

STOCKS		COMMODITIES		ASIAN MARKETS				CURRENCIES			
DSEX	CSCX	Gold	Oil	MUMBAI	TOKYO	SINGAPORE	SHANGHAI	USD	EUR	GBP	CNY
▲ 0.60%	▲ 0.67%	\$1,955.92	\$45.39	▼ 0.17%	▲ 0.47%	▲ 0.05%	▼ 0.17%	BUY TK 83.95	98.86	111.36	12.07
4,891.53	8,425.73	(per ounce)	(per barrel)	39,086.03	23,247.15	2,539.94	3,404.80	SELL TK 84.95	102.66	115.16	12.69

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# BUSINESS

DHAKA THURSDAY SEPTEMBER 3, 2020, BHADRA 19, 1427 BS ● starbusiness@thedailystar.net

## Agent banking holds promise for faster economic recovery

AKM ZAMIR UDDIN

The global economy may shrink by more than 5 per cent this year due to the impact of the ongoing recession brought on by the coronavirus pandemic and countries are using everything from fiscal measures to monetary policies to avoid contraction, create jobs and save lives.

The deepest global recession in eight decades has sent hundreds of millions into poverty, and the recovery appears to be far off, according to a World Bank paper released last month.

But the crisis has encouraged incentives for economic transformation and adoption of digital business models, including increased use of digital financial services across the globe, the report said.

The financial sector, and banks in particular, is expected to play a key role in absorbing the shock, by supplying much-needed funding.

And Bangladesh's banking sector, which has been hit by the pandemic as the economy came to its knees, has taken initiatives for the expansion of digital financial services to spur the economic growth.

One of them is agent banking, which has gained momentum amid the ongoing recession.

If it is harnessed well, this digital banking channel -- thanks to its reach to the remotest parts where banks have not yet set their foot in -- can turn into an important cog in the wheels of the economic locomotive that would pull the country out of the ongoing crisis.

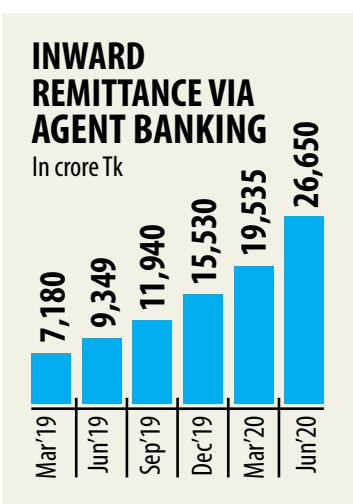
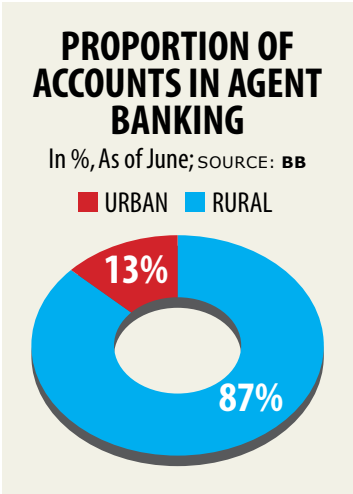
Agent banking, which has been in operation since 2016, could help lenders give out loans and mobilise deposits in tandem in the days ahead.

The number of accounts created through agent banking, which is being operated by 23 banks, stood at 73.58 lakh as of June.

This is a 115 per cent rise year-on-year and 13.25 per cent from that three months ago, according to data from the central bank.

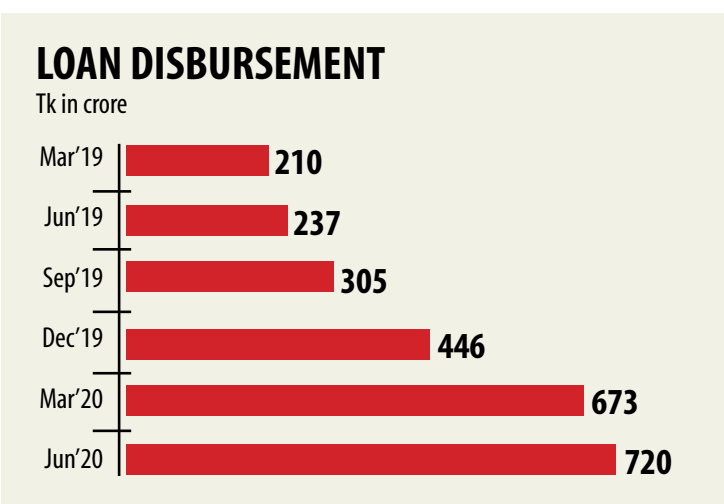
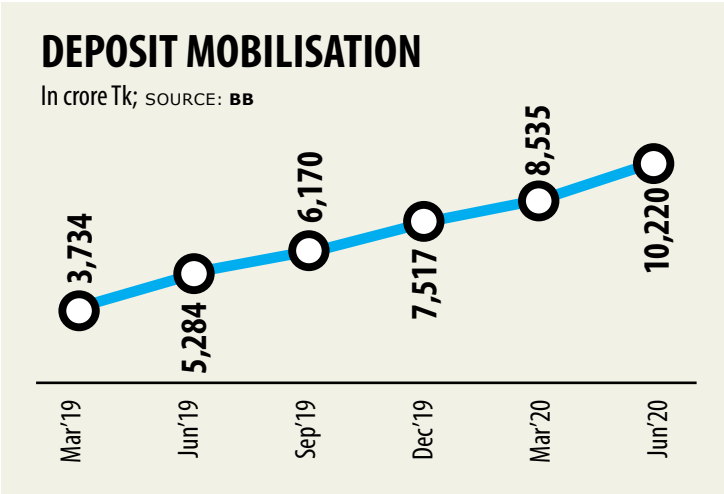
The lenders have mobilised deposits and given out loans exponentially in recent months by using the model.

Deposits soared 93.40 per cent year-on-year to Tk 10,220 crore at the end of June while loan disbursement grew 203 per cent to Tk 720 crore.



The central bank issued agent banking guidelines in 2013 as part of its efforts to bring the unbanked population under the banking umbrella to widen digital financial inclusion.

Digital financial inclusion was a development priority before the



Covid-19 emergency; now, it is indispensable for both short-term relief and as a central element of broad-based, sustainable recovery efforts, according to the WB paper.

"There are challenges to accelerating digital finance, but also, increasingly, an

understanding of how to overcome these obstacles and reduce risks," it said.

"Digital financial inclusion can help revive the economy faster," said Md Arfan Ali, managing director of Bank Asia.

READ MORE ON B3

## Govt measures behind surge in remittance: Kamal

STAR BUSINESS REPORT

Finance Minister AHM Mustafa Kamal yesterday gave credits to the government's 2 per cent cash incentive for the recent surge in remittance.

Migrant workers sent home \$1.96 billion in August, up 36 per cent year-on-year. They remitted \$2.6 billion in July, a record for a single month.

"In the last two months, we received a huge amount of remittance that is worth six months," the minister told reporters.

Kamal said he ran a study on the remittance flow when he was the planning minister, from 2014 to 2018.

"We found that 51 per cent remittance enters the country through legal channels, while the rest 49 per cent via informal channels."

This prompted the government to introduce a 2 per cent incentive on remittance in the last fiscal year.

The government has also removed complexities beneficiaries had faced while receiving the money.

"A lot of questions were asked in the past. Now, no question is asked. The flow of remittance is increasing because of proactive measures from the government," Kamal said.

Like remittance, exports would also increase in August, Kamal said.

"This increase in remittance and exports would continue."

Exports fetched \$3.9 billion in July, up 44.4 per cent from the previous month and 0.6 per cent from a year earlier. The exports data for August has not been released yet.

According to experts and bankers, migrant workers sent more money in recent months as the pandemic has wiped out the livelihoods of their relatives back home. The recent floods also prompted them to remit more.

The surge in remittance flow came despite gloomy forecasts from multilateral organisations owing to the coronavirus pandemic.

For example, the Asian Development Bank said Bangladesh would be among the five worst developing Asian economies in terms of remittance inflows.

In the worst-case scenario, Bangladesh's remittance will decline by 27.8 per cent from its 2018 level.

In 2018, Bangladesh received \$15.5 billion in remittance.

