

China's big banks face fallout as pandemic forbearance expires

REUTERS, Beijing
China's largest state-owned banks are readied for rising bad debt and increased margin pressure in the months ahead as forbearance policies designed to give borrowers breathing space during the coronavirus crisis expire.

All five banks, which have been raising provisions to counter expected losses due to rising soured loans, have reported their biggest profit falls in at least a decade.

"The external challenges in the second half are unprecedented," Bank of China Ltd (BoC) President Wang Jiang said on Monday.

Their forecasts highlight the impact of the pandemic and the economic slowdown on China's banks, which have been asked by Beijing to step up and lend to flagging sectors, while sacrificing profits in a bid to revive the country's fortunes.

Borrowers are struggling to repay debt after months of lockdown and some sectors, such as those in the travel industry, are battling

to survive under the shadow of coronavirus. Second-quarter loan-loss provisions were up 61% to 436% compared to the same period last year at ICBC, CCB, AgBank and BoC, data from China International Capital Corp (CICC) showed.

The crater in first-half profit was mostly down to provisioning ordered by regulators, CICC said, noting that second-quarter profit growth would otherwise have been 1.5% to 5.1% for those four lenders.

"As forbearance policies that help companies to recover expire in the first half of next year, the impact of non-performing loans will increase," Chief Risk Officer Jin Yanmin of China Construction Bank Corp (CCB) said during a news briefing.

Agricultural Bank of China (AgBank) President Zhang Qingsong said bad loan pressure was rising, as short-term policies aimed at keeping firms afloat expired, adding its profit growth faces pressure from a "declining loan prime rate, fee cuts and an increase in loan loss provisions".

Plans for a deep seaport at Sonadia nixed

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When Prime Minister Sheikh Hasina visited China in 2014, the two sides agreed to sign a framework agreement on the deep-sea port for an estimated cost of \$14 billion, but the signing did not eventually take place as Bangladesh backtracked on it at the last moment, said a foreign ministry official in 2016.

If completed, the Sonadia port would have brought the Chinese presence close to India's Andaman and the Nicobar Islands, reported the Times of India in February 2016.

In an article last year, Islam wrote Chattogram has become a lighterage port where deeper-draft ships and longer ships are anchored at the outer-anchorage in the Bay.

Lighter vessels are used to carry the cargo or the containers to the port, which comes with a considerable cost in terms of both time and money.

Even the bigger motherships unload their import-cargo or containers at either Singapore or Colombo to be transported to Chattogram in lighter vessels. Similar lighterage methods are used for some export items from Bangladesh, he said.

Japan is helping develop the deep seaport in Matarbari, which is 25km away from Sonadia.

There is a nervous tension at HeidelbergCement headquarters

FROM PAGE B1
"Like local companies we can't adopt unfair means to win government projects. Local firms, in many cases, evade tax and VAT but we have to comply fully with regulations and can't compromise on quality," he said, adding that Bangladesh's corruption culture is not suitable for many multinational companies.

HeidelbergCement's sales dropped 38 per cent to Tk 176.6 crore in the second quarter of the year.

Another top official of the cement maker said it had to borrow a huge amount of money to buy Emirates Cement and Emirates Power but the company's sales did not rise to that extent.

"So, it is struggling to make profits," he said.

HeidelbergCement acquired 100 per cent ownership of the companies from UltraTech Cement Middle East Investments Ltd, a UAE-based company, in December 2019 at a cost of Tk 182.5 crore.

Emirates Cement Bangladesh generated sales of Tk 35.9 crore in the first half of the

year.

HeidelbergCement Bangladesh's net interest cost was Tk 9 crore in the first six months of the year while its interest income was Tk 4 crore a year earlier.

"The entire cement industry is not in a good shape due to higher production capacity than demand," the official added.

Bangladesh has the capacity to produce more than 60 million tonnes of cement a year against the demand for about 35 million tonnes, according to industry insiders.

The cement producers were raising their production capacity seeing the burgeoning economic growth of the country, the official said, adding that when the GDP of a country accelerates, cement companies see huge potential.

The annual per capita cement consumption in Bangladesh has grown from 45 kilograms to 200 kilograms in the last two decades, while the country's gross domestic product growth stayed around 7 per cent in the last few years.

Cars 'made in Bangladesh' on the way

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The sector is nearing critical mass thanks to its ability to adopt new technologies and increased efficiency in human resource management.

Currently, 23,000 cars are sold in the Bangladesh market every year, of which about 3,000 are new, which the draft policy said was an indicator of the market being at an initial stage.

The demand will cross 100,000 once locally produced cars are made available as prices will come down to reasonable levels. Bangladesh's automobile industry could even become a part of the global supply chain in the future, it said.

The growing demand for cars, motorcycles and such is a result of the rise in purchasing power among the general public, it added.

Apart from the state's own brand of cars, the government will provide manufacturing facilities for the private sector and attract foreign direct investment (FDI) in the automobile sector to reduce import dependence, said the draft policy.

As the market develops, policy incentives could be offered to foreign automakers to adopt semi-knocked down (SKD) production, the capacity of which may go on to vary widely from 2,000 to 12,000 units per year.

However, if the annual sales are expected to be less than 5,000, foreign automakers might prefer to just provide original equipment for local companies to use rather than make direct investments.

To ensure safety, product efficiency and environmental sustainability, programmes will be put in place to promote research, design and development for locally produced automotive products alongside suitable fiscal and financial incentives, the policy said.

In May last year, Mitsubishi proposed investing in Bangladesh to produce vehicles of its own brand.

Ryujiro Kobashi, vice-president of Mitsubishi Motors, expressed interest in setting up an assembly plant at Bangabandhu Sheikh Mujib Shilpa Nagar in Chattogram during his meeting with Commerce Minister Tipu Munshi at his Dhaka secretariat office.

The company sought policy support from the government to set up the plant, saying it would gradually be upgraded to a complete automobile manufacturing plant.

Yesterday, Naoki conveyed to Humayun the interest of Japanese automakers, including Mitsubishi, and emphasised on bilateral dialogue

to increase investment in Bangladesh. He assured providing technological support for Bangladesh to create its own brand of automobiles.

Naoki also urged the government to make motorcycle registration fees reasonable for the industry to flourish in Bangladesh.

Japan will help establish a testing and research institute to provide certifications for motorcycles, he said.

Motorcycle makers have been demanding an 81 per cent cut in bike registration fees in the next fiscal year's budget as the purchasing power of the general mass has seen a sharp fall due to the pandemic.

The registration cost of a motorcycle, including registration fees, road tax, supplementary duties and other charges, is about Tk 22,000 on an average, which is about 25 per cent of the price of a 100cc motorcycle, the best-selling engine capacity.

The industry wants the fee to be fixed at Tk 4,000.

About the Japanese economic zone in Araihaaz, Narayanganj, Naoki said it would be the best in Asia in terms of quality.

He also assured considering an industries ministry proposal for modernising state-run sugar mills and diversify products.

Agro industries hold the key to economic recovery

FROM PAGE B1
Ever since Bangladesh achieved independence, agriculture has played the most significant role in providing food security, creating jobs, generating income and reducing poverty in the country, said CCIFB President Syed Mahmudul Huq.

Currently, the agriculture industry accounts for about 13 per cent of the annual GDP while its share in employment generation is nearly 40 per cent, indicating very low levels of productivity in the sector.

"The pandemic has further aggravated the situation by forcing workers who lost their jobs overseas or in the cities to return to rural areas."

Whenever crisis strikes, as is the current issue, the country returns to agriculture for both food and job security, Huq added.

During the webinar, AKM Hafizullah Khan, project director for BIDA's Entrepreneurship & Skill

Development Project, provided an overview of BIDA's initiatives to promote employment and entrepreneurship.

The organisation would like to carry out training programmes on regulatory regimes and business procedures to create skilled entrepreneurs across all 64 districts of the country within the next two years in a bid to achieve the government's target of bringing up private investments to 34 per cent of the annual GDP, he added.

Sattar Mandal, an emeritus professor of Bangladesh Agriculture University, led discussions on the agro-based industry's broader role for the economy at the event.

He also spoke on the challenges to be faced by people looking to grab entrepreneurship or employment opportunities in the post-pandemic period.

Fawzia Yasmeen, director of Ispahani Agro, called for the creation

of an enabling environment for investments in digital or smart agriculture, internet-plus rural infrastructure and communication to boost knowledge intensity and efficiency in production and processing.

FH Ansarey, managing director and chief executive officer of ACI's agribusiness, underscored the need to strengthen the link between primary production, agro-processing and delivery of social, financial and technical services in rural areas.

Job opportunities in the sector should have a balanced mix so that the modernisation of the sector goes hand in hand with employment generation, Moshir Rahman, managing director of Paragon Group.

Md Saleh Ahmed, chairman of the KERNEL Foundation, and Shah Syed Kamal, chairman of the policy and advocacy sub-committee of CCIFB, spoke among others.

Government of the People's Republic of Bangladesh
Bangladesh Police
Police Headquarters, Dhaka
www.police.gov.bd

Request for Expression of Interest (EOI) for Short Listing Researcher/Research Firm (National)

1. Ministry/Division	Ministry of Home Affairs.
2. Agency	Bangladesh Police.
3. Procuring entity	AIG (Planning & Research-2), Police Headquarters, Dhaka.
4. Request for Expression of Interest (EOI)	For Short Listing Researcher/Research Firm.
5. EOI Reference No.	Memo No. 44.01.0000.031.31.023.20-30, Date: 31.08.2020
6. Date	31.08.2020

KEY INFORMATION

7. Procurement method	Quality and Cost Based Selection (QCBS).
8. The period of assignment	October 2020-May 2021.
9. Source of fund	Revenue Budget, Gov.
10. Title of research	Policing Bangladesh in 2041: Search for a Perspective Plan on Law Enforcement.
11. EOI publication date	01.09.2020.
12. Closing time and date of EOI submission	12 hrs on 22.09.2020.
13. Time and date of EOI opening	12:30 hrs on 22.09.2020.
14. Pre-bid meeting date	11:00 hrs on 14.09.2020.
15. Brief description of the assignment	The Research titled 'Policing Bangladesh in 2041: Search for a Perspective Plan on Law Enforcement' will be conducted by Researcher(s) or Research Firm(s) within eight months from October 2020 to May 2021 from Revenue Budget under the supervision of the Assistant Inspector General (Planning & Research-2), Police Headquarters, Dhaka. The key objectives of the assignment is: -To assess Bangladesh Police as a state player to attain Vision-2041; -To know the resource, manpower and organizational requirement, which should be necessary at every five years' time up to 2041; -To know the visionary picture of Bangladesh Police in 2041.
16. Qualifications of researcher/research firm	i) Researcher(s) is/are requested to send a write-up not exceeding 2000 words in consistence with the topic as above (in prescribed form stated in Bangladesh Police Gobeshona Nitimala, 2018) providing (a) Educational qualifications (b) Birth certificate/NID (c) Years of research experience (d) Published articles (with reference) (e) Certificate of highest degree (f) Resumes of research associate/associates along with (g) e-TIN certificate (h) No objection letter from the appropriate authority (if working in any public or private university or other autonomous body) to conduct the research. ii) Research firm(s) is/are requested to send a write-up not exceeding 2000 words in consistence with the topic as above (in prescribed form stated in Bangladesh Police Gobeshona Nitimala, 2018) providing (a) Trade licence (b) Research experience (c) Research experience of the chief executive of the firm (d) Educational qualifications of the chief executive of the firm (e) Resumes of research associate/associates along with letter of consent to conduct the research (f) Publications of the firm (books, articles/research articles) (g) Capacity of the firm (infrastructure/logistic-transport, photocopier, scanner etc.), number of researchers and personnel (h) TIN certificate of the chief executive of firm. Attested copies of relevant papers mentioned above must be submitted along with the EOI.
17. Others	The procuring entity reverse the right to accept or reject any or all EOIs without assigning any reason thereof.

