

Farmers go to loan sharks while funds idle with banks

Rakub disburses 28pc of agri loan target in first half of this FY in 4 northern dists, Sonali Bank 23pc

EAM ASADUZZAMAN, Nilphamari

Funds for agriculture loan are lying idle with commercial banks in four northern districts but flood affected farmers show little interest for loans in the current Rabi season.

The lengthy and cumbersome loan disbursement process and alleged harassment for repayment of earlier loans has created a negative impact on farmers as regards agriculture loan, sources said.

Cashing in on the situation, loan sharks in the four districts Rangpur, Nilphamari, Kurigram and Gaibandha-are reaching loans to farmers at their doorsteps without any formality, but at high interest rates.

Commercial banks give loans at 8 per cent interest. To get loan, farmers have to deposit up to date land documents for which they have to face hassle at union land revenue office and district land records office.

Besides, a section of corrupt bank employees demand 'commission', the sources alleged.

Recently, many farmers were arrested or harassed for defaulting on loan repayment and many others are on the run as banks have lodged cases against default-

ers. Sources in Rajshahi Krishi Unnayan Bank (Rakub), said Tk 75.90 crore was allocated for agriculture loan in current FY 2007-2008 for Rangpur district but the disbursement was Tk 27.28 crore till December 31.

In Gaibandha, the disbursement was only 11.59 crore against an allocation of Tk 46.70 crore.

In Kurigram and Nilphamari, disbursement was Tk 12.89 crore and Tk 10.73 crore against Tk 42.70 crore and Tk 44.15 crore respectively, the sources said.

Only 28 per cent of the target could be achieved in six months, they said.

Sonali Bank allocated Tk 5.25 crore, Tk 7.39 crore, Tk 6.14 crore and 5.91 crore for Rangpur, Gaibandha, Kurigram and Nilphamari districts but disbursement in six months was Tk 1.93 crore, Tk 4.86 crore, Tk 2.33 crore and Tk 1.14 crore respectively.

The bank attained only 23 per cent of the target except in Gaibandha where it was slightly higher, the sources said.

The government earlier directed banks to attain 60 per cent loan disbursement target by December 31, bank sources said.

Same is the situation with

Janata Bank Agrani Bank. Allotment for Janata Bank and Agrani Bank in Nilphamari was Tk 5.93 crores and Tk 54 lakh respectively but disbursement was only Tk 1.29 crore and Tk 18 lakh.

Many bank branches even made public announcements through loud speakers, urging farmers to take loan but it could not bring any result, the bank sources said.

Loan sharks give loans only after taking signature or thumb impression on white paper or non-judicial stamps without mortgage of property.

Farmer Tayeb Ali of Putimari village in Kishoreganj upazila in Nilphamari said, "I borrowed Tk 3,000 from a money lender on condition to give him nine mound of paddy after harvest". This will be about three maunds of paddy for Tk 1000.

Moksudar Rahman of Taraganj upazila in Rangpur said he borrowed Tk 1000 from a money-lender in mid-Poush (last week of December) to repay Tk 1800 in Baishakh (mid-April).

The interest charged by loan sharks is between 180 and 240 per cent, sources said.

Investigation by this correspondent revealed that share

croppers constitute the lion portion of clients of money lenders as they have no land to show to banks. About 50 per cent of farmers in northern districts are sharecroppers, agriculture officials said.

"The money lender just visited my crop field, made an estimate of my probable share and gave me Tk 2000 loan, which I will repay after harvest", said share-cropper Khirud Barman of Itakhola village in Nilphamari Sadar upazila.

Different NGOs also provide loan to farmers and share croppers but flood-hit farmers do not like to approach them as they realise weekly installments which is not possible before harvest, many farmers said.

When asked, deputy general manager MU Anwar at Rangpur divisional Rakub office admitted low disbursement of agriculture loan by the bank. "Many applicants are not eligible for fresh loan as they are yet to repay earlier loans", he said.

"We must ensure bank interest also", he added.

Sonali Bank AGM in Nilphamari Shahidul Islam however said loan disbursement will be higher now as half of the financial year is already gone.

Good prospect for agro-based industries

Swiss envoy says in Rajshahi

STAFF CORRESPONDENT, Rajshahi

Swiss ambassador in Bangladesh Dora Rapold yesterday met the business leaders here and exchanged views with them.

