



Syed Waseque Md Ali, managing director of First Security Islami Bank, opens the bank's sub-branch at Harishchar Bazar of Lalmai upazila in Cumilla yesterday.

Govt approves Payra dredging, Dhaka water supply projects

FROM PAGE B4
The project will be implemented by Belgium-based Jan De Nul.
Of the CCGP approvals, one was for the appointment of Ludwig Pfeiffer Hoch- und Tiefbau GmbH & Co KG as the lowest bidder for the implementation of a "Dhaka Water Supply Network Improvement" project involving Tk 164.9 crore.
The company will renovate, maintain and operate for one year the

163-kilometre long water pipeline.
The second one was for the appointment of a joint venture of Development Design Consultants, GITEC-IGIP GmbH, DevCon and Resource Planning and Management Consultants as project implementation support consultant.
A total of Tk 88.75 crore will be spent for the project.
The third was for the appointment of a joint venture to complete civil

work centring the recovery of the Buriganga river (New Dhaleshwari-Bangshai-Turag-Buriganga river system) involving Tk 50.62 crore.
The last one was for the appointment of a joint venture of Aatur Rahman Khan and Mahabub Brothers for the completion of civil work on developing the Manihar to Murali part of Palbari-Daratana-Manihar-Murali national highway to four lanes at a cost of Tk 125.52 crore.

Banks can now lend more to trade-based small enterprises

FROM PAGE B1
The disbursement of the funds from the stimulus package has not been satisfactory, the BB said.
As of September 30, banks gave out Tk 5,883 crore in loans from the package, which is 29.41 per cent of the fund.
Grassroot entrepreneurs and chambers have also requested the central bank to increase allocation for the CMSMEs reeling under the pressure of the pandemic, the BB said.
Banks welcomed the central bank move. "Trading dominates the CMSME sector. So, we had long been urging the central bank to raise the ceiling for the trading sub-sector," said Syed Abdul Monem, head of SME of Brac Bank.
Because of the 20 per cent cap, banks could not lend more to CMSME traders from the package, he said.
"So, we welcome the 10 percentage points increase. This will help banks accelerate the disbursement of funds from the stimulus package."
He also urged the central bank to amend the definition to incorporate trade-based CMSMEs.
The definition of the central bank has not differentiated between large traders and CMSME traders and they have been

put in the same group.
"These small traders and retailers sell goods made by the manufacturers. So, there is no point in depriving them of availing all facilities such as banking. The sector can be made a thrust sector by bringing changes to the definition."
The banker also said the deadline for the CMSME fund disbursement should be extended to December, as the central bank did in case of the stimulus package for the farming sector.
Brac Bank has disbursed about Tk 500 crore as of last week from the Tk 1,100 crore target set by the central bank from the CMSME fund. It hopes to disburse another Tk 150 crore to Tk 200 crore by this month.
Banks are getting 50 per cent of the fund from the BB.
CMSMEs can take the working capital loan at 9 per cent interest. Of the interest, 4 per cent will be borne by the borrowers and 5 per cent by the government.
The CMSME sector represents 13 million business entities in Bangladesh, contributing 25 per cent to the GDP, 35.5 per cent to total employment and 80 per cent to export earnings, according to the Dhaka Chamber of Commerce and Industry.



Jamuna Bank gets new DMD

STAR BUSINESS DESK
Jamuna Bank has recently witnessed the appointment of a deputy managing director who will also act as the head of corporate banking division as well as the regional head of Chattogram.
The appointee, Md Fazlur Rahman Chowdhury, was previously serving as additional deputy managing director.
He started his banking career as a probationary officer at Eastern Bank in 1995 on attaining a master's degree in accounting from the University of Chittagong.

Unilever Consumer Care sees drop in Q3 profits

FROM PAGE B4
The company's profits were affected by the decision to increase import duties on DMIs from 15 per cent to 25 per cent alongside a price hike in other key ingredients like full cream milk powder.
"But despite the inflated import duty, we have reduced the price of Horlicks to make our nutritional products more affordable for our customers, considering the fact that their purchasing power has been reduced after the Covid-19 outbreak," he added.
When news broke that Unilever Consumer

Care, which still trades under the name of GlaxoSmithKline, registered reduced profits and sales for the quarter, the company's share price dropped 1.10 per cent to Tk 2,100 yesterday.
Even though sales have dropped, the cost of goods sold rose by 38 per cent year-on-year to Tk 51.98 crore in the third quarter, according to Unilever's quarterly financial report.
However, Unilever Consumer Care, a subsidiary of Unilever Bangladesh, did see its profits grow by 2.49 per cent in comparison to the second quarter (April-June), when the coronavirus outbreak was at its peak.