READ MORE ON B3

## Banks asked not to give fresh credit to adjust previous loans

STAR BUSINESS REPORT

The central bank yesterday asked banks not to give out fresh loans to clients in order to adjust their previous loans.

Some banks have recently adjusted the previous loans of borrowers by way of disbursing fresh loans, which is a clear violation of credit discipline, according to a central bank notice.

The banking regulator earlier issued Guidelines on Credit Risk Management for Banks where it asked lenders to monitor clients strictly to ensure proper use of their loans.

In 2018, banks were also asked not to release any instalment of a project loan without ensuring the proper use of the previous instalment.

The central bank has also instructed banks to take measures against the borrowers who will not invest the loans appropriately or divert the fund breaching the rules.

Banks have also been asked to carry out internal audits to tackle such situations.

Bangladesh Bank recently received allegations against some banks, which have settled their loans by giving out fresh loans, a central banker said.

This helps lenders to avoid new defaulted loans artificially, he said.

But such practices are weakening corporate governance in the banking sector.

If lenders do not follow the central bank's rules, punitive measure will be taken against them, he said.

## Govt to buy LNG from spot market for the first time

*Decides to purchase 34,90,200 MMBTus from Singapore's Vitol Asia*

REJAUL KARIM BYRON

The government has decided to buy liquified natural gas (LNG) from the spot market for the first time -- a move that would help the country purchase the super-chilled fuel at a cheaper rate, officials said yesterday.

Bangladesh would buy 34,90,200 MMBTus (million British thermal units) of LNG from Vitol Asia Pte of Singapore at \$3.8321 per MMBTu, said an official of the cabinet division.

The total cost would stand at about Tk 132.93 crore.

The cabinet committee on purchase in a meeting, presided over by Finance Minister AHM Mustafa Kamal, approved to buy the LNG from the spot market.

In a spot market, financial instruments, such as commodities, currencies and securities, are traded for immediate delivery.

Purchasing from the spot market would help save Bangladesh Tk 30 crore, said Abu Saleh Mostafa Kamal, an additional



secretary of the cabinet division, while briefing reporters after the meeting.

Earlier, the finance minister said: "I think we would get competitive prices. This would open up a new window of opportunity for Bangladesh."

Bangladesh now buys LNG on its

own from RasGas of Qatar under a government-to-government purchase agreement. In 2017, Bangladesh signed a 15-year contract with RasGas, which would supply 2.5 million tonnes of LNG every year.

The fuel is supplied at 12.65 per cent of

the three-month average price of Brent oil plus \$0.5 constant per MMBTu.

The country also imported its first LNG cargo from Oman Trading International in January last year under a 10-year deal. The LNG is priced at 11.9 per cent of the three-month average price of Brent crude oil plus a constant price of 40 cents per MMBTu, Reuters reported.

Bangladesh added LNG to its energy system in 2018 as part of the government's efforts to eliminate gas shortages and power outages and unlock the potential of the economy.

Excelsior Energy of the US began supplying re-gasified LNG from its terminal in Moheshkhali in August 2017. It has a regasification capacity of 500 million cubic feet per day.

In May last year, Summit LNG Terminal Co Ltd, the country's second LNG terminal, began supplying re-gasified LNG. The unit has a capacity of supplying 500 million cubic feet of re-gasified LNG.

READ MORE ON B3

## ADP implementation off to a slow start

REJAUL KARIM BYRON

Development expenditure fell 17.64 per cent year-on-year in July as the coronavirus pandemic continued to hammer the economy, official data showed.

The government managed to spend Tk 3,254 crore from its annual development programme (ADP) budget in the first month of the new fiscal year, down from Tk 3,951 crore in the same month a year ago.

This means ministries and divisions expended 1.52 per cent of the Tk 214,611 crore set aside to carry out development activities in 2020-21, according to the data of the Implementation Monitoring and Evaluation Division under the planning ministry.

July's outlay was far lower than the Tk 45,579 crore spent in June, the last month of the immediate past fiscal year.

Despite the significant reopening of the economy from the two-month's long countrywide lockdown in June, development activities have not yet gained momentum as the deadly virus is not showing any signs of abating.

Construction works under the mega

projects, which came to a grinding halt after the virus hit the country in March, have not picked up pace.

Contractors of donor-backed projects, including those bankrolled by Japan, have not returned to their project sites, said a planning ministry official.

The ADP implementation from the government's coffers dropped 31.6 per cent to Tk 1,584 crore in July while spending from foreign assistance declined 0.89 per cent to Tk 1,445 crore.

The power division was the top performer in July as it spent Tk 1,089 crore, followed by the railways ministry (Tk 664 crore), local government division (Tk 536 crore) and the road transport and highways division (Tk 168 crore).

The health service division spent Tk 127 crore, the housing and public works ministry Tk 119 crore, the technical and madrasah education division Tk 105 crore and the industries ministry Tk 101 crore.

No money could be spent in July by the water resources, civil aviation and tourism, disaster management relief, textiles and jute and Chattogram, Liberation War and foreign affairs ministries, Bangladesh Public



Service Commission and parliament secretariat.

The ADP for the current fiscal year includes 1,724 projects.

Development activities came almost to a halt after the government was forced to implement a countrywide shutdown from March 26 to rein in the rising cases of coronavirus infections, causing the ADP implementation to virtually collapse in the following two months.

The ADP expenditure fell 38.79 per cent to Tk 16,581 crore in May and 40.27 per cent to Tk 8,136 crore in April. The implementation was ramped up in June when the government lifted the shutdown.

The development expenditure finally came down to a 27-year low last fiscal year.

The slowing trend of development spending may continue in the current fiscal year as well since the cases of coronavirus infections are on the rise.

Thirty-five people died from Covid-19 in Bangladesh in the last 24 hours, said the Directorate General of Health Services yesterday. The total number of deaths has reached 4,351.

Some 2,582 new infections were recorded, taking the total number of people infected to 317,528.



# Walmart unveils subscriptions challenging Amazon

AFP, New York

The battle for online supremacy is on as Walmart announced Tuesday the coming launch of a membership program that provides free delivery as the world's biggest retailer takes direct aim at e-commerce behemoth Amazon.

The long-discussed Walmart+ will start September 15, charging \$98 annually or \$12.95 a month to provide free delivery as soon as the same day along with discounts on fuel and other features.

The service will compete with Amazon's "Prime" program, which offers free delivery within two days with a comparably-priced subscription that also provides free and premium-priced video and entertainment offerings. Walmart's announcement highlighted the need to meet consumer needs in a fast-evolving economy especially amid the upheaval caused by the coronavirus pandemic that has fueled a surge in tech adaptations for the work- and shop-at-home world.

"Life feels more complicated than ever. Walmart+ is designed to make it easier -- giving customers an option not to have to sacrifice on cost or convenience," Walmart chief customer officer Janey Whiteside said.

"We have always been a champion for the right item at the



REUTERS

The logo of a Walmart Superstore is seen during the outbreak of the coronavirus disease in Rosemead, California.

right price, but now it's more than that. We have the right shopping solutions at the right time, too.

"The launch of Walmart+ comes as the global retail giant has teamed with Microsoft in an effort to acquire TikTok, the Chinese-owned short-form video app that has come under fire from President Donald Trump. The app has been at the center of a diplomatic storm between Washington and Beijing since Trump signed an executive

order on August 6 giving Americans 45 days to stop doing business with TikTok's Chinese parent company ByteDance.

Shares of Walmart jumped 6.3 percent to \$147.59 to become the biggest gainer in the Dow. Walmart+ replaces the retail giant's "Delivery Unlimited" subscription service that offered home delivery of more than 160,000 items.

It is the latest step in the major ramp-up into e-commerce,

propelled by Walmart's 2016 purchase of Jet.com for \$3.3 billion, and billions of dollars in additional investment to develop smartphone applications, revamp supply chains and roll out curbside pickup of groceries and other items at thousands of US stores.

The new service also will provide members with discounts of up to five cents a gallon at Walmart gasoline stations. And it offers a "scan and go" feature that lets consumers pay for items by scanning them with a smartphone application for a "quick, easy, touch-free payment experience," Walmart said on its website.

