

STOCKS		COMMODITIES		ASIAN MARKETS				CURRENCIES			
DSEX	CSCX	Gold	Oil	MUMBAI	TOKYO	SINGAPORE	SHANGHAI	USD	EUR	GBP	JPY
0.07%	0.15%	\$1,868.55	\$48.55	45,608.51	26,467.08	2,825.63	3,410.18	83.95	100.67	111.18	0.79
5,049.80	8,713.63	(per ounce)	(per barrel)					BUY TK			
								SELL TK			
								84.95	104.47	114.98	0.83



Star BUSINESS

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Bumpy road awaits exporters

CPD says, citing major challenges such as impacts of LDC graduation, rise of trading blocs, weakened multilateral system

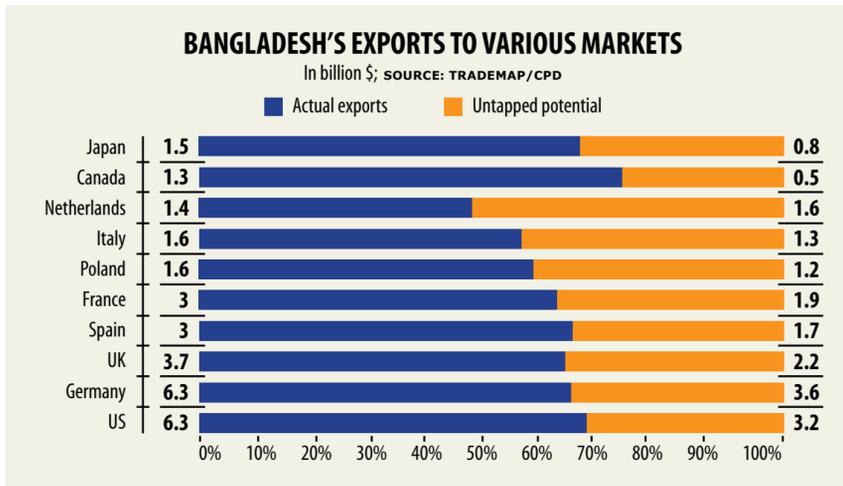
STAR BUSINESS REPORT

The rise of mega trading blocs, potential adverse consequences of LDC graduation, growing competition in key markets and a weakened multilateral system will make Bangladesh's trade journey challenging during the eighth five-year plan period, a think-tank said yesterday.

Average tariffs facing Bangladesh's export are set to rise by 9 per cent, and potential shipment loss could be to the tune of 14 per cent following the graduation to a developing nation in 2024, the Centre for Policy Dialogue (CPD) said.

Following graduation, Bangladesh will lose 1 per cent to 4 per cent of its annual exports amounting to \$7 billion, said Shamsul Alam, a member of the General Economics Division of the Planning Commission.

He spoke during a virtual discussion on "The Eighth Five Year Plan: Addressing Covid-19 Challenges and Sustainable LDC Graduation", organised by the CPD.



The government will try to boost exports after the graduation through signing of preferential trade

agreement, free trade agreements (FTAs) and comprehensive economic partnership agreement (CEPA), Prof Alam said.

While presenting the keynote paper, Fahmida Khatun, executive director of the CPD, said if the ills of the banking sector were not cured, the economy would not fare well in the future.

"The banking sector needs to be strengthened by establishing good governance," she said.

The CPD paper said the loss of preferential market access as an LDC in major export markets,

particularly in the European Union, would have an adverse impact on the price advantages of Bangladeshi products.

The possible fall in the export (around 5.7 per cent annually) could cause a loss in employment, particularly in the garment sector.

An estimated 538,770 jobs could be lost due to preference erosion.

Sectors such as the pharmaceuticals could lose the current flexibilities in terms of patenting and licencing requirements, the think-tank said.

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Closure of Shyampur Sugar leaves stock investors in the lurch

AHSAN HABIB

Shyampur Sugar Mills recently announced that it would stop sugarcane processing for the rest of the current fiscal year, a development that has left its stock investors in a state of uncertainty.

The company's decision to stop processing sugarcane for a year will only enhance its loss burden and lead to further woes for investors, said stock investor Abdullah Hujaifah.

Shyampur Sugar took the decision to shut down the mill on December 2 as per instructions from the Ministry of Industries.

As part of the government notice, local sugarcane farmers who traditionally

supplied Shyampur sugar would now instead divert their supplies to other nearby mills.

"But what lies in wait next for us is the question," Hujaifah added. The company auditor said in its report for the year that ended on June 20, 2020 that considering the recurring losses, high production cost, net capital deficiency and classified loans, there was significant doubt over its sustainability without government support.

Since the company continues to suffer losses, its net capital deficiency had reached Tk 494.68 crore in total and Tk 989 per share at the end of the year, the auditor said.

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LOSS OF SHYAMPUR SUGAR

In crore taka; SOURCE: DSE



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Dutch tech can boost farm output of Bangladesh

Speakers tell investment summit

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Bangladesh needs a huge amount of Dutch investment and support of its superior technologies to boost productivity



OBSERVATIONS

- Dutch technology can be adopted in Bangladesh's agriculture sector
- Bangladesh can also draw huge Dutch investment for the farm sector
- Use of modern technology can reduce wastage during harvest
- Innovation and other tech solutions of the Netherlands can help develop Bangladesh's SMEs, dairy and fisheries

in agriculture, speakers told a summit yesterday.

Half of Bangladesh's population is engaged in agriculture, where there is scope for growth through the adoption of Dutch technologies, said FA Ansarey, managing director and chief executive officer of ACI Agribusiness.

He was addressing a session on agriculture and agri-food at "Bangladesh-Netherlands Investment Summit 2020" organised by the Bangladesh embassy in the northwest European country with support from the Dutch government.

Ansarey said the ACI was in joint collaborations with different organisations of the Netherlands to bring improvements in Bangladesh's agriculture sector.

Technology is a vital component, along with use of quality seeds, for Bangladesh's agriculture sector to increase production, he said.

Regarding quality seeds, he said ACI was providing that of the best quality to rural farmers which was contributing to ensure food safety and economic development.

Moderating the session, Bangladesh's ambassador, M Riaz Hamidullah, said the European technology was developing the country's agriculture sector.

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Multilateral lenders come to the rescue of small enterprises

ADB to provide \$50m for pandemic-hit businesses

REJAUUL KARIM BYRON

Multilateral lenders are joining with the government to boost financing for micro entrepreneurs in order to rejuvenate the tens of thousands of pandemic-hit micro and small enterprises.

Yesterday, the Asian Development Bank (ADB) said it would provide a \$50 million loan to help restore the economic activities of local micro businesses.

The development comes as the government plans to allocate another Tk 3,000 crore to increase the size of the credit guarantee scheme on the small loans announced in July to give a lifeline to cottage and micro-entrepreneurs, who account for more than 90 per cent of the 78.18 lakh firms in Bangladesh.

The government and the World Bank will provide the fund.

Fresh funds are in the pipeline of Bangladesh Small and Cottage Industries Corporation and SME Foundation for providing loans



STAR/FILE

Cottage and micro entrepreneurs account for more than 90 per cent of the 78.18 lakh firms in Bangladesh.

to small and cottage industries, top government officials and representatives of development partners said at an event last week.

ADB said its latest loan will scale up the ongoing Microenterprise

Development Project that it had approved in 2018 to provide a \$50 million credit line to the Palli Karma Sahayak Foundation (PKSF), a government development finance

and capacity building organisation.

Under the ongoing project, the PKSF, through its 77 partner organisations, has so far provided loans to 39,580 microenterprises, generating 91,430 jobs in rural areas, the Manila-based lender said.

"This additional financing will supplement the ongoing project by injecting liquidity into the rural economy by providing cheaper financing to microenterprises, helping them continue their business and retain employees, especially women entrepreneurs who have been heavily hit by the ongoing pandemic," said Jyotsana Varma, ADB's principal country specialist to Bangladesh.

"The project will increase access to financing for microfinance institutions and further contribute to the growth of microenterprises across the country," she added.

The ADB said the new credit line to the PKSF will provide loans to at least 30,000 pandemic-affected microenterprises, 70 per cent of which are women-led.

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Padma Bank seeks waiver of Tk 144cr fine

AKM ZAMIR UDDIN

Padma Bank has applied for a rare regulatory forbearance, requesting that Bangladesh Bank waives its penalty of Tk 144 crore.

The penalty was imposed for the bank's failure to maintain the stipulated cash reserve ratio (CRR) and statutory liquidity ratio (SLR) with the central bank.

The CRR is a minimum proportion or percentage of customers' deposits banks have to keep with the central bank in the form of cash. Similarly, the SLR is a percentage of deposits kept in the form of government securities.

