Mercantile Bank opens 20 new agent outlets

STAR BUSINESS DESK

Mercantile Bank yesterday launched 20 new agent banking outlets across the country to provide basic banking services to the unbanked population.

The new addition brings the bank's total number of agent outlets to 35.

Customers now can enjoy banking services such as account openings, deposit schemes, cash deposits, withdrawals, transfers and remittance services from these outlets through biometric registration, the bank said in a statement.

"Utility bills, salary of government and private organisations, merchant payment and school, college and university fee payment will be added to the Mercantile Bank agent banking services soon," said CEO Md Quamrul Islam Chowdhury.

Inaugurating the outlets through a digital platform, he said this banking avenue would expedite services and deliver higher satisfaction. Mati Ul Hasan, additional managing director, and Adil Raihan, deputy managing director, also spoke.

WALTON

Alamgir Alam Sarker, deputy managing director of Walton Hi-Tech Industries, and Edward Kim, president of international business unit, present a bouquet to the delegation of commercial counsellors of Bangladeshi missions abroad during their visit to the Walton factory at Chandra in Gazipur on Saturday.

Musk plans IPO for SpaceX's Starlink business

REUTERS

Tesla Inc Chief Executive Officer Elon Musk plans to list SpaceX's space internet venture, Starlink, several years in the future when revenue growth is smooth and predictable.

"Public market does *not* like erratic cash flow haha," the billionaire entrepreneur tweeted here on Monday.

Musk said last year that Starlink was an important new revenue stream for his California-based Space Exploration Technologies, or SpaceX. SpaceX President Gwynne Shotwell in February floated the idea of spinning Starlink off for an IPO in the coming years.

Deadline for loan rescheduling extended again for rawhide traders

FROM PAGE B1

Besides, the renewed repayment tenure could be of up to six years, including a one-year grace period. Meanwhile, clients who took term loans will be given a maximum tenure of eight years, including the one-year grace period.

Rawhide traders will have to pay back at least 15 per cent of their outstanding loans after rescheduling their non-performing loans if they want to secure further funding.

Adequate data needed to capture true impact of Covid-19

FROM PAGE B4

Contracts in the case of paid employment may be formal and written, informal and unwritten or may take in-between forms and during and after Covid-19, the form of contract may change to worse.

Loss of employment and rising unemployment are likely to have a discouraging effect on labour force entrants, who may opt out of the labour force and join the category NEET (not in employment education and training).

The discouraged workforce can pose a challenge not only as a lost potential for economic activities but also can result in social problems.

LFS adheres to definitions provided by ILO. This is useful for international comparison. But this may often result in misleading interpretation in national contexts. To capture the impact of pandemic, data collection efforts can be meaningful if these are based on concepts which are suitable in the socio-cultural context of the country. Therefore, modification of some of the definitions should be considered.

Timing of the surveys: The latest round of LFS has been completed in June 2017. The next one, even if starts early next year will mean an interval of 3.5 years. Thus, an analysis of the impact of Covid-19 will miss out information on both ends.

There is no updated information on 2018, 2019, which could form the base year for comparison. One has to depend on the assumption of continuation of parameters of 2017 and make projection for 2019 as the base year.

The survey will commence one year after the beginning of the pandemic. This will be useful to capture the medium-term impact but cannot capture the impact and the processes associated with it in the initial peak pandemic period (hopefully there will be no second wave) and the government responses during those months. To understand the process of change of the labour market in the short run and its comparison with the medium term, the survey will have to depend on memory recall.

Appropriate questions should be included in the survey to generate data through such recall. It will be a complex matter and will require quite some details including recall of three points of time: immediately before Covid-19, during April-June 2020 and at the time of the survey in 2021.

One must balance the usefulness of detailed data generation through recall with the likely decline in quality of such data.

Poverty and household income data

During the last three decades, Bangladesh has been assessing poverty incidence on the basis of data of Household Income and Expenditure Survey (HIES). This is usually conducted at 4/5 years of intervals.