She met the business leaders and women entrepreneurs at Rajshahi Chamber of Commerce and Industries (RCCI) Bhaban before ending her three-day tour to Rajshahi.

She said there is a bright prospect for establishing agriculture-based and textile industries in the region.

She also hoped the possibility of Swiss businessmen's investment in Rajshahi.

At that time, Swiss Agency for Development Cooperation (SDC) deputy country director Corinne Huser, RCCI vice president Khondoker Mainul Hossain, directors Hafizur Rahman, Abul Hossain, M Shahidullah and Kabirur Rahman were present.

Later, the business leaders briefed the news about the outcome of her visit. "When we described the local trading situation, she said the possibility of Swiss businessmen's investment in Rajshahi", said RCCI leaders.

Earlier, the Swiss envoy met the district administration officials.

Rangpur trader fined for selling fish with formalin

OUR CORRESPONDENT, Rangpur

A mobile court here yesterday realised Tk 5,000 as fine from a fish trader for selling formalin-mixed fish at the municipality market.

The trader is Mostafa Kamal. The court led by magistrate Firoz Kabir also seized about 16 maunds of fish from his depot.

Later, the seized fish were dumped in a hole.

Sources said, Mostafa Kamal and other fish dealers had been selling formalin-mixed fish for a long time.

Joint forces assisted the court in conducting the raid.

2 Jamaat leaders held in Rajshahi for extortion

STAFF CORRESPONDENT, Rajshahi

Police yesterday arrested two leaders of Jamaat-e-Islami Bangladesh in Puthia upazila in connection with Tk 2 lakh extortion case filed against them.

The arrestees are Rajshahi eastern region Jamaat amir (chief) Moksud Ali, also teacher of Puthia Degree College and chairman of Puthia Islamia Women's College governing body and Bagha upazila Jamaat amir Abdul Mannaf, also principal of Puthia Islamia Women's College, police said.

After arrest, they were produced before a court here. The court sent them to jail custody.

Police said the two were arrested from Puthia Bazaar. Kamal Uddin, a dismissed teacher of Puthia Islamia Women's College lodged the Tk 2 lakh extortion case against them. He alleged that he was suspended on June 1 last year. The two demanded Tk 2 lakh promising reinstatement in job on August 25.

RU 'controversial' staff agitate for job regularisation

RU CORRESPONDENT

Hundreds of fourth class employees of Rajshahi University (RU), whose appointment earlier created controversy, staged demonstration in front of the administrative building yesterday demanding regularisation of their jobs.

After police prevented the agitating employees from proceeding to the administrative building, 10 employees on behalf of them met RU vice-chancellor Prof Altaf Hossain and Pro vice-chancellor Prof Mannunul Keramat separately to press home their demand.

Later the employees gathered in front of Senate building and warned of tougher movement against the university authorities if their jobs are not regularised immediately.

Masud Rana, a fourth class employee, told newsmen that they did not get any assurance about job regularisation during their meeting with RUC and Pro-VC.

"We will launch our agitating programme in a press conference tomorrow [Thursday]", he said.

In April 2005, RU authorities appointed 544 third and fourth-class employees against 255 vacant posts in alleged violation of rules.

Later, in the wake of the agitation of the employees, RU authorities regularised the jobs of around 300 'controversially appointed' third and fourth-class employees during the tenure of the BNP-Jamaat coalition government.

The High Court stayed the recruitment following a case filed by Abu Aslam, a lawyer.

Pirates again rule Patuakhali coastal waters

13 fishermen abducted, 14 trawlers looted in 7 days

OUR CORRESPONDENT, Patuakhali

Fishermen feel insecure in the Bay as pirates abducted 13 fishermen and looted over Tk 1 crore nets, equipment, Hilsa fish and fuel from 14 trawlers in last seven days.

Of the abducted fishermen, 12 bought their freedom and returned to Kuakata, sources in local fishermen's association said.

On Tuesday, an armed tossed 28 fishermen of three trawlers into the Bay, abducted one and looted those. The trawlers were FB Faruq, FB Zaman and FB Jasim, the sources said.

The abducted fisherman--Harun, 30 of Mohipuris yet to return to the shore, said Fazlu Gazi president of Mohipur fishermen's association.