The CRR and SLR mainly safeguard the money depositors keep in a bank.

Banks now have to keep 4 per cent and 13 per cent of their total clients' deposits with the central bank as the CRR and SLR respectively as per the rules.

Padma Bank Managing Director Md Ehsan Khasru said they applied to the central bank requesting to waive the penalty, which had been imposed before 2018.

But the central bank is not allowed to waive such penalties, as there is no clear provision to this end in the Banking Companies Act 1991.



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Guideline drafted for walkie-talkie, IoT device manufacturing

MAHMUDUL HASAN

The telecom regulator has drafted a guideline to give go-ahead to local firm to manufacturer and assemble devices related to telecom services.

The list of devices includes the Internet of Things (IoT) devices, but excludes mobile phones.

The Bangladesh Telecommunication Regulatory Commission (BTRC) took this initiative in order to help the country become more self-reliant in the IT industry amid the fourth industrial revolution, which has been marked by increasing automation across all sectors.

As per the draft guideline, two types of enlistment certificates will be awarded to interested candidates.

For category A, the applicant must have an adequate production capacity and its own testing lab with state-of-the-art facilities alongside a standardised layout for marketing and export.

Each lab will be required to have various testing facilities so that it is possible to produce world-

class telecom-related wireless equipment in Bangladesh.

For category B, the applicant



does not need to have a testing lab of its own but can instead contract outside testing lab for its products.

The BTRC will seek the opinions of various stakeholders, researchers and experts before finalising the draft.

The products which are permitted for domestic manufacturing and assembling are industrial, scientific and medical (ISM) equipment.

This includes radio frequency-based devices, such as transmission antennas and Walkie-Talkie sets, and also IoT devices like repeaters, boosters and Bluetooth devices.

The move will create opportunities for local entrepreneurs to manufacture and assemble these products, said Brigadier General Md Shahidul Alam, director general for the Spectrum Division at the BTRC.

"This will also ensure that consumers use low-cost telecommunications equipment and reduce the scope for the

government to lose revenue by curbing illegal imports," he told The Daily Star.

Besides, this initiative will increase the country's tech-savvy manpower by creating employment opportunities in the technical field. It will also facilitate foreign exchange earnings through the export of telecommunication service related equipment, Alam added.

Bangladesh already assembles and manufactures most of the handsets retailed by top brands thanks to a BTRC policy that awards enlistment certificates to local entities.

The government first introduced a tax policy for assemblers in fiscal year 2017-18, which was later revised in the budgets of 2018-19 and 2019-20.

Walton became the country's first company to set up a mobile phone assembly plant in October 2017 and began locally assembling all of its handsets since mid-2018.

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China vows to uphold trade deal during Biden administration

Chinese Foreign Minister Wang Yi assured US executives during a videoconference on Sunday that Beijing remained committed to the Phase 1 trade deal with the United States, the head of the US-China Business Council said.

"He definitely re-committed. On the Chinese side, it's all systems go. They will fulfill their commitments," US-China Business Council President Craig Allen told Reuters on Monday.

Wang's comments to the business group come amid recent moves by the government of outgoing US President Donald Trump to crack down on Chinese military companies and box incoming President-elect Joe Biden into headline positions on Beijing.

The US-China Business Council, which represents 240 companies doing business in China, said it was pleased with Beijing's progress in implementing policy changes under the trade deal signed in January, although China had fallen short of targets for increased purchases of US goods and services.

As of October, Beijing's purchases of US goods and services, specified in the Phase 1 deal at \$75.5 billion for 2020, were about half the level they should be on a pro-rated annual basis, according to the Peterson Institute for International Economics.

"They are behind, but it's a two-year

agreement," Allen said. "This has been a successful agreement in terms of changing China's policies that prevented a level playing field. But it's not complete. It's not finished, that's what Phase 2 is about."

Allen said members of the council's board pressed Wang on continued concerns about equal treatment of US companies, visa concerns and intellectual property rights, adding his hope that the world's two largest economies will start negotiations on a Phase 2 agreement without delay after US President-elect Joe Biden takes office on Jan. 20.

The US executives met for over an hour via videoconference with Wang and other Chinese officials. Such meetings generally take place every year and are normally in person, he said.

Wang said little about the Phase 2 negotiations, which will be led by Vice Premier Liu He, Allen said.

Allen said Wang was "very forthcoming and replied to our concerns very clearly." Wang told the group there were over 100,000 US companies in China, and a lot were doing very well.

He said the group was keen to ensure that US companies are able to expand their access to their most important market, given China's middle class of around 400 million people, and the fact that it will generate 30 per cent of global growth in coming years.



Md Arfan Ali, president and managing director of Bank Asia, poses at the handing over of a Braille machine funded by "Bank Asia Family" to Bangladesh Disabled Development Trust as a donation to mark the bank's 21st anniversary at Bank Asia Tower in Dhaka recently.

Bangladesh now a development model

FROM PAGE B4

Turkey mainly ships raw materials, agriculture and food products, textile and agriculture machinery and textile chemicals to Bangladesh while imports jute yarns and twine, jute manufacturers' knitwear and readymade garments.

On Turkish companies' presence in Bangladesh, the ambassador said Turkey's leading home appliance manufacturer Arçelik has bought majority shares of Singer Bangladesh and made it quite profitable.

The Turkish company thinks Singer Bangladesh's business will benefit significantly from the sale as Arçelik is a much larger and financially stronger company with a worldwide reputation in the home appliance sector.

The Turkish investors are interested to invest in a special economic zone as Bangladesh offers quite attractive incentives for investment, he said.

"We're going to organise a virtual meeting among businesses

of the two countries to identify areas of cooperation and explore opportunities jointly."

Top executives of Bangladesh Investment Development Authority, the Federation of Bangladesh Chambers of Commerce and Industry and Foreign Economic Relations Board of Turkey will take part in the discussion.

Turkish contracting companies are also interested in mega infrastructure projects in Bangladesh, he said.

The ambassador, who joined the Ministry of Foreign Affairs of Turkey in 1992, said 50 years have been quite a significant journey for Bangladesh.

"Bangladesh is progressing in a speedy way with an impressive development achieved in the last 10 years under the leadership of Prime Minister Sheikh Hasina. In the last decade, Bangladesh has become a model for many developing countries," he said.

Bangladesh has got a solid foundation given by Father of

the Nation Bangabandhu Sheikh Mujibur Rahman, and today Bangladesh is a much-respected nation globally, he said.

He said Bangladesh's foreign policy "Friendship to all, malice to none" is coinciding with Turkey's foreign policy motto "peace at home, peace in the world".

Bangladesh is making significant contributions to global peace through its robust engagement with the UN peacekeeping operations.

"Therefore, it will be a very well-deserved celebration for Bangladesh, its people and the government of Bangladesh."

While virtually inaugurating the newly-built Bangladesh embassy complex in Ankara on September 14, the Bangladeshi premier invited Turkish President Recep Tayyip Erdogan through Turkish Foreign Minister Mevlut Cavusoglu.

A fruitful discussion has taken place with a number of ministers in Bangladesh regarding cooperation between the two countries in the coming years, the ambassador said.

Turkey wants to establish a hospital in Dhaka as the Western Asian country has vast experience in the sector. "That's one of the big projects in our mind. We would like to share our experience."

"Turkey has become one of the top five destinations for health tourism in the world and it could be another destination for those Bangladeshis who go abroad for better treatment."

He also said Turkey wants to boost cultural exchanges and academic cooperation to help Turkish and Bangladeshi people learn more about each other.

He also appreciated Bangladesh's efforts in dealing with the Covid-19 situation.

The Turkish health ministry has provided five tonnes of medical supplies to Bangladesh, including masks, personal protective equipment and ventilators, he said.

He said Turkey provided medical supplies to 150 countries and Bangladesh is one of those countries.

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বেনাপোল, ভোমরা, বড়িমারী, আখাউড়া, নাকুগাঁও, তামাবিল ও সোনাহাট স্থলবন্দরের টয়লেট কমপ্লেক্স ও গোসলখানা ইজারা প্রদানের দরপত্র বিজ্ঞপ্তি

বাংলাদেশ স্থলবন্দর কর্তৃপক্ষের আওতাধীন বিভিন্ন বন্দরের টয়লেট কমপ্লেক্স/গোসলখানা পরিচালনা ও রক্ষাবেক্ষণের জন্য ইজারাদার নিয়োগের লক্ষ্যে আগ্রহী দরদাতাদের নিকট হতে দরপত্র আহ্বান করা যাচ্ছেঃ

ক্রমিক নং	বিবরণ	দরপত্র সিডিউলের মূল্য	দরপত্র জামানত	ইজারার মেয়াদ
১.	বেনাপোল স্থলবন্দরের ১৩টি টয়লেট কমপ্লেক্স।	২০০০.০০ (দুই হাজার)	মোট উদ্বৃত্ত দরের ৩ (তিন) শতাংশ	২ (দুই) বছর
২.	ভোমরা স্থলবন্দরের ০২ (দুইটি) টয়লেট কমপ্লেক্স ও ০২ (দুইটি) গোসলখানা।	১০০০.০০ (এক হাজার)	মোট উদ্বৃত্ত দরের ৩ (তিন) শতাংশ	২ (দুই) বছর
৩.	বড়িমারী স্থলবন্দরের ০১ (একটি) টয়লেট কমপ্লেক্স ও ০১ (একটি) গোসলখানা।	১০০০.০০ (এক হাজার)	মোট উদ্বৃত্ত দরের ৩ (তিন) শতাংশ	২ (দুই) বছর
৪.	আখাউড়া স্থলবন্দরের ০১ (একটি) টয়লেট কমপ্লেক্স ও ০১ (একটি) গোসলখানা।	৫০০.০০ (পাঁচশত)	মোট উদ্বৃত্ত দরের ৩ (তিন) শতাংশ	২ (দুই) বছর
৫.	নাকুগাঁও স্থলবন্দরের ০১ (একটি) টয়লেট কমপ্লেক্স ও ০১ (একটি) গোসলখানা।	৫০০.০০ (পাঁচশত)	মোট উদ্বৃত্ত দরের ৩ (তিন) শতাংশ	২ (দুই) বছর
৬.	তামাবিল স্থলবন্দরের ০৩ (তিনটি) টয়লেট কমপ্লেক্স ও ০৩ (তিনটি) গোসলখানা।	১০০০.০০ (এক হাজার)	মোট উদ্বৃত্ত দরের ৩ (তিন) শতাংশ	২ (দুই) বছর
৭.	সোনাহাট স্থলবন্দরের ০২ (দুইটি) টয়লেট কমপ্লেক্স ও ২ (দুইটি) গোসলখানা।	১০০০.০০ (এক হাজার)	মোট উদ্বৃত্ত দরের ৩ (তিন) শতাংশ	২ (দুই) বছর

২। দরপত্র সিডিউল প্রাপ্তির স্থানঃ
(ক) তত্ত্বাবধায়ক প্রকৌশলীর কার্যালয়, বাংলাদেশ স্থলবন্দর কর্তৃপক্ষ, টিসিবি ভবন (৬ষ্ঠ তলা), কাওরান বাজার, ঢাকা।
(খ) পরিচালক (ট্রাফিক) এর কার্যালয়, বেনাপোল স্থলবন্দর, শার্শা, যশোর।
(গ) উপ-পরিচালক (ট্রাফিক) এর কার্যালয়, ভোমরা স্থলবন্দর, সাতক্ষীরা সদর, সাতক্ষীরা।
(ঘ) উপ-পরিচালক (ট্রাফিক) এর কার্যালয়, বড়িমারী স্থলবন্দর, পাইটিয়া, লালমনিরহাট।
(ঙ) উপ-পরিচালক (ট্রাফিক) এর কার্যালয়, আখাউড়া স্থলবন্দর, আখাউড়া, বি. বাউরিয়া।
(চ) সহকারী পরিচালক (ট্রাফিক) এর কার্যালয়, তামাবিল স্থলবন্দর, গোয়াইনখাটা, সিলেট।
(ছ) সহকারী পরিচালক (ট্রাফিক) এর কার্যালয়, সোনাহাট স্থলবন্দর, ভূরঙ্গামারী, কুড়িগ্রাম।
(জ) সহকারী পরিচালক (ট্রাফিক) এর কার্যালয়, নাকুগাঁও স্থলবন্দর, নালিতাবাড়ী, শেরপুর।

৩। দরপত্র বিক্রয়ের সর্বশেষ তারিখ ও সময়ঃ ২৩/১২/২০২০খ্রিঃ অফিস চলাকালীন সময়।
৪। দরপত্র জমা প্রদানের সর্বশেষ তারিখ ও সময়ঃ ২৪/১২/২০২০খ্রিঃ, বেলা ১২.০০টা।
৫। ইজারা দরপত্র বিজ্ঞপ্তি প্রকাশের তারিখ হতে (সরকারি ছুটি ব্যতীত) আগামী ২৪/১২/২০২০ তারিখ দুপুর ১২.০০টা পর্যন্ত তত্ত্বাবধায়ক প্রকৌশলীর দপ্তর, প্রধান কার্যালয়, বাংলাদেশ স্থলবন্দর কর্তৃপক্ষ, টিসিবি ভবন (৬ষ্ঠ তলা), কাওরান বাজার, ঢাকায় নির্ধারিত বাসে দরপত্র জমা প্রদান করা যাবে এবং ডাকযোগেও ইজারা দরপত্র জমা প্রদান করা যাবে। তবে, ডাকযোগে প্রেরণের ক্ষেত্রে আবশ্যিকভাবে সরকারি ডাক/রেজিস্ট্রার্ড কুরিয়ার সার্ভিস এর মাধ্যমে প্রেরণ করতে হবে এবং তা নির্ধারিত সর্বশেষ তারিখ অর্থাৎ ২৪/১২/২০২০ তারিখ দুপুর ১২.০০ ঘটিকার মধ্যে অত্র দপ্তরে পৌঁছাতে হবে। নির্ধারিত তারিখ ও সময়ের মধ্যে ডাকযোগে প্রাপ্ত দরপত্রসমূহ অত্র দপ্তরে রেজিস্ট্রার এন্ড্রিক্স মাধ্যমে সরেক্ষণ করা হবে।
৬। আগামী ২৪/১২/২০২০ তারিখ দুপুর ১২.০০টার মধ্যে নির্ধারিত টেন্ডার বক্স ও ডাকযোগে প্রাপ্ত ইজারা দরপত্রসমূহ আগামী ২৪/১২/২০২০ তারিখ বেলা ২:৩০টার সময় পরিচালক (ট্রাফিক), বাংলাদেশ স্থলবন্দর কর্তৃপক্ষ, ঢাকা এর দপ্তরে উপস্থিত দরদাতা/প্রতিনিধির সম্মুখে (যদি কেহ উপস্থিত থাকেন) খোলা হবে।
৭। ইজারা প্রদানের শর্তাবলী ও তথ্যাদি দরপত্র সিডিউলে বর্ণিত আছে।
৮। কোন কারণ দর্শানো ছাড়াই কোন একটি বা সকল দরপত্র বাতিল করার ক্ষমতা কর্তৃপক্ষ সংরক্ষণ করে।

মোঃ হাসান আলী
তত্ত্বাবধায়ক প্রকৌশলী
ফোনঃ ০২-৫৫০১৩৮৩০

জিডি-১৮৫৯

Tesla launches second \$5b share sale in three months

REUTERS

Tesla Inc unveiled a \$5 billion capital raise on Tuesday, its second such move in three months as the electric-car maker cashes in on a stellar rise in its shares this year.

The company's shares touched a record high on Monday, pushing Tesla's market value above \$600 billion and further cementing its position as the most valuable auto company in the world despite production that is a fraction of rivals such as Toyota Motor, Volkswagen and General Motors.

Ten major banks will conduct the sale, the carmaker said in a filing.

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
উপজেলা স্বাস্থ্য ও পঃ পঃ কর্মকর্তার কার্যালয়
রাঙ্গুনিয়া, চট্টগ্রাম।
Email- ranguunia@uhfpo.dgls.gov.bd

স্মারক নং- উপঃস্বাস্থ্যকর্ম/রাঙ্গু/দরপত্র-খাদ্যওপথ্য, মনিহারী/টেশনারী, দিনেন/২০২০-২১/ ৫১২৯ তারিখঃ- ০৭/১২/২০২০ইং।

"উন্মুক্ত দরপত্র বিজ্ঞপ্তি"