The latest round has been completed in 2016. The next round has not yet started and may be expected to commence in 2021. In the normal situation this serves the purpose of poverty assessment and analysis of the factors behind the changes.

However, with the spread of coronavirus, there has been evidence from rapid surveys that poverty has accentuated. But these surveys are not based on nationally representative samples. Therefore, these cannot be compared with the national survey results. Then how would one arrive at national estimates of poverty during the various phases of the pandemic? HIES poverty estimates use detailed information of consumption of individual food items and other consumption items during a short reference period. It will not be possible to collect such details through recall method for periods three to six months earlier. The method of obtaining idea about consumption standard or poverty during the pandemic is not thus, quite straightforward.

One may resort to qualitative indicators which may be easily recalled or self assessment of the extent of decline of consumption. In addition, there may be recall based data on consumption of major items/groups of items. Questions on the extent of decline/increase in consumption of these items may provide a basis of comparison even if it does not provide estimates of poverty based on standard methodology. Indicators used in the international multi-indicator poverty assessment method may be taken into account in this context.

Organisational issues

A comprehensive plan for data generation on "Pandemic and its impact on health, economy and society" should be adopted. The major responsibilities will of course be with the national statistical organisation, BBS. Nonetheless, large surveys may not be able to go sufficiently in-depth and therefore cannot be a substitute for small and micro surveys.

The author is the executive chairperson of the Centre for Development and Employment Research and a former member of the board of directors of Bangladesh Bank.

Incentives for tanners on cards for setting up private ETPs

FROM PAGE B1

The government has taken up projects to improve the skills and technologies in the leather sector and allowed the export of rawhide and wet blue to create demand for the items.

While presenting a keynote paper, MA Razzaque, research director of the Policy Research Institute of Bangladesh, said global production of footwears reached $24.3 billion pairs in 2019.

India has a share of 12 per cent of the global production, of which 95 per cent is for domestic consumption.

Bangladesh produces 380 million pairs of shoes annually. With rising GDP, the domestic market is also expanding. But the domestic market is protected by tariffs, Razzaque said.

Abu Eusuf, a professor of the Development Studies of the University of Dhaka, in his keynote paper, said almost 85 per cent of the raw materials required for the industries are sourced from the domestic markets.

Around 20 per cent of the population buys shoes worth $50 on average every year and the percentage of the users is increasing, he said.

Mohiuddin Ahmed Mahin, president of the Bangladesh Finished Leather, Leather Goods and Footwear Exporters Association, said many of the tanneries have become defaulters because of the bank borrowing over the years.

Many could not do well in business because of the slow progress of the CETP. However, nobody is taking the responsibility of the slow progress of the CETP, he said.

Shaheen Ahmed, chairman of the Bangladesh Tanners Association, said the export of leather declined significantly because of low demand from international buyers due to the Covid-19.

The question raised about the capacity of the CETP as the environmental pollution could not be stopped at the STIE, he said.

Every year, 70,000 tonnes of solid waste is produced at the STIE, he said, adding the government needs to manage the waste to protect the environment.

Asia Foundation Country Representative Kazi Faisal Bin Seraj, ERF President Saif Islam Dilal and General Secretary SM Rashidul Islam also spoke.

Raw jute prices soar to record high

FROM PAGE B1

"Farmers will feel encouraged to produce more if high prices persist," said Quayyum.

Jute millers, however, said prices of raw jute should be kept steady to prevent the closure of mills, which employ nearly two lakh workers.

In the letter to the prime minister, millers said farmers would be deprived of prices if mills were to shut down for a shortage of raw materials resulting from higher prices.

"It has come to notice that stockists have stored raw jute to make high profit. If the trend continues, many mills may shut down," said the letter signed by BJSA and BJMA chairmen Md Zahid Miah and Mohammed Mahbubur Rahman Patwari.

Both the associations urged the government to stop traders without licences from taking part in raw jute trading.

They also demanded that the government ensure that authorised jute traders and stockists do not hold more than 1,000 maunds of raw jute for over one month.