A successful acquisition of TikTok with Microsoft could open up additional possibilities, allowing Walmart a marketing platform with TikTok users, who tend to be younger shoppers who turn to the internet for lifestyle trends and are not generally big Walmart consumers.

The potential gold mine of younger users' data also could help Walmart compete more strongly with Amazon, analysts say. And the purchase of TikTok could give Walmart a key entertainment platform after earlier efforts stumbled. In April, Walmart's video-on-demand service Vudu announced it would be sold Fandango Media, which is part of Comcast.

# Will trade for food: online bartering soars in virus-hit Philippines

AFP, Manila

Struggling to make ends meet, Lorraine Imperio swapped a pair of Nike slip-on shoes for a whole dressed chicken on an online bartering site, one of dozens that have sprouted up during the Philippines' virus lockdowns.

With millions stripped of their jobs and many forced to stay home to slow the coronavirus spread, Filipinos have flocked to Facebook groups to exchange their possessions, including kitchen appliances, children's toys and designer handbags -- mostly for food.

"It's so difficult nowadays. You don't know where you'll get the money to settle the bills for groceries," said Imperio, a mother of two whose husband works part-time at a doughnut shop in Manila.

His hours have been slashed because of the pandemic and he now only earns about 9,000 pesos (\$185) a month, half of which is used to pay the rent for the family's apartment. Online bartering groups have provided a lifeline to the Imperios and other Filipinos hit hard by the country's months-long virus restrictions that started in March and have sent the economy plunging into a deep recession.

At least 98 groups, some with tens of thousands of members, are operating across the archipelago, according to an AFP tally. Nearly all of them started during the pandemic as many Filipinos resorted to the ancient trading practice to feed their families. Google search volume in the Philippines for the keywords "barter food" soared 300 percent in May from April,

iPrice Group found in a recent study, as lockdowns squeezed household budgets and made travelling about difficult.

Its analysis of 85 popular Facebook barter groups, with more than two million members in total, found food and other groceries were among the most sought-after items. People post photos and specifications of the goods they want to swap, indicate what they want in return and then negotiate via the comments section.

After successfully bartering baby bottles that she no longer needed, Imperio swapped a baby's down jacket and a Ralph Lauren hoodie for six kilogrammes (13 pounds) of rice. While the Nike slip-on shoes were traded for a chicken, a second pair has not had any takers after three weeks.

"Old items are more difficult to sell," the 28-year-old said. "With bartering, it's easier to convert them into food."

Jocelle Batapa Sigue launched Bacolod Barter Community four months ago out of frustration at not being able to go shopping and a desire to help others. Her husband held the family's only quarantine travel pass, which people were required to carry when they left their homes during the lockdown.

"It's difficult for me to get what I want when I tell my husband to buy it," said Sigue, who is a lawyer in the central city of Bacolod.

The group has more than 230,000 members with more joining every day, she said. Sigue estimates thousands of items -- from shampoo and birthday cakes to mobile phones and eyeliner -- change hands on her site daily.

## Pandemic puts electric vehicle plant in the slow lane

FROM PAGE B4

About 60 per cent of the components required to produce a finished car, including lithium batteries, motors and the chassis, will be built at the factory.

Internationally acclaimed designers have already designed the first models of EVs to be produced by BAIL, the managing director said.

A team appointed by the company is leading the initiative by carrying out research on future development projects with foreign experts, Bangladeshi expatriates and local talents, according to Kabir.

The company's SUV line will sell at around Tk 25 lakh per unit while sedans will be priced between Tk 12 lakh to Tk 15 lakh and hatchbacks will

go for Tk 8 lakh or less.

Meanwhile, the price of motor cycles will range from Tk 50,000 to Tk 1.5 lakh. The automobile market in Bangladesh seems to be small at the moment but will continue to expand as the economy is growing at a steady pace.

"And so, there is huge regional and global potential for the sector," Kabir said. BAIL's EVs will cut fuel costs by 90 per cent per kilometre while the energy cost could be less than Tk 2 per kilowatt-hour.

"Customers will replace their fossil fuel-run vehicles with EVs thanks to their comparatively lower price, fuel efficiency and environmental benefits," he added.

According to a market analysis

conducted by BAIL, annual car sales could reach two lakh units by 2025.

In 2018, the number of units sold was just 20,000.

EVs will feature a 50-kilowatt-hour battery capacity, which costs about Tk 400 to fully charge as per the existing rates on electricity.

"With a 20-minute charge, our EVs can run 400km," Kabir said, adding that the car can be charged at home with a regular connection or at a quick charging station.

Quick charging stations will be set up on highways, at refuelling stations, parking spaces and convenient stores. There will also be provisions for charged battery swaps too.

The battery's lifetime will be around 10 years, he said.

## City Bank QR code enables payments by global card brands

FROM PAGE B4

This low-cost solution will help digital payments become more widely available in Bangladesh, said Shailesh Paul, head of merchant sales & acquiring, India and South Asia, Visa.

"As consumers start making low-touch payments for their everyday purchases, we expect QR payments to see substantial adoption across merchant categories," he said.

The UnionPay QR code payment complies with the EMV specifications and is compatible with the unified QR code standard in Bangladesh, said Ashutosh Agrawal, general manager, UnionPay International South Asia Branch.

"Mastercard is working actively to offer the 'BanglaQR' solution in adoption of contactless payments in the country," said Syed Mohammad Kamal, country manager, Mastercard.

"This endeavour is now being extended with the City Bank's focus on acquiring BanglaQR merchants at semi urban and rural parts of the country," he said.

## Padma Oil joins hands with Energypac to widen LPG distribution

FROM PAGE B4

Currently, the price of LPG gas varies from station to station, he added.

As of yesterday, Padma Oil's stock prices dropped by 1.64 per cent to Tk 216.

In 2018-19, Padma Oil sold 20,173 tonnes of LPG. However, the company's main product is diesel with 45.93 lakh tonnes of diesel being sold in the country during the same period.

"We are yet to decide where Energypac will invest," said Sohail Abdualh, deputy general manager of Padma Oil.

"But since it is allowed to invest, we have target to make the facility available in all our stations," he added.

## Agriculture sector's resilience on the wane: What to do?

FROM PAGE B4

The government should increase its open market sales and other social support scheme activities particularly in flood affected areas. To pursue such schemes efficiently, the government needs to increase the food stock.

It is important to note that public food stock has important positive market-signalling effect in the private market. Since procurement of boro paddy was not successful—only 22 per cent was procured—and higher market price made rice millers less interested to sell to government, it is important to import rice by the government to increase its food stock immediately considering the demand for September-November 2020.

The stability in the rice market in the coming months would largely depend on the acreage of Aman rice cultivation finally to be made by the farmers and its harvest afterwards.

It is usually noted that the post-flood rice cultivation ensures higher yield compared to the normal period.

However, delay in cultivation this year due to flood in most part of the country may have adverse effect in the Aman yield.

The government should immediately ensure sufficient supply of seedlings for farmers across the countries so that cultivation of Aman is not affected badly.

Given the consecutive adverse impacts on the agriculture sector, a large portion of farmers and farm labourers would be affected in terms of production, revenue, employment and wages. A large number of people have returned to villages from urban areas in search jobs in view of Covid-19 pandemic.


Over 96,000 migrant workers have returned to Bangladesh and are now staying mainly in villages and rural areas. These people are also without job. The public policy support in the form of subsidised credit is largely undistributed among the farmers, agro-based entrepreneurs, informal sector workers and returnee migrants.

The conditions attached to get those loans is difficult to comply with by these people. Hence, these people are largely without jobs, with low/no income and are in need of jobs.


The inflationary pressure has worsened their life further. The government may consider undertaking large scale project in rural areas such as rural infrastructure development project to renovate roads, bridges, culverts in flood affected areas as per the national budget 2021.

It may also consider a specific component of development of infrastructure in rural areas such as development of sewerage and sanitation system at thana and upazilla levels under its 'Amar Gram Amar Shahar' programme. Those income generating programmes would hugely benefit the rural people in getting employment and to earn their minimum subsistence income.

The writer is the research director of the Centre for Policy Dialogue (CPD).