ক্রমিক নং	বিবরণ	দরপত্র সিডিউলের মূল্য	দরপত্র জামানত	ইজারার মেয়াদ
১	মন্ত্রণালয়	স্বাস্থ্য ও পরিবার কল্যাণ মন্ত্রণালয়।		
২	ক্রয়/সংগ্রহকারীর দপ্তরের নাম	উপজেলা স্বাস্থ্য ও পরিবার পরিকল্পনা কর্মকর্তা, রাঙ্গুনিয়া, চট্টগ্রাম।		
৩	ক্রয়/সংগ্রহকারীর জেলা	চট্টগ্রাম।		
৪	দরপত্রের/কাজের নাম/ধরন	এফ-ক) ভর্তি রোগীদের পথ্য ও খাদ্য সামগ্রী সরবরাহ। এফ-খ) মনিহারী/টেশনারী ও বিবিধ সামগ্রী সরবরাহ। এফ-গ) লিনেন সামগ্রী ধৌতকরণ।		
৫	দরপত্র আহ্বানের স্মারক নং ও তারিখ	নং- উপঃস্বাস্থ্যকর্ম/রাঙ্গু/দরপত্র-খাদ্যওপথ্য, মনিহারী/টেশনারী, দিনেন/২০২০-২১/ তারিখ- ০৭/১২/২০২০ইং		
৬	ক্রয়/সংগ্রহের পদ্ধতি	উন্মুক্ত দরপত্র পদ্ধতি (OTM)		
৭	বাজেট ও তহবিলের উৎস	রাজস্ব (২০২০-২০২১) অর্থ বছর।		
৮	দরপত্র বিজ্ঞপ্তি প্রকাশের তারিখ	০৮/১২/২০২০ইং		
৯	দরপত্র বিক্রয়ের সময় ও শেষ তারিখ	১৪/১২/২০ইং তারিখ হইতে ০৪/০১/২০২১ইং পর্যন্ত (অফিস চলাকালীন সময়ে ছুটির দিন ব্যতীত প্রতিদিন সকাল ৯.০০টা হতে দুপুর ১২.০০টা পর্যন্ত)		
১০	দরপত্র দাখিলের তারিখ ও সময়	০৬/০১/২০২১ইং সকাল ৯.০০টা হতে দুপুর ১২.০০টা পর্যন্ত।		
১১	দরপত্র বাস্তবায়নের তারিখ ও সময়	০৬/০১/২০২১ইং দুপুর ১:০০মিনিট টিওসি কর্তৃক দরপত্র দাখিলের সন্ধান(যদি কেহ উপস্থিত থাকেন)		
১২	দরপত্র বাস্তবায়নের তারিখ	১৩/০১/২০২১ইং (টিওসি কর্তৃক মূল্যায়ন)		
১৩	দরপত্র বিক্রয়ের স্থান	উপজেলা স্বাস্থ্য ও পঃ পঃ কর্মকর্তার কার্যালয়, রাঙ্গুনিয়া, চট্টগ্রাম।		
১৪	দরপত্র গ্রহণের স্থান	উপজেলা নির্বাহী অফিসারের কার্যালয় ও উপজেলা স্বাস্থ্য ও পঃ পঃ কর্মকর্তার কার্যালয়, রাঙ্গুনিয়া, চট্টগ্রাম।		
১৫	দরপত্র খোলার স্থান	উপজেলা স্বাস্থ্য ও পঃ পঃ কর্মকর্তার কার্যালয়, রাঙ্গুনিয়া, চট্টগ্রাম।		
১৬	দরপত্রের নাম, ধরন ও আর্থিক বিবরণ			

ক্রমিক নং	বিবরণ	দরপত্র সিডিউলের মূল্য	দরপত্র জামানত/বায়নার টাকা(ফেরতযোগ্য)	কার্যসম্পাদন জামানত/নিরাপত্তা জামানত (ফেরতযোগ্য)
এফ-ক)	ভর্তি রোগীদের খাদ্য ও পথ্য সামগ্রী সরবরাহ	২৩,০০,০০০/- (কম/বেশী)	৭৫০/-	১,৫০,০০০/-
এফ-খ)	মনিহারী/টেশনারী ও বিবিধ সামগ্রী সরবরাহ	৩,০০,০০০/- (কম/বেশী)	৪০০/-	৩০,০০০/-
এফ-গ)	লিনেন সামগ্রী ধৌতকরণ	২,০০,০০০/- (কম/বেশী)	৪০০/-	২০,০০০/-

১৭ কাজের বর্ণনা: এফ ভিত্তিক সিডিউলের বর্ণনা অনুসারে।
১৮ দরদাতার যোগ্যতা ও দরপত্র ক্রয় পদ্ধতি: সরবরাহকারীর হালনাগাদ ট্রেড লাইসেন্স, ভ্যাট রেজিস্ট্রেশন/BIN সনদ, ২০১৯-২০ কর বর্ষের আয়কর পরিশোধ সনদ, অভিজ্ঞতার সনদ এবং ব্যাংক স্বাক্ষরিত সনদ সহ সিডিউল মূল্যের ট্রেজারী চালান ও দরপত্র জামানতের ব্যাংক ড্রাফট/পে-অর্ডার জমাানের মাধ্যমে। অন্যান্য শর্তাবলী দরপত্রের সিডিউলের সহিত সংযুক্ত থাকবে।
১৯ দরপত্র আহ্বানকারীর নাম ও পদবী: ডা. মোহাম্মদ রেহানুল ইসলাম, উপজেলা স্বাস্থ্য ও পঃ পঃ কর্মকর্তা, রাঙ্গুনিয়া, চট্টগ্রাম।
২০ কর্তৃপক্ষ কোন কারণ দর্শানো ব্যতিরেকে যে কোন দরপত্র অথবা সকল দরপত্র গ্রহণ/বাতিল করার ক্ষমতা সংরক্ষণ করেন। অনিবার্য কারণবশত নির্ধারিত তারিখ ও সময়ে দরপত্র বাস্তবায়ন না হলে পরবর্তী কর্মদিবসের একই সময়ে হলে দরপত্র বাস্তবায়ন করা হবে।
২১ সিডিউল ক্রয়ের মূল্য/টাকা কোড নম্বর ১-২৭১১-০০০০-২৩৬৬ ট্রেজারী চালানের মাধ্যমে স্থানীয় সোনালী ব্যাংক, রাঙ্গুনিয়া শাখায় জমা প্রদান করত চালানের মূল্যকপি জমাাদান যাপেক্ষে নিম্নস্বাক্ষরকারী কার্যালয়ের হিসাব শাখা হতে দরপত্র সিডিউল ক্রয় করা যাবে।
২২ যে সব ট্রেড লাইসেন্স পৌরসভা/ইউনিয়ন পরিষদ কর্তৃক স্ব স্ব এলাকায় ব্যবসা পরিচালনার জন্য প্রদত্ত, সেই সব ট্রেড লাইসেন্সধারীরা এলাকার বাইরে দরপত্র গ্রহণে অযোগ্য হবেন।
২৩ সকল দরপত্র উপজেলা স্বাস্থ্য ও পঃ পঃ কর্মকর্তা বরাবরে বন্ধ খামে দাখিল করতে হবে। প্রতিটি দরপত্রের শিরোনাম খামের উপর লিখতে হবে।
২৪ দরপত্রের শর্তাবলী মোতাবেক দরপত্র দাখিল করা না হলে দরপত্র সরাসরি বাতিল বলে গণ্য হবে।

GD-1958

ঢাকা পাওয়ার ডিস্ট্রিবিউশন কোম্পানি লিমিটেড
DHAKA POWER DISTRIBUTION COMPANY LIMITED
(An Enterprise of the Government of the People's Republic of Bangladesh)
Website: www.dpdc.gov.bd

Memo No: 87.404.401.02.01.001.2020.188 Date: 07.12.2020

JOB OPPORTUNITY

Name of the Post: Executive Director (Technical)- Number of post 01. Please visit www.dpdc.gov.bd for detail job circular.

ঢাকা পাওয়ার ডিস্ট্রিবিউশন কোম্পানি লিমিটেড
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JOB OPPORTUNITY

Name of the Post: Executive Director, ICT & Procurement- Number of post 01. Please visit www.dpdc.gov.bd for detail job circular.

Guideline drafted for walkie-talkie, IoT device manufacturing

FROM PAGE B1
Currently, there is a 57 per cent tax on smartphone imports and 32 per cent on basic and feature phones while the tax on locally assembled and manufactured handsets is 18 per cent and 13 per cent respectively.

At present, there are about 10 local assemblers that meet 75 per cent of the country's smartphone demand, according to an official of the Bangladesh Mobile Phone Manufacturing Association (BMPMA).

Around 8.5 lakh smartphones are sold in the country each month.

Asked whether the manufacturers and assemblers of IT related equipment will get such reductions in the tax policy, Alam said the commission is discussing it with the National Board of Revenue.

The enlistment certificate for category A will cost Tk 15 lakh and will be valid for 10 years while it will cost 7.5 lakh for renewals.

As for category B, it will cost Tk 10 lakh for the first 10-year period and Tk 5 lakh for renewals.

Local software developer DataSoft Systems already started large-scale assembly on a wide range of gadgets and IoT devices, such as smart home security and bio-medical facilities. "Bangladesh can become a hub for making different IoT devices but for that, we shouldn't introduce excessive fees that could impede young entrepreneurs from coming into this business," Mahboob Zaman, managing director of DataSoft, told The Daily Star.

Vegetable prices cool off on winter harvest

FROM PAGE B4
Prices of spinach also dropped.

Brinjal, one of the most popular vegetables, also became more affordable now than one or two months ago when its cultivation got affected repeatedly owing to excessive rains and floods.

One can buy each kg of brinjal at Tk 30-35 in Dhaka Sadar area, nearly 50 per cent lower than a month ago. Prices of bottle gourd also declined, according to the DAM.

Prices of onion, which went through the roof after India's ban on shipment, also declined amid increasing arrivals.

Potato prices, however, remained high as arrival of early harvest is lower than demand.

Bumpy road awaits exporters

FROM PAGE B1
"Bangladesh will need to pursue proactive negotiations to enter into CEPA with regional and key trading partners. This will require domestic policy reforms in areas of trade, e-commerce, intellectual property rights, non-tariff barriers, copyrights, certification and standards."

The CPD said in spite of achievements in some areas, the benchmark Seventh Five-Year Plan (7FYP) scenario was below the targets set for FY2019-20 in a number of key areas.

"Indeed, in many cases, the gaps have widened over the years. The 8FYP will need to revisit those targets and set the new targets in a realistic manner."

The think-tank said the LDC graduation would require Bangladesh to take adequate preparation so that "we can graduate with momentum and graduation is sustainable."

"This will mean that the 8FYP foresees needed steps in anticipation of significant preference erosion and demands on raising the competitive strength of the Bangladesh economy."

The 8FYP covers the midway journey towards attaining the goals and targets of the Sustainable Development Goals (SDGs) by 2030.

Accordingly, issues of inclusiveness and equity, and leaving no one behind, must be prioritised in the plan document, the CPD said.

Ahsan H Mansur, executive director of the Policy Research Institute of Bangladesh, said the reforms in the financial sectors such as in the stock market and banks have not been made in the fifth, sixth and

seventh five-year plans. "So, I do not get the confidence that the reforms would be made in the eighth five-year plan."

"We need to take some fundamental steps in the eighth five-year plan for addressing the challenges," he said.

Planning Minister M A Mannan said the government was working to do justice to the people of low-income groups through ensuring fairness and justice and removing inequality.

In some cases, there is some inequality. "We regret it," Mannan said. "However, our target is to enhance the degree of relief for the people."

Amir Khasru Mahmud Chowdhury, former commerce minister, said establishing economic inclusiveness was not possible without political inclusiveness, which is absent now in Bangladesh.

He criticised the Bangladesh Securities and Exchange Commission, the central bank and Election Commission for poor governance.

"Investors are not getting confidence," he said, adding that the country needs a credible election so that the people's confidence gets a boost.

Saber Hossain Chowdhury, chairman of the parliamentary standing committee on the ministry of environment, forest and climate change, said the government is planning for green recovery from the fallout of the Covid-19 over the next two years.

He suggested preparing a scorecard of the 7FYP to identify the mistakes so that implementation can be better in case of the 8FYP.

"Otherwise, the same mistakes will take place in the ninth five-year plan."

Nihad Kabir, president of the Metropolitan Chamber of Commerce and Industry, said if the business climate does not change, a lot of private sector investment would not take place.

The CPD said delays in forming a commission might lead to worsening of the state of governance in the banking sector.

Because of the excessive regulatory forbearance owing to the Covid-19, the performance of weak and poorly governed banks may get worse, it said.

Prof Rehman Sobhan, chairman of the CPD, said there were people in the country who had graduated from the poverty line but fell below it whenever they face shocks. One of the groups is informal sector workers.

There is no agenda for dealing with the large group of people who make up the informal sector, he said.

He urged the policymakers to address the challenge faced by the informal sector.

He called the failure to integrate the SMEs into the supply chain a crucial one.

"There is no coherent agenda for SMEs although they generate a large number of jobs," Prof Sobhan said, adding that the 8FYP must address the big sector.

Zahid Hussain, a former lead economist of the World Bank's Dhaka office, said the country needs relief from the virus and the economic distress in the next two years.

The support measures unveiled by the government have to be implemented properly, he said.

Along with monetary support, the role

of fiscal policies has to be strengthened as the former alone can't help the country ride out the crisis, Zahid Hussain said.

Shaheen Anam, executive director of Manusher Jonno Foundation, said the new five-year plan was stated to be business as usual and the challenges it raised had been going on for a long time.

One of the challenges is weak revenue collection.

"We all know that those who don't pay taxes always find a loophole to dodge it, whereas those who pay taxes regularly are made to pay higher taxes. This has been going on for many years," she said.

The five-year plan is closely related to achieving the SDGs by leaving none behind, she said.

"I do not have any doubt about the government's commitment towards the goals. But I doubt whether we would be able to achieve them."

While moderating the discussion, Mustafizur Rahman, a distinguished fellow of the CPD, said a lot of risks in the economy have widened, and the economy was getting weak because of the pandemic.

He called for introducing a universal pension scheme to take social safety net programmes to a greater number of beneficiaries.

Razequzzaman Ratan, president of the Socialist Labour Front, said the government should ensure permanent jobs for a large number of people who were still out of the formal sector.

A differently able Harun Ur Rashid said the new plan should properly include people like him.

Multilateral lenders come to the rescue of small enterprises

FROM PAGE B1
While speaking on the issue of finance for small and micro entrepreneurs at an event organised by the Finance Division last week, Bangladesh Bank Governor Fazle Kabir said the central bank examined the issue of loans to small business.

He said the number of microfinance institutions (MFIs) is no more than 750 while big MFIs are not interested to finance the small businesses affected by Covid-19.

Besides, interest rates charged by the large MFIs on loans are more than 20 per cent.

"Let them do that. We are providing funds to small MFIs and we will

continue," Kabir said, adding that the disbursement of small loans has been low but the number of beneficiaries are much higher than the large receipts of the stimulus packages.

The government has so far rolled out 21 stimulus packages since March to absorb the economic shocks of the Covid-19

fallout.

Of the packages, six involving Tk 34,458 crore were aimed at employment creation and revitalisation of the rural economy. But till November, Tk 13,053 crore or 37.88 per cent of the amount was disbursed, according to finance ministry officials.

Dutch tech can boost farm output of Bangladesh

FROM PAGE B1
A third of Bangladesh in size, the Netherlands exports more than \$100 billion worth of food items to the global market. Its major agriculture-based exports include chili, tomato, cucumber and apple, he said.

Hamidullah emphasised private sector engagement in the entire sector for its development.

Rosalind Boschloo, manager for private sector development at state-run Netherlands Enterprise Agency, said the private sector was working to improve the agriculture sector with Dutch companies providing cooperation for development and adoption of technology.

She also emphasised building up a proper business environment

for further economic growth of Bangladesh. According to her, Bangladesh had a rapidly growing middle class which was set to be the next big potential consumers.

Bouke Hamminga, commercial director at industrial equipment supplier Royal Pas Reform, said his organisation has been providing agricultural machinery to Bangladesh since 2004, enabling the mechanisation of the agriculture sector.

He saw good potential for the sector's growth through utilisation of technology and innovation.

Maaik Groot, manager for public affairs at East West Seed, spoke of providing disease tolerant seeds based on the climate condition

of Bangladesh. She said they were helping to grow organic and genetically modified varieties for high productivity while some were even helping to fight climate challenges.

Ihtesam Shajahan, managing director of Quality Feeds, said Dutch technology could help Bangladesh make improvements in agricultural productivity.

He said there was lot of productivity left unused alongside wastage during harvest which could be avoided using technology. He also stressed the need for introducing modern technologies in dairy and fisheries.

A separate session on water and maritime and light engineering was held. The Daily Star is the media partner for the event.

Closure of Shyampur Sugar leaves stock investors in the lurch

FROM PAGE B1
Reading the audit report published recently on the Dhaka Stock Exchange website, many investors now fear that the mill will be shut down permanently, Hujaifah said, adding that the mill's workers were already protesting the decision.

Meanwhile, stocks of Shyampur Sugar suddenly dropped following the announcement, which had investors feeling "pour not water on a drowned mouse", he added.

The company's share price fell 23 per cent to Tk 52 after the announcement although it had since increased 3.69 per cent to Tk 59 as of yesterday.

Shyampur Sugar should be considered different from the rest of the state-run mills since it is listed with the country's bourses and has many investors, said a top official of an asset management company.

"If there is any possibility to diversify the company's products or rebound profits, the effort should be made," he said.

Since the company has been incurring losses for many years now, it is necessary to take drastic steps to change the situation.

"So, I welcome the decision of modernisation," he added.

However, the official went on to

say that the company should inform investors on how the mill would be modernised.

A top official of Shyampur Sugar, preferring anonymity, said the Bangladesh Sugar and Food Industries Corporation (BSFIC) informed them through a letter that state-run sugar mills have been incurring losses for a long time for several reasons, including declining production capacities and higher production costs.

In its letter, the BSFIC announced that in a bid to curb losses and modernise the present facilities, six mills would be shuttered until further notice.

"Therefore, the factories are being shut as part of a push to reform and modernise the industry but there was no specific plan included," the BSFIC official said.

The six sugar mills are of Pabna, Shyampur, Panchagarh, Setabganj, Rangpur and Kushtia.

The government holds a 51 per cent stake in Shyampur Sugar while institutional investors 1.69 per cent and general investors the remaining 47.31 per cent.

The company auditor provided a qualified opinion in its audit report based on some of their findings.

The auditor said the company was only able to earn Tk 60,000 on an average per tonne of sugar while the corresponding cost of production was Tk 2.75 lakh, which effectively creates a net loss of Tk 2.15 lakh from every tonne.

It also found that the company's loan balance stood at Tk 25.60 crore and Tk 164.49 crore as long term and short term debt respectively.

"Both loans were classified by the lending bank due to non-payment," the auditor said.

"We have not decided to shut down the factory permanently but instead halt production for one year," said BSFIC Chairman Sanat Kumar Saha.

The government took this decision in order to modernise the facility, he said.

"The company informed us that its sugarcane processing is being stopped for one year so we are keeping the company's activities on our watch list," said Mohammad Rezaul Karim, spokesperson of the Bangladesh Securities and Exchange Commission.

"We have already sat with the company and told them to ensure that investors are not hurt by any of their decisions," Karim said.

Padma Bank seeks waiver of Tk 144cr fine

FROM PAGE B1
Initially starting its journey as Farmers Bank, the lender later renamed itself as Padma Bank in a bid to sweep gross irregularities and loan scams under the carpet and get an image makeover.

The bank, which was established in 2013, became a hotbed for financial irregularities in less than three years of operation. More than Tk 3,500 crore was siphoned out from the bank, according to the central bank probe reports.

As of September 2020, default loans at the beleaguered bank stood at Tk 3,632 crore, or 65 per cent of its total outstanding loans.

Muhiuddin Khan Alamgir and Md Mahabubul Haque Chisty, the then board chairman and chairman of the

audit committee respectively, were forced to resign in November 2017 due to their alleged involvement in the financial corruption.

Allegations of corruption against them became deafening and depositors, which included government agencies, started pulling out their money. This prompted the central bank and the government to step in and rescue the bank.

Four state-owned commercial banks -- Sonali, Janata, Agrani and Rupali -- and the Investment Corporation of Bangladesh bailed out the bank buying equity shares worth Tk 715 crore.

Managing directors of the five financial institutions were appointed directors of the bank.

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
উপজেলা স্বাস্থ্য ও পঃ পঃ কর্মকর্তার কার্যালয়
রাঙ্গুনিয়া, চট্টগ্রাম।
Email- ranguinia@uhfpo.dghs.gov.bd

স্মারক নং- উপঃস্বাস্থ্যকমঃ/(এমএসআর ২০-২১)উঃস্বাস্থ্য/২০২০/৫১৩৩ তারিখঃ- ০৭/১২/২০২০ইং।

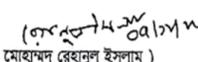
"এম.এস.আর উন্মুক্ত পুনঃ দরপত্র বিজ্ঞপ্তি(ওটিএম)"

রাঙ্গুনিয়া উপজেলা স্বাস্থ্য কমপ্লেক্স ও এর আওতাধীন প্রতিষ্ঠান সমূহে ২০২০-২০২১ খ্রিঃ আর্থিক সনের এমএসআর সামগ্রী ক্রয়ের নিমিত্তে গণখাতে সংগ্রহ আইন/বিধিমালা-২০০৬, ২০০৮ ও ২০০৯ এর তৎপরবর্তী সংশোধিত বিধিবিধান মতে নিম্নোক্ত 'ছক' মোতাবেক গ্রহণ ভিত্তিক পৃথক পৃথক ভাবে খামে দরপত্র আহবান করা যাচ্ছে।

১. মন্ত্রণালয়/বিভাগ : স্বাস্থ্য ও পরিবার কল্যাণ মন্ত্রণালয়।
২. বাজেট/তহবিলের উৎস : স্মারক নং-স্বাস্থ্য/বাজেট/এমএসআর/২০১৯-২০/১৫০০ তাং-০২/০৯/২০১৯ মূলে বরাদ্দের বিভাগীয় অনুসারে।
৩. সংগ্রহ সংস্থা : উপজেলা স্বাস্থ্য ও পঃ পঃ কর্মকর্তা, রাঙ্গুনিয়া, চট্টগ্রাম।
৪. দরপত্র ক্রয়/সংগ্রহের পদ্ধতি : উন্মুক্ত দরপত্রের মাধ্যমে দরপত্রের সহিত সংযুক্ত আরোপিত শর্তাবলী অনুসরণ মতে।
৫. দরপত্রের প্যাকেজের নাম/দরপত্রের ধরণ : এম.এস.আর সামগ্রী (গ্রহণ ভিত্তিক)
৬. দরপত্র দাতার যোগ্যতা : দরপত্র দালালে সংযুক্ত শর্তাবলী মতে।
৭. কার্যসম্পাদন জামানত : কার্যদেশ প্রাপ্তির মোট টাকা অংকের উপর ১০% হিসেবে (গ্রহণ ভিত্তিক ক্ষেত্রে যোগ্য) বাংলাদেশের তফসিলি ভুক্ত যে কোন ব্যাংকের শাখা হতে ব্যাংক ড্রাফট/পে-অর্ডারের মাধ্যমে জমা দিতে হবে।
৮. দরপত্র বিরোধের স্থান : উপজেলা স্বাস্থ্য ও পঃ পঃ কর্মকর্তার কার্যালয়, রাঙ্গুনিয়া, চট্টগ্রাম(সকাল ৯.০০টা হতে দুপুর ২.০০টা পর্যন্ত)
৯. দরপত্র তফসিল বিক্রয়ের তারিখ ও সময় : ১৪/১২/২০ইং তারিখ হতে ০৪/০১/২০২১ইং তারিখ পর্যন্ত (অফিস চলাকালীন সময়ে ছুটির দিন ব্যতীত প্রতিদিন সকাল ৯.০০টা হতে দুপুর ২.০০টা পর্যন্ত)
১০. দরপত্র তফসিল জমা/দাখিলের স্থান : উপজেলা নির্বাহী অফিসারের কার্যালয় ও উপজেলা স্বাস্থ্য ও পঃ পঃ কর্মকর্তার কার্যালয়, রাঙ্গুনিয়া, চট্টগ্রাম এর রক্ষিত দরপত্র বাজে।
১১. দরপত্র জামানতের (বায়নার) টাকার পরিমাণ : দরপত্র দালাল গ্রহণের তারিখ ও সময় : নিম্নে বর্ণিত ছক অনুযায়ী।
১২. দরপত্র খোলার স্থান : উপজেলা স্বাস্থ্য ও পঃ পঃ কর্মকর্তার কার্যালয়, রাঙ্গুনিয়া, চট্টগ্রাম (সংশ্লিষ্ট দরপত্র দাতাগণের সামনে, যদি কেহ উপস্থিত থাকেন)
১৩. এমএসআর সামগ্রী ক্রয় সংক্রান্ত তথ্যাবলী ও উন্মুক্ত পুনঃ দরপত্রের এমআরপি/নিঃ দরে এবং অন্যান্য সামগ্রী বাজার দর/স্বাস্থ্য অধিদপ্তর হইতে সর্বশেষ প্রকাশিত এম.এস.আর দর অনুযায়ী।
১৪. এমএসআর সামগ্রী ক্রয় সংক্রান্ত তথ্যাবলী ও নিম্নে বর্ণিত ছক অনুযায়ী -

ক্রম নং	এমএসআর গ্রহণ সন্থের নাম/বিবরণ	দরপত্র/তহবিলের মূল্য (অফেরত যোগ্য)	দরপত্র জামানত সরকারি বিধি মোতাবেক (ক্ষেত্র যোগ্য)	দরপত্র তফসিল বিক্রয়ের শেষ তারিখ ও সময়	দরপত্র তফসিল দাখিলের তারিখ ও সময়	দরপত্র তফসিল খোলার তারিখ ও সময়	দরপত্র মূল্যায়নের তারিখ ও সময়
ক	ঔষধ (ইউসিএল বর্ধিত)	৭৫০/-	৭০,০০০/-	০৪/০১/২১খ্রিঃ দুপুর ২.০০মি পর্যন্ত	০৪/০১/২১খ্রিঃ সকাল ৯.০০টা হতে দুপুর ১২.০০মি পর্যন্ত	০৬/০১/২১খ্রিঃ দুপুর ১.০০মি(টিভসি কর্তৃক খোলা)	১৪/০১/২১খ্রিঃ (টিভসি কর্তৃক মূল্যায়ন)
খ	এমএসআর/স্বাস্থ্যপাতি(মেডিকেল)	৭৫০/-	৩০,০০০/-	-এই -	-এই -	-এই -	-এই -
গ	কেমিক্যাল রি-এজেন্ট	৪০০/-	৭,০০০/-	-এই -	-এই -	-এই -	-এই -
ঘ	লিনেন সামগ্রী	৭৫০/-	১৫,০০০/-	-এই -	-এই -	-এই -	-এই -
ঙ	গজ, ব্যালেন্স ও তুলা	৭৫০/-	১৫,০০০/-	-এই -	-এই -	-এই -	-এই -

১৫. নির্দেশিকা ও দরপত্রের শর্তাবলী সফল সিডিউল ৭৫০/- এবং প্রযোজ্য ক্ষেত্রে ৪০০/- টাকা কোড নং- ১-২৭১১-০০০০-২৩৬৬ মূলে চালানের মাধ্যমে স্থানীয় সোনালী ব্যাংক, রাঙ্গুনিয়া শাখায় জমা প্রদান করত চালানের মূলকপি জামানত পূর্বক দরপত্র সিডিউল ক্রয় করিতে হইবে। তবে দরপত্র মূল্যায়ন কমিটি/কর্তৃপক্ষ কর্তৃক ট্রেনারী চালানোর মূলকপি যাচাইকালে ভুল/ত্রুটিমুক্ত প্রমাণিত হইলে সাথে সাথে ঐ দরপত্র বাতিল হইবে গন্য হইবে এবং তাহার/তাহাদের বিরুদ্ধে আইনানুগ ব্যবস্থা গ্রহণ করা যাইবে।
১৬. বিশেষ নির্দেশিকা ও কর্তৃপক্ষ কোন কারণ দর্শানো ব্যতিরেকে যে কোন অথবা সকল দরপত্র গ্রহণ বা বাতিলের ক্ষমতা সংরক্ষণ করেন। অনিবার্য কারণ বশতঃ অত্র নোটিশে উল্লিখিত দরপত্র বাজার খোলার নির্দিষ্ট তারিখে সম্পন্ন না হইলে পরবর্তী কর্মদিবসে যথাক্রমে দরপত্র গ্রহণযোগ্য তারিখ বসিয়া বিবেচিত হইবে। তবে সময় ও স্থান অপরিবর্তিত থাকিবে।
১৭. কেবল মাত্র অভিজ্ঞতা সম্পন্ন এম.এস.আর প্রকৌশলী/প্রকৃত সরবরাহকারী প্রতিষ্ঠান/ব্যক্তি দরপত্রে অংশ গ্রহণ করিতে পারিবেন।
১৮. গণখাতে সংগ্রহ আইন/বিধিমালা-২০০৬, ২০০৮ ও ২০০৯ এর তৎপরবর্তী সংশোধিত বিধিবিধান এবং দরপত্র সিডিউলের সহিত সরবরাহকৃত/আরোপিত শর্তাবলী/অন্যান্য নির্দেশিকা/বিশেষ নির্দেশিকা/অবশ্যই যথাযথভাবে অনুসরণ করিতে হইবে। তবে আরোপিত শর্তাবলী মোতাবেক দরপত্র দাখিল করা না হইলে তাহা বাতিল বসিয়া গণ্য হইবে।
১৯. স্বাস্থ্য অধিদপ্তর/স্বাস্থ্য ও পরিবার কল্যাণ মন্ত্রণালয় হইতে বায় মঞ্জুরী সাপেক্ষে বিল পরিশোধ করা হইবে এবং প্রযোজ্য ক্ষেত্রে নির্ধারিত অ্যাট ও আয়কর কর্তন করা হইবে
২০. দরপত্র আহবানকারী অফিস এর হিসাব শাখা হইতে বিজ্ঞপ্তি জারি হইলে (সরকারী ছুটির দিন ব্যতীত অফিস চলাকালীন সময়ে পর্যন্ত)
২১. ক্ষমতারী কর্তৃপক্ষ চাহিদা অনুসারে কার্যদেশ প্রদান করিবেন এবং চাহিদার অতিরিক্ত কোন প্রকার মালামাল (ঔষধসহ) ক্রয় করিতে বাধ্য নহেন এবং সকল মালামাল একত্রে ক্রয় করিতেও বাধ্য না। গ্রহণ ভিত্তিক বিজ্ঞপ্তি দরপত্র/অবশ্যই যথাযথভাবে বিক্রয় মোদোদে মালামাল/ঔষধ সরবরাহ করার কার্যদেশ প্রদান করিতে পারিবেন।
২২. দরপত্রের জামানতের টাকা বাংলাদেশের যে কোন তফসিলি ব্যাংক হইতে এই বিজ্ঞপ্তি প্রকাশের তারিখ হইতে দরপত্র দাখিলের তারিখের মধ্যে সংগ্রহ করিয়া দরপত্রের সহিত দাখিল করিতে হইবে। উক্ত তারিখের পূর্বের তারিখে ইস্যুকৃত কোন ব্যাংক ড্রাফট/পে-অর্ডার গ্রহণ যোগ্য হইবে না।

(স্বাক্ষর) 
(ডা. মোহাম্মদ রেহানুল ইসলাম)
উপজেলা স্বাস্থ্য ও পঃ পঃ কর্মকর্তা
রাঙ্গুনিয়া, চট্টগ্রাম

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Achievement is bigger than success if meaningful things done for society

IPDC Finance's Managing Director and CEO Mominul Islam says while sharing his thoughts at The Daily Star's The Chief Executive Show powered by Marico

DWOHA CHOWDHURY

Becoming a CEO is one of the highest forms of personal success in the corporate world. However, the important question is how to use this position to leave a lasting impact on the society.

"Only a few CEOs will be remembered for transforming their institution and that is called an achievement," said Mominul Islam, CEO of IPDC Finance.

In any leadership position, one can only think to have achieved something big when he or she does really meaningful things for the society, added Islam, who has led the country's first non-bank financial institution (NBFI) since January 2012.

Founded in 1981, IPDC began facing difficulties to sustain itself by 2008 and it was at this time when Islam came on as deputy managing director.

"I was the only one who believed that IPDC could be salvaged," he said.

"So I stayed back even though many others, including the CEO at the time, left," Islam added.

According to his own beliefs on success, Islam has reason to celebrate his achievements as CEO of a fast-moving company with 881 employees across 12 branches nationwide.

IPDC's loan portfolio stood at Tk 5,110 crore while its deposits totalled Tk 5,100 crore as of September this year.

Just like the book 'Unlearn: Let Go of Past Success to Achieve Extraordinary Results' by Barry O'Reilly, Islam believes it is wrong to get hung up on past success, rather people should always aim to take on new challenges.

Since small local firms face different challenges compared to multinational corporations, IPDC introduced a few tech-based products to help address some of these issues.

Besides, firms should bring in new people from different industries and introduce new products to the market while creating a better business environment for the customers, Islam said.

"IPDC is working with a vision to become the most passionate financial brand in the country with a special focus on youth, women and underserved areas," he added.

Financing for small and medium enterprises now also gets the utmost importance as all local lenders are now trying to reach people of this sector even though they traditionally never cared about these customers before.

And even though the financial sector has the power to mobilise resources required to change the economy of a country, the sector is mostly bureaucratic, traditional and considered as naysayers.

"There we saw an opportunity to break the traditional approach towards communication with our customers," the CEO of IPDC said.



Mominul Islam

The NBFI has recently introduced a blockchain based digital supply chain finance platform and can now finance suppliers or distributors without collateral.

For any industry, the key factor for success is reaching the segments of customers that remain unserved.

To do so, Islam believes that one needs to collaborate with other market players so that it becomes a win-win situation for both firms.

While most financial institutions keep a watchful eye on loan disbursements, revenue and profit, IPDC is more customer-centric since its gauge for success is measured by the number of lives changed and employment generated.

"Once we started focusing on the number of customers served, the difference between large and small customers disappeared and everyone started getting equal importance," Islam said.

IPDC also embraced magenta as its brand colour since it represents the company's

vibrant approach. Their brand tagline -- Jago Ucchashe -- is also quite unique.

