DHAKA FRIDAY NOVEMBER 13, 2020, KARTIK 28, 1427 BS starbusiness@thedailystar.net

Double whammy for apparel exporters for second wave, price cut

The garment sector fared well in the first quarter of the current fiscal year thanks to the reopening of western retail outlets after a pause for a few months since the Covid-19 outbreak.

But now the threat of a possible second wave of the deadly virus and a price cut from the buyers in an excuse of low demand from the end-customers are holding back the recovery of the multi-billion-dollar

The local exporters are fearing a slow recovery of apparel shipments as many buyers are thinking twice before placing work orders considering the second wave.

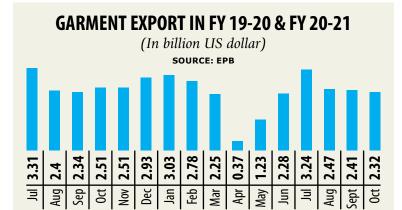
With the havoc in the supply chain, the perennial shock of offering lower prices by the buyers has been emerging as a double whammy for the exporters.

Between January and October this year, the average price of garment items shipped from Bangladesh declined by 2.43 per cent, according to data from the National Board of Revenue, Eurostat and OTEXA.

Of the decline, 1.04 per cent happened in European Union markets and 3.28 per cent in the US markets during this time, according to the data.

Now, the exporters are just trying to stay afloat amid the shock of order cancellation and abnormal deferment of payment.

Many international retailers and brands have demanded even 220 to some extent, as many important days of deferred payment, although



they signed contracts for 90 days in the letters of credit.

"We didn't cancel work orders for the second wave. We are just adjusting our stocks," said a European buyer seeking to remain unnamed.

"Where needed we are placing late. But in 90 per cent cases we are placing orders. There is a rumour that we are not placing orders, which is not true.

Almost everyone has been facing the same challenge -- a low quantity of work orders and low prices, said Anwar-ul-Alam Chowdhury Parvez, managing director of Evince Group, a leading garment exporter.

Buyers have become very cautious about placing work orders,

So, a lot of local suppliers have missed the annual sales bonanza centring the Christmas

export destinations have already **DISPLAY CENTRE** Nasir Trade Centre 89 Bir Uttam C.R. Dutta Road (Sonargaon Road) Dhaka 1205, Bangladesh

Hotline: 01713 656565

announced partial lockdowns to keep the virus at bay, he said.

The demand for woven garment mainly declined although the demand for knitwear items is still there. Food items have now replaced apparels in the customers' priority list, he said.

Moreover, the western retailers are now concentrating more on saving capital instead of going for new orders, he added.

Parvez hoped the arrival of vaccines in the market may bring back confidence.

The export of health safety related clothing items has been on the rise, he said.

"So, while the industry struggles to retain 1-2 per cent as income, and during the time of pandemic there is no question of making a profit, such decline in prices is quite frightening, particularly if we try to draw a generalised understanding of the financial health of the industry and its resilience to turn around," said Rubana Huq, president of the Bangladesh Manufacturers Garment Exporters Association (BGMEA).

An industry playing on a thin margin is not supposed to bear out such a huge blow for a long time,

The decline in prices is a longdrawn-out trend and the Covid-19 has only worsened the situation, she said.

declined by 1.79 per cent despite an over 30 per cent rise in the cost of production in the last five years, the price has fallen by 5.23 per cent in September and by 4.15 per cent in October, she added.

'If we analyse our major export markets, it reveals the same story."

The US apparel import price from Bangladesh has declined by 1.84 per cent and the EU's by 1.64 per cent during 2014-2019, Huq said in a WhatsApp message to The Daily Star.

"We started losing unit values in the US since February which reached 9.77 per cent in the negative in July. This is probably unprecedented and cannot be explained by any logic of business."

A similar picture was seen in the case of the EU earlier this year where the price decline was recorded as high as 4.49 per cent in a single month.

In Bangladesh, the wages have hiked, billions of dollars have been invested under factory safety remediation programme since 2013 and factories are going green as per the prescription of the US Green Building Council, which requires huge capital investments, she said.

"So, such a drop in prices cannot be justified at a time when companies are spending big on maintaining hygiene and social distancing along with their ongoing fight to recover the losses caused by the coronavirus.' "Buyers have not yet cancelled

payments during this second wave.' But shipment is being deferred for up to a month as buyers are reviewing their market situation,

"We are observing this with caution as further deferment is feared which will affect the cash flow of factories."

said the BGMEA chief.

Huq also said new order placements are completely on hold, which means very soon factories will have a lot of idle capacity to deal with.

No outsiders in board meetings, reminds BB

AKM ZAMIR UDDIN

Some banks now permit outsiders to take part in their board of directors' meetings, a practice that can be viewed as a breach of rules and severe lack of corporate governance in the banking sector.

As confidential issues of clients are discussed in the meetings, the information leak because of the presence of outsiders, which put an adverse impact on the interest of depositors, according to a central bank finding.

Against this backdrop, the Bangladesh Bank yesterday warned banks, asking them not to allow non-members of their respective boards at the meetings under any circumstances.

Along with the outsiders, shareholders and officials of the banks are frequently attending the board meetings going against the banking regulation.

Only the company secretary is allowed to attend the board meeting on a regular basis. Boards, however, are permitted to invite officials concerned, who are needed to dedicatedly present particular issues of the banks, at the board meeting.



But the officials will have to leave the meeting once they have accomplished their assignment.

In 2013, the central bank carried out a sudden investigation at a board meeting of a private bank where it discovered some outsiders taking part in the meeting.

This forced the central bank to issue a notice in December 2013, instructing lenders not to allow any outsiders to board

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Govt to set up 6 rice mills with drying, storage units

REZAUL KARIM BYRON and HELEMUL ALAM

The government has taken up an initiative to set up six composite rice mills along with drying and storage facilities under publicprivate partnership (PPP) in the country's southern region.

The cabinet committee on economic affairs chaired by Finance Secretary AHM Mustafa Kamal yesterday gave approval to the proposal.

Food Secretary Dr Mosammat Nazmanara Khanum told The Daily Star that the mills would be set up in Faridpur, Barishal, Jhalkathi, Bhola, Naogaon and Sylhet districts, each with a storage capacity of 28,000 tonnes of rice.

Each will have a milling capacity of 16 tonnes per hour, she said.

Khanum said the project would be implemented on a PPP basis and lots of discussions have been carried out about it in the meeting.

The government will seek private

investors to finance the project and the government will provide just the land, she said. This is because government-owned projects tend to not run for long and get shut down, such as those of Bangladesh Jute Mills Corporation, she added.

Khanum said there was no governmentowned rice mill in the country and these were the first ones of their kind. The number of rice mills in the southern

districts is next to nothing, for which the government has to pay around Tk 900 for the transportation of every tonne of rice,

If there are rice mills present, the transportation cost of the government will be reduced, she said.

The cabinet committee on purchase yesterday approved eight proposals worth Tk 16,271.48 crore, including five of the industries ministry and one each of the agriculture ministry, power ministry and road transport and highways division.

READ MORE ON B3

Walton posts lower Revenue collection rises in Jul-Oct profits in Q1

AHSAN HABIB

Walton Hi-Tech Industries, one of the country's leading electronics producers, vesterday said its profits declined in the first quarter of the ongoing fiscal as consumers continue to spend cautiously amid the ongoing Covid-19 pandemic.

The company's earnings per share fell 12 per cent year-on-year to Tk 13.26 in the July-September period, down from Tk 15.07 in the same period a year ago, according to a posting on the Dhaka Stock Exchange website.

At the same time, Walton's net profit dropped 12 per cent year-on-year to Tk 401.71 crore.

Although the local electronics maker registered lower sales over the past few months, its share price rose to Tk 837.20 as of yesterday, a 7.5 per cent increase compared to that the day before.

"The company has the potential to recover its lost sales in the upcoming quarters if a second wave of the Covid-19 infections does not occur. If so, the stock price will go up," Rahat Ali, a stock investor, said after Walton's disclosure.

"People were reluctant to pour money into luxury products, so Walton's sales fell,'

The drop in sales was mostly due to a decreased demand for refrigerators and air conditioners. Sales in this segment dropped 9 per cent to Tk 1,265 crore compared to the same period the previous year, the company's financial report shows.

Both the local and international demand for these products declined because of the economic uncertainty brought about by the Covid-19 as people are now reluctant to spend big on luxury items.