**Padma Oil Company Limited**  
(An Enterprise of Bangladesh Petroleum Corporation)  
Strand Road, Sadarghat, Chattogram



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**Re-e-Tender Notice**

Re-e-Tender is invited in the National e-GP System Portal (<http://www.eprocure.gov.bd>) for the works:

Tender ID No. & Tender Reference	Name of works	Tender publishing date & time in e-GP	Last date & time of tender selling	Last date & time of tender security submission	Date & time of tender closing
423273, E&P/Capex-73/F-21/P-93/19-20(R)	Supply, Installation, Commissioning and Testing of 500 KVA Sub-Station including HT/LT Switchgear, cables etc. in place of Existing 250 KVA Sub-Station on turn-key basis at Daulatpur Depot, Khulna of Padma Oil Company Limited	01-Sep-2020 at 0901 Hrs	28-Sept-2020 at 1101 Hrs	29-Sep-2020 at 12:30 Hrs	29-Sep-2020 at 1401 Hrs

This is an online tender, where only Re-e-Tender will be accepted in the National e-GP Portal and no offline/hard copies will be accepted. To submit Re-e-Tender, registration in the National e-GP System Portal (as above) is required.

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**C. M. Ziaul Hassan**  
DGM (Engineering & Planning)  
Padma Oil Company Limited  
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Email: cmzhasan@yahoo.com

GD-1371

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Tender/Proposal ID	Name of work
ID-489970 e-GP/01/EE/CRD/RHD/2020-21	Construction of 02 (Two) Toll Booth, New RCC Pavement to go new booths, New pavement at Weigh scale approach Road by Base Type-1, Dense Bituminous Surfacing (Base Course), Dense Bituminous Surfacing (Wearing Course) at 3rd Kamaphuli Bridge Toll Plaza (Chainage 248+000) of Dhaka-Cumilla-Chattogram-Cox's Bazar-Teknaf National Highway (N-1) under Chattogram Road Division during the year 2019-2020.
ID-490005 e-GP/02/EE/CRD/RHD/2020-21	Miscellaneous Repair works including Painting at House No. 4/4 of Orkoneer Housing Area, Rohomotgonj under Chattogram Road Division during the year 2019-2020.
ID-490009 e-GP/03/EE/CRD/RHD/2020-21	Construction of U-drain and L-shape drain work at Axle Load Control Station (Approach Road) (Dhaka Bound) at 194th (p) Km. of Dhaka (Jatrabari)-Cumilla(Moynamoti)-Chattogram-Cox's Bazar-Teknaf National Highway (N-1) near Boro Darogahat, Sitakunda under Chattogram Road Division during the year 2019-2020.
ID-490013 e-GP/04/EE/CRD/RHD/2020-21	Sub-Soil Investigation & Digital Survey by total station (TS) for the construction of proposed RCC/PC Girder Bridge at different location in different km. of the road under Chattogram Road Division during the year 2019-2020. A. 01. Ch: 19+686 Km. at 20th km. of Baraiardhala-Hazarikhil-Fatikchari (Z-1086) Road. B. 01. Ch: 06+300 Km. (Lala Nagar Baribad Bridge) Moriam Nagar-Ranirhat (Gabtali) (Z-1617) Road. C. 01. Ch: 25+050 Km. of Chattogram-Kaptai Regional Highway (R-163) Road. D. 01. Ch: 05+900 Km. (Nariccha Mogban Bridge) of Rangunia-Bangladesh (Shukbilash)-Kalinidirani (Z-1636) Road.


**মোঃ মহিনুল ইসলাম**  
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উপ-সহকারী প্রকৌশলী, সওজ  
চট্টগ্রাম সড়ক বিভাগ, চট্টগ্রাম  
জিডি-১৩৭০

**নাসরীন আরা শাহীন**  
পরিচিতি নং-৬০২০১২  
সহকারী প্রকৌশলী (চ.পা.) সওজ  
চট্টগ্রাম সড়ক বিভাগ, চট্টগ্রাম

**জুলাফিকার আহমেদ**  
পরিচিতি নং-৬০২১৩৮  
নির্বাহী প্রকৌশলী, সওজ  
চট্টগ্রাম সড়ক বিভাগ, চট্টগ্রাম



**গণপ্রজাতন্ত্রী বাংলাদেশ সরকার**  
**বাংলাদেশ পুলিশ**  
**প্রিন্সিপ্যালের কার্যালয়**  
**বাংলাদেশ পুলিশ একাডেমী, সারদা, রাজশাহী**



**মুজিব ১০০**  
মুজিবের অধিকার  
পুলিশ হবে জনতার

স্মারক নং-বিপিএ/প্রশাসন/৬১১৭

তারিখঃ ০২/০৯/২০২০ খ্রিঃ

দরপত্র বিজ্ঞপ্তি নং-০৪/২০২০-২০২১


২০২০-২০২১ অর্থ সালে বাংলাদেশ পুলিশ একাডেমী, সারদা, রাজশাহীতে প্রশিক্ষণরত ৩৮তম ক্যাডেট এসআই ব্যাচের প্রশিক্ষার্থীদের রেজার (ম্যাস্টারিয়ালসহ বুক পকেটে এ্যাম্বাডারীর মনোগ্রামসহ) সেলাই কাজের নিমিত্তে ঠিকাদার/সরবরাহকারী প্রতিষ্ঠানের নিকট হতে শর্তসাপেক্ষে দরপত্র আহ্বান করা যাচ্ছে:-

০১	মন্ত্রালয়/বিভাগ	সংশ্লিষ্ট মন্ত্রালয়/জননিরাপত্তা বিভাগ।		
০২	সহায়	বাংলাদেশ পুলিশ।		
০৩	সহকারী সওয়ার নাম	প্রিন্সিপ্যাল, বাংলাদেশ পুলিশ একাডেমী, সারদা, রাজশাহী।		
০৪	সহকারী সওয়ার প্রিন্সিপ্যাল	প্রিন্সিপ্যালের কার্যালয়, বাংলাদেশ পুলিশ একাডেমী, সারদা, রাজশাহী।		
০৫	দরপত্র নম্বর ও তারিখ	০৪/২০২০-২০২১ ক) সু-ব্রিটিশের ব্যবহারিক ট্রেন্ড শাইনেস (হালদাশাল ন্যায়নকৃত) থাকতে হবে। খ) দরদাতা/প্রতিষ্ঠানের একক নামে ব্যাক হুজ্জতের সদপত্র (যা ব্যাক কর্তৃক সেক্টর/২০২০ মাসে ইস্যুকৃত) থাকতে হবে। গ) নিজ নিজ প্রতিষ্ঠানের অনুকূলে টিআইএন নম্বরকে আয়করদাতা হিসেবে সদপত্র ও ভাটগাতা হিসেবে ভাট রেজিস্ট্রেশন সদপত্র থাকতে হবে (হালদাশাল ও নরদায়নকৃত)। ঘ) পিপিএ/২০০৮ এবং পিপিআর/২০০৮ মোতাবেক সিডিউলে বর্ণিত ব্যবসায় শর্তাবলী পালন ও কাস্টম/দলিগপত্রাদি দরপত্রের সঙ্গে দাখিল করার সম্মত থাকতে হবে। ঙ) অন্যান্য যোগ্যতা যা টেন্ডার ডকুমেন্ট/পিডিউল (PG-2/PG-3) এ উল্লেখ আছে।		
০৬	দরদাতার যোগ্যতা	উন্মুক্ত দরপত্র পদ্ধতি (OTM)। ১। প্রিন্সিপ্যালের কার্যালয়, বাংলাদেশ পুলিশ একাডেমী, সারদা, রাজশাহী। ২। প্রিন্সিপ্যালের কার্যালয়, বাংলাদেশ পুলিশ একাডেমী, সারদা, রাজশাহী। ৩। দরপত্র খোলার অফিসের নাম ও ঠিকানা ৪। প্রিন্সিপ্যালের কার্যালয়, বাংলাদেশ পুলিশ একাডেমী, সারদা, রাজশাহী। ৫। দরপত্র সরবরাহের সর্বশেষ তারিখ ও সময় ৬। দরপত্র দাখিলের তারিখ ও সময় ৭। দরপত্র খোলার তারিখ ও সময় ৮। দরপত্র মূল্যায়নের তারিখ ও সময় ৯। টেন্ডার সিডিডিউলি ১০। প্রত্যেক ক্রেতার ক্ষেত্রে পূর্বক পৃথকভাবে কাজের নামের বিপরীতে ১৯ নং অনুচ্ছেদের উদ্ভিষ্ট জামানতের টাকা বিডি/সি-অর্ডার প্রিন্সিপ্যাল, বাংলাদেশ পুলিশ একাডেমী, সারদা, রাজশাহীর অনুকূলে দরপত্রের সঙ্গে দাখিল করতে হবে। ১১। কার্যাদেশ হাদানের তারিখ হতে ০৭ (সাত) কার্যদিবস। ১২। দরপত্রের মেয়াদ ২০২০-২০২১ অর্থ সাল।		
০৭	সংগ্রহের পদ্ধতি	উন্মুক্ত দরপত্র পদ্ধতি (OTM)।		
০৮	দরপত্র বিক্রয়কারী অফিসের নাম ও ঠিকানা	১। প্রিন্সিপ্যালের কার্যালয়, বাংলাদেশ পুলিশ একাডেমী, সারদা, রাজশাহী।		
০৯	দরপত্র গ্রহণকারী অফিসের নাম ও ঠিকানা	২। প্রিন্সিপ্যালের কার্যালয়, বাংলাদেশ পুলিশ একাডেমী, সারদা, রাজশাহী।		
১০	দরপত্র খোলার অফিসের নাম ও ঠিকানা	৩। প্রিন্সিপ্যালের কার্যালয়, বাংলাদেশ পুলিশ একাডেমী, সারদা, রাজশাহী।		
১১	দরপত্র সরবরাহের সর্বশেষ তারিখ ও সময়	১৫/০৮/২০২০ খ্রিঃ অফিস সন্ধ্যাকালীন সময় পর্যন্ত।		
১২	দরপত্র দাখিলের তারিখ ও সময়	১৫/০৮/২০২০ খ্রিঃ ১২.০০ ঘটিকা পর্যন্ত।		
১৩	দরপত্র খোলার তারিখ ও সময়	১৫/০৮/২০২০ খ্রিঃ ৩.০০ ঘটিকা দরদাতা যা তার প্রতিদ্বন্দ্বি উপস্থিতি থাকতে পারবেন।		
১৪	দরপত্র মূল্যায়নের তারিখ ও সময়	২০/০৮/২০২০ খ্রিঃ ১১.০০ ঘটিকা।		
১৫	দরপত্রের মেয়াদ	২০২০-২০২১ অর্থ সাল।		
১৬	দরপত্রের বিবরণ	প্যাকেজ নং	দরপত্র শিডিউলের মূল্য	টেন্ডার/সিডিডিউলি মানি
১৭	বাংলাদেশ পুলিশ একাডেমী, সারদা, রাজশাহীতে প্রশিক্ষণরত ৩৮তম ক্যাডেট এসআই ব্যাচের প্রশিক্ষার্থীদের রেজার (ম্যাস্টারিয়ালসহ বুক পকেটে এ্যাম্বাডারীর মনোগ্রামসহ) সেলাই কাজ।	১	১০০০/-	৮০,০০০/-

বিশেষ শর্তাবলী :

- অনিবার্য কারণবশত নির্ধারিত দিনে বা সময়ে দরপত্র দাখিল/গ্রহণ বা খোলা সম্ভব না হলে দরপত্র আহ্বানকারী কর্তৃপক্ষ কর্তৃক দরপত্র দাখিলের ও খোলার/গ্রহণের পুনর্নির্ধারিত তারিখ ও সময় স্থানীয় বিজ্ঞপ্তির মাধ্যমে সংশ্লিষ্ট সকলকে অবহিত করা হবে। দরপত্র খোলার তারিখে যদি কোন কারণে অফিস বন্ধ থাকে তা হলে পরবর্তী কার্যদিবসে যথামত দরপত্র খোলা হবে।
- কোন কারণ দর্শানো ব্যতিরেকেই কর্তৃপক্ষ যে কোন দরপত্র গ্রহণ কিংবা সকল দরপত্র বাতিল করার পূর্ণ ক্ষমতা সংরক্ষণ করেন।
- দরপত্র শিডিউল ক্রয়ের সময় প্রিন্সিপ্যাল, বিপিএ সারদা, রাজশাহী ব্যবহারে নিজস্ব প্রতিষ্ঠানের প্যাডে আবেদনের মাধ্যমে দরপত্র শিডিউল ক্রয় করতে হবে।
- দরপত্র পিপিএ/২০০৮ এবং পিপিআর/২০০৮ মোতাবেক সকল শর্তাবলী কার্যকর হবে।

GD-1372



০২/০৯/২০২০  
(মোহাম্মদ মিজানুর রহমান)  
বিপি নং-৭৪০৫১০৫০৭৮  
পুলিশ সুপার (প্রশাসন)  
পক্ষে-প্রিন্সিপ্যাল  
বাংলাদেশ পুলিশ একাডেমী  
সারদা, রাজশাহী



# Coffee, donuts and Spic and Span: P&G finds new ways to plug products amid pandemic

REUTERS, Chicago/New York

Germ-conscious in the pandemic era but still craving a donut and coffee? Procter & Gamble, which has already teamed up with Dunkin' Brands to promote the use of its cleaning products in restaurants, is looking for more partners — and it's hoping for a payoff in the grocery store aisle.

Procter & Gamble is chasing deals with fast-food, hospitality, transportation and healthcare companies to stick P&G branding for products like Dawn dish soap and Spic and Span counter scrubs prominently on walls and windows to help lure back customers who began to shy away from places like restaurants and hotels in March as fears of the coronavirus took hold, the company

told Reuters.

P&G in July struck agreements with several existing restaurant partners - including Dunkin' Brands' donut shops and Denny's coffee shops - to tout their use of Dawn and Spic and Span counter scrubs.

It's a "halo effect," Paul Edmondson, the head of P&G Professional North America, said of the promotion's marketing advantage. "It's the same consumer that's shopping in stores that's eating out at one of the restaurants."

P&G, one of the top advertising spenders in the United States, is racing against Clorox and Lysol maker Reckitt Benckiser to plug home cleaning brands at restaurants and other businesses.

"The reason why P&G wants to

do this is because...it can produce free publicity," said Kimberly Whitler, an associate professor of business at University of Virginia Darden School of Business and a former P&G marketing executive. "It's a new outlet where consumers are not necessarily thinking about P&G products, and suddenly they're seeing them there."

Promoting household products such as Spic and Span, Dawn and Microban 24 sanitizer at major restaurant chains can serve as a cheap form of marketing for P&G, said Lisa Kane, group director for strategy at branding firm Siegel+Gale.

"It gives them more control, and they can choose who they partner with and allow this co-branding with," Kane said. P&G's clients may tout their locations as deep-cleaned and disinfected frequently, although the promotion doesn't require an inspection or any independent verification by P&G that the locations are actually clean.

Disinfectants kill whatever is on a surface, but not long term - these businesses would have to spray things down over and over again if people are constantly sitting on chairs or using bathrooms, regulatory consultant Kevin Kutcel said. "Legally, 'deep-cleaning' doesn't mean anything," he added.

In May, Reckitt Benckiser signed a deal with Hilton Hotels, which put up signs and labels in hotel lobbies saying its bed sheets and common spaces are cleaned using Lysol or Dettol products.



REUTERS/FILE

Procter & Gamble's Dawn and Bounty are seen in a store in Manhattan, New York.

## Govt to buy LNG from spot market for the first time

FROM PAGE B1

The cabinet committee on purchase yesterday approved a total of 10 procurement proposals involving Tk 1,795 crore. Of the sum, Tk 630 crore would come from the government and Tk 1,164 crore would be raised from the local banking sector.

The meeting permitted Bangladesh Agriculture Development Corporation to buy 1.5 lakh tonnes triple super phosphate fertilizer for Tk 400.26 crore from Moroccan fertilizer producer OCP.

The state agency also got approval to buy 2.1 lakh tonnes diammonium phosphate from the same company at

a cost of Tk 695.68 crore.