Md Shahid Hossain Dulal, owner of Progress International, an exporter and supplier of raw jute to mills, said most of the raw jute were now under the possession of middlemen.

"It is a huge crisis in the jute market. Prices of all categories of jute have gone up to extremely high levels. Jute is there and one can get it if he pays the price sought by traders," he said.

Contacted over the phone, Textiles and Jute Secretary Lokman Hossain Miah did not want to comment on the soaring prices and opposing stance of raw jute exporters and millers.

Export readiness fund seeks applications for grants

FROM PAGE B1

Under Window 2, the maximum grant size is $40,000 and it would be used to improve in business and technical services. 40 per cent of the project cost would have to come from the firms.

The Window 3 would provide up to $200,000 and will cover the improvement projects in both services and fixed asset expenditures, with half coming from the entrepreneurs.

The fund will be rolled out at a virtual programme today.

The new windows will support the up-gradation of production plants, equipment, and services and help improve the design and quality of products so they are ready for export. They will also support marketing and distribution to promote ESQ compliance and secure ESQ certification.

Window 1 aims to fund ESQ assessments for 400 companies. It has already signed agreements with 165 companies and is in the process of signing deals with 183 more companies.

Some 230 firms would receive support under Window 2 and another 20 under Window 3.

The ESQ assessment is being carried out by 16 service providers from Bangladesh and other countries under the supervision of UK-based Landell Mills Ltd to find gaps facing the firms, said Azam, also an additional secretary of the commerce ministry.

Thanks to the matching grant, the firms with an export prospect would be able to raise their standard in line with the compliance rules and regulations in the export markets.

The ERF is now rolling out the Window 2 and Window 3 so that firms can get the grants to get ready for exports, he said.

ERF grants are assisting firms to identify and address ESQ compliance gaps, upgrade products and production process and support firms to meet trade standards. This will be done to comply with the laws and regulations of major export markets and requirements of multinational brands, according to the website of the fund, according to an official of the EC4J Project.

The fund will cover three years.

Leather, leather goods and footwear are one of the largest export items of Bangladesh. Overseas shipment from the sector stood at $797.6 million in the last fiscal year, which is 2.37 per cent of the total exports in the year, data from the Export Promotion Bureau showed.

Exports of plastics and melamine products stood at $100.52 million.

Government of the People's Republic of Bangladesh

শেখ হাসিনার বাংলাদেশ
পরিচ্ছন্ন পরিবেশ

Department of Environment
Paribesh Bhaban, E/16, Agargaon
Sher-e-Bangla Nagar, Dhaka-1207
www.doe.gov.bd

No. 22.02.0000.008.07.063.19-232 Date: 28.09.2020

Request for Expression of Interest (EoI) for National Individual Consultant

1	Ministry	Ministry of Environment, Forest and Climate Change (MOEFCC).
2	Agency	Department of Environment (DoE).
3	Procuring entity name	Director (Admin), Department of Environment.
4	Procuring entity district	Dhaka.
5	Expression of Interest for Selection of	Individual Consultant (National).
6	Procurement Sub-Method	Selection of Individual Consultant (SIC).
7	Budget and source of funds	GOB.
8	Place of EoI collection, submission and opening	Room No. 710, Paribesh Bhaban (Level-7), Department of Environment, E-16, Agargaon, Sher-e-Bangla Nagar, Dhaka-1207.
9	EoI closing date and time	2.00pm on 19.10.2020.
10	EoI opening date and time	3.00pm on 19.10.2020.
11	Brief description of assignment	The assignment is to deal with the writ petitions, environmental cases, administrative case and other legal issues of DoE judiciously and efficiently in order to dispose of the DoE related cases timely.
12	Department of Environment now invites Expression of Interest (EoI) from experienced applicants under the following positions.	
13	**Information for Applicant**	

Sl. No.	Name of positions	No. of positions	Education, experience and other requirements
(i)	Law adviser	01	Minimum LL.B (Hons.) Degree from UGC recognized any university with minimum 15 (fifteen) years experience as Advocate in Supreme Court of Bangladesh and at least 10 (ten) years experience as law officer with the government/semi-government/autonomous organization in Bangladesh. Applicant must have Bar Council Enrollment Certificate for High Court Division. Applicant having Bar Council Enrollment Certificate for Appellate Division and 02 years of experience in handling environmental cases in High Court Division will get privilege.
(ii)	Panel lawyer	02	Minimum LL.B (Hons) Degree from UGC recognized any university with minimum 10 (ten) years experience as Advocate in Supreme Court of Bangladesh and at least 02 (two) years experiences as law officer with the government/semi-government/autonomous organization in Bangladesh. Applicants must have Bar Council Enrollment Certificate for High Court Division. Applicants having Bar Council Enrollment Certificate for Appellate Division and 01 (one) year of experience in handling environmental cases in High Court Division will get privilege.

14 **Other information:**

- Interested Applicants are requested to submit their expression of interest Application Forms (complete CV with other details as required as per the Application Forms) in accordance with "Request for Application" (RFA) which may be collected during normal office hours. Expression of Interest Application shall be submitted in sealed envelope delivered to Director (Admin), Department of Environment and be **clearly marked "Request for Expression of Interest for Selection of Law Adviser/Panel Lawyer**. Consultants will be selected using the selection of individual consultant sub-method in accordance with Public Procurement Rules 2008 and Request for Application (RFA).
- The procuring entity reserves the right to accept or reject any/all Expression of Interest (EoI).
- This advertisement and details Terms of Reference (ToR) is available in the website: www.doe.gov.bd

Mohammad Asadul Hoque
Director (Administration)
Phone: 02-8181790

GD-1552

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
পরিচালকের কার্যালয়
ঢাকা মেডিকেল কলেজ হাসপাতাল, ঢাকা
Email: dmch@hospi.dghs.gov.bd

স্মারক নং-ঢামেকহা/সংগ্রহ-১/২০২০-২০২১/বাৎসরিক দরপত্র/৭২২৮ তারিখঃ ২৯/০৯/২০২০ইং

উন্মুক্ত দরপত্র বিজ্ঞপ্তি

দরপত্র বিজ্ঞপ্তি নং ০২/২০২০-২০২১ইং

২০২০-২০২১ইং অর্থ বছরে ঢাকা মেডিকেল কলেজ হাসপাতালে ভর্তিকৃত রোগীসহ অন্যান্য রোগীদের চিকিৎসা সেবা প্রদানের স্বার্থে এমএসআর সামগ্রী, পরিষ্কার পরিচ্ছন্নতা সামগ্রী ও অন্যান্য মনিহারি (বিবিধ) এবং কর্মচারীদের পোশাক সংগ্রহের নিমিত্ত দরপত্র আহবান করা হলো।

০১	মন্ত্রণালয়/বিভাগ	ঃ	স্বাস্থ্য সেবা বিভাগ, স্বাস্থ্য ও পরিবার কল্যাণ মন্ত্রণালয়, বাংলাদেশ সচিবালয়, ঢাকা।
০২	সংগ্রাহক সত্তার নাম	ঃ	পরিচালক, ঢাকা মেডিকেল কলেজ হাসপাতাল, ঢাকা।
০৩	সংগ্রাহক সত্তার জেলা	ঃ	ঢাকা।
০৪	সংগ্রহ পদ্ধতি	ঃ	উন্মুক্ত দরপত্র।
০৫	অর্থের উৎস	ঃ	জিওবি রাজস্ব বাজেট।
০৬	সংগ্রহের বিবরণ ও গ্রুপ অনুযায়ী দরপত্র টেন্ডার সিকিউরিটি মানির পরিমাণ	ঃ	