And so, decreased sales were a common sight for the sector, be it in the local or international market, said Abul Bashar, additional managing director of Walton Hi-tech Industries. Air-conditioner and refrigerator sales

were hit because of a general disinclination towards cold water and air amid the ongoing crisis.

"But the situation will change once the pandemic ends," he added.

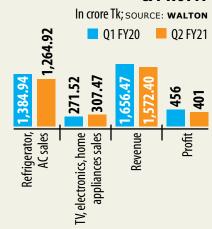
According to another senior official of the company, televisions, refrigerators, and various other electronics are not luxury products as they are all now a part of a person's daily needs. "People wanted to stay at home

throughout the quarter to avoid infection and so, our overall sales dropped," he said.

The sales of televisions, home appliances and other personal electronics rose 13.24 per cent to Tk 307 crore at the same time.

Besides, thanks to a lower tax regime, the newly listed company's cost of funds against bank loans dropped 19 per cent to Tk 35.15 crore.

WALTON'S SALES, REVENUE & PROFIT



"In the current quarter, both our domestic and international sales are good enough," the official said, adding that Walton faced some issues in exporting to Indian markets, but the problem would soon be resolved.

"Our exports to India will increase in the coming years," the Walton official said.

If the second wave of coronavirus comes about, Walton will try to cope with the situation and face any new challenges in innovative ways, he added. Walton raised Tk 100 crore from the

stock market this year.

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STAR BUSINESS REPORT

The National Board of Revenue collected 1.14 per cent higher tax of Tk 66,555 crore in the July-October period thanks to increased receipts from income tax and import tariff.

The overall collection was, however, Tk 20,445 crore short of the target in the four months to October. The tax authority had targeted to log in Tk 87,000 crore in revenue in the period, according to data shared by the NBR yesterday.

"Despite sluggishness in the economy amid the coronavirus pandemic, we have been able to collect higher revenue," said NBR Chairman Abu Hena Md Rahmatul Muneem at a press briefing at the NBR headquarters. The tax collector organised the

event to share the preparations it took to assist taxpayers to furnish income tax returns for the current year at the field offices of tax as it is not holding the tax fair this year to reduce the risk of the spread of the viral disease.

Muneem said the NBR will of the deadline.

REVENUE COLLECTION July-October period Tk in crore (provisional) FY 2020 FY2021

not extend the income tax return submission deadline, which is November 30. However, taxpayers can file returns in the next four taxpayers to file returns. months by securing time extension from the tax offices after the expiry

The NBR said each tax zone made arrangements in a way that look like tax fairs to facilitate

Provisional data prepared by the NBR showed that taxmen collected Tk 20,740 crore in the July-October

period, up 5 per cent from a year

Import tariff collection increased by 5.5 per cent year-on-year to Tk 21,790 crore. Collection of the biggest source of revenue, valueadded tax (VAT), declined 5 per cent to Tk 24,025 crore.

Muneem said there is a huge potential of collection of VAT because of a wider scope provided in the VAT law.

However, the NBR can't take the full advantage as the main transactions are not taking place through debit and credit cards.

He said the pilot phase of installing electronic fiscal devices at 100 shops in Dhaka and Chattogram became successful.

The revenue authority installed EFDs at 824 shops in two cities and a total of 1,000 EFDs will be set up at shops and be operational by

December. At the briefing, Muneem also talked about the revenue collection from tech giants such as Facebook and the projects taken by the NBR to automate revenue system.

READ MORE ON B3

Square Pharma logs higher earnings

Square Pharmaceuticals posted higher earnings in the July-September quarter as the number of people seeking healthcare has gone up following a dip in turnout in the previous quarters amid the pandemic.

The country's biggest pharmaceutical manufacturer in terms of market capitalisation said its earnings per share rose by 17 per cent year-on-year to Tk 4.66 in the July-September, according to a posting on the Dhaka Stock Exchange (DSE) website.

The April-June period of the last fiscal year was not good for pharmaceutical companies and many witnessed low profits.

declared by the government in a bid to curb the spread of Covid-19 was in effect. Over the two-month lockdown that began

During that quarter, the general holiday hospitals and doctors' chambers, resulting in lower sales for the country's drug makers, a top official of Square Pharmaceuticals said.

on March 26, people were reluctant to visit and doctor's chambers for issues other than

COVID-19. So, drug sales rose in the July-September quarter, he added.

Stocks of Square Pharmaceuticals rose 0.74 per cent to Tk 203 yesterday compared to the previous day. Summit Power also gained 1 per cent in share price, which stood at Tk 40.

The private power producer yesterday reported its first quarter earnings. Its EPS declined 7 per cent to Tk 1.29 from Tk 1.40 year-on-year.

In the first quarter, Pran's EPS dropped 7.58 per cent to Tk 1.95.

"The fall in the earnings is mainly due to the pandemic," said Abdur Rahman, company secretary of AMCL (Pran).

"Almost all businesses were impacted over the last few months and we were no exception. Still, the normal business situation has not returned,

Agricultural Marketing Company (AMCL-People are now returning to the hospitals Pran) dropped 0.91 per cent to Tk 185 on the



India revives plans to offer incentives for 6 million tonnes sugar exports

REUTERS, Mumbai/New Delhi

India has revived a proposal to get sugar mills to export 6 million tonnes of the sweetener by incentivising overseas sales in the 2020/21 season, the third year in a row, as part of efforts to cut surplus stocks and prop up local prices, two government sources said.

As late as a few weeks ago India was considering giving incentives for sugar exports, but a delay in any announcement - made before Oct. 1 that the world's No. 1 consumer of said. the commodity has dropped plans to subsidise sugar exports this year.

The government is again considering giving incentives to mills to export 6 million tonnes of sugar in 2020-2021, but it has yet to agree the amount of subsidy, said two government sources, who didn't wish to be identified in line with official rules.

The government, which has sought the views of the sugar industry, is keen

in the previous two years - prompted that cane growers' payments by sugar local mills and global traders to believe mills do not get delayed, the sources

> Higher production has hammered prices, hitting mills' financial health and making it hard for sugar barons to make timely payments to cane

"Just like previous years, the subsidy is required to export sugar to ensure that farmers do not get to suffer," said one of the sources. "The subsidy details are still being looked

Mutual Trust Bank going big digitally

All stakeholders need to take required measures to protect the banking sector from any unexpected situation.

The country's remittances, exports, imports and foreign exchange reserve are looking good but private sector credit growth is still subdued.

A second wave of the coronavirus pandemic has already hit Europe and North America, which may put an adverse impact on the country's external sector, Rahman said.

Many exporters of the readymade garment sector are facing problems zone, balance sheets of banks will

in regaining their export earnings smoothly as they have been forced to reduce the cost of the products as per prices set by the foreign buyers.

In some cases, the foreign buyers are unable to pay the full price of the exported products for the time being and making the payment in phases.

There will be uncertainties in the post Covid-19 period as many businesses may face trouble to make a comeback from the economic hardship.

If businesses enter into the crisis

Demand for products is still lower than expected as many people have fallen below the poverty line. The spending power of people has gone down alarmingly due to the pandemic.

General people purchase only the essential goods because of the deepening uncertainty that the deadly flu may spread further in the country.

Vaccine is highly important for the country as it will help the economy regain its expected momentum, said Rahman, who started his banking career in 1988.

India announces fresh Rs 265,080cr stimulus package

The finance minister also announced an extension of the Emergency Credit Line Guarantee Scheme (ECLGS) till March 31, 2021. Under the scheme, fully guaranteed and collateral-free loans are provided to small and micro enterprises.

Sitharaman also announced a guaranteed credit scheme for supporting 26 stressed sectors. The scheme would cover entities in the stressed sectors identified by an official committee plus healthcare sector with credit outstanding of above Rs 50 crore and up to Rs 50 crore as on February 29, 2020.

She said the Indian economy is witnessing a strong recovery after a long and strict lockdown forced by

indicators are pointing towards this.

Giving out details of recovery, she said composite purchasing managers index (PMI) rose to 58.9 per cent in October versus 54.6 per cent in the previous month, registering the strongest increase in output in close to nine years and energy consumption growth trended higher in October at 12 per cent year-onyear while Goods and Services Tax (GST) collections have grown 10 per cent to over Rs 1.05 lakh crore

She said bank credit has improved 5.1 per cent and foreign direct investment (FDI) inflows in April-August at \$35.37 billion has seen a 13 per cent rise on a year-on-year basis.