The meeting gave its consent to a proposal of Bangladesh Chemical Industries Corporation to buy 30,000 tonnes granular urea fertilizer for Tk 68.52 crore from Karnaphuli Fertilizer Company Ltd.

The meeting also awarded the work to build a 20-storied residential building in the Police Lines in Razarbagh, Dhaka to the lowest bidder, Padma Associates & Engineers.

The construction of the building would cost Tk 82.63 crore and is expected to lessen the housing

problem faced by the police.

A joint venture of BBL and DECL won a bid order to construct a 20-storied residential building for the Second Police Lines in the Chattogram Metropolitan Police. It would cost Tk 81.45 crore.

The meeting gave a nod to a proposal to buy 119,212 spun prestressed concrete poles from Castle Construction Co Ltd and Contech Construction Ltd for Tk 159.89 crore.

The project, which aims to expand the distribution network of Bangladesh Rural Electrification Board, would be implemented in Rajshahi, Rangpur, Khulna and Barishal.

# Agent banking holds promise for faster economic recovery

FROM PAGE B1

Agent banking, one of the major components of the digital financial inclusion arsenal, can reach many people with government subsidies under the social safety net programmes and farm and small and medium-sized enterprises loans.

Besides, rural people now enjoy banking services at their doorsteps, which has encouraged them to park their liquid assets with the formal financial sector, Ali said.

The agent banking window has been providing excellent financial service to rural people exceeding that under traditional banking, he said.

Bank Asia, which has been a pioneer in popularising the model, is thinking about extending its agent banking operations by increasing its lending operation through the banking window.

A good number of small businesses now maintain their cash management through the agent banking platform.

"The phenomenon will increase to a great extent in the days ahead," Ali said.

Under the process, the businesses pay for both sales and purchases through the window.

The bank, which has so far disbursed more than 38 per cent of its total outstanding loans amounting to Tk 720 crore, will extend its credit programme to a great extent in the near future.

Agents are also encouraged to expand their business as banks provide them with a hefty amount of commission for their services.

For lending, agents enjoy a commission of 1 per cent of the sum; for bringing in deposits, they get 2 per cent of the sum; and for remittance, they get Tk 50 per payment.

Branch-led banking will lose its importance gradually due to the growing popularity of agent banking, said Abul Kashem Md Shirin, managing director

of Dutch-Bangla Bank (DBBL), another leading bank in the agent banking arena.

Lenders have to spend at least Tk 5 lakh to Tk 7 lakh per month to operate a branch.

Besides, compared to branches, banks are now having to spend a lower amount of funds to collect deposits through the agent banking window. This is applicable for lending as well.

Customers can now open an account with an agent within 5 to 7 minutes by filling up an electronic know-your-client (KYC) form.

This has widely attracted people towards agent banking.

Transactions at DBBL's agent banking platform have been on the rise since the inception of the pandemic, he said.

DBBL now transacts Tk 350 crore to Tk 400 crore per day through agent banking. The figure was roughly Tk 200 crore before the pandemic.

Customers can even carry out e-commerce by using the NexusPay app and also purchase products from outlets of different brand using the QR (quick response) code.

The banking window has also been playing a great role in increasing the volume of inward remittance, Shirin.

"For instance, agents get Tk 50 per remittance transaction from DBBL. The hefty commission encourages them to provide the service door-to-door of clients," he said.

Agent banking has helped underprivileged people get banking services smoothly, said Md Anwarul Islam, general manager of the financial inclusion department of the central bank.

"So, the central bank is morally pursuing banks to speed up lending through the platform," he said.

Two more banks have recently secured licences from the central bank to roll out agent banking.

country's foreign currency reserves to an all-time high of \$38.48 billion on August 26, Bangladesh Bank data showed.

Remittances account for 60 per cent of income in households with international migrants.

Forty-one per cent of households with at least one family member engaged as a migrant worker would be in poverty without remittance, said Stefano Paternostro, practice manager for social protection and jobs for South Asia at the World Bank, in September last year.

## Deutsche Bank chief warns of 'zombie' firms in pandemic

AFP, Frankfurt

Deutsche Bank's chief executive on Wednesday warned that government aid to ailing firms to cope with the coronavirus pandemic may lead to "zombie" companies that end up weighing on the German economy. A large number of so-called zombie firms in Germany would have "a serious impact on the productivity of our economy," Christian Sewing said in a speech in Frankfurt.

"Zombie" companies are businesses that survive on the back of government subsidies or bailouts, avoiding the insolvency they might otherwise suffer, and are seen as a driver of inefficiencies in an economy.

The government of Chancellor Angela Merkel has pledged over one trillion euros (\$1.2 trillion) in aid to shield companies and citizens in Europe's top economy from the virus fallout, including through loans, grants and subsidised shorter-hours programmes.

Sewing cited a study by credit agency Creditreform, which said that the number of these zombie companies in Germany could double to one in six as a result of bailouts related to the pandemic.

This would be detrimental, he said, "at a time when Covid-19 is accelerating many structural upheavals -- from digitisation to the pressure to operate more sustainably -- when the economy must therefore adapt exceptionally quickly."

The bank's chief argued that this process of restructuring in the economy is held up "when companies are primarily waiting for everything to go back to the way it was before."



SIBL

Md Anwarul Azim Arif, chairman of Social Islami Bank, cuts a ribbon to open the bank's 'call center' at its head office in Dhaka on Wednesday. The bank's clients can now obtain information by dialing 16491 from Bangladesh and 09612001122 from abroad. Quazi Osman Ali, CEO, was present.

# Tesla tests the circuits for German energy market push

REUTERS, Frankfurt

Elon Musk appears to be opening a new front in the European battle for electric car supremacy: the power behind the wheel.

Musk's Tesla has recently acquired a licence that will enable the carmaker to trade electricity across western Europe and the company has also been surveying customers in Germany about potentially using Tesla electricity in their cars.

Such moves, consultants and energy industry executives say, could set the stage for the company - possibly with one or more partners - to take on established utilities in Germany, Europe's biggest power market and autos heartland.

Tesla declined to comment about its energy market plans.

Generating and trading power could help Tesla lower the running costs of its cars at a time rival automakers, including Germany's BMW, Audi, Porsche and Mercedes, are churning out new electric models.

It could also step up competition to utilities such as Vattenfall and EnBW, which are investing in electric mobility services too, but which like peers RWE and E.ON are lumbered with the cost of winding down fossil fuel and nuclear power plants.

Tesla already sells solar panels and the Powerwall battery storage system for homes, but now appears to be looking at selling electricity directly to customers and using the home storage systems to provide services to the grid.

In June, the company became a member of the Paris-based EPEX Spot power exchange, a platform used to trade much of western Europe's intraday cross-border electricity. A month later, it surveyed German customers about their interest in energy services.

"What would encourage you to switch from your existing energy supplier?", the survey said, according to a copy seen by Reuters.

"Would you buy a Tesla photovoltaic system and home storage (Tesla Powerwall) if you could switch to a specially designed Tesla electricity tariff?", it added.

Tesla also asked potential energy customers whether they would allow the company to control when cars would charge.

This could allow it to coincide charging with cheap electricity rates during off peak hours, consultants and industry executives said.

It could also open the way for Tesla to use power stored by customers to help balance the electricity grid, an increasingly important service in

Germany as it becomes ever more dependent on volatile wind and solar power. Companies offering similar services in Germany include Shell-owned sonnen, virtual power plant operator Next Kraftwerke, and power aggregator Lichtblick.

Tesla's interest in renewable energy was one of the factors that led it to choose Brandenburg state around Berlin as the site for a new factory, a person familiar with the company's deliberations told Reuters.

In the first half of this year, some 65 percent of the electricity on the Brandenburg grid was generated from renewable sources, mostly wind. But like other areas in the north of the country, it often wastes energy because Germany's networks are limited in how much green power they can transport over long distances.

Tesla's Gigafactory 4 in Brandenburg will on its own require 100 megawatts (MW) of power and up to 400 MW if battery cell production is also launched, according to transmission grid operator 50Hertz.

Tesla is a long way from building up enough battery assets to deliver frequency regulation at grid scale, say specialists such as utility Axpo. But the company has made several steps to expand its energy activities in recent months.