গ্রুপ নং	গ্রুপের বিবরণ	দরপত্র তফসীলের মূল্য	দরপত্রের সহিত টেন্ডার সিকিউরিটি মানি জমা দেওয়ার পরিমাণ
০১	এমএসআর মেডিসিন (নন-ইডিসিল) সামগ্রী	২০০০.০০	২১,৫০,০০০.০০ (একুশ লক্ষ পঞ্চাশ হাজার) টাকা
০২	এমএসআর হালকা চিকিৎসা যন্ত্রপাতি সামগ্রী	২০০০.০০	১৮,৫০,০০০.০০ (আঠারো লক্ষ পঞ্চাশ হাজার) টাকা
০৩	এমএসআর লিনেন সামগ্রী	২০০০.০০	১১,৫০,০০০.০০ (এগার লক্ষ পঞ্চাশ হাজার) টাকা
০৪	**এমএসআর গজ, ব্যান্ডেজ ও এ্যাবজরবেন্ট কটন সামগ্রী**	২০০০.০০	১১,৫০,০০০.০০ (এগার লক্ষ পঞ্চাশ হাজার) টাকা
০৫	এমএসআর কেমিক্যাল রি-এজেন্ট ও ইসিজি পেপার এবং এক্স-রে ও এমআরআই ফিল্ম সামগ্রী	২০০০.০০	৭,৫০,০০০.০০ (সাত লক্ষ পঞ্চাশ হাজার) টাকা
০৬	এমএসআর আসবাবপত্র সামগ্রী	১০০০.০০	২,৫০,০০০.০০ (দুই লক্ষ পঞ্চাশ হাজার) টাকা
০৭	এমএসআর পরিবহন (সংগ্রহ ও সরবরাহ)	১০০০.০০	১,৫০,০০০.০০ (এক লক্ষ পঞ্চাশ হাজার) টাকা
০৮	পরিষ্কার পরিচ্ছন্নতা সামগ্রী	১০০০.০০	৫,৫০,০০০.০০ (পাঁচ লক্ষ পঞ্চাশ হাজার) টাকা
০৯	অন্যান্য মনিহারি (বিবিধ)	১০০০.০০	৫,০০,০০০.০০ (পাঁচ লক্ষ) টাকা
১০	কর্মচারীদের পোশাক	১০০০.০০	১,০০,০০০.০০ (এক লক্ষ) টাকা

উক্ত ধার্যকৃত অর্থ আলাদা গ্রুপের জন্য **"কোড নং ১-২৭৪১-০০০১-২৩৬৬"** এ ট্রেজারী চালানের মাধ্যমে অত্র হাসপাতালের পরিচালকের অনুকূলে যে কোন সিডিউল ব্যাংকে জমা দিয়ে চালানের মূলকপির সংগে **অনলাইন ভেরিফিকেশন প্রত্যয়ন দাখিলকরতঃ কোম্পানি/ঠিকাদারের নিজস্ব প্যাডে আবেদনপূর্বক** দরপত্র সিডিউল ক্রয় করা যাবে।