The media conference by Sitharaman came on a day when top opposition Congress leader Rahul the pandemic and macro-economic Gandhi targeted the government of curb the spread of the Covid-19.

Prime Minister Narendra Modi over the state of the economy, claiming the country has entered into a recession for the first time in history due to the policies of the government.

"India has entered into recession for the first time in history. Mr Modi's actions have turned India's strength into its weakness," he said on Twitter.

Rahul cited a news report wherein the Reserve Bank of India has said that the country's GDP is likely to contract by 8.6 per cent in the July-September quarter, which means the Indian economy is likely to enter into "technical" recession for the first time in history. The Indian economy is projected by the International Monetary Fund to contract 23.9 per cent amid a stringent lockdown to

Double whammy for apparel exporters for second wave, price cut

"And due to this, a financial crisis in the sector

As many as 39 per cent of the Bangladeshi garment exporters accept prices below their production costs for the sake of business relations with international retailers, according to a research

Mark Anner, a professor at the University of Pennsylvania, conducted the research on "Squeezing workers' rights in global supply chains: purchasing practices in the Bangladesh garment export sector in comparative perspective".

Walton posts lower profits in Q1

Its per-share net asset value stood at Tk 278 as of September 30 while it was Tk 261 on the same date the previous year. Walton declared 200 per cent cash dividends for general investors while for directors, it would be 75 per cent for the year that ended on

While Walton posted a drop in sales, Singer Bangladesh, another listed electronics company, recorded higher profits in the first quarter.

In the July-September period, Singer's revenue was Tk 627 crore against about Tk 540 crore during the same period the previous year. Its net profit also rose to Tk 45.7 crore from Tk 43.9 crore at

Despite the turnaround though, Singer failed to recover its lost sales of the April-June quarter. Sales stood at Tk 1,226 crore in the January-September period, which was still Tk 100 crore short of that a year ago.



GD-1815

কৃষিই সমৃদ্ধি

বাংলাদেশ কৃষি গবেষণা ইনস্টিটিউট

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তারিখঃ ১০/১১/২০২০খ্রিঃ

নিলাম বিজ্ঞপ্তি

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		খ) বিভাগীয় প্রধানের কার্যালয়, মেশিনারী মেরামত ও রক্ষণাবেক্ষণ বিভাগ, বারি, জয়দেবপুর, গাজীপুর।
		গ) সরেজমিন গবেষণা বিভাগ, শাসনগাছা, কুমিল্লা।
		ঘ) সরেজমিন গবেষণা বিভাগ, কৃষি গবেষণা কেন্দ্র, রংপুর।
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	ও সময়	মেরামত ও রক্ষণাবেক্ষণ বিভাগ, বারি, জয়দেবপুর, গাজীপুর।
٩	সিডিউলের সহিত	মহাপরিচালক, বাংলাদেশ কৃষি গবেষণা ইনস্টিটিউট, জয়দেবপুর, গাজীপুর বরাবর যে কোন তফসিলী
	জামানতের পরিমাণ	ব্যাংকের ব্যাংক ড্রাফট অথবা পে-অর্ডার আকারে উদ্ধৃত মূল্যের ২৫% টাকা, যাহা সফল দরপত্রদাতার মোট
		মূল্যের সহিত সমন্বয় করা হইবে এবং অকৃতকার্য দরপত্রদাতাকে ফেরত প্রদান করা হইবে।
	0 0 0 /	

আগ্রহী ব্যক্তি বা প্রতিষ্ঠানকে সংশ্লিষ্ট ভারপ্রাপ্ত কর্মকর্তার নিকট আবেদনের মাধ্যমে দরপত্র সিডিউল ক্রয় করিতে হইবে। দরপত্রের যাবতীয় শর্তাবলী দরপত্র সিডিউলে লিপিবদ্ধ আছে। উল্লেখ্য যে, কর্তৃপক্ষ কোন কারণ দর্শানো ব্যতিরেকে যে কোন দরপত্র গ্রহণ বা সকল দরপত্র বাতিল করার অধিকার সংরক্ষণ করেন।

> ড. সুজিৎ কুমার বিশ্বাস বিভাগীয় প্রধান (অঃ দাঃ) মেশিনারী মেরামত ও রক্ষণাবেক্ষণ বিভাগ ও সদস্য-সচিব, নিলাম কমিটি বারি, জয়দেবপুর, গাজীপুর-১৭০১ ফোনঃ ৪৯২৭০১১২/৫৪১২

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার স্বাস্থ্য অধিদপ্তর মহাখালী, ঢাকা-১২১২।



স্মারক নং- স্বা:অধি:/হ:সা:ম্যা:/ শিশু বিকাশ কেন্দ্র জনবল নিয়োগ (১-১০)/২০২০/১০২৬

তারিখঃ-১২/১১/২০২০খ্রিঃ

সংশোধিত নিয়োগ বিজ্ঞপ্তি

স্বাস্থ্য ও পরিবার কল্যাণ মন্ত্রণালয়ের স্বাস্থ্য সেবা বিভাগের অধীন ৪র্থ স্বাস্থ্য, জনসংখ্যা ও পুষ্টি সেউর (HPNSP) কর্মসূচীর অন্তর্ভুক্ত ''হসপিটাল সার্ভিসেস ম্যানেজমেন্ট (HSM)" শীর্ষক অপারেশনাল প্লানের আওতায় "সেকেভারী ও টারশিয়ারী লেভেল হাসপাতালসমূহে শিশু বিকাশ কেন্দ্র স্থাপন" প্রকল্পের জন্য ০১ জুলাই ২০১৭ -৩০ জুন ২০২২ ইং পর্যন্ত মেয়াদে সরাসরি নিয়োগ পন্ধতিতে নিম্নবর্ণিত শূন্য পদে সম্পূর্ণ অস্থায়ী ভিত্তিতে সাকুল্যে বেতনে সরাসরি নিয়োগের নিমিত্তে সকল জেলার প্রকৃত বাংলাদেশী নাগরিকদের

ক্রমিক	ATTENTION	পদের	জাতীয় বেতন স্কেল ২০১৫		
নং	পদের নাম	সংখ্যা	অনুযায়ী গ্রেড ও সাকুল্যে বেতন	বয়স	শিক্ষাগত যোগ্যতা ও অভিজ্ঞতা
(5)	(\$)	(৩)	(8)	(4)	(৬)
১.	সিনিয়র ইন্সটাক্টর (শিশু স্বাস্থ্য)	১ (এক)	গ্ৰেড-৬ সাকুল্যে বেতন ৫৬,৫২৫/-	৩৭ বছর	এমবিৰিএস, শিশু স্বাস্থ্য বিষয়ে ডিসিএইচ/এমডি/এফসিপিএস ও সংশ্রিষ্ট কাজে ০৫ বছরের অভিজ্ঞতা থাকতে হবে।
٤.	সিনিয়র ইন্সট্রাক্টর (ডেভেলপমেন্টাল থেরাপি)	১ (এক)	গ্রেড-৬ সাকুল্যে বেতন ৫৬,৫২৫/-	৩৭ বছর	ফিজিও থেরাপি/অকুপেশনাল থেরাপি/স্পীচ থেরাপি বিষয়ে স্লাতক/সমমানের ডিগ্রী সহ স্লাতকোত্তর ডিগ্রী ও সংশ্লিষ্ট কাজে ০৭ বছরের পেশাগত অভিজ্ঞতা থাকতে হবে।
ು .	ট্রেনিং কো- অর্ডিনেটর	১ (এক)	গ্রেড-৯ সাকুল্যে বেতন-৩৫,৬০০/-	৩০ বছর	স্নাতক সম্মান সহ স্নাতকোত্তর/সমমানের ডিগ্রী ও কম্পিউটার অফিস প্রোগ্রাম সহ অন্যান্য বিষয়ে অভিজ্ঞতা থাকতে হবে।
8,	শিশু স্বাস্থ্য চিকিৎসক	২১ (একুশ)	গ্রেড-৯ সাকুল্যে বেতন-৩২,৩০০/-	৩২ বছর	এমবিবিএস; শিশু রোগে উচ্চতর ডিগ্রীধারী ও সংশ্লিষ্ট কাজে অভিজ্ঞ প্রাধীদের অগ্রাধিকার।
¢.	শিশু মনোবিজ্ঞানী	২০ (বিশ)	গ্রেড-৯ সাকুল্যে বেতন-৩২,৩০০/-	৩০ বছর	স্বীকৃত বিশ্ববিদ্যালয় থেকে সাইকোলজি বিষয়ে সম্মানসহ স্নাতক ও ক্লিনিক্যাল সাইকোলজিতে স্নাতকোত্তর ডিগ্রী; তবে ক্লিনিক্যাল সাইকোলজিতে এমফিল ডিগ্রীধারীদের অগ্রাধিকার দেওয়া হবে এবং সংশ্লিষ্ট কাজে নুন্যতম ০৩ বছরের পেশাগত অভিজ্ঞতা থাকতে হবে।
৬.	ডেভেলপমেন্টাল থেরাপিন্ট	২১(একুশ)	গ্রেড-৯ সাকুল্যে বেতন-৩২,৩০০/-	৩০ বছর	শ্বীকৃত বিশ্ববিদ্যালয় থেকে ফিজিও থেরাপি/অকুপেশনাল থেরাপি/স্পীচ থেরাপি বিষয়ে স্নাতকসহ স্নাতকোত্তর ডিগ্রী অথবা গার্হস্থ্য অর্থনীতির শিশু বিকাশ ও সামাজিক সম্পর্ক বিভাগে নুন্যতম ২য় শ্রেনীর স্নাতকোত্তঃ ডিগ্রী এবং নিউরোডিজঅর্ডার, অটিন্টিক শিশুদের থেরাপি দেওয়ার ০৩ বহুরের পেশাগত অভিজ্ঞতা থাকতে হবে।