Government of the People's Republic of Bangladesh  
Bangladesh Police  
Police Headquarters, Dhaka  
[www.police.gov.bd](http://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-44.01.0000.031.31.023.20-31, Date-02.09.2020
6.	Date	02.09.2020
<b>Key Information</b>		
7.	Procurement Method	Quality and Cost Based Selection(QCBS)
8.	The Period of Assignment	October 2020-May 2021
9.	Source of Fund	Revenue Budget, GoB
10.	Title of Research	Sensational Deaths Incidents and Blow Back Police Image: An analysis on Causes and Consequences.
11.	EOI Publication Date	03.09.2020
12.	Closing Time and Date of EOI Submission	12 hrs on 24.09.2020
13.	Time and Date of EOI Opening	12:30 hrs on 24.09.2020
14.	Pre-bid meeting Date-	11:00 hrs on 14.09.2020
15.	Brief Description of the Assignment	Some death incidents either in police custody or in public/private arena, rock the nation. In some incidents although police may not be officially related, they are vehemently criticized for not taking proper actions at proper time by the police. Death incidents namely, Yasmin Akter murder in 1995,Shamim Reza Rubel murder in 1998, Istiak Hossain Jony murder in 2014, Nusrat Murder in 2019 generated relentless public commotion and media criticism against the police. The police with all their professional acumen found themselves inadequate to overcome those situations. What were the causes behind those incidents which contributed to deteriorating the situations? What political, social and environmental/geographical factors do work at the roots? What are the limitations police need to be overcome to handle successfully sensational death incidences? What measures do police need to undertake to avoid aggravated situations resulting from unexpected deaths, especially deaths in custody? An in depth study of selected cases may answer many of those questions. Police must learn to improve their procedures and operational styles from their failures Objectives of the Study- 1) To explore the role of police in sensational death incidences, 2) To know the factors that influence worsening situations owing to sensational deaths, 3) To determine the media and public onslaught over sensational deaths. 4) To recommend appropriate procedures to handle sensation death incidence Situations.
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 License (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 of Executive of Firm. Attested copies of relevant papers mentioned above must be submitted along with the EOI.
17.		RFP documents and Bangladesh Police Gobeshonal Nitimala, 2018 would be available at <a href="http://www.police.gov.bd">www.police.gov.bd</a> and also at the office of AIG(P&R-2) at Bangladesh Police HQ.
18.	Others	The procuring entity reserve the right to accept or reject any or all EOIs without assigning any reason thereof.



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# Agriculture sector's resilience on the wane: What to do?



KHONDAKER GOLAM MOAZZEM

The resilience of the domestic agriculture sector mainly of the crop sector appears to be in a weak state. Without proper policy intervention the pressure on the agriculture sector would increase further and would cause a number of challenges on food security for a large section of people in the coming months.

Although Bangladesh economy has been confronting multiple challenges since March 2020 in view of Covid-19 pandemic, the resilience of the agriculture sector mainly in rice production was a major relief for the country.

A number of positive intervention of the Ministry of Agriculture had ensured timely harvesting of Boro rice from major rice producing regions such as haor areas. Despite that production of non-crop agricultural products such as vegetables, poultry, dairy, livestock and partly fisheries have been badly affected.

And the government's policy intervention (Tk 9,000 crore for farmers and Tk 3,000 crore for livestock, fisheries and agro-based rural enterprises) would not be of significant positive contribution.

Even the agriculture sector has been badly affected afterwards – first by cyclone Amphan in the south-western Part of Bangladesh and later by three consecutive floods, which caused significant damages in 33 districts,

inundating one-third of the country.

According to the Ministry of Agriculture, the flood caused a total damage of Tk 1,323 crore. The damage was mostly caused to the production of Aus rice, vegetables, fisheries, livestock and poultry etc.

Because of the flood, cultivation of Aman, which comprises the second highest share of rice production, would be delayed. Shortages of seedlings and delay in cultivation would affect the rice yield.

It is to be noted that every monsoon season, a large part of domestic supply of vegetables are largely dependent on import particularly from India. Because of floods in many states in India, production of vegetables and other essential food items has been partly damaged there as well. Thus, supply from India became pricier.

Overall, domestic supply of agricultural products—particularly essential products—are in pressure. This is reflected in food inflation data of the last two months (July and August, 2020).

Unless proper measures are not taken into account, the food inflation is likely to be increased further. Given the pressure of limited/no employment opportunities and low/no income of a large section of people, an inflationary pressure is there. A higher level of inflation would force people to further downgrade their daily consumption which would ultimately affect their nutritional status.

The monthly food inflation during April-August period was higher in most of the months in 2020 compared to that in the previous year. Food inflation has crossed the 6 per cent mark in two months of this year – 6.54 per cent in June and 6.08 per cent in August.

The food inflation is like to rise further in the coming months unless proper measures are not taken. The retail market price of essential consumer goods has significantly increased.



HABIBUR RAHMAN

**Incessant rains and floods have delayed the plantation of aman paddy, which, experts believe, would have a negative impact on rice production this year. The photo was taken from Charakhali village under Indurkani upazila in Pirojpur on August 27.**

According to the Trading Corporation of Bangladesh, retail price of coarse rice has increased by Tk 3 and onion by Tk 12 within a month (July-August, 2020). Similarly, price of other essential commodities such as green chilli rose by Tk 300-400 per kg, leafy vegetables and other vegetables around Tk 60-100 per kg. The people in every quarter has difficulty in purchasing those essential items as per requirement. Low earning people have already changed their food habit – by shifting from consumption of fish, let alone meat, to vegetables by taking less amount of food every time

and even in extreme cases, sacrificing one meal of the day.

Under any circumstances, the prices of rice and essential food items need to be stable. Given the damage caused to domestic production, supply in the local market would not be increased unless sufficient amount of those products are imported from neighbouring countries. Without adequate supply in the local market, food inflation is likely to be higher in September-November, 2020 period particularly till the next crop is harvested.

The government should encourage

the private sector as well as itself to go for import of rice, onion, soybean and even vegetables from neighbouring countries at the earliest to give a signal to the market for increased supply of food.

There is always a significant time-gap observed in taking policy decisions. This gap is meant to be between the demand for imported food in the local market and public policy response in this regard.

Similar is true in opposite direction as well – controlling of import of food against good harvest at the local level. Failure to take timely decision leaves

negative impact on consumers (in first case as mentioned above) as well as on producers (in second case).

It is expected that the Ministry of Commerce should be more proactive in taking decisions with regard to maintaining stable supply in the domestic market and thereby ensuring the interest of both consumers and producers.

The Commerce ministry should take into cognizance of three issues with regard to facilitate/control import of essential food products – a) timely announcement of the decision to import (with import duty structure), b) specific period for allowing import (should not be 'until further notice' type) and c) specific amount of allowable import (should not be non-specified).

Given the current state, the Ministry of Commerce should encourage the private sector to import different essential food items. The government may consider import of rice for increasing its public food stock.

Public food stock is not at a healthy state at present. According to the stock data, there was 10 lakh tonnes of rice available during July this year, which was much lower compared to that of the last year's 14 lakh tonnes.

The government has successfully utilised the food stock during Covid-19 and has continued supplying rice to flood-affected people. However, there is further demand for distribution of rice and other essential food items among the flood affected people and coronavirus-affected people.

According to the CPD this year, the government should not use the list of poor people for distribution of relief in the flood affected areas. The list should be widened to cover non-poor flood victims as well. Most importantly, the rising food inflation has created demand for supply of rice and other essentials among the poor people at subsidized rates.

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## Padma Oil joins hands with Energypac to widen LPG distribution

AHSAN HABIB

The Padma Oil Company, a statutory organisation under the power, energy and mineral resources ministry, has stepped forward to make liquid petroleum gas (LPG) more available as a primary fuel source for vehicles in Bangladesh.

The move comes as part of the government's ongoing efforts to increase LPG consumption in the country, where reserves of natural gas are depleting rapidly.

Energypac Power Generation Company on Tuesday, allowing the leading supplier of electrical equipment to set up LPG pumps and conversion workshops at Padma Oil's registered filling stations.

As per the agreement, Padma Oil will receive a Tk 0.50 royalty for each litre of LPG sold by Energypac through the state-run company's numerous filling stations.