The pirates attacked the traw-

ers when they were returning to Mohipur with Hilsa fish from the Bay.

All the 28 fishermen were rescued by other trawlers and they returned to Mohipur. This correspondent also talked to some of the survivors.

On January 9 a gang of pirates allegedly led by Raju Ahmed kidnapped 60 fishermen with their 11 trawlers when they were fishing in Bay waters, about 40 kilometres from Kuakata.

The pirates took them to the Sundarbans and demanded Tk 3 crore as ransom.

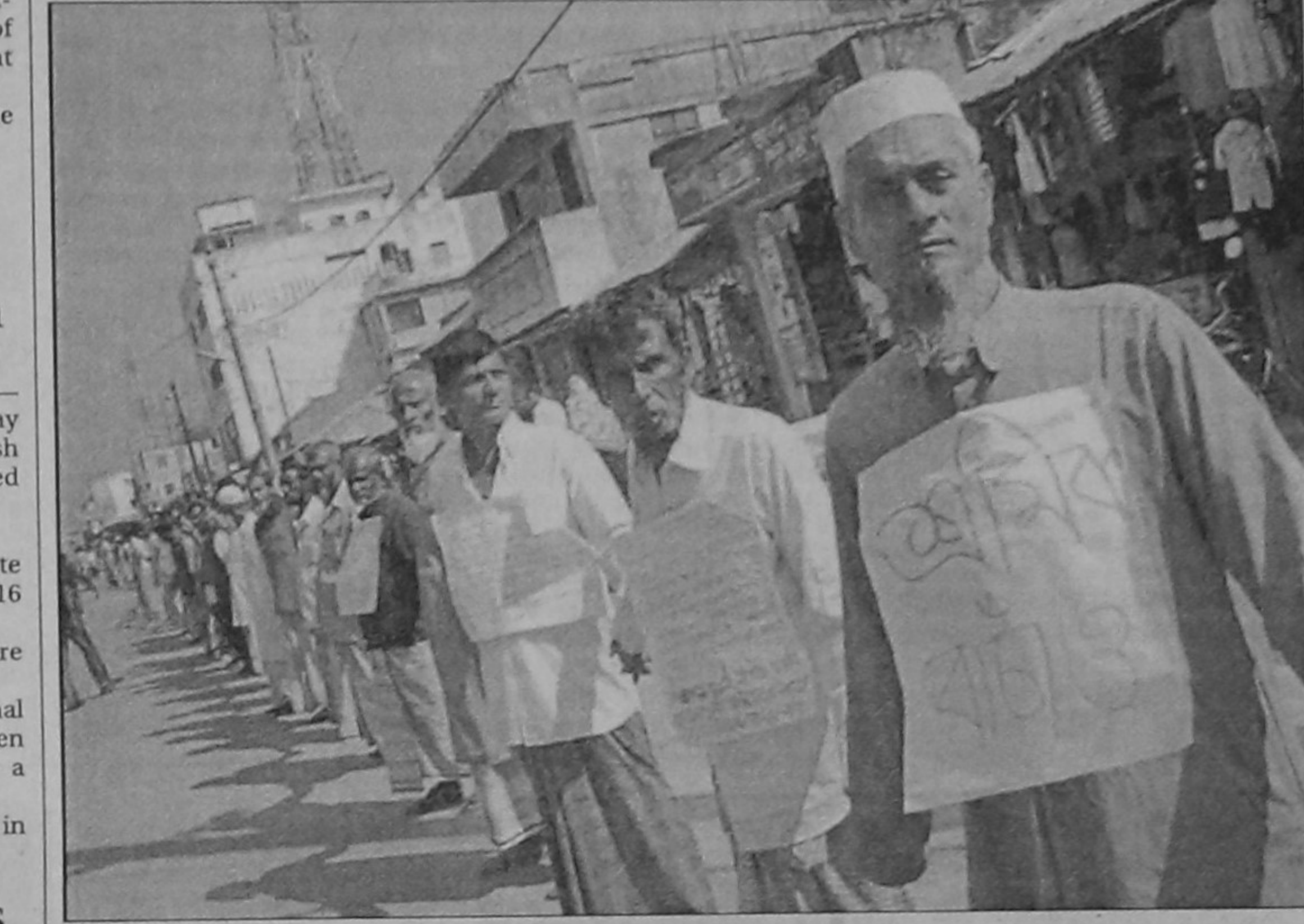
This was known when one of them, freed by the abductors, returned to Kuakata.