In June, Unilever spent about Tk 2,020 crore to buy more than 82 per cent of GlaxoSmithKline's (GSK) health food and drinks business in Bangladesh from Setfirst, a corporate director of the company.
Earlier in 2018, GSK Bangladesh, a subsidiary of the British multinational company GSK Plc, shuttered its 60-year-old pharmaceuticals business in Bangladesh.
The company was listed with the Dhaka Stock Exchange in 1976 and has disbursed over 500 per cent cash dividend at least for the last five years.

Loans from export dev fund to be cheaper

FROM PAGE B1
Bangladesh Bank has instructed all local lenders to follow the new rate until March 31, 2021.
On April 7, the central bank also increased the EDF's volume to \$5 billion from the previous \$3.50 billion as a part of the government's ongoing efforts to boost exports.
"The new rate will give a positive signal to the country's exporters," said Md Arfan Ali, managing director of Bank Asia.

Beyond a doubt, this is a time-befitting decision as lower interest rates will help exporters to a great extent.
The country's export competitiveness will be stronger due to this initiative, Ali added.
The revolving fund was introduced at just \$100 million in 2006. The central bank gradually increased the fund's volume due to rising demand and swelling foreign exchange reserves, which is now more than \$40 billion.

শেখ হাসিনার বাংলাদেশ
পরিচ্ছন্ন পরিবেশ

Government of the People's Republic of Bangladesh
Dept. of Environment
Dhaka Laboratory
E-16, Agargaon, Sher-e-Bangla Nagar, Dhaka
www.doe.gov.bd

No. 22.02.0000.111.06.002.20.213
Date: 28/10/2020

Tender Notice Regarding Car Rental

Tenders are being invited from the concerned suppliers for the rental of 2 vehicles (including driver and fuel) under the 'Supply of Vehicle on Rental Basis' implemented by the Department of Environment with GoB funding:

1	Ministry/Division	Ministry of Environment, Forest and Climate Change.
2	Agency	Department of Environment, Environment Building, E/16 Agargaon, Sher-e-Bangla Nagar, Dhaka-1207.
3	Procuring entity name	Director, Dhaka Laboratory.
4	Invitation for	Rent 2 microbuses (Details are mentioned in the Tender Schedule).
5	Tender Package No.	dhakalab01/2020-21.
6	Tender method	Open Tendering Method (OTM).
7	Budget and source of funds	GoB.
8	Tender publication date	29 October 2020.
9	Last date and time of tender purchase	15 November 2020, 5.00pm.
10	Tender closing date and time	16 November 2020, 12.00pm.
11	Tender opening date and time	16 November 2020, 12.30pm.
12	Name & address of the office for selling schedule	Accountant, Dept. of Environment, Dhaka Laboratory, Paribesh Bhaban (1st Floor), E-16, Agargaon, Sher-e-Bangla Nagar, Dhaka-1207.
13	Price of tender document (Tk)	1000/- (one thousand) Taka only.
14	Name & address of the submission of tender	Dept. of Environment, Dhaka Laboratory, Paribesh Bhaban (1st Floor), E-16, Agargaon, Sher-e-Bangla Nagar, Dhaka-1207.
15	Name & address of the tender opening	Dept. of Environment, Dhaka Laboratory, Paribesh Bhaban (1st Floor), E-16, Agargaon, Sher-e-Bangla Nagar, Dhaka-1207.
16	Tender security	The tender is to be submitted as a security deposit in favour of a Bank Draft (refundable) of Tk 65,000/= (sixty-five thousand Taka only) issued by a scheduled bank of Bangladesh.
17	Name and title of the officer calling the tender	Dr. Md. Sohrab Ali, Director, Dhaka Laboratory, Department of Environment, Dhaka.
18	Duration of use of the car	Details are mentioned in the tender schedule.
19	Qualification of the bidder	Details are mentioned in the tender schedule.
20	These tenders shall be conducted in accordance with the rules of The Public Procurement Act, 2006 & The Public Procurement Rules, 2008 and the authority reserves the power to cancel/change this notice without showing any reason or to accept/cancel any or all tenders.	

Dr. Md. Sohrab Ali
Director
Phone: 8181269

GD-1716

German economy grew by 6pc in third quarter but recovery likely to slow

REUTERS, Berlin
The German economy likely grew by around 6 per cent in the third quarter but the recovery from the coronavirus crisis seen over the summer will probably slow as a second COVID-19 outbreak hits Europe's biggest economy, the DIW institute said on Wednesday.
DIW pointed to the threat of further coronavirus-related restrictions and said many companies were still struggling with the consequences of the lockdown imposed in spring and had hardly any financial reserves left.
As coronavirus infections soar, German Chancellor Angela Merkel wants state premiers on Wednesday to agree to close all restaurants and bars from Nov. 4 in a bid to curb coronavirus infections, a draft resolution seen by Reuters showed. The Federal Statistics Office is due to release preliminary German gross domestic product (GDP) data for the third quarter on Oct. 30.

Dhaka South City Corporation
Urban Planning Department
Nagar Bhaban (Level 10), Fulbaria, Dhaka-1000

উন্নয়নের গণতন্ত্র
শেখ হাসিনার মূলমন্ত্র

Memo: 46.207.014.14.00.047.2020/46(6)

Request for Expressions of Interest (Consulting Services-Firms Selection)

Assignment Title: Appointment of Consultancy Firm for Integrated City Master Plan for Dhaka-National
Dhaka South City Corporation (DSCC) intends to prepare integrated City Master Plan for Dhaka (2020-2050) through appointing consultancy firm.
The consulting services are as follows but limiter to:
Component A: Action Plan and Local Area Plan
i. Ward based land use plan;
ii. Ward Plan for 75 Wards;
iii. Community facility development plan;
iv. Local Area Traffic Management Plan;
v. Water body and drainage improvement plan;
vi. Contingency disaster management plan;
vii. Solid waste management plan;
viii. GIS Based Integrated Data Base development;
Component B: Priority Based Action Plan
i. List of priority project;
ii. Transport & pedestrian linkage plan;
iii. Heritage conservation plan;
iv. Waterways and recreational space development plan by river bank & khal;
v. Priority Action Area Development Plan;
Component C: Site selection Study & Feasibility study for priority project
i. Land re-development/re-generation plan;
ii. CBD development;
iii. International convention centre built-up;
iv. A new township development;
v. Planned Aristocratic housing development with Golf-course;
vi. Mayor's house;
vii. DSCC officer's quarter.
The tentative duration of the entire assignment is about 12 (twelve) months. Estimated Key Professional staffs is about 111 (one hundred eleven) months.
Dhaka South City Corporation (DSCC), now invites eligible Consultancy Firm to indicate their interest in providing the Services. Interested consulting firm should provide information demonstrating that they have the required qualifications and relevant experience to perform the Services. Key Experts will not be evaluated at the short listing stage. Short listing of the consulting firm will be prepared on the basis of following criteria:

- Firm must have the experience in the fields of below works:
 - City Master Plan preparation
 - Urban design and landscape design development
 - Road and Traffic management
 - Public space and Infrastructure design
 - Site selection Study & Feasibility study
 - GIS work (survey, spatial and attribute database management)
 - ICT and Web GIS application.
- Availability of appropriate skills among the staffs.
- Corporate capacity of the consultants.
- Bank Solvency certificate/bank statement.
- List of Asset of the Firm.

Consultancy Firm may associate with other firms to enhance their qualifications, but should indicate clearly whether the association is in the form of a Joint Venture and/or a Sub-consultancy. In case of a joint venture, all the partners in the joint venture shall be Jointly and Severally liable for the entire contract, if selected.
A Consultancy Firm will be selected in accordance with the Quality and Cost Based Selection (QCBS) method set out in the Procurement Regulations.
Further information can be obtained at the address below during office hours (9:00am to 17:00pm BST).
Expression of Interest must be delivered in a written form to the address below (in personal) by 17:00pm (BST), November 22, 2020.

Mohammad Sirajul Islam
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DSCC/PRD/37/2020-21
GD-1711

Government of the People's Republic of Bangladesh
Office of the Project Director
Institutional Development and Capacity Building (Phase-2) Project
River Research Institute, 72 Green Road, Dhaka
Phone: +880-2-58155538 Fax: 0631-63065 Web Site: www.rrri.gov.bd

Memo No.-RRRI/GD-27/2020/1050
Date: 27/10/2020

CORRIGENDUM NOTICE

Invitation Tender Notice No.: RRRI/GD-27/2020/289 Dated 22/10/2020 invited in the national e-GP portal (ID No. 477080) and published in the National and Local News Papers have been amended in the Detail Technical Specifications as below.

Package Name	Old Value	New Value
GD-27: Procurement of GIS software with computer and printer	In Price and delivery for Goods (form e-PG3-3A) " Desktop GIS Software 1) ArcGIS Desktop Advance concurrent license 2) ArcGIS Desktop Standard concurrent license 3) ArcGIS Desktop Standard concurrent license (Including ArcMap and ArcGIS Pro with following extensions) Spatial Analyst with ArcHydro x 1 3D Analyst x 1 Image Analyst for ArcGIS Pro x 1"	In Price and delivery for Goods (form e-PG3-3A) " Desktop GIS Software 1) ArcGIS Desktop Advance concurrent license 2) ArcGIS Desktop Standard concurrent license 3) ArcGIS Desktop Basic concurrent license (Including ArcMap and ArcGIS Pro with following extensions) Spatial Analyst with ArcHydro x 1 3D Analyst x 1 Image Analyst for ArcGIS Pro x 1"

This corrigendum will be the part of the Tender document. All other terms and conditions and requirements will remain unchanged.

27.10.2020
(Dr. Moniruzzaman Khan Eusufzai)
Senior Scientific Officer & Project Director
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GD- 1714