Md Masudur Rahman, managing director for Padma Oil, signed a deal in this regard with his Energypac counterpart, Humayun Rashid, recently.

"This deal is a part of the government's endeavour to expand LPG use in the country," said Abu Sayed Raza, general manager of Energypac.

LPG is a by-product of refining natural gasses and crude oil. In the past, it was deliberately wasted as people did not recognise its value as a low-carbon fuel.

Currently, Energypac operates 30 LPG gas stations at various private filling stations, Raza said, adding that the company is permitted to establish up to 300 LPG filling stations.

"So now, we have a target to cover nearly 200 of Padma's registered filling stations," he continued.

The company mainly aims to bring the northern and southern regions of Dhaka under LPG coverage despite already having the capacity to supply the whole country.

Similarly, Energypac plans to continue its LPG expansion by bringing other private companies under its umbrella.

"The government wants to see LPG pumps at all the filling stations belonging to the Padma, Meghna and Jamuna companies so that the eco-friendly fuel source becomes available for all," Raza said, adding that the deal was signed with consent from Bangladesh Petroleum Corporation.

In regards to the total investment required to establish LPG filling stations, Raza said it will depend on how big an investment the owners of any given filling station wants to make.

Meanwhile, the Bangladesh Securities and Exchange Commission has allowed Energypac to seek a cut-off price for its shares through bidding among eligible investors, which is required to go public under the book-building method.

Through its shares, Energypac aims to raise a Tk 150 crore fund that will be used to expand the company and repay loans.

In fiscal 2018-19, the company's consolidated earnings per share was Tk 3.13.

"When all the filling stations of state-run petroleum products sellers would feature LPG gas, then price discrimination will be run out," Raza said.

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## Pandemic puts electric vehicle plant in the slow lane

JAGARAN CHAKMA

The target of Bangladesh Auto Industries Ltd (BAIL) to market the country's first locally manufactured electric vehicles will be delayed by up to one year as the ongoing coronavirus pandemic has halted development work of its factory.

"We missed the target as the suppliers could not ship the required equipment on time even though we opened letters of credit earlier on," Mir Masud Kabir, managing director of BAIL, told The Daily Star.

BAIL now faces three challenges due to the

Covid-19 fallout: a shortage of steel, equipment and workers, he added.

The company initially aimed at completing development works of the project by April before going into full production in June earlier this year.

Now though, BAIL has targeted the same time next year to bring 'made in Bangladesh' cars to the public.

According to the managing director, local steel suppliers have been unable to provide the necessary steel within the stipulated timeframe.

In light of these adversities, BAIL urged Bangladesh Economic Zones Authority (Beza)

to consider reducing the rent of land leased for the project at Bangabandhu Sheikh Mujib Shilpa Nagar in Chattogram by 50 per cent for a three-year period.

Besides, banks seem reluctant to provide loans against the project as the investors of economic zones do not own the land on which their business operates.

Automobile manufacturing requires huge setup, skilled manpower, massive investment, research and development.

To make matters worse, BAIL has been unable to send its technical recruits abroad for foreign training due to the ongoing pandemic, Kabir said.

"We were on track before the Covid-19 crisis hit but the prevailing situation has not been favourable for us. Regardless, we are maintaining correspondence with our foreign partners via digital platforms to keep the project alive," he added.

The managing director also said the cost to fully develop the factory could increase due to delays in implementation.

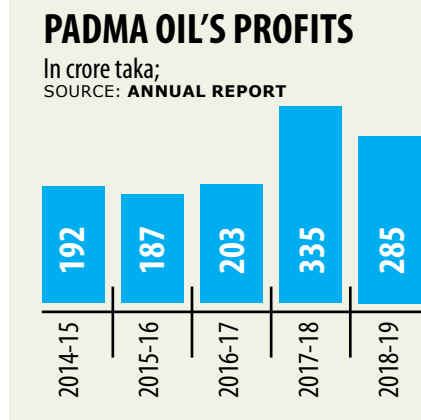
Of the planned \$200 million investment for the project, 80 per cent will be sourced locally while the remainder will come in the form of foreign direct investment.

Total investment in the project could reach \$1 billion within the next five years, Kabir said.

BAIL will manufacture two and three wheelers alongside sedan, hatchback and sport utility vehicles (SUV) at the plant before expanding their production base to include pick-ups, mini-trucks and multipurpose vehicles.

Foreign partners from China, Hong Kong, India and Italy are providing technical support for the facility in the meantime, Kabir added.

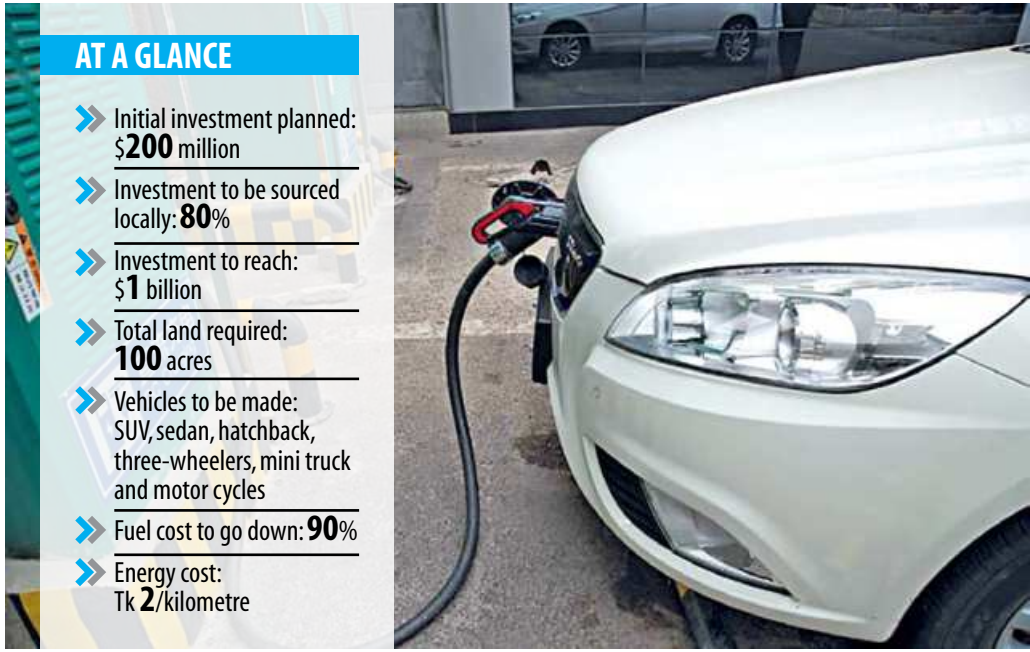
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The listed retailer of petroleum, lubricant, grease, bitumen and LPG products plans to sell the eco-friendly alternative to fossil fuels through their registered filling stations.

As of fiscal 2018-19, Padma Oil, a subsidiary of Bangladesh Petroleum Corporation, had 695 active filling stations across the country, according to the company's annual report.

In this regard, a deal was signed with



## City Bank QR code enables payments by global card brands

STAR BUSINESS REPORT

City Bank yesterday announced launching an interoperable QR code-based payment solution bringing together cards of global brands UnionPay, American Express, VISA and Mastercard under a single roof.

This service will not only do away with customers needing to scan separate QR codes of different payment networks but also let merchants display just one QR code at the storefront, effectively avoiding cluttering of space.

Moreover City Bank QR code can be scanned by customers visiting Bangladesh from other countries, making it a global interoperable solution.

Customers will need to download City Bank's mobile banking app Citytouch and set any of



their credit, debit or prepaid cards as the default payment option to scan QR codes displayed at merchants to make payments.

"This will eliminate the huge investment that banks make in deployment of POS (point of

sales) terminals," said Managing Director and CEO Mashrur Arefin.

"Our QR payment solution is an example of interoperability which is also aligned with Bangladesh Bank's vision."

Interoperability with multiple schemes coupled with no-contact payments will not only pave the way for Bangladesh's transition to a cashless society but also play an essential role in maintaining health safety codes during this pandemic, says a press release.

"Electronic payments have a long runway in Bangladesh and American Express is committed to bringing new, innovative payment capabilities to the market to support this growth," said Divya Jain, vice president, global network services, South Asia, American Express.

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