নিম্মবর্ণিত শর্তাবলী আবেদন ফরম পূরণ এবং পরীক্ষায় অংশগ্রহণের ক্ষেত্রে অবর্শই অনুসরন কর তে হবেঃ

১, নিম্নত্মাকরকারী কর্তৃক স্বাক্ষরিত ০৮/১০/২০২০খ্রি: তারিখে জাতীয় দৈনিক পত্রিকায় প্রকাশিত নিয়োগ বিজ্ঞপ্তির মাধ্যমে ইতিপূর্বে যারা আবেদন করেছেন তাদের আবেদন <u>বহাল থাকবে</u>।

২. ০১/১০/২০২০খ্রিঃ তারিখে প্রার্থীর বয়স নির্ধারিত সীমার মধ্যে থাকতে হবে।

৩. সরকারী/ আধা সরকারী/ স্বায়ত্শাসিত প্রতিষ্ঠানে চাকুরীরত প্রার্থীদের অবশ্যই যথাযথ কর্তৃপক্ষের অনুমতিপত্র মৌখিক পরীক্ষার সময় প্রদর্শন করতে হবে।

৪. অনলাইনে আবেদনপত্র পুরন সংক্রান্ত নিয়মাবলী ও শর্তাবলী:

(क) পরীক্ষায় অংশগ্রহনের ইচ্ছুক ব্যক্তি http://hsm.teletalk.com.bd এই ওয়েবসাইটে আবেদনপত্র পূরণ করতে পারবেন। সরাসরি অথবা ডাকযোণে কোন আবেদন গ্রহণ করা হবে না।

আবেদনের সময়সীমা নিম্মরূপ:

Online

—এ আবেদনপত্র পূরণ ও আবেদন ফি জমাদান শুরুর তারিখ ও সময়: ১২/১০/২০২০খ্রিঃ সকাল-১০.০০টা।

Online –এ আবেদনপত্র জমাদানের শেষ তারিখ ও সময়: ২৬/১১/২০২০ খ্রিঃ বিকাল-০৫:০০ টা (বর্ধিত)।

উক্ত সময়সীমার মধ্যে User ID প্রাপ্ত প্রার্থীগণ Online 🗕 আবেদনপত্র Submit- এর সময় থেকে পরবর্তী ৭২ (বাহাতর) ঘন্টার মধ্যে এসএমএস এ পরীক্ষার ফি জমা দিতে পারবেন। খে) Online –এ আবেদনপত্রে প্রার্থী তাঁর স্বাক্ষর (দৈর্ঘ্য ৩০০xপ্রস্থ ৮০ pixel) ও রন্ধিন ছবি (দৈর্ঘ্য ৩০০xপ্রস্থ ৩০০ pixel) স্ক্রান করে নির্ধারিত স্থানে Upload

- (গ) Online --এ আবেদনপত্রে পূরনকৃত তথাই যেহেতু পরবর্তী সকল কার্যক্রমে ব্যবহৃত হবে, সেহেতু Online --এ আবেদনপত্র Submit করার পূর্বেই পুরণকৃত সকল তথ্যের সঠিকতা সম্পর্কে প্রার্থী নিজে শতভাগ নিশ্চিত হবেন।

(ঘ) প্রার্থী Online-এ পুরনকৃত আবেদনপত্রের একটি রঞ্চান প্রিন্টকপি পরীক্ষার সংক্রান্ত যে কোন প্রয়োজনের সহায়ক হিসেবে সংরক্ষণ করবেন। (৬) SMS প্রেরণের নিয়মাবলী ও পরীক্ষার ফি প্রদান: Online -এ আবেদনপত্র (Application Form) যথাযথভাবে পূরণ করে নির্দেশনা মতে ছবি এবং স্বাক্ষর

Upload করে আবেদনপত্র Submit করা সম্পন্ন হলে কম্পিউটারে ছবিসহ Application Preview দেখা যাবে। নির্ভুলভাবে আবেদনপত্র Submit করা সম্পন্ন প্রার্থী একটি User ID, ছবি এবং স্বাক্ষরযুক্ত একটি Applicant's copy পাবেন। উক্ত Applicant's copy প্রার্থী download পূর্বক রঞ্জিন প্রিন্ট করে সংরক্ষণ করবেন। Applicant's copy কপিতে একটি User ID নম্বর দেয়া থাকবে এবং User ID নম্বর ব্যবহার করে প্রার্থী নিম্নোক্ত পদ্ধতিতে যে কোন teletalk pre-paid mobile নম্বরের মাধ্যমে ০২ (দুই) টি SMS করে পরীক্ষার ফি বাবদ ৫০০/- ও টেলিটক সার্ভিস চার্জ বাবদ ৬০/-টাকা মোট ৫৬০/- টাকা অনধিক ৭২ (বাহাত্তর) ঘন্টার মধ্যে জমা দিবেন।

এখানে বিশেষ ভাবে উল্লেখ্য যে, "Online 🗕 আবেদনপত্তের সকল অংশ পূরণ করে Submit করা হলেও পরীক্ষার ফি জমা না দেয়া পর্যন্ত Online 🗕 এ আবেদনপত্র কোন অবস্থাতেই গৃহীত হবে না"।

প্রথম SMS: HSM<space> User ID লিখে Send করতে হবে 16222 নম্বরে।

Examlpe: HSM ABCDEF

Reply: Applicant's Name, TK......will be charged as applicantion fee. Your PIN is 12345678. To pay fee Type HSM<space>Yes<space> PIN লিখে send করতে হবে 16222 নম্বরে।

দ্বিতীয় SMS: HSM<space> Yes<space>PIN লিখে Send করতে হবে 16222 নম্বরে। Examlpe: HSM Yes 12345678

Reply: Congratulations Applicant's Name, payment completed successfully forApplicantion for post xxxxx User Id is (ABCDEF) and password (XXXXXXX).