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বঙ্গবন্ধু শেখ মুজিবুর রহমান অ্যাভিয়েশন অ্যান্ড অ্যারোস্পেস বিশ্ববিদ্যালয়
অস্থায়ী কার্যালয় & পুরাতন বিমান বন্দর, তেজগাঁও, ঢাকা-১২১৫।
একচেঞ্জ ৫৫০৬০০০০ স্পস ৫০৯৯ মোবাইল নং-০১৭৬৯৯৯৫০৬১
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সরবরাহকারী তালিকাভুক্তির বিজ্ঞপ্তি

১। বঙ্গবন্ধু শেখ মুজিবুর রহমান অ্যাভিয়েশন অ্যান্ড অ্যারোস্পেস বিশ্ববিদ্যালয়ের নিম্নলিখিত ক্যাটাগরির মালামাল সরবরাহের নিমিত্তে ২০২০-২১ অর্থ বছর এবং পরবর্তী প্রতি বছর নবায়নযোগ্য সরবরাহকারী হিসেবে শ্রেণীভিত্তিক তালিকাভুক্তির জন্য প্রকৃত মালামাল সরবরাহকারী/উৎপাদনকারী/ব্যবসায়ী প্রতিষ্ঠানের নিকট হতে দরখাস্ত আহবান করা যাচ্ছে :

ক্রম	ক্যাটাগরি	ক্রম	ক্যাটাগরি
১.	মোটরপাড়ি, পাড়ির যন্ত্রাংশ সরবরাহ ও মেরামত	৭.	ফার্মিচার সরবরাহ ও মেরামত
২.	কম্পিউটার, কম্পিউটার সরঞ্জামাদি সরবরাহ ও মেরামত	৮.	অফিস স্টেশনারী, ফ্রোকারিজ ও কার্টারিজ সরবরাহ
৩.	বৈদ্যুতিক সরঞ্জামাদি সরবরাহ ও মেরামত	৯.	অফিস ভবন মেরামত ও সংরক্ষণ/রক্ষণাবেক্ষণ
৪.	ইন্টারনেট সেবা/টেলিফোন/ফ্যাক্স	১০.	সাধারণ ও অন্যান্য
৫.	অফিস সরঞ্জামাদি সরবরাহ ও মেরামত	১১.	মেডিকেল ইকুইপমেন্ট ও মেডিসিন সরবরাহ
৬.	বই সরবরাহ, প্রিন্টিং, বাইন্ডিং ও আইডি কার্ড তৈরিকরণ		

২। আহ্বায়ী ও যোগাযোগসম্পন্ন প্রতিষ্ঠানসমূহকে বিএসএমআরএইউ রেজিস্ট্রার অফিসে ৫০০.০০ (পাঁচশত) টাকার ব্যাংক ড্রাফট/পে-অর্ডার (অফেরতযোগ্য) জমা দান পূর্বক শ্রেণীভিত্তিক তালিকাভুক্তি ফরম সংগ্রহ করে প্রয়োজনীয় কাগজপত্রাদিসহ পূর্ণপত্র আবেদনপত্র একই অফিসে আগামী ১৫ সেপ্টেম্বর ২০২০ তারিখ অফিস চলাকালীন সময়ের মধ্যে জমা দিতে হবে। আবেদনের শর্তাবলী বিশ্ববিদ্যালয়ের ওয়েবসাইট (www.bsmraau.edu.bd) এবং রেজিস্ট্রার দফতরের প্রকিউরমেন্ট শাখা হতে সংগ্রহ করা যাবে।

রেজিস্ট্রার
বঙ্গবন্ধু শেখ মুজিবুর রহমান অ্যাভিয়েশন অ্যান্ড অ্যারোস্পেস বিশ্ববিদ্যালয়

GD-1358

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Memo No. Dated: 31-08-2020

e-Tender Notice

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

Sl. No.	Tender ID, Package No. & date of publishing	Name of work	Last selling and closing date & time
1	Tender ID: 484535 Package No. NRC (e-GP)/01/Dev/2020-2021 Publishing: 31-08-2020	Improvement for 6-Laning of Narayanganj Link Road (R-111) Signboard-Chasara project consist of Construction of Flexible Pavement Rigid Pavement 3 Nos. Footover Bridge Service Lane Bus-Bay U-turn Drain with Footpath & 8 Nos. Box-Culvert ch. (0+000 to 8+105) m under Road Division Narayanganj during the year 2020-2021.	29-Sep-2020 16:00 30-Sep-2020 12:00

The interested persons/firms may visit the website www.eprocure.gov.bd to get the details of the tender.

This is an online tender, where only e-Tender will be accepted in the National e-GP Portal and no offline/hard copies will be accepted. To submit e-Tender, registration in the National e-GP Portal (<http://www.eprocure.gov.bd>) is required.

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

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GD-1361