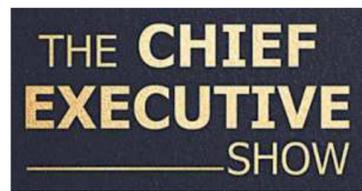
During IPDC's transition to its present day glory, the CEO had the all-important job of leading the institution from the front.

"Over the last four or five years, I always wore something magenta. People even started saying that I am a flamboyant person whose appearance is not like a financial institution's CEO."

Islam said he did this because he believes it is important for CEOs to take their brands to heart.

Islam went on to say that while teamwork is of paramount importance, the CEO needs to know how to lead in order to bring about bold transformations.

While recently conducting a course on design thinking at MIT, Islam and his team designed a product on an online mentorship programme.



To him, mentorship is very important at every step of a career.

Be it a young executive or the CEO, from the management to trainees need a supervising senior and separate mentor to help develop his vision, courage and mental fortitude.

Islam was born and brought up in Jhainaidah and completed his HSC from Jhainaidah Cadet College in 1994.

He then came to Dhaka and joined a coaching centre, where he met Shehzad Munim, managing director of British American Tobacco Bangladesh.

At the time, Munim was enrolled in the Institute of Business Administration (IBA)

at the University of Dhaka while Islam was seeking admission to the Bangladesh University of Engineering and Technology.

However, Munim convinced Islam to join his IBA department instead.

After completing his BBA, Islam started an internship with American Express.

"As people say, a first job is like a first love. Truly American Express gave me a lot, took risks on me and even sent me to London for Six Simba Black Belt training in 2001 while they were having a hard time," he said.

Later in 2006, when American Express was leaving Bangladesh, Islam decided to stay in the country and joined Standard Chartered Bangladesh as manager of operational risk and service quality but he served only six months in the position as the lender wanted to send him abroad.

Islam then joined IPDC as head of operations and technology in April 2006.

In 2008, when he was to lead IPDC, he did not have the 12 years of experience required and had to lead as deputy managing director until December 2011.

After becoming CEO, he had to complete his masters as new regulations strictly stated that a CEO must have a post-graduation degree. And so, he received a master degree in economics in 2017.

To him, in an industry like the financial sector, ethics is very important and long term sustainability is difficult if someone does not follow ethical culture within the institution.

"It's always from the top. The CEO's behavioural pattern, attitude and standard of ethics are always reflected within the institution," he said.

"In IPDC, we successfully built a family like culture even though we've grown nine times bigger in the last five years. We are retaining our family like culture, no closed doors anywhere and zero tolerance in integrity.

"Sometimes you have to look forward. Small visibly harmless behaviour may create large problems and so, a CEO must remain aware," he added.

While most financial institutions keep a watchful eye on loan disbursements, revenue and profit, IPDC is more customer-centric since its gauge for success is measured by the number of lives changed and employment generated.

Vegetable prices cool off on winter harvest

STAR BUSINESS REPORT

Vegetables prices have started to cool off in the kitchen markets easing pressure on the wallets of consumers thanks to the arrival of winter harvests.

For instance, consumers can buy red amaranth, a popular leafy vegetable, at cheaper rates now than a month ago. Its prices fell 43 per cent to Tk 15-20 each kilogram at markets in Dhaka yesterday from Tk 20-30 a month ago, according to data of the Department of Agricultural Marketing (DAM).

READ MORE ON B3



ANISUR RAHMAN

A trader sorts out his vegetables, which arrive on the truckloads every day at the wholesale market of Karwan Bazar to be circulated around the capital. The photo was taken yesterday.

Bangladesh now a development model

Says Turkish ambassador

UNB, Dhaka

Turkish Ambassador Mustafa Osman Turan has said his country wants to make an increased investment in Bangladesh and raise the bilateral trade volume through product diversification.

Bangladesh has a very bright future and its economy is growing fast like Turkey, he said.

"Turkish investors are keen to invest in Bangladesh as it offers attractive incentives for foreign investors," he told news agency UNB in an interview at his office.

The envoy who came to Bangladesh just before the Covid-19 outbreak said a prominent Turkish company will invest \$100 million in the liquefied petroleum gas sector in Chattogram. "That will be an initial investment."

Turan said improving bilateral trade, boosting investment in Bangladesh and enhancing cultural and people-to-people ties will be among his priorities during his tenure in Bangladesh.

"As an envoy, there's always a desire to do something more," he said, adding that he is lucky to see the positive atmosphere in place created by his predecessors to take forward the relations to a new height.

"We're happy that our economic



Mustafa Osman Turan

and trade relations are improving," said the envoy, who also served in Italy, Albania, North Macedonia, Kosovo, Austria, Afghanistan and Belgium.

The Turkish envoy said they buy a lot of jute products from Bangladesh and will explore other areas saying the two countries can always diversify their trade.

"Bangladesh has a very strong pharmaceutical industry and a growing IT industry," he said, adding that the agro industries, light-engineering, services sector, tourism and health sectors are some promising areas of cooperation.

Around \$1 billion worth of trade takes place between the two nations every year and scope is there to increase it further, he said.

The bilateral trade volume in the first 10 months of the current year stood at \$754 million, which is equivalent to that of 2019, he said.

"That's good news indeed! We kept the same level of trade despite the pandemic where other countries are experiencing a significant drop in their trade volumes. This year, the trade balance is in favour of Bangladesh as Bangladesh is selling a lot of jute products to Turkey."

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GLOBAL BUSINESS

Japan unveils \$708b in fresh stimulus with eye on post-Covid growth

REUTERS, Tokyo

Japan announced a fresh \$708 billion economic stimulus package on Tuesday to speed up the recovery from the country's deep coronavirus-driven slump, while targeting investment in new growth areas such as green and digital innovation.

The new package will include about 40 trillion yen (\$384.54 billion) in direct fiscal spending and initiatives targeted at reducing carbon emissions and boosting adoption of digital technology.

Policymakers globally have unleashed a wall of monetary and fiscal stimulus to prevent a deep and prolonged recession as the coronavirus closed international borders and sent millions out of work. In the United States, a \$908 billion coronavirus aid plan is currently under debate in Congress.

In Japan, the pandemic has forced the government to put its fiscal reform agenda on the backburner, despite holding the industrial world's heaviest public debt burden, that is twice the size of its economy.

"We have compiled the new measures to maintain employment, sustain business and restore the



REUTERS/FILE

Japanese Prime Minister Yoshihide Suga looks on during a news conference in Tokyo.

economy and open a way to achieve new growth in green and digital areas, so as to protect people's lives and livelihoods," Prime Minister Yoshihide Suga told a meeting with ruling party executives.

The package, approved by cabinet on Tuesday, would bring the combined value of coronavirus-related stimulus to about \$3 trillion - roughly two-third the size of Japan's

economy. Suga said the fresh stimulus will boost Japan's gross domestic product (GDP) by around 3.6 per cent.

Japan's economy, the world's third-largest, rebounded in July-September from its worst postwar contraction in the second quarter, though many analysts expect a third wave of COVID-19 infections to keep any recovery modest.

The potential impact of Brexit without a trade deal

REUTERS, London/Brussels

Britain and the European Union are seeking a post-Brexit trade deal, with failure likely to result in increased chaos in mutual trade, financial markets tumbling and huge economic costs.

Here are some of the potential pressure points of a failure to reach agreement on trade.

Investors and banks have long predicted a trade deal would be done, so a no-deal would hit the British pound, foreign exchange traders say.

But investor sentiment was hit by the sides saying on Saturday that there was still no agreement covering annual trade worth nearly \$1 trillion, and sterling has fallen against the US dollar since then.

The shock result of Britain's referendum on leaving the EU in 2016 sent the pound down 8 per cent against the dollar, its biggest one-day fall since the era of free-floating exchange rates began in the 1970s.

In the case of a "no deal" on trade, Britain would lose zero-tariff and zero-quota access to the European single market of 450 million consumers overnight.

Britain would default to World Trade Organization (WTO) terms in its trade with the 27-state bloc. It would impose its new UK global tariff (UKGT) on EU imports while the EU would impose its common external tariff on UK imports. Non-tariff barriers could hinder trade, with prices widely expected to rise for British consumers and businesses

Borders risk disruption, especially the main crossing points, with experts saying shortages of certain foods are possible in Britain as it imports 60 per cent of its fresh food, with disruptions in British lamb exports to the EU also possible.

Any disruption would be felt most keenly by sectors that rely on just-in-time supply chains, including autos, food and beverages. Other sectors likely to be affected would include textiles, pharmaceuticals, and chemical and petroleum products.

The EU is Britain's biggest trading partner, accounting for 47 per cent of its trade in 2019. It had a trade deficit of 79 billion pounds (\$104.86 billion) with the EU, a surplus of 18 billion in services outweighed by a deficit of 97 billion pounds in goods.