- (চ). প্রবেশপত্র প্রাপ্তির বিষয়টি http://hsm.teletalk.com.bd ওয়েবসাইটে এবং প্রার্থীর মোবাইল ফোনে SMS এর মাধ্যমে (শুধু মাত্র যোগ্য প্রার্থীদেরকে) যথাসময়ে জানানো হবে। Online আবেদনপত্রে প্রার্থীর প্রদত্ত মোবাইল ফোনে পরীক্ষা সংক্রান্ত যাবতীয় যোগাযোগ সম্পন্ন করা হবে বিধায় উক্ত নম্বরটি সার্বক্ষনিক সচল রাখা, SMS পড়া এবং প্রাপ্ত নির্দেশনা তাংক্ষনিকভাবে অনুসরণ করা বাঞ্ছ্নীয়।
- (ছ). SMS এ প্রেরিড User ID এবং Password ব্যবহার করে পরবর্তীতে রোল নম্বর, পদের নাম, ছবি, পরীক্ষার তারিখ, সময় ও স্থানের/ কেন্দ্রের নাম ইত্যাদি তথ্য সংবলিত প্রবেশপত্র প্রার্থী Download পূর্বক রঞ্চিন Print করে নিবেন। প্রার্থী প্রবেশপত্রটি লিখিত পরীক্ষায় অংশগ্রহণের সময়ে এবং উর্তীণ হলে মৌখিক পরীক্ষার সময়ে অবশ্যই প্রদর্শন করবেন।

(জ). শুধুমাত্র টেলিটক প্রি-পেইড মোবাইল ফোন থেকে প্রার্থীগণ নিম্নবর্ণিত SMS পদ্ধতি অনুসরণ করে নিজ Haw User ID এবং Password পুনরুদ্ধার করতে

- User ID জানা থাকলে HSM<space>Help<space>User ID Send to 16222
 - Examlpe: HSM Help User ABCDEF & Send 16222 PIN Number জানা থাকলে HSM space>Help<space>PIN<space> PIN No & Send to 16222

Examlpe: HSM Help PIN 12345678 & Send 16222 (বা). Online এ আবেদন করতে কোন সমস্যা হলে mail করবেন. vas.query@teletalk.com.bd

- (ক) প্রার্থী কর্তৃক প্রদত্ত কোনো তথ্য বা দাখিলকৃত কাগজপত্র জাল, মিথ্যা বা ভুয়া প্রমানিত হলে কিংবা পরীক্ষায় নকল বা অসদুপায় অবলম্বন করলে সংশ্লিষ্ট প্রার্থীর প্রার্থিতা বাতিল করা হবে এবং তার বিরুদ্ধে যথাযথ আইনানুগ ব্যবস্থা গ্রহণ করা হবে। ভুল তথ্য / জাল কাগজপত্র প্রদর্শিত হলে পরীক্ষায় উর্ত্তীণ যে কোন প্রার্থীর প্রার্থিতা বাতিল করার ক্ষমতা কর্তৃপক্ষ সংরক্ষণ করেন। মৌখিক পরীক্ষার সময় নিমুবর্নিত ক্রেমিক নং-i-v পর্যন্ত) কাগজপত্রের মূলকপি প্রদর্শনপূর্বক প্রতিটি ০১ টি করে সত্যায়িত ফটোকপি দাখিল করতে হবে।
 - i. প্রার্থীর সকল শিক্ষাগত যোগ্যতার সনদপত্র (প্রযোজ্য ক্ষেত্রে অভিজ্ঞতা সনদপত্রসহ) ii. প্রার্থী যে ইউনিয়ন/পৌরসভা-এর বাসিন্দা সে ইউনিয়ন পরিষদের চেয়ারম্যান/পৌরসভার মেয়র/কাউন্সিলর কর্তৃক প্রদত্ত নাগরিকত্বের সনদপত্র।
- iii. ইউনিয়ন পরিষদের চেয়ারম্যান/পৌরসভার মেয়র/ কাউন্সিলর/সিটি কর্পোরেশনের ওয়ার্ড কাউন্সিলর/প্রথম শ্রেণীর গেজেটেড কর্মকর্তা প্রদত্ত চারিত্রিক সনদপত্র।
- iv. জাতীয় পরিচয় পত্র/ জন্ম সনদের সত্যায়িত অনুলিপি। v. Online এ পূরণকৃত আবেদনপত্রের কপি (Applicant's Copy)
- ৬. পরীক্ষা সংক্রান্ত যাবভীয় তথ্য www.dghs.gov.bd এবং www.hospitaldghs.gov.bd ওয়েবসাইটে পাওয়া যাবে।
- ৭. নিয়োগ পরীক্ষা সংক্রান্ত যেকোন বিষয়ে নিয়োগকারী কর্তৃপক্ষের সিদ্ধান্ত চূড়ান্ত বলে গণ্য হবে। ৮. কর্তৃপক্ষ পদের সংখ্যা হ্রাস/বৃদ্ধি/বাতিল করার অধিকার সংরক্ষণ করেন।
- ৯. নিয়োগে সরকারের প্রচলিত সর্বশেষ বিধি-বিধান অনুসরণ করা হবে। ১০. লিখিত/মৌখিক/ব্যবহারিক পরীক্ষায় অংশগ্রহণের জন্য কোনো প্রকার টিএ/ডিএ প্রদান করা হবে না।
- ১১. উপরে উল্লেখ করা হয় নি এমন ক্ষেত্রে জনপ্রশাসন মন্ত্রণালয় কর্তৃক জারিকৃত বিধি-বিধান প্রযোজ্য হবে।
- ১২. কর্তৃপক্ষ প্রয়োজনে যে কোন শর্ত সংযোজন, সংশোধন এবং পরিবর্তন করার ক্ষমতা সংরক্ষন করেন।
- ১৩. এই নিয়োগ সম্পূর্ণ অস্থায়ী, প্রকল্পের মেয়াদকালীন সময়ের জন্য প্রযোজ্য এবং স্থায়ী রাজস্ব পদে নিয়োগের কোন প্রতিপ্রুতি দেয়া হবে না। ১৪. এ নিয়োগ সাকুল্যে বেতনে চুক্তিভিত্তিক (শুধু প্রকল্প চলাকালীন সময়ের জন্য)। প্রকল্পের মেয়াদ শেষে পদসমূহ স্বয়ংক্রিয়ভাবে বিলুপ্ত হবে এবং নির্বাচিত প্রার্থীর নিয়োগপত্র-ই অব্যাহতি পত্র হিসেবে গণ্য হবে।
- ১৫. কর্তৃপক্ষ নিয়োগ প্রক্রিয়ার যে কোন পর্যায়ে কারন দর্শানো ছাড়া নিয়োগ প্রক্রিয়া স্থগিত/বাতিল করার ক্ষমতা সংরক্ষণ করেন।

হসপিটাল সার্ভিসেস ম্যানেজমেন্ট স্বাস্থ্য অধিদপ্তর, মহাখালী, ঢাকা। e-mail: ihsm@ld.dghs.gov.bd ফোন নং-০২-৫৫০৬৭১৫০.

GD-1812



Adnan Imtiaz Halim, CEO of Sheba Platform, and Syed Mahbubur Rahman, managing director, Mutual Trust Bank, pose while signing an agreement at the latter's corporate head office in Dhaka recently. The entities will jointly provide an advanced and hassle-free digital banking experience with a view to promoting micro, small and medium enterprises across the country.



A representative of Adnan Niaz, a businessman of Faridpur, poses with a cash voucher worth 500 per cent of a Walton-branded fridge he had purchased under the local brand's nationwide ongoing "Digital Campaign Season-8" at Walton Plaza in Goalchamot in the district recently.

Workaholic Shenzhen city

Green Delta gets AAA credit rating for 7th consecutive year

STAR BUSINESS DESK

Green Delta Insurance Company has secured a "AAA" credit rating for the 7th consecutive year from the Credit Rating Agency of Bangladesh.

It is the only and the first insurance company in Bangladesh to have accomplished this feat, according to a statement.

The credit rating aims to measure the financial strength of an organisation based on assessment of a few crucial factors including corporate governance, management practices, claim payment ability, compliance etc.

The "AAA" rating is the highest an organisation can attain for its financial strength. The Green's feat therefore reflects strong corporate governance practices for maintaining such financial strength, the statement added.

"It's indeed a notable addition to our crown of glorious achievements. We would like to thank all our valued clients for choosing us and trusting us with their business," said CEO Farzanah Chowdhury.

No outsiders in board meetings, reminds BB

Despite that, a chairman of a private bank frequently took part in the board meetings of another lender in 2016, according to a central bank investigation.

The person took a significant amount of loans and grabbed shares of the lender unanimously, jeopardising the financial health of the new bank.

The central bank removed the chairman to bring discipline to the banking sector.

But all efforts of the central bank have almost become futile as outsiders have once again started to join the meetings.

The outsiders usually take part in the board meeting to materialise their ill intent and influence the board to manage loans, a central ends in December.

The cabinet committee on purchase

also approved the purchase of

75,000 tonnes of urea fertiliser

government arrangement from

Saudi Arabia at a cost of Tk 168.20

A local agent of Saudi Arabia,

crore (\$264 per tonne).

through

bank official said.

In most of the cases, the nonmembers manage their loans from the banks without having adequate collateral and securities and in favour of companies that do not exist. They usually attend the meetings by using political influences.

The financial health of the banking sector has been declining for the years due to the absence of corporate governance.

Last year, the central bank allowed defaulters to regularise delinquent loans in a relaxed manner. This has curbed the upward trend of classified loans for the time being, but the amount will fuel again when the moratorium facility declared by the central bank

The committee also approved

purchase of 25,000 tonnes of

rice at a cost of around Tk 66.83

crore (\$300.71 per tonne) from

Singapore through a local agent,

purchase of another 25,000 tonnes

The committee also approved

will import the fertiliser.

Poton Traders.

database.

Non-performing loans went up to Tk 96,116.65 crore in the first half of this year. It was Tk 94,313 crore in December last year.

The central bank should exercise its power to restore good governance in the banking sector, or else lenders will face dire consequence in the days ahead.

REUTERS, Shenzhen, China

other parts of the country.

committee,

ignored by employers.

week, is often celebrated.

The southern Chinese technology hub of

Shenzhen, notorious for its long work hours,

will become China's first city to require that

workers take paid leave, a move to help

reduce burnout that may be replicated in

From next year, employers must "strictly

implement" paid leave, so that those "with

a heavy mental and physical workload

can avoid excessive burnout," according

to regulations approved in October and

recently explained by the city's work

Paid leave varies but usually employees

While the leave is written into China's

labour laws, enforcement is often lax and

Hours are gruelling in the Chinese tech

sector, where "996" culture, which refers to

working from 9 a.m. to 9 p.m., six days a

Alibaba Group Holding's 9988.HK boss

Jack Ma faced a backlash last year after

writing a blog post praising 996 culture as

a "huge blessing". He later made a public

government-backed

the

The ongoing business slowdown caused by the coronavirus pandemic will widen the woe of banks further.

"Banks should prevent outsiders from attending the board meeting at any cost in order to protect their business," said Md Arfan Ali, managing director of Bank Asia.

He also echoed the central bank notice, saying that clients' interests would be at stake if outsiders are allowed to attend the meetings.

Shenzhen News reported on Tuesday. get five days off after one year of working.

Govt to set up 6 rice mills with drying, storage units

per tonne) from Swiss Singapore Overseas Enterprise Pte. It also approved purchase of 1.80 lakh tonnes of potassium chloride fertiliser at a cost of Tk 341.37 crore (\$314.85 per tonne)

from Russia through a local agent

under a government-to-government

makes leave time mandatory in first for China In Shenzhen, home to tech giants

weeks in October.

Ltd, 996 culture is prevalent. The Shenzhen government said in June that upcoming health regulation reforms would set an example for the rest of China.

including Huawei Technologies Co,

Tencent Holdings, SZ DJI Technology Co

The document did not specify how many days of paid leave would be enforced under the rule which applies to "staff", with the status of contractors less clear. In addition to paid leave, employees get time off during the Lunar New Year and National holiday

Several Shenzhen tech workers welcomed the rules, but remained doubtful they could be enforced.

"In many cases, I'm working overtime because there are too many things to do,' said Wen, who is currently employed by a handset maker and used to work at Tencent. "It can be said to some extent I 'voluntarily' work overtime."

Last month, President Xi Jinping visited to mark the 40th anniversary of the city's Special Economic Zone and Shenzhen was granted greater autonomy to pilot market

Saudi Basic Industries Corporation, of fertiliser from Singapore at a Document verification system rolled out

government-to-

FROM PAGE B4

ICAB President Muhammad Farooq chartered accountants not only play a leading role in business, but also contribute to compliance with appropriate standards while performing audits.

Chattered accountants ensure a company's compliance with relevant laws and regulations in a country so that the government can earn extended revenue from the corporate sector.

Also, companies registered with the RJSC are bound to be audited by chartered accountant firms. However, there is a mismatch between the data of the NBR and the ICAB with the data of the RJSC, Farooq added.

There is an inconsistency between the number of tax returns submitted to the RJSC and the number of corporate TIN-holders. There is also a huge gap in the number of tax returns submitted to the NBR and the companies audited by CA firms.

"To curb these malpractices, the implementation of the DVS can be a fruitful way forward," he said.

According to the ICAB, the DVS will help restore order in the entire financial sector. As a result, corporate tax collection is expected to increase heavily.

Banks, other financial institutions and regulatory bodies, including the Bangladesh Securities and Exchange

Commission, will be able to use this

Md. Alamgir Hossain, member (tax policy) of the NBR; Md. Habibur additional Rahman, secretary (budget-1) of the finance ministry; ICAB members council and past presidents Md. Humayun Kabir, Kamrul Abedin, Adeeb Hossain Khan; and Sabbir Ahmed, member of ICAB Taskforce on DVS and vice president, also spoke at the event.

Mohammed Forkan convenor of the ICAB DVS taskforce and vice president, and Gopal Chandra Ghosh, council member, jointly made a presentation on the

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

সিভিল সার্জনের কার্যালয় বাংলাদেশ সচিবালয় ক্লিনিক, ঢাকা E-mail: sc@cs.dghs.gov.bd

বাৎসরিক দরপত্র বিজ্ঞপ্তি (২০২০-২০২১)

🕽 । দরপত্রদাতাকে অবশ্যই বৈধ ঔষধ প্রস্তুতকারক প্রতিষ্ঠান হইতে হইবে এবং

২। দরপত্রদাতাকে অবশ্যই গত (২০১৮-২০১৯ এবং ২০১৯-২০২০ইং) অর্থ

৩। দরপত্র দাখিলকারী প্রতিষ্ঠানের গড় বাৎসরিক বিক্রয়ের পরিমাণ কমপক্ষে

বৎসরের সরকারি প্রতিষ্ঠানে ঔষধ সরবরাহের অভিজ্ঞতা থাকিতে হইবে।

১০০ (একশত কোটি) টাকা হইতে হইবে এবং এই মর্মে মুসক কর্তৃপক্ষের

দরপত্র দাখিলকৃত প্রতিষ্ঠান কর্তৃক তাদের উৎপাদিত ঔষধপত্র কমপক্ষে

০৫ (পাঁচ)টি বহিঃবিশ্বে সরবরাহ করিয়াছেন এই মর্মে প্রত্যায়নপত্র থাকিতে

দরপত্র বাবদ উল্লেখিত টাকা ট্রেজারী চালানের মাধ্যমে সরকারি কোষাগারে বাংলাদেশ ব্যাংক/সোনালী ব্যাংক, কোড নং-১-২৭১১-০০০০-২৩৬৬-এ জমাদানপূর্বক মূলকপি এবং সিভিল সার্জন বরাবর তাহাদের নিজম্ব প্যাডে একটি আবেদনপত্রসহ সিভিল সার্জনের কার্যালয়, বাংলাদেশ সচিবালয় ক্লিনিক, ঢাকার

দরপত্রের সাথে যেকোনো তফসিল ব্যাংক হইতে সিভিল সার্জন, বাংলাদেশ সচিবালয় ক্লিনিক, ঢাকা'র অনুকূলে ১,৭৫,০০০/- (এক লক্ষ পঁচাত্তর হাজার)

প্রতিষ্ঠানের বৈধ লাইসেন্স থাকতে হইবে।

নিকট হইতে প্রত্যয়নপত্র থাকিতে হইবে।

ক্যাশ শাখায় জমা দিয়ে সিডিউল সংগ্রহ করিতে হইবে।

(১) ঔষধপত্ৰ-৭৫০/- (সাতশত পঞ্চাশ টাকা)

ম্মারক নং-সিএস/সেক্রেঃ-ঢাকা/২০২০/২১৫৬

তারিখঃ ১১/১১/২০২০

	١.	মন্ত্রণালয়/বিভাগ	স্বাস্থ্য ও পরিবার কল্যাণ মন্ত্রণালয়, বাংলাদেশ সচিবালয়, ঢাকা।		
	ર.	সংগ্রাহক সত্তা	বাংলাদেশ সচিবালয় ক্লিনিক, বাংলাদেশ সচিবালয়, ঢাকা।		
	٥.	সংগ্রাহক সত্তার নাম	সিভিল সার্জন, বাংলাদেশ সচিবালয় ক্লিনিক, বাংলাদেশ সচিবালয়, ঢাকা।		
	8.	কাজের নাম	কোড নং-৩২৫২১০৫, খাত- এম,এস,আর, (ঔষধ) সামগ্রী ক্রয়।		
П	¢.	দরপত্র আহবানের সূত্র ও তারিখ	শারক নং- সিএস/সেক্রেঃ-ঢাকা/২০২০-২০২১/২১৩০, তারিখঃ		
L		·	১০/১১/২০২০খ্রিঃ		
	৬.	সংগ্ৰহ পদ্ধতি	দরপত্র এবং দাপ্তরিক প্রাক্কলিত ব্যয় উন্মুক্ত পদ্ধতি (ওটিএম)।		
	٩.	বাজেট ও টাকার উৎস	রাজম্ব খাত।		
	ъ.	দরপত্র সিডিউল বিক্রয়ের তারিখ ও স্থান	সিভিল সার্জনের কার্যালয়, বাংলাদেশ সচিবালয় ক্লিনিক, ঢাকা।		
L			১১/১১/২০২০ইং হইতে ৩০/১১/২০২০ইং তারিখ পর্যন্ত।		
	৯.	দরপত্র সিডিউল দাখিলের তারিখ ও সময়	০২/১২/২০২০ইং দুপুর ২.০০ ঘটিকা পর্যন্ত।		
П	٥٥.	দরপত্র সিডিউল খোলার তারিখ ও সময়	০২/১২/২০২০ইং দুপুর ৩.০০ ঘটিকায় দরপত্র খোলা হইবে। সংশ্লিষ্ট		
L			দরপত্রদাতা অথবা তাহার বৈধ প্রতিনিধি ঐ সময় উপস্থিত থাকিতে পারিবেন।		
П	۵۵.	দরপত্র আহবানকারীর নাম, পদবী, ঠিকানা ও	ডাঃ মোহাম্মদ ইলিয়াছ চৌধুরী, সিভিল সার্জন, বাংলাদেশ সচিবালয় ক্লিনিক,		
L		ফোন	ঢাকা। ফোনঃ ৯৫১১০৫৮।		
П	ک ک.	দরপত্র সিডিউল খোলার স্থান	সিভিল সার্জনের কার্যালয়, বাংলাদেশ সচিবালয়, ক্লিনিক, ঢাকা (সিভিল সার্জনের		
L			কক্ষ)।		
	১৩.	দরপত্র দাখিলকারীর (সিডিউল ক্রয়কারীর)	সরকার অনুমোদিত প্রকৃত ঔষধ প্রস্তুতকারী প্রতিষ্ঠানের নিম্নোক্ত শর্তপূরণ		
		যোগ্যতা	সাপেক্ষেঃ		

Revenue collection rises in Jul-Oct

He, replying to question on High

Court's recent directive to the NBR on the collection of revenue, said collections from social media such as Facebook and YouTube are not zero. "We get revenue when the money

is transferred through the banking channel. If the money is transferred through other channels, we can't track the payments," he said. Meetings took place among

telecommunication and information in recent time to address the issue

of revenue collection from the social considering whether there are enough media giants and e-commerce firms.

The NBR framed rules so that the tech companies appoint agents or set up a local office. It also requested the telecommunication ministry to impose rules on the digital companies to open local offices or appoint agents so that the NBR can track their incomes and expenditure.

On the failure of the automation schemes such as online submission the ministries of commerce, ICT, of tax return, Muneem said the that the administration can take over higher focus was given on procuring the ownership of automation projects hardware and software without after completion.

human resources to run the systems after the transfer of the ownership.

"As a result, our dependence on foreign companies has increased for automation," he said.

"We are lagging in training our human resources and recruitment. We are trying to pay attention to this area," he said.

The NBR is working to develop its IT set-up and to train its manpower so



BENGAL COMMERCIAL BANK Commerce Minister Tipu Munshi and lawmaker Morshed Alam pose during the unveiling of a logo of the newly approved Bengal Commercial Bank at the Radisson hotel in Dhaka on Wednesday. Sheikh Fazle Fahim, president of the Federation of Bangladesh Chambers of Commerce and Industry; Md Jasim Uddin, chairman of the bank, and Tarik Morshed, CEO, were present.

ক) নিমুম্বাক্ষরকারী/দরপত্র মূল্যায়ন কমিটি কোন কারণ দর্শানো ব্যতিরেকে যে কোন দরপত্র গ্রহণ বা বাতিল করার ক্ষমতা সংরক্ষণ করে কমিটির সিদ্ধান্তই চূড়ান্ত বলিয়া বিবেচিত হইবে।

খ) আলোচ্য দরপত্র The Public Procurement Rules-2008 এর Open Tendering Method মোতাবেক পরিচালিত হবে।

গ) দরপত্র কমিটি সর্বনিম্ন দরদাতার দরপত্র গ্রহণে বাধ্য নহে।

দরপত্রের সঙ্গে আর্নেস্টমানি/পে-অর্ডার জমা

দরপত্র সিডিউলের মূল্য অফেরতযোগ্য

দিতে হইবে (যাহা ফেরতযোগ্য)

ঘ) দরপত্রের সকল শর্তাবলী দরপত্র দাখিলকারীর যোগ্যতা (সিডিউল ক্রয়কারীর যোগ্যতা) সিডিউলে বিস্তারিত বর্ণিত আছে

ডাঃ মোহাম্মদ ইলিয়াছ চৌধুরী সিভিল সার্জন বাংলাদেশ সচিবালয় ক্লিনিক, ঢাকা ফোনঃ ৯৫১১০৫৮

জিডি-১৮১৪

*BUSINESS

Mutual Trust Bank going big digitally

AKM ZAMIR UDDIN

Mutual Trust Bank has decided to go big in digital banking to provide services to the techsavvy clients and bring the unbanked people under the formal financial system, said its top

"As part of the move, we have already materialised various initiatives. The next year will be highly important for us as the bank will implement many digital initiatives," said Syed Mahbubur Rahman, managing director of Mutual Trust Bank (MTB).

Implementing a branchless banking model riding on digital means is the lender's next goal as it has already taken up a plan to set up a maximum of one or two branches per year.

On the occasion of its 21st founding anniversary, the private commercial bank has decided to implement the model by way of setting up more and more agent banking outlets in rural areas instead of establishing full-fledged branches, said Rahman.

The bank has already set up 154 agent outlets under the central bank's agent banking window in rural areas to cater financial services to underprivileged people.

As part of the facilities to provide financial services through different digital modes, the lender's clients are now allowed to transfer funds from their accounts to several mobile financial service (MFS) providers, such as bKash, Rocket and Nagad.

The lender has recently introduced a new platform titled "MEasy", a fully-digitised banking service that provides a cutting-edge and hassle-free digital banking experience.

Through the platform, clients can open new accounts sitting back at their homes.

MEasy has been attached to the bank's mobile phone app–MTB Smart Banking.

Although the ongoing coronavirus pandemic has created a stagnant situation everywhere, the scenario for MTB is quite different as it has put in tremendous efforts to digitise its existing traditional banking system.

For instance, it has launched another digital service-MBOT, which helps clients by way of replying to their questions.

The MBOT is a chatbot, a computer programme that simulates human conversation in interacting with customers through voice commands or text chats or



Syed Mahbubur Rahman

both, costing little to nothing.

It enables attending to customers at all times of the day and week and is not limited by time or a physical location.

The bank's clients earlier had to seek assistance of a call centre to get their problems solved or queries answered at that moment but now the MBOT has added a new dimension to the customer service.

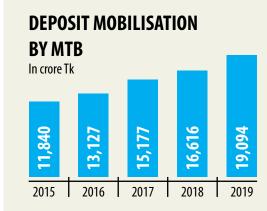
Implementation of a green PIN (personal identification number) has one of the core elements of the lender's latest digital banking initiatives as well.

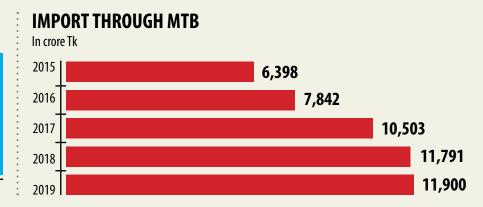
Green PIN is an interactive voice responsebased contact centre which provides an instant and secure PIN generation service for all MTB

Be it anytime and anywhere, a cardholder can generate a PIN for a new card, change an old PIN as well as reset a forgotten PIN.

Cardholders no longer need to visit any MTB branch to place a request for a PIN, nor do they have to wait for a PIN after placing the request; they will get their desired PIN instantly.

"In the past, we made a decorative banking history. During the journey, the lender has gained a magnificent brand image both locally and globally by way of providing





multidimensional financial services to clients," said Rahman, who joined the bank in December last year.

The MTB has bagged reputation by ensuring corporate governance.

The management and board of directors have never got involved in each other's jobs that has ultimately helped the lender make the achievement.

The bank always tries to provide all types of banking services, including retail and wholesale banking, to clients keeping up with the demand of time, helping it turn into a fullfledged commercial bank.

"The bank has rolled out almost all financial products on time. As a result, our clients have got the best services from our end," said Rahman.

He earlier successfully served Dhaka Bank and Brac Bank as managing director.

"MTB is not satisfied about what we have done so far. We have a long way to go keeping pace with the latest innovations in the global banking arena. We want to offer all kinds of business solutions," he said.

The bank is now working to discover a new method to give out "nano" or small loans to

"We will be unable to make profit by giving out nano loans as the central bank has set an interest rate of 9 per cent on all types of lending except credit card," he said.

The bank will not manage its desired profit from the nano loan product if it follows the

manual approval process.

The credit programme will be implemented within the next year by using the platform of MFS providers and mobile phone operators.

The mobile phone operators store clients' information. The lender will distribute the loan at a faster pace analysing the data compared to the existing timeframe.

"This will widen financial inclusion in the country further," said Rahman, who attained an MBA degree from the Institute of Business

Administration at the University of Dhaka. The lender will train up its manpower such that they cope with the digital banking easily

in the days ahead. The bank will ink more partnership agreements with fintech companies to

speed up its digital transformation from the traditional banking. "MTB clients even will not come to branches to know whether they have got approval to

enjoy retail loans and credit cards," Rahman The required information will have to be submitted to the lender's mobile phone app and then MTB will inform clients to this end

by analysing the data. The digital procedure will commence from

The bank has already started to centralise its banking activities, which will fully come into effect next month.

Branches will only process the SME, particularly cottage and small and retail loans.

The whole sanction and disbursement process of corporate loans will completely be accomplished by the head office. Relationship managers will settle the tasks under the guidance of the head office.

Loan disbursement through the bank stood at Tk 18,973 crore as of December last year, up 14.19 per cent from that a year ago. Deposit mobilisation grew 14.91 per cent to Tk 19,094

The bank, which started journey in October 1999, has geared up its efforts to keep the quality of its assets in good shape.

"We are keeping additional provisioning given the expected credit loss as the central bank has declared a moratorium facility until December this year to tackle the ongoing

business slowdown. Default loan in the banking sector will go up when the moratorium facility ends and the additional provisioning will help strengthen the bank's balance sheet.

Some good borrowers, however, are paying back loans on time despite the ongoing business slowdown.

Rahman also touched upon the ongoing business situation and made some projections on the country's economy.

"The banking industry has been facing various problems in the last few years. And this type of stress will continue in the days ahead considering the ongoing business,

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The dietary values of citrus fruits have always been appreciated in Bangladesh. They are a healthy source of several vitamins, minerals, antioxidants and fibre. In combination these ensure healthy immune systems. As winter approaches, tangerines are in good supply in Sylhet city's markets. The coronavirus scare is enabling these vendors at Zindabazar Puran Lane to make a good living off of these health foods, bringing them profits of some Tk 1,000 to Tk 1,500 every day on being sold for Tk 80 to Tk 120 per kilogramme. The photos were taken on Wednesday.

Document verification system rolled out

NBR-ICAB aim to increase revenue collection by ensuring accountability

The Institute of Chartered Accountants of and increase corporate tax collection. the National Board of Revenue, yesterday launched a document verification system (DVS) to help hunt down tax-evaders.

The ICAB developed the DVS, which is a piece of software that aims to prevent unruly firms from submitting falsified or multiple audited financial statements to the NBR.

And so, tax officials will be able to use the DVS from next month to verify whether an audit report submitted to the NBR is

The ICAB and the NBR signed a memorandum of understanding to launch the DVS at the Pan Pacific Sonargaon Dhaka Hotel yesterday.

Addressing the programme, Finance Minister AHM Mostafa Kamal said that chartered accountants are the masters of a country's accounting profession and play an extensive role in its development.

He called upon local accountants to maintain transparency and accountability in discharging their professional responsibilities. The DVS will help boost revenue collection as well, Kamal added after inaugurating the software's launch at the gala event.

Abu Hena Md Rahmatul Muneem, chairman of the NBR, said this was the beginning of a new chapter in bringing financial discipline to the country while increasing revenue.

He believes the DVS will ensure accountability in audits and would be effective in eliminating unfair means of submitting tax returns.

Muneem also said that the software will bring discipline in financial management Through this software, data from NBR's

database will be compared with ICAB's DVS database. Institutions whose audit reports and information are not available in the DVS

database will be under scrutiny. The number of companies registered with the Registrar of Joint Stock Companies and Firms (RJSC) is 176,000, of which

78,000 hold TIN certificates while more than half do not file income tax returns, the NBR chairman said. According to the ICAB, some companies are resorting to unauthentic audit reports, which the NBR has been so far unable to

identify Through DVS though, tax officials will now be able to verify the audit reports

submitted with tax returns. Highlighting the practical aspects of the

DVS, he said that this system is a joint effort of the ICAB and the NBR. And as such, the ICAB and the NBR will

run a joint campaign to make everyone understand its usefulness. The Bangladesh Securities and Exchange

Commission, the RJSC, Bangladesh Bank, the Insurance Regulatory and Development Authority (IDRA) and many other organisations could benefit from the use of the software.

The NBR chairman further said that the DVS would play a positive role in increasing revenue collection while maintaining the accuracy of audit reports.

"As a result, it will be possible to reduce the tax burden on the real taxpayers," he

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Oil falls after IEA cast doubt on quick demand recovery

Oil prices fell on Thursday, snapping three consecutive daily gains, as traders tempered expectations of an early release of a Covid-19 vaccine and the IEA raised doubts about a quick demand rebound amid surging infections in Europe and the

Brent crude fell 34 cents, or 0.8 per cent, to \$43.46 a barrel at 0917 GMT. US West Texas Intermediate (WTI) crude fell 30

cents, or 0.7 per cent, to \$41.15 a barrel. Europe is already grappling with surging infections and new social restrictions. New York has ordered bars and restaurants to close early as US cases hit record levels.

"The vaccine-related rotation has quickly faded as investors have realised that well into 2021.

the pandemic won't disappear as fast as it arrived," said Hussein Sayed, chief market strategist at FXTM.

While the vaccine remains the best news received since the virus spread, life won't return to normal in a matter of days or weeks," he added.

Both Brent and WTI soared earlier this week, lifted by hopes that the global pandemic can be brought under control after data showed an experimental COVID-19 vaccine being developed by Pfizer Inc and Germany's BioNTech was 90 per cent effective.

However, the International Energy Agency (IEA) said on Thursday that global oil demand was unlikely to get a significant boost from the roll-out of the vaccine until

PALLAB BHATTACHARYA, India

Indian Finance Minister Nirmala Sitharaman yesterday announced a fresh stimulus package totalling Rs 265,080 crore for the Covid-19battered national economy, including a new job creation scheme by giving subsidy to those establishments that make new hires.

Sitharaman said Rs 3,000 crore will be given to the EXIM Bank for promotion of 'Project Exports' through lines of credits.

The EXIM Bank extends lines of credits (LOC) on behalf of the government of India as assistance to developing countries under Indian Development and Economic Assistance Scheme (IDEAS) Scheme.

She also announced a Rs 900-crore grant for Covid-19 vaccine research but made it clear that the money does not cover the actual cost of vaccine and distribution expenses, which will be made separately when the vaccine is available.

India announces fresh Rs 265,080cr

stimulus package

A new initiative to incentivise job creation, measures for 26 stressed sectors, tax benefits for home buyers and real estate developers and fertiliser subsidy to farmers are part of the third booster shot unveiled by the finance minister at a media conference in New Delhi for the Indian economy which is projected to slip into

The subsidy to create jobs would be to cover for retirement fund contributions by employees as well as employers for two years, she told the

media in New Delhi.

Employees contribution (12 per cent of wages) and employer's contribution (12 per cent of wages) totalling 24 per cent of wages would be given to establishments for two years, she said adding the scheme would be operational till June 30 next year.

Sitharaman announced a Rs 65,000-crore fertiliser subsidy for farmers in the upcoming crop season.

She also said an additional outlay of Rs 10,000 crore will be provided for a scheme for employment for the poor in the current financial year (2020-21). This, she added, will spur growth of the rural economy.

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