The freed fisherman could identify 11 fishermen still held

hostage by the pirates. They are Mohsin, of Shyamnagar in Satkhira; Ranajit and Khali of Alipur in Patuakhali; Shahjahan Ali, Rajib, Zakir, Abul Kalam Azad, Amdatul Haq, Nurul Islam, Jasim, and Al-Amin of Pathorghata upazila in Barguna district. After two days, the 11 fishermen bought freedom by paying Tk 1 lakh, sources in Mohipur fishermen's association said.

When contacted, Kuakata naval police said they did not know anything about incident as no fishermen complained to them.

A Coast Guard official in Bhola told this correspondent over cell phone that they are preparing launch an operation against pirates in the Bay, but facing shortage of vessels.



About 3,000 workers of Mongla Port form human chains in the town yesterday demanding arrear dues and steps for protection of the port.

Withdraw cases against teachers, students

Sust teachers' memo to VC

STAFF CORRESPONDENT, Sylhet

Teachers of Shahjalal University of Science and Technology (Sust) yesterday wore black badges to press for immediate release of detained teachers and students of Dhaka University and Rajshahi University.

They are also demanding release of student of other educational institutions throughout the country.

During the campus unrest in August last year, there was no untoward incident on the Sust campus but police filed a case against a student who has recently been charge-sheeted, said a memorandum that they handed over to the Sust vice-chancellor.

The teachers demanded immediate withdrawal of the case.

They also demanded withdrawal of the cases against the teachers and students of DU and of RU.

Convener of Forum of the Teachers from Pro-Liberation Forces Dr Sushanta Kumar Das, also former president of Sust Teachers Association, and others signed the memorandum.

24,000 fowls culled in Barguna, Jessore

800 die of suspected bird flu in Rangpur

STAR NATIONAL DESK

Over 21,000 fowls were culled in Barguna yesterday and another 3,000 in Jessore on the day before following detection of bird flu.

In Rangpur, about 800 poultry birds died of suspected bird flu in last two days.

UNB reports from Barguna: The fowls were killed in Barguna after 404 chickens of a poultry farm owned by Golam Sagor Moju died at Dhalua village in Sadar upazila after detection of avian influenza in last two days.

A team of the district administration and local Livestock Department conducted a drive about one square-mile area of the farm and culled 20,157 chickens, 590 ducks, 515 pigeons and a parrot.

Earlier, the district administration and local Livestock Department held a meeting to make people aware about bird flu in the afternoon.

Our Khulna Staff Correspondent says: About 3,000 fowls were culled

following detection of Avian Influenza among fowls of Afroza poultry farm at Palbari in Jessore Sadar police station, said Dr

Swapan Kumar, assistant director of Khulna divisional office of the Livestock Department.

The operation was led by first class magistrate of Jessore court, Shaiful Islam. Joint forces, Rapid Action Battalion (Rab) and officials of the Livestock Department were also present.

All the 1,650 poultry farms in nine upazilas of Khulna district and Khulna metropolitan city have also been put under observation by the Livestock Department from yesterday in view of detection of bird flu in some parts of the country.

Khulna district livestock officer (DLO) Dr Obaidul Karim said several teams of officials and employees have been directed to watch the poultry farms and take quick steps in case of detection of bird flu.

The president of Jessore District Poultry Farm Owners' Association Harun-or-Rashid issued a press statement yesterday urging Jessore district administration and officials of Livestock Department to take preventive measures against outbreak of bird flu to save poultry industry from being ruined.

Our Rangpur Correspondent reports: About 800 poultry birds died of suspected avian influenza

at a poultry farm at Robertsonsganj here in last two days.

Nitu, the affected poultry farmer said about 700 of his poultry birds died the day before yesterday and the rest 900 died yesterday.

DLO Dr Roushanuzzaman said he had collected specimen of the dead birds. He said the district livestock office sent the specimen to Dhaka for examination. Primarily, they detected symptoms of avian virus in the birds.

The DLO said they will take the next course of action after receiving the examination report.

Moulvibazar Press Club office bearers

OUR CORRESPONDENT, Moulvibazar

MA Salam, correspondent of the daily Sangbad and Channel I, and Sarwar Ahmed, correspondent of the daily Manobjanin, were elected as president and general secretary of Moulvibazar Press Club in its annual general meeting held at the club auditorium yesterday.

A 15-member new executive committee was also elected.

Advertisement for Bangladesh Film and Photo Exhibition. Text includes: বাংলাদেশ চলচ্চিত্র উন্নয়ন কর্পোরেশন সুটিং ও পিকনিক -এফডিসির জিয়া ফিল্ম সিটিতে. ঢাকা থেকে প্রায় ৪৫ কিঃ মিঃ দূরে গাজীপুর জেলায় কবিরপুরের আন্দারমানিক এলাকায় (আনসার একাডেমী ও নন্দন পার্ক সংলগ্ন) ১০৫ একর জায়গা জুড়ে রয়েছে জিয়া ফিল্ম সিটি। এ সিটিতে পাবেন- একটি সংরক্ষিত এলাকা। গাছপাছালি শোভিত বনাঞ্চল, কৃত্রিম লেক, খোলা ময়দান, শস্যক্ষেত ইত্যাদি। মানসম্মত রেষ্ট হাউজ এবং বিদ্যুৎ, পানি ও পর্যবেক্ষণালী সুব্যবস্থা। প্রয়োজনীয় নিরাপত্তার জন্য এফডিসির নিরাপত্তা কর্মী। সুটিং ও পিকনিকের জন্য এ সিটির স্পট ভাড়া দেয়া হচ্ছে।

Advertisement for Bangladesh Government. Text includes: গণপ্রজাতন্ত্রী বাংলাদেশ সরকার অধ্যক্ষের কার্যালয় বেগম বদরুন্নেসা সরকারি মহিলা কলেজ, ঢাকা দরপত্র বিজ্ঞপ্তি তারিখঃ ১৫/০১/০৮ইং. এতদ্বারা বেগম বদরুন্নেসা সরকারি মহিলা কলেজে ২০০৭-২০০৮ অর্থ বছরের রসায়নবিদ্যা, পদার্থবিদ্যা, প্রাণিবিদ্যা, উদ্ভিদবিদ্যা, ভূগোল, গার্হস্থ্য অর্থনীতি ও মনোবিজ্ঞান বিভাগের ল্যাবরেটরী যন্ত্রপাতি বিক্রয়/সরবরাহকারী প্রতিষ্ঠানের নিকট হতে তাদের নিজস্ব লেটারহেড প্যাডে সীলমোহরকৃত দরপত্র আহ্বান করা যাচ্ছে। দরপত্রের প্রতি সিডিউল ৫০০/- টাকা (অফেরতযোগ্য) নগদ মূল্যে, পত্রিকায় প্রকাশের তারিখ থেকে ২৮ দিন পর্যন্ত সকাল ১১:০০টা হতে বিকাল ৩:০০টা পর্যন্ত উপাধ্যক্ষের কক্ষ থেকে (ছুটির দিন ব্যতীত) ক্রয় করা যাবে। দরপত্র উক্ত সময়ের মধ্যে অধ্যক্ষের কক্ষে রক্ষিত ভেটোর বাস্কে জমা দিতে হবে। সীলপালা করা দরপত্র আগামী ১৪/০২/০৮ইং তারিখ দুপুর ১২:০০ টায় দরপত্রদাতাদের সামনে (যদি কেহ উপস্থিত থাকে) দরপত্র খোলা হবে। দরপত্রের সাথে উক্ত মূল্যের ২% হারে জামানত হিসেবে ব্যাংক ড্রাফট অধ্যক্ষের অনুকূলে (ফেরতযোগ্য) এবং হালনাগাদ ট্রেড লাইসেন্স, ব্যাংক সলভেন্সী ও ভ্যাট রেজিস্ট্রেশনের সত্যায়িত কপি জমা দিতে হবে। নির্ধারিত সময়ের পর কোন দরপত্র সিডিউল বিক্রয়/জমা নেওয়া হবে না। কোন কারণ দর্শানো ব্যতিরেকে যে কোন দরপত্র গ্রহণ বা বাতিলের অধিকার কর্তৃপক্ষ সংরক্ষণ করে। প্রফেসর মমতাