill, with Democrats and Republicans no closer to a new stimulus for the beleaguered US economy, and expectations for no movement until the end of the month owing to both parties holding conventions over the next two weeks. Still, the consensus opinion is that a deal will eventually be struck. "Despite

the stimulus package appearing to be in a standstill, the markets appear

to be taking the view that major fiscal legislation is inevitable," said AxiCorp's Stephen Innes.

"Presumably based on the assumption that the Republicans will eventually accept a somewhat larger package in light of their incentive to support the economy ahead of the November election, where President Trump is trailing in the polls. "And while the coronavirus continues to flare up around the world, forcing the reimposition of containment measures, analysts said stocks will likely continue rising owing to unprecedented backing from central banks and as economies slowly recover from lockdowns earlier in the year.

"The economy is going to continue to reopen as we move into the end of this year," Brett Ewing, at First Franklin Financial Services, told Bloomberg TV.

"If you can buy into that story, you need to be ahead of money flowing into these value and cyclical stocks -if you wait for a vaccine to come out, you're going to be missing probably the biggest opportunity right now.



Hong Kong added one percent and

Paddy prices run riot. Could this go on to pose threat to food security?

FROM PAGE B4

And given the damages of seedlings for floods, it is likely that many farmers will have to do with planting their crops late. And being late in creating plantations means a reduction in yield, he said.

Until 13 August, farmers planted seedlings of paddy on 31.5 lakh hectares during the current Aman season. The area is 57 per cent of the total target for transplanted Aman crop, showed data from the Department of Agricultural Extension.

And this is the reason behind the unstable trend in the market, said Chandan, while suggesting the

be higher by independent think-tanks and research organisations.

"The government should be cautious. There will be a shortage in case the aman crop is affected," he said. Millers said forecasts of a food crisis

for the pandemic by international agencies and erratic weather also attracted a higher number of seasonal stockists in the paddy market.

They have bought the grain early on to profit from selling in the lean season. A lot of seasonal traders have

bought paddy and stocked them, said Sabbir Khaleque, director of Desh Agro Industries, which has three rice mills at Kushita, another major rice processing hub.

The number of poor is estimated to consumers can afford it while farmers do not suffer losses.

The effects of increased prices of paddy were not visible yet as traders were holding back when placing orders to mills assuming that the government would go for imports, he added.

The food ministry got approval from the prime minister regarding the import of rice considering risks faced from damages to Aman crop in the event of natural calamities, said Food Secretary Mosammat Nazmanara Khanum.

The flood situation improved after 15 August and the food ministry was tracking the progress of plantation of paddy during Aman season, which was

Cargo unloading at Ctg outer anchorage halted for rough seas

FROM PAGE B4 About 40 lighter vessels loaded with

about 55,000 tonnes of goods and bound for Narayanganj, Dhaka and other destinations remained stranded in the Karnaphuli river as the port authority barred bay crossings for the inclement weather.

The sea is very rough and cautionary signal number 3 has been kept hoisted for the past few days.

Such disruptions are increasing the

Stimulus package for CMSMEs must be given out by Oct

FROM PAGE B4 Besides, the central bank also reviewed

time cargo vessels have to stay back at the outer anchorage.

MV Thor Magnhild, a bulk career with 54,400 tonnes of wheat, arrived at the outer anchorage on 5 August and started unloading from Wednesday.

The pace was slow and only 4,000 tonnes of wheat could be unloaded until Friday before heavy rolling of waves in the sea halted the activities entirely. No unloading could be carried out in the past three days, according to Zahur Ahmad, director of the ship's local agent Seacom Shipping Lines.

vessel could unload 4,000 tonnes of rain could not damage, he added.

wheat per day, he said.

Another vessel, Niki C, is now anchored at a jetty of the port. Only 500 to 700 tonnes of its cargo of sugar could be unloaded every day for the past three days for the rain, he said.

Another 10 bulk cargo-carrying vessels berthed at the port's jetties were continuously being unloaded of their goods, said Md Omar Faruk, secretary to Chattogram Port Authority, on being contacted by this correspondent.

Here unloading has been unaffected since the cargo comprised steel scrap, Had normal weather prevailed, the steel coil and machineries, which the

government to go for imports to increase the public stock of food grain to contain the prices of the staple.

Foodgrain stocks at public storages dropped 31 per cent year-on-year to 12.62 lakh tonnes as millers and farmers are least interested in selling to the government in the face of rising prices, much to the worries of poor as well as the low-income group, whose hardships will increase because of shrinking incomes.

The coronavirus-related economic crisis increased impoverishment of a considerable number of people, pushing the poverty rate to 29.4 per cent of the population by the end of June from 20.5 per cent the previous year, according to an estimate by Planning Commission.

Besides, farmers and traders in the value chain are more aware of the market trends and other events because of increased use of information communication technology and mobile phones, he added.

The government might face difficulties in keeping the prices steady if it does not increase the stock first, said Chitta Majumder, managing director of the Majumder Group of Industries that operates rice mills.

In that case, the government might end up facing a repetition of the price spike witnessed in 2017.

Subsequently, Majumder suggested a reduction of import duty on rice by about 60 per cent in a way such that

susceptible to natural calamities.

"We are watching and assessing trends as well as international forecasts regarding the risk of a natural disaster. We will import the amount we need."

A small quantity will be imported such that the government can provide food to the poor and so that people get the staple at reasonable prices.

The decision is likely to be taken within this month, she said, adding that

public import would be given priority. There would be no crisis in the market because of harvests running uninterrupted until the Boro season and for farmers having a good stock of food

Large-scale imports by private entities will not be encouraged this year, she added.

package for the marginal farmers and businesses at the meeting.

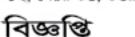
On 2 April, the central bank introduced the package worth Tk 3,000 crore.

The central bank has so far approved 33.44 per cent of the package to banks. The trend of loan

disbursement under the package is satisfactory, said a central bank official. He went on to express

a hope that the funds from the stimulus package may be completed in the quickest possible time.

বাংলাদেশ হাউস বিশ্তিং ফাইনান্স কপোরেশন প্রধান শাখা, ঢাকা উত্তর, ঢাকা বাড়ী-০২, রোড-১২, সেক্টর-০৬, উত্তরা, ঢাকা।



এতদ্বারা ঘোষনা করা যাচ্ছে যে, প্লট-১০, রোড-০৯, সেক্টর-৪, এর উপর নির্মিত ৪র্থ তলা ভবনটি বাংলাদেশ হাউস বিন্ডিং ফাইনান্স কর্পোরেশনের নিকট বন্ধক দেয়া আছে। উক্ত ভবনের উপর গৃহিত ঋণ পরিশোধ হয়েছে। ওয়ারিশগণের মধ্যে মিসেস নাসরিন সুলতানা, স্বামী-মৃত ফরিদ উদ্দিন আহম্মেদকে (ঠিকানা-প্লট-১০, রোড-০৯, সেষ্টর-৪, ২য় তলা) ৩০ (ত্রিশ) দিনের মধ্যে জোনাল অফিস, ঢাকা উত্তর এর প্রধান শাখায় উপস্থিত হয়ে দলিলপত্র ফেরতের জন্য বিশেষভাবে অনুরোধ করা হলো। অন্যথায় অন্যান্য ওয়ারিশগণ কর্পোরেশনে উপস্থিত হয়ে দলিলপত্র ফেরত চাইলে তাদেরকে কর্পোরেশন দলিলপত্র ফেরত প্রদানে বাধ্য থাকিবেন।

তফসিলঃ

জেলা-ঢাকা, থানা-উত্তরা, মৌজা-উত্তরা আবাসিক এলাকা, বাড়ী-১০, রোড-০৯, সেক্টর-০৪, উত্তরা, ঢাকা। জমির পরিমাণ-০৫ কাঠা। উত্তরে-রাস্তা, দক্ষিণে-প্লট-০৯, পূর্বে-প্লট-১২, পশ্চিমে-প্লট-০৮।

GD-1274

শাখা ম্যানেজার

Government of the People's Republic of Bangladesh Ministry of Road Transport and Bridges Bridges Division Bangladesh Bridge Authority Setu Bhaban, Banani New Airport Road Dhaka, Bangladesh

Memo No. 50.01.0000.691.38.003.20-526

Date: 16.08.2020

Name of the Work: Construction of Bridge of at 17th km Kochua-Betagi-Patuakhali-Lohalia-Kalaya Road (Z8052) (At Pairakunju Ferryghat) Over Paira River

Ref: (i) Prequalification Document issued on 21/06/2020

Addendum-2

This Addendum is issued against the Prequalification Document issued on 21/06/2020 for the "Construction of Bridge of at 17th km Kochua-Betagi-Patuakhali-Lohalia-Kalaya Road (Z8052) (At Pairakunju Ferryghat) Over Paira River". This Addendum shall become an integral part of the Pregualification Document.

Reference	To be replaced	Replaced with/insert/status		
Section 2, ITA 14.1 (b)	The total number of firms in JVCA shall not be more than three.	The total number of firms in JVCA shall not be more than three. In case of Joint Venture, the lead partner shall have majority share.		
	Qu	azi Muhammad Ferdous Chief Engineer		
200	F	Phone: 02-55040313 E-mail: cebba2019fs@gmail.com		
	Section 2,	Section 2, ITA 14.1 (b) The total number of firms in JVCA shall not be more than three.		

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SI No.	Tender	Package No.	Name of work	Tender security	Last selling date & time	Closing date & time	Opening date & time	
01	483934	e-Tender/ PEDP4/BAR/ SAD/2019- 2020/ W14.0970	Construction of Boundary Wall including Gate at Durgapur-1 GPS Under PEDP4 in Barishal Sadar.	30000.00	09/09/2020 17:00	10/09/2020 15:00	<u>10/09/2020</u> 15:00	
02	483822	e-Tender/ PEDP4/BAR/ SAD/2019- 2020/ W2.01815	Construction of Additional Classroom Binapani GPS Under PEDP4 in Bartishal Sadar Upazila Bartshal.	450000.00	09/09/2020 17:00	10/09/2020 15:00	10/06/2020 15:00	
03	483774	e-Tender/ PEDP4/BAR/ SAD/2019-20/ W14.08590	Construction of Boundary Wall including Gate of Singherkati GPS Under PEDP4 in	54000.00	09/09/2020 17:00	10/09/2020 15:00	10/08/2020 15:00	

will be accepted.

To submit e-Tender, registration in the National e-GP System Portal (<u>http://www.eprocure.gov.bd</u>) is required. The fees for downloading the e-Tender documents from the National e-GP System Portal have to be deposited online

through any registered banks branches up to 09-Sep-2020, 17:00. Further information and guidelines are available in the National e-GP System Portal and from e-GP help desk (helpdesk@eprocure.gov.bd)

	Md. Waliul Islam
	Upazila Engineer
	Barishal Sadar, Barishal
00.1020	Phone: 043121-75573
GD-1279	E-mail: ue.barisal-s@lged.gov.bd

Only high-priority projects this fiscal year DM PAGE B1

per a decision of the NEC, the deadline of the unfinished jects has been expanded by a year under special nsideration and they have been included in the ADP for

current fiscal year and were allocated funds. The planning ministry has directed the ministry and risions to take measures to ensure adequate funds for projects.

According to the planning ministry, foreign aid use is portant for the overall progress of the ADP.

But foreign aid allocation has gone down in the revised Ps in the last few years as ministries and divisions could use them properly.

The government allocated Tk 73,078 crore from foreign in favour of 376 projects this fiscal year.

The planning ministry advised the ministries and isions to beef up the monitoring to execute aid-backed jects in fiscal 2019-20.

If the secretaries or senior officials of ministries divisions pay regular field visit, it would play an portant role in ensuring proper implementation and ality of projects, the report said, adding that the heads implementing agencies and project directors should ensify regular inspection and monitoring.

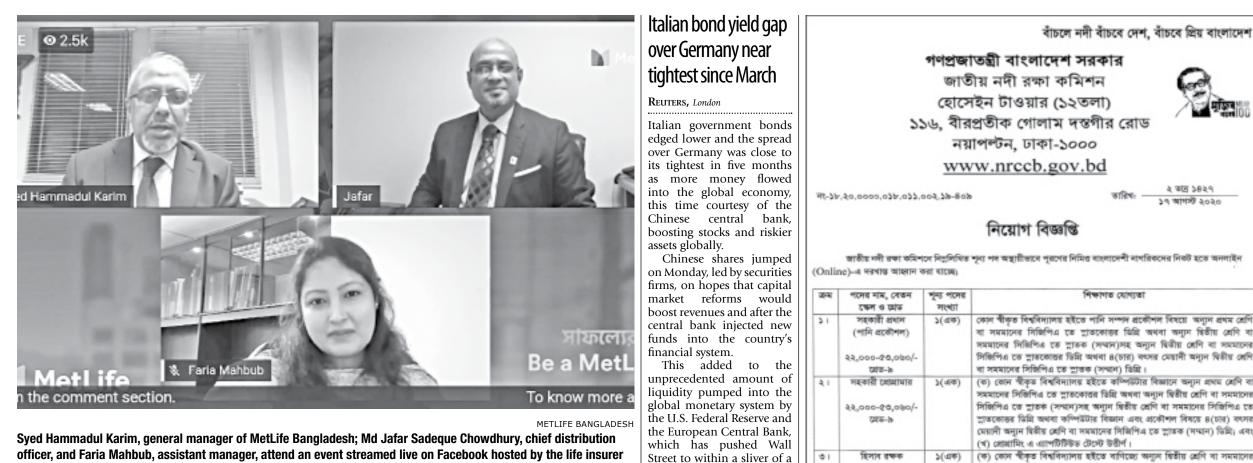
The recommendations made by the Implementation onitoring and Evaluation Division in its report should followed properly, the report said.

Development activities came to a screeching halt after government was forced to implement a countrywide shutdown from 26 March to rein in the rising COVID-19 caseload in Bangladesh.

The ministries and divisions managed to spend Tk 161,857 crore in fiscal 2019-20, which was 80.5 per cent of the total allocation for the year.

The development budget for this fiscal year is Tk 205,145 crore, which is 6.3 per cent higher than last year's.

The government's fiscal space has squeezed as the coronavirus-induced countrywide shutdown has paralysed the economy. Revenue collection in the just-concluded fiscal year dropped 2.3 per cent.



officer, and Faria Mahbub, assistant manager, attend an event streamed live on Facebook hosted by the life insurer to showcase career opportunities in the company as financial associate.

Rawhide traders down in the dumps

FROM PAGE B1

On average, he had to spend Tk 150 on cleaning and salting each piece but still, he could not sell his rawhides for more than Tk 800 to Tk 850 per item. He made Tk 50 profit from each piece of rawhide.

"My revenue from rawhide sales has been so low over the last two years. Previously, the business was guite profitable," said Kumar, who has been in

the business for the past 25 years. Echoing the sentiment, Shahid Mia, a fellow seasonal trader at the same market, said that he bought about 2,316 rawhides for Tk 400 and Tk 450 per piece during Eid-ul-Azha but could not register a decent turnover as tanners offered low prices.

He managed to get rid of his stock of untanned leather at Tk 600 to Tk 650 for each unit.

A similar scenario has played out for rawhide traders across the country, some of whom opted to dump their stocks rather than sell for cheap.

However, compared with last year, a smaller amount of rawhide was discarded due to the government's monitoring of the rawhide market and ongoing coronavirus pandemic.

Besides, the market for sacrificial animals saw a 30 per cent decline in sales as the general public was less enthusiastic about commemorating the holiday amid the coronavirus fallout while nearly 19 districts across the country had been flooded by torrential rain at the time as well.

Seasonal traders have already sold about 70 per cent of their overall stock to tanners in the last two weeks, said Aftab Khan, chairman of the Bangladesh Hide and Skin Merchant Association, the country's main platform for buying and selling of Development Studies of the University of

rawhides.

Goat skins were not even counted in the official tally because of their extremely low value and demand. As such, the hides were either thrown away, given for free or sold between Tk 5 and Tk 10 per piece after Eid-ul-Azha.

The total value for rawhide sales was estimated to be Tk 500 crore this year but just a few years back, the market value for animal skins was more than Tk 1,200 crore even though a smaller number of cattle were sacrificed back then.

Usually, rawhide prices in Dhaka are comparatively higher than that of those produced in rural areas owing to their superior size and quality, Khan said, adding that he blames the tanners for the poor inflow of funding.

Tanners are purchasing salted rawhides at prices fixed by the government at Tk 1,000 to Tk 1,200 per piece in Dhaka and Tk 700 to Tk 800 per piece from anywhere else, said Shaheen Ahmed, president of the Bangladesh Tanners Association.

However, although the government fixed the price of salted rawhide, it did not do the same for the unsalted version and this is one of the main reasons behind the low prices offered by tanners during the Eid days.

Tanners do not usually purchase unsalted rawhides as the product gets spoilt in a short span of time, he said, adding that the root-level rawhide producers are deprived of proper prices in the process.

Since the government fixed the price of salted rawhides but not the unsalted ones, it causes confusion among producers and traders, said Abu Eusuf, professor of economics at the Department

Dhaka.

Producers end up demanding high prices from traders, who are unable to pay such amounts for unsalted rawhide.

record high.

On the other hand, tanners do not even buy unsalted rawhides, he said, adding that this confusion must be removed to ensure better business practices in the sector.

Meanwhile, the Bangladesh Trade and Tariff Commission, said that organised syndication for price-fixing has caused the value of rawhide to hover at abnormally low rates at domestic markets for the past two years.

The government fixed a Tk 35 to Tk 40 ceiling on the price per square foot of salted cow or buffalo hides inside Dhaka, which is 29 per cent lower than last year's prices, said Commerce Minister Tipu Munshi.

Outside Dhaka though, salted hides can be purchased for between Tk 28 and Tk 32 per square foot, which is 20 per cent lower than its value in the previous year.

The price for male goat hides was set between Tk 13 and Tk 15 per square foot, a 27 per cent decline from what it was sold at last year, while the prices for female goatskin was fixed at between Tk 10 and Tk 12 per square foot, a 23 per cent slump in prices year-on-year.

To curb the damage done to the sector, the government had allowed the export of rawhide and wet blue (half-processed leather) items in a bid to ensure that producers and small traders at the field level get proper prices during Eid.

However, the initiative has seen few results so far. Commerce Secretary Md. Jafar Uddin could not be reached for a comment in this regard.

জাতীয় দদী রক্ষা কমিশসে নিশ্ললিখিত শূন্য পদ অস্থায়ীভাবে প্রদের নিমিত্র বাংলাদেশী নাগরিকদের নিকট হতে অনলাইন

ক্ৰম	পদের মাম, বেতন বেছল ও হোড	শূন্য পলের সংখ্যা	শিক্ষাগত যোগ্যতা		
51	সহকারী প্রধান (পানি প্রকৌশল) ২২,০০০-৫৩,০৫০/- য়েত-৯	2(44)	কোন স্বীকৃত বিশ্ববিদ্যালয় হাইতে পানি সম্পদ প্রকৌশল বিষয়ে অন্যন প্রথম প্রেণি যা সময়দের নিজিপিএ ডে প্লাতকোরর ডিভি অথবা অন্যুন বিতীয় প্রেণি যা সময়দের নিজিপিএ ডে প্লাতক (সথম)লহ অন্যুন দ্বিতীয় প্রেণি বা সময়দের নিজিপিএ ডে প্লাতকোরে ডিমি অথবা ৪(চার) বহুর মেডানী অন্যুন দ্বিতীয় প্রেণি যা সমযাদের নিজিপিএ ডে প্লাতক (সংঘদ) ডিয়ি।		
ą. I	সহকারী প্রোমামার ২২,০০০-৫৩,০৬০/- য়েজ-৯	7(n <u>a</u>)	(ক) কোন শীকৃত বিশ্ববিদ্যালর হাইতে কম্পিউটার বিজ্ঞানে অন্যন প্রথম প্রেণি বা সমমানের সিন্ধিপিও তে স্নাককোরে ডিমি অধাবা অন্যন বির্তীয় প্রেণি বা সমমানের সিন্ধিপিও তে স্নাকক (সন্মান)সহ জন্যন ছির্তীয় প্রেণি বা সমমানের সিন্ধিপিও তে স্নাককোরের ডিমি অথবা কম্পিউটার বিজ্ঞান এবং প্রকৌশল বিষয়ে ৪(চার) কনের মেহানী অন্যন ছির্তীয় প্রেণি বা সমমানের নিন্ধিপিও তে স্লাভক (নন্মান) ডিমি। এবং (গ) প্রোমায়িং ও গ্রাপটিটিউ টেফেট উর্তীর্ণ।		
01	হিসাৰ রক্ষক ১১,৩০০-২৭,৩০০/- আড-১২	?(ባቁ)	(ক) কোন স্বীকৃত বিশ্ববিদ্যালয় হাইতে বাণিজ্যে জন্যুন মিউায় প্লেণি বা সমনাদের নিজিপিএ তে স্নাতক ডিমি। এবং (গ) কম্পিউটার গরিচালনায় অভিজ্ঞ প্রার্থীকে অগ্রাধিকার প্রদান করা হাইবে।		
81	গাঁট লিপিকার বায কম্পিউটার অপারেটর ১১,০০০-২৬,৫৯০/- মেড-১৩	২(ন্থই)	(ব) কোন খাঁকৃত শিক্ষা বোর্ড হাঁইতে উচ্চ মাধ্যমিক বা সমমানের পরীক্ষায় উর্ত্তীর্ন। (খ) ইংরেজী সাঁইলিপিতে প্রতি মিনিটে ৮০ শব্দ এবং বাংলা সাঁইলিপিতে প্রতি মিনিটে ৫০ শব্দ। ইংরেজী টাইপে প্রতি মিনিটে ৩০ শব্দ এবং ও বাংলা টাইপে প্রতি মিনিটে ২৫ শব্দ থতিসম্পন্ন হাঁইতে হাইবে; (খ) কম্পিউটারে অভিজ প্রার্থীকে অগ্রাবিকার দেওয়া হাইবে।		
ক্রম	পদের নাম, বেতন ফেল ও শ্রেচ	শূন্য পদের সংখ্যা	শিক্ষাগত যোগ্যস্তা	মন্ধব্য (যে সকল জেলার ধার্মীলের জাবেদন করার গ্র্যোজন পেই)	
¢ı	অভিস সহকারী-কাম- কম্পিউটার মুদ্রাক্ষরিক ৯,৩০০-২২,৪৯০/- য়েড-১৬	8 (999)	 (ক) কোন স্বীকৃত শিক্ষা বোর্ড হাইতে উচ্চ মাধ্যমিক সাটিফিকেট বা সময়নের পরীক্ষার উত্তীর্থ; (খ) বন্দিউটার চিটারেসী টেন্ট পরীক্ষার উত্তীর্থ; এবং (গ) কন্দিউটার চালনার অভিজ্ঞ প্রার্থীকৈ অগ্রাধিকার প্রদান করা হাইবে। 	চটয়াম/কুড়িয়াম/ থোপালগস্ক/সেরপুর	
91	ভাটা এন্ট্রি অপারেটর ৯,৩০০-২২,৪৯০/- মেড়-১৬	7(464)	(ক) কোন স্বীকৃত শিক্ষা বোর্ড হাঁইতে উচ্চ মাধ্যমিক বা সমমাদের পরীক্ষা। উত্তীর্ণ; (খ) কম্পিউটার ও ভাটা এন্ট্রি অপারেশনে স্ট্যাডার্ড আপটিটিউট টেস্টে উত্তীর্ণ; এবং (গ) কম্পিউটার চালনার ক্ষতিরা প্রায়ীকে ক্ষরায়িকার প্রসাদ করা হাঁইবে।		

নিয়োগের শর্তাবলিঃ

- ১। বহুস: (৩০/৯/২০২০ তার্নিখে)
- (ক) মুক্তিযোদ্ধা সন্ধান এবং প্রতিবন্ধী প্রার্থী ব্যক্তিত সকল প্রার্থীনের ক্ষেত্রে নর্বোক্ত বয়ন ৬০ (রিশ)ঃ
- (খ) ঘূর্তিযোদ্ধা সন্তান এং প্রতিবন্ধী প্রার্থীদের ক্ষেত্রে সর্বোচ্চ ৩২(বরিশ) বছর।
- ২। গ্রার্থীদেরকে প্রাথমিকভাবে কোনো কাগজপত্র প্রেরণ করতে হবে গা। লিখিত পরীক্ষায় (ব্যবহারিক পরীক্ষার পর প্রযোজ্য ক্ষেত্রে) উদ্বীর্ণ প্রার্থীদের মৌখিক পরীক্ষার সময় সকল প্রকার সনসের সভ্যারিত কণি দাখিল করতে হবে:
- ৩। দিয়োগের ক্ষেত্রে সরকারী বিধি অনুযায়ী (৯ম, ১২তম এবং ১৩তম প্লেড ব্যক্তিত) সকল প্রকার কোনি অনুসরণ করা হবে: ৪। নিয়োগের ক্ষেত্রে 'জার্তীয় দলী রক্ষা কমিশসের কর্মচারী চাকরি প্রবিধানমালা, ২০১৮' এবং সরকারের বিজয়োদ ও পরিবর্তির
- ক্ষেরে প্রযোজ্য বিধি-বিধান অনুসরণ করা হবে;
- ৫। বয়সের ক্ষেত্রে কোনো এফিডেডিট গ্রহণযোগ্য হবে না;
- ৬। On-line-এ আবেদন করার পর প্রান্ধ আবেদনপরের একটি রচিন প্রিন্টকপি বন্ধায়খন্ডাবে সরেক্ষণ করতে হবে।
- ৭। চাকরিরত গ্রার্থীগণ ডালের নিয়োগকারী কর্তৃপক্ষের পূর্বানুযোদনক্রমে আবেদন করতে হবে;
- ৮। মৌথিক পরীক্ষায় সময় সকল সনবপারের মূল কপি প্রবর্ণন করতে হবে:
- ৯। লিখিত, মৌখিক ও ব্যবহারিক পরীক্ষার অংশ্যাহদের জন্য কোন প্রকার টিএ,ডিএ প্রদান করা হবে না
- ১০। উল্লিখিড বিজরির পদের,রাস/বৃদ্ধি হতে পারে:
- ১১। প্রার্থী প্রবন্ধ কোনো প্রকার তথ্য জাল, মিখ্যা বা তুয়া প্রমাণিত হলে কিংবা পরীক্ষায় নকল বা অসমূলায় অবলন্ধন করলে, সংশ্রিট প্রার্থীতা বান্তিন করা হবে এবং তার নিরুক্ষে যথাযথ আইনানুপ ব্যবস্থা গ্রহণ করা হবে। ভুল তথ্য/জাল কাগজপর
- প্ৰদৰ্শিত হলে পরীক্ষায় উত্তীৰ্ণ যে কোন প্রার্থীর প্রার্থিতা বাতিল/বর্জন করার ক্ষমতা কর্তৃপক্ষ সংবক্ষণ করে। ১২ । এ বিজ্ঞকির জাগিক বা সম্পূর্ণ বাতিল/সংশোধন করার ক্ষমতা কর্তৃপক্ষ সংরক্ষণ করেন । নিয়োগ সংক্রান্ত বিষয়ে নিয়োগকায়ী কর্তৃপক্ষের নিদ্ধান্তই চুড়ান্ত বলে পণ্য হবে।

ষ্টিনে আবেদনপত্র পরণ সংক্রান্ত নিয়মাবলি/গঠাবলি

but in most markets, there are problems like anti-money laundering laws. So even if we launch it, it would be only for use within Bangladesh, not for a Bangladeshi travelling to another country.

Maheshwari thinks as cities start moving again and with an increased focus on safety and health, the importance of safe, cashless transactions are extremely critical.

"And this partnership with bKash just comes at such an opportune time to promote more digital transactions that reduce cash dependency.

As the pandemic continues to dominate around the world, the ridesharing company is now disproportionately focusing on safety products.

"We have been working on how we can use technology to make ridesharing on mobility as safe as possible. And we have launched a series of products to make it possible."

Before a driver can go online, they will be asked to confirm whether they have gone through its new "Go Online Checklist" in which they have adopted certain safety measures and whether they are wearing masks.

And this will be verified through a request for taking a selfie and passengers would be notified about the verification.

A similar checklist will also be introduced for riders and, before every trip, riders must confirm whether they have taken precautions like wearing a face mask and have washed or sanitised their hands.

For Bangladesh, Uber has spearheaded the formation of a transport safety alliance to raise

safer rides.

Uber desperate to get its Moto service up and running again

"There is mandatory training for drivers before going live. There is a checklist before switching on the app. And then there are various touchpoints for the journey to make sure that they're following what we have been telling them.

"And then finally, there is always this feedback mechanism from the rider and driver. But if any of them feel unsafe with each other, then they are given the option of free cancellation.

Asked how the response has been since Uber resumed services in Bangladesh after the general shutdown, she mentioned a positive trend in the business. But if its Moto service is launched, it would be even better.

Although the regulatory body of the country decided to allow ridesharing services to resume their businesses on 1 July, the popular motorcycle services have not been allowed to to launch in more cities."

resume because social distancing was impossible in this mode of transportation.

Bangladesh was the fastest growing market in the world for the service before pandemic hit.

"Moto has been launched around the world including India. We have the confidence to provide a safe ride to the consumers.

While its ride services were on pause, the company, true to its tag line, kept moving: it rolled out two new services in the country during the pandemic.



Yunus Miah, *right*, of Baraigaon village under Laksham in Cumilla, receives a dummy cheque for Tk 10 lakh from an official of Walton under the company's ongoing nationwide campaign "Digital Campaign Season 7" after purchasing a Walton branded refrigerator.

OM PAGE B1 haven't checked the Bangladesh guidelines, t in most markets, there are an identication of the state of the sta and also order items from shops within city limits.

> It also introduced on-demand rental service, the first-of-its-kind launched by any ridesharing company in Bangladesh, promising to provide a personalised experience to passengers.

It allows them to book a car and its driver for several hours at a stretch and make multiple stops on a journey. "What we are walking towards is to make sure

all of our products can be available as quickly as possible.

Asked about Uber's plans for the Bangladesh market, she said: "Right now, a singular focus is to get to recovery as quickly as possible."

Uber is actively working with the government to get Moto business back as it's a huge part of its portfolio.

⁴After the pandemic, we will evaluate whether

Kamal lets rips at CPD for questioning GDP figure

FROM PAGE B1

Revenue collection in fiscal 2019-20 dropped 2.26 per cent to Tk 218,406 crore because of the two-and-half-monthlong countrywide general shutdown. This was the first-ever negative growth in Bangladesh's history.

At the meeting, Kamal decided to sit with income tax officials every quarter to take the stock of collections.

The meeting would see whether revenue generation is on track. If any problem is noticed and it appears that a task needs to be done, the issues would be resolved immediately, he said.

The tax administration has undertaken a raft of measures to accelerate revenue generation, said NBR Chairman Abu Hena Md Rahmatul Muneem.

"NBR is working on automation to stop tax dodging. We may not get results from the automation overnight, but we will get positive results."

On 25 August, NBR will roll out the much-talked electronic fiscal devices (EFDs) as part of its effort to curb evasion of value-added tax paid by customers while purchasing goods and services.

The revenue collector aims to install 100 EFDs on a pilot basis initially at businesses in Dhaka and Chattogram.

Various economic indicators in July signalled that the revenue collection target set for the current fiscal year would be achieved, Kamal said.

NBR collected Tk 12,334 crore in July against the target of Tk 19,378 crore.

Income tax brought in Tk 3,735 crore, nearly half of the Tk 7,732-crore target set for the first month of the fiscal year. Receipts from income tax were the only positive thing in the last fiscal year: it was up 0.14 per cent at Tk 73,004 crore.

NBR would appoint officials to intensify revenue generation, said Muneem, adding that a project is being initiated to set up income tax offices in all upazilas and growth centres. There are at least 4 crore people in the country who could pay taxes, as per NBR's estimates. It has about 40 lakh registered taxpayers but 22 lakh submitted returns in fiscal 2018-19.

"The efforts to bring the rest of the people under the tax network would continue," Muneem said.

ক। পরীক্ষায় অংশগ্রহণে ইচ্ছুক ব্যক্তি <u>http://nrcc.teletalk.com.bd</u> এই গুরেবদাইটে আবেদনপর পূরণ করতে পারবেন। আবেদনের সময়সীমা নিম্নেগ

- Online-এ আবেদনপর পুরণ ও পরীক্ষার ফি জন্মানান করুর ডারিখ ও সময়। ২৫/৮/২০২০, সকাল। ১০,০০ 1. মনিকা:
- Online-এ আবেদনপত্র জয়ানাদের শেষ তারিখ ও সময়: ৩০/৯/২০২০, বিকাল: ৫,০০ মটিকা; п. উক্ত সময়দীমার মধ্যে User ID প্রাথ প্রার্থীগণ Online-এ আবেদনপর Submit-এর সময় থেকে পরবর্তী ৭২ (বাহারুর) ঘন্টার মধ্যে SMS এর মাধ্যমে পরীক্ষার ফি জমা নিকে পারবেন।

থ। Online-এ আবেদন পত্রে প্রার্থী তার স্বাক্ষর (দৈর্ঘ) ৫০০ x প্রস্থ ৮০ pixel) ও রঙ্গিন ছবি (দৈর্ঘ) ৫০০ x প্রস্থ ৫০০ pixel) ज्यान कल निर्धालिक ज्ञारन Upload कारतनः

ণ। Online আবেদনপত্রে পূরণকৃত তথাই পরবর্তী সকল কার্যরূমে ব্যবস্থৃত হবে, লেছেতু Online-এ আবেদনপর Submit-করার পূর্বেই পূরণকৃত সকল তথ্যের সঠিকতা সম্পর্কে প্রার্থী নিজে শতভাগ নিশ্চিত হবেন । পুনঃপুরণকৃত সকল তথ্যের সঠিকতা সম্পর্কে প্রার্থী নিছে শতভাগ নিশ্চিত হবেন:

য। গ্রার্থী Online-এ পূরণকৃত আবেদনপরের একটি রচিন স্নিউকপি পরীক্ষা সংক্রান্ত যে কোন প্রয়োজনের সহায়ক হিসেবে সংবন্ধন করবেন;

ঙ। SMS প্রেরদের নিয়মাবলী ও পরীক্ষার ফি প্রসাদ: Online-এ আবেদনপর (Application Form) বধাবথভাবে পুরু করে নির্সেশনা মতে ছবি এবং স্বাক্ষর Upload করে আবেদনপর Submit-করা সম্পন্ন হলে কম্পিউটারে ছবিসহ Application Preview দেখা যাবে। নির্দুলভাবে আবেদনপত্র Submit-করা সম্পন্ন প্রার্থী একটি User ID, ছবি এবং বাক্ষমুক একটি Applicant's Copy পালেন। উক্ত Applicant's Copy প্রার্থী Download পূর্বক বজিন প্রিন্ট করে সংৰক্ষণ করকেন। Applicant's কলিকে একটি User ID গম্বৰ সেয়া থাকৰে এবং User ID সম্বৰ ব্যবহাৰ কৰে প্ৰাৰ্থী নিশ্লোক পদ্ধভিতে যে কোন Teletalk Pre-paid mobile লগমে মাধ্যমে ০২(দুই) টি SMS করে ১-৪নং ফ্রমিকেন জন্য পরীক্ষার ফি বাবদ ৫০০ টাকা এবং ৫-৬নং ক্রমিকের জন্য ৩০০ টাকা জমা দিবেন।

এখানে বিশেষভাবে উল্লেখ্য যে, "Online-এ আবেদনপরের সকল অংশ পূরণ করে Submit-করা হলেও পরীক্ষার ফি জমা না সেয়া পর্যন্ত Online আবেদনপর কোন অবস্থাতেই গৃহীত হবে না।"

প্রথম SMS: NRCC<space>User ID লিখে Send ক্লাকে হলে ১৯২২২ লগলে: Example NRCC ABCDEF

Reply: Applicant's Name, Tk-500/300 will be charged as application fee. Your PIN is 12345678

To Pay fee Type NRCC<space>Yes<space>PIN and Send to 16222

মিতীয় SMS: NRCC<space>Yes<space>PIN লিগে Send কাতে হলে ১৯২২ লখনে।

Example: NRCC Yes 12345678

Reply: Congratulation Applicant's Name, Payment completed successfully for NRCC Application for post xxxxxxxxx User ID is (ABCDEF) and password (xxxxxxx).

ছ। প্রবেশপত্র প্রার্জি বিষয়টি http://nrcc.teletalk.com.bd অথবা www.nrccb.gov.bd এর ওয়েবসাইটে এক প্রার্থীর মোরাইল কোনে SMS এর মাধ্যমে (তথু যোগ্য প্রার্থীদেরকে) বথাসময়ে জানাদো হবে। Online আবেদনপত্রে প্রার্থীর প্ৰবন্ধ মোৰাইল ফোনে পৰীক্ষা সংক্ৰান্ধ যাৰতীয় যোগাযোগ সম্পন্ন করা হবে বিধায় উক্ত নম্বরটি সার্বকণিক সচল রাখা, SMS পতা এবং প্রাপ্ত নির্দেশনা ডাৎক্ষণিকভাবে অনুসরণ করা বাঞ্চ্নীয়;

ছ। SMS-এ প্রেন্ডিত User ID এবং Password ব্যবহার করে পরবর্তীতে রোল নম্বর, পদের নাম, ছবি, পরীক্ষার তারিব, সমা ও স্থানেৰ/কেন্দ্ৰেৰ নাম ইত্যাদি তথ্য সংবদিত প্ৰবেশগত্ৰ প্ৰাৰ্থী Download পূৰ্বক বন্ধিন Print কৰে দিবেন। প্ৰাৰ্থী প্রবেশপরটি লিখিড পরীক্ষার অংশগ্রহণের সময়ে এবং উত্তীর্ণ হলে যৌথিক পরীক্ষার সময়ে অবশ্যই প্রদর্শন করবেন।

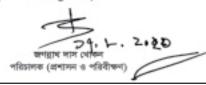
ছ। তথু টেলিটক জি-পেইড যোবাইল ফোন থেকে প্রার্থীপণ নিয়বর্ণিত SMS পদ্ধতি অনুসরণ করে নিজ নিজ User ID এবং PIN generate wates whether

- User ID जागा भाषामः NRCC<space>Help<space> User<space>User ID & Send to 16222
 - Example: NRCC Help User ABCDEF & Send to 16222.
- ii. PIN Number wirt strett: NRCC<space>Help<space>PIN<space> PIN No & Send to 16222
 - Example: NRCC Help PIN 12345678 & Send to 16222.

ৰ। Online-এ আবেদন করকে কোনো সমস্যা হলে vas.query@teletalk.com.bd এবং nrccbad@gmail.com প্রতিষ্ঠানের ই-মেইলে যোগাযোগ করা যাবে।

(Mail 48 subject 4 Organization Name: "NRCC", Post Name: ***** , Applicant's User ID & Contact Number অবশাই উল্লেখ করতে হবে।)

১৪। এই বিজরিটি জারীয় নদী রক্ষা কমিশনের নিজন্ব ওয়েব সাইট (www.nrccb.gov.bd) এ পাওয়া যাবে।



GD-1281





Stimulus package for CMSMEs must be given out by Oct

BB fires off warning to banks, NBFIs

AKM ZAMIR UDDIN

The central bank yesterday instructed banks and non-bank financial institutions (NBFIs) to disburse loans under the stimulus package for the cottage, micro and small enterprises within October.

The Bangladesh Bank came up with the decision at a virtual meeting with managing directors of 16 banks and 4 NBFIs in the wake of the slower loan disbursement for the cottage, micro, small and medium enterprises (CMSME). Banks and NBFIs whose loan disbursement ceilings are

Tk 50 crore and above were summoned to the meeting presided over by BB Governor Fazle Kabir.

So far, banks have disbursed about Tk 1,550 crore under the stimulus package worth Tk 20,000 crore.

The central bank, however, has approved banks and NBFIs for disbursement of loans worth Tk 2,731 crore.

On 2 July, the BB governor had met another 23 banks whose loan disbursement ceilings are Tk 300 crore and above asking them to accelerate their loan distribution process.

Banks have stepped off the gas on SME loan **disbursement** (in Tk cr)

SOURCE: BB



"The central bank has asked us to speed up," said Mominul Islam, managing director of IPDC Finance, who participated in the meeting yesterday.

Banks and NBFIs had earlier asked to disburse loans under the stimulus packages within August.

"We have requested the central bank to extend the deadline for the stimulus package of the CMSME sector until December. But we were given two more months.

Both banks and NBFIs have also committed to implementing the stimulus package for the CMSME sector within the stipulated period to revive the economy from the ongoing fallout brought on by the coronavirus pandemic, Islam added.

Under the package, funds will be given at 9 per cent interest rate to borrowers. Of the interest rate, 4 per cent will be borne by the borrowers and 5 per cent by the government in subsidies.

Also, the central bank will provide half the Tk 20,000 crore stimulus package to cash-strapped banks so that they could give out the loans smoothly. As much as 48 banks and 20 NBFIs have signed participant agreements with BB



These lighter vessels have been forced to stay anchored for the past three days as inclement weather resulting in rough seas and incessant rain is preventing them from going out and unload imported bulk cargo from their bigger counterparts at the outer anchorage of the Chattogram port. The photo was taken at Ghat 15 in the airport area in Chattogram yesterday afternoon.

Cargo unloading at Ctg outer anchorage halted for rough seas

DWAIPAYAN BARUA, from Ctg

Unloading of imported bulk cargoes from vessels at the outer anchorage of the Chattogram port has remained suspended for the last three days until yesterday due to inclement weather resulting in rough seas and incessant rain

Transport of these goods from Chattogram to different parts of the country through inland water routes also came to a halt on Saturday afternoon following two separate apsizing incidents that day.

The two lighter vessels were carrying raw sugar and wheat when one overturned in the Hatia channel and the other near Bhasanchar in Noakhali.

Though unloading of bulk cargoes 17 of the 35 vessels or some 6.5 lakh from vessels berthed at the port's main jetties has continued, the rains have slowed down the handling of perishable goods.

Lighter vessels used in unloading cargo from their bigger counterparts at the outer anchorage are unable to venture out.

This has left at least 35 large cargo vessels lying idle at the anchorage with their goods, which include food grains, sugar, salt, fertiliser, stone and industrial raw materials such as cement clinker, slag and steel scraps, said sources.

Water Transport Cell (WTC), a private organisation that operates a portion of the lighter vessels, said they were dealing with the unloading of

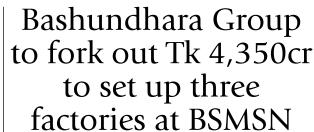
tonnes of goods.

Cargoes of the remaining vessels were to be unloaded using lighter vessels of some big industrial units like Meghna Group and Abul Khair Group

In the last berthing meeting of the WTC on Saturday, more than 20 lighter vessels were allocated for carrying out the unloading of the 17.

But the operations were halted as the vessels failed to go out to the outer anchorage due to heavy rolling of waves in the sea, said Ataul Karim, an official of the WTC.

The WTC did not hold any berthing meeting on Sunday and Monday as the inclement weather had persisted. READ MORE ON B2



JAGARAN CHAKMA

Bashundhara Group, one of the largest business groups in Bangladesh, is set to establish three new enterprises with a total investment of Tk 4,350 crore at the Bangabandhu Sheikh Mujib Shilpa Nagar (BSMSN) in Mirsarai, Chattogram.

"The expansion is a result of a bold decision by the government," said Paban Chowdhury, executive chairman of the Bangladesh Economic Zones Authority (BEZA).

BEZA helped facilitate the project by leasing a 500acre plot for the new economic zone that will feature the Bashundhara Pre-fabricated Building Manufacturing Industries, Bashundhara Multi Steel Industries and Bashundhara Chemical Industries.

The land was previously abandoned but now, investors are showing interest in the zone, Chowdhury said, adding that BEZA is standing by the investors even amid the ongoing coronavirus pandemic.

About 20 per cent of the project's infrastructure development works is already complete, said Foyez Rahman, secretary to the vice-chairman of Bashundhara Group.

The factories will be able to go into full operation by the end of 2021.

Government's policies play a major hurdle to industrialisation.

For example, the National Board of Revenue recently imposed a 15 per cent value-added tax (VAT) on land leasing at economic zones, providing yet another obstacle for attracting investment.



Frequent policy changes also impede any business process that was being conducted based on previous rules and regulations.

In regards to the financing of the project, Rahman said they have already sent their application for funding to Agrani Bank.

Through the new factories, Bashundhara Group is targeting to create about 3,852 jobs.

After considering the potential growth of the prefabricated steel sector, Bashundhara Group felt it prudent to invest in the industry.

The manufacture of pre-fabricated steel in Bangladesh has had an annual growth rate of about 15 to 20 per cent over the last 10 years.

In the past, the market value for pre-fabricated steel was only Tk 2,000 crore but now stands at Tk 4,000 crore, according to the Steel Building Manufacturers Association of Bangladesh.

Similarly, Bashundhara also wants to grab a greater share of the growing steel sector. The market size for steel is currently about Tk 55,000 crore but domestic demand continues to increase rapidly thanks to the various mega projects and infrastructure development activities being implemented across Bangladesh.

Likewise, the manufacture of chemical products is also a



) give the funds under the package

But the package is failing to take off. As per the terms of the stimulus package, banks can

disburse credit equivalent to 30 per cent of the CMSME's existing working capital, which is much too small any amount for the lenders to bother with, said an official of a bank wishing to be named as he is not authorised to speak with media

Besides, BB asked banks to disburse 50 per cent of the loans under the stimulus package to the manufacturing sector, 30 per cent to the service sector and just 20 per cent to the trading sector, which traditionally accounts for the bulk of the SME loans.

Nearly 65 per cent of the SME loans typically go to the trading sector as the segment is the major part of the economy. This has discouraged banks to use the stimulus package despite the central bank instruction to implement all credit packages, which have been formed to mitigate the recession, by August.

The central bank should address the issues immediately as SMEs account for 20 per cent of the GDP, the bank official added. The sector accounts for 80 per cent of the total industrial employment and 25 per cent of the country's labour forces.

AMRAN HOSSAIN

Vegetables of all kinds are going for no less than Tk 50 per kilogramme in Dhaka city, a result of recent floods devastating farmlands. Over 54 lakh people have so far been affected by floods in 161 upazilas of 33 districts across the country, says the latest report of the National Disaster Response Coordination Centre. The photo was taken at READ MORE ON B2 | Kawran Bazar yesterday.

booming industry in the country

Riding on the rising trend of garment exports, the textile chemical market is expected to reach a value of \$1.38 billion by 2024. For now, the chemical sector is largely dependent on imports.

And with this backdrop, Bashundhara plans to begin producing such chemicals locally to grab a greater share of the domestic market.

Textile colourants dominate the market for chemicals used in the garment sector as they provide an aesthetic appearance and value for finished textile products.

With several large-scale textile mills operating in Dhaka, the capital accounts for most of the domestic demand.

With about 40 active steel manufacturers in Bangladesh, the sector has an overall capacity to manufacture nine million tonnes of steel each year. Of them, Abul Khair Steel, BSRM and KSRM meet more than half the domestic demand.

According to BEZA's Chowdhury, this is only the beginning of Bashundhara's investments in the country as the organisation plans to invest heavily in different sectors in the future.

Bashundhara may even bring in more foreign investment through joint ventures, he added.

Paddy prices run riot. Could this go on to pose threat to food security?

SOHEL PARVEZ

Paddy prices have shot up to very high margins for a decline in its availability in suburban haats and bazars owing to big farmers and seasonal stockists taking it slow while releasing the staple.

Crop losses for cyclone Amphan, recurrent floods and apprehensions over low yields of aman paddy for late plantation and food shortages for the coronavirus pandemic are fuelling rumours among growers, traders and millers that supply of the food grain will become tight in the coming months.

And these factors are encouraging paddy to be stocked up and released slowly, said millers and traders

Prices vary from market to market and among regions.

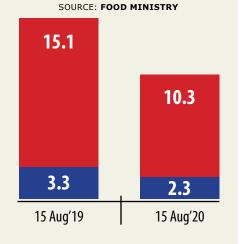
However, data collected by the Department of Agricultural Marketing (DAM) showed that national average prices of coarse paddy soared 62 per cent year-on-year to Tk 933 per maund at suburban bazars on 10 August from Tk 544.

Meanwhile, prices of medium quality grains increased 41 per cent year-on-year to Tk 961 per maund on 10 August.

On 10 August, the national average prices of fine quality paddy stood at Tk 1,044, in contrast to Tk 743 a year earlier, showed data from the DAM

FOOD GRAIN STOCK AT **PUBLIC WAREHOUSES**

(in lakh tonne);



The market has become abnormal as the supply of paddy has reduced in the markets as prices are going up, said Ramesh Bhuiya, general manager of Blue Bell Auto Rice Mill in Dinajpur, one of the major rice-producing regions in the north.

The upward trend contradicts the findings of the Bangladesh Rice Research Institute (BRRI) that there would be more than 55 lakh tonnes of rice in surplus once domestic demand was met at the end of November.

The state rice breeding agency said farmers bagged more than 2 crore tonnes of rice from Boro harvested in the April-June period. It also said the country had 2 crore tonnes of grain at the end of June.

However, Nirod Boron Saha Chandan, president of the rice and paddy commission agents and wholesalers' association at Naogan in the north, disagreed with the BRRI estimate.

There might be something wrong with the calculation of acreage of Boro paddy, he said.

Availability of farmlands is falling because of their use for non-farming purposes while a section of farmers has also shifted to other crops and aquaculture.

"There is no reflection of the changes in acreage estimate.

Besides, the yield of aus paddy would be less than expected as excessive rainfall has affected the crop.

Prolonged floods are going to affect Aman cultivation too. The optimum period for ≥ plantation of seedlings is going to expire by this month's end.

READ MORE ON B2

(in Tk/maund); SOURCE: DAM Coarse Medium Fine 1100 1000 900 800 700 600 500 12 Jul'20 3 Aug'20 8 Aug'19 10 Aug'20

BORO PADDY PRICES HAVE ESCALATED IN RECENT WEEKS