০৭	দরপত্র দলিলাদি বিক্রয়কারী অফিসের নাম ও ঠিকানা	ঃ	(ক) পরিচালক, ঢাকা মেডিকেল কলেজ হাসপাতাল, ঢাকা। (খ) অফিসার ইনচার্জ, শাহবাগ থানা, শাহবাগ, ঢাকা।
০৮	দরপত্র দলিলাদি গ্রহণকারী অফিসের নাম ও ঠিকানা	ঃ	(ক) পরিচালক, ঢাকা মেডিকেল কলেজ হাসপাতাল, ঢাকা। (খ) পরিচালক, কেন্দ্রীয় ঔষধাগার, তেজগাঁও, ঢাকা। (গ) অফিসার ইনচার্জ, শাহবাগ থানা, শাহবাগ, ঢাকা।
০৯	দরপত্র সিডিউল বিক্রির তারিখ ও সময়	ঃ	**০১/১০/২০২০ইং তারিখ হতে ৩১/১০/২০২০ইং** তারিখ পর্যন্ত। প্রতি কর্মদিবসে সকাল ৯.০০ ঘটিকা হতে বেলা ২.৩০ ঘটিকা পর্যন্ত। উক্ত তারিখ ও সময়ের পর কোন দরপত্র সিডিউল বিক্রি করা হবে না।
১০	প্রি-বিড সভার তারিখ, সময় ও স্থান	ঃ	**১৫/১০/২০২০ইং তারিখ, বেলা ১২.০০** ঘটিকা, ঢাকা মেডিকেল কলেজ হাসপাতাল, ঢাকা এর সভাকক্ষ।
১১	দরপত্র গ্রহণের তারিখ ও সময়	ঃ	**০১/১১/২০২০ইং তারিখ, সকাল ৯.০০** ঘটিকা হতে বেলা ১২.০০ ঘটিকা পর্যন্ত।
১২	দরপত্র বাক্স খোলার তারিখ, সময় ও স্থান	ঃ	**০১/১১/২০২০ইং তারিখ, বেলা ১.৩০ ঘটিকা,** ঢাকা মেডিকেল কলেজ হাসপাতাল, ঢাকা এর সভাকক্ষ।
১৩	দরপত্র তফসীল আহবানকারীর নাম	ঃ	ব্রিগেডিয়ার জেনারেল এ কে এম নাসির উদ্দিন।
১৪	দরপত্র তফসীল আহবানকারীর পদবী	ঃ	পরিচালক।
১৫	দরপত্র তফসীল আহবানকারীর ঠিকানা, ফোন ও ফ্যাক্স নম্বর	ঃ	ঢাকা মেডিকেল কলেজ হাসপাতাল, ঢাকা। ফোনঃ ৫৫১৬৫০০১, ফ্যাক্সঃ ০২-৫৫১৬৫০৩১।
১৬	অন্যান্য শর্তাবলী	ঃ	**গ্রুপ নং-০১ - মেডিসিন এর বেলায়** কেবলমাত্র "সিএমএসডি"-তে নিবন্ধিত প্রতিষ্ঠান অংশগ্রহণ করতে পারবেন। এই ক্ষেত্রে নির্ধারিত মোড়কে লাল সবুজ মেডিসিন সরবরাহ বাধ্যতামূলক। তবে বিদেশ হতে আমদানীকৃত ঔষধের বেলায় ঔষধ প্রশাসন অধিদপ্তর কর্তৃক NOC/রেজিস্ট্রেশনপ্রাপ্ত যে কোন সরবরাহকারী প্রতিষ্ঠান অংশগ্রহণ করতে পারবেন। ক) দরপত্র তফসীলে বিস্তারিত বিবরণ এবং শর্তাবলী উল্লেখ থাকবে। দরপত্রের শর্তাবলী ও অন্যান্য তথ্যের প্রয়োজন হলে অত্র কার্যালয়ে সংশ্লিষ্ট সংগ্রহ ও সরবরাহ শাখা হতে বিস্তারিত জানা যাবে। খ) প্রতিটি গ্রুপের আইটেম আলাদা আলাদা ভাবে মূল্যায়ন করা হবে। **গ)** কর্তৃপক্ষ সকল দরপত্র/ত্রুটিপূর্ণ দরপত্র/অসম্পূর্ণ দরপত্র গ্রহণ ও বাতিলের ক্ষমতা সংরক্ষণ করেন। ঘ) সর্বক্ষেত্রে পিপিএ-২০০৬ এবং পিপিআর-২০০৮ অনুসরণ করা হবে।
১৭	অনিবার্য কারণবশতঃ নির্ধারিত দিনে দরপত্র দাখিল ও খোলা না হলে, পরবর্তী কর্মদিবসে উল্লেখিত সময়ে দরপত্র দাখিল ও খোলার তারিখ হিসেবে গণ্য হবে।		

ব্রিগেডিয়ার জেনারেল এ কে এম নাসির উদ্দিন
পরিচালক
ঢাকা মেডিকেল কলেজ হাসপাতাল, ঢাকা

জিডি-১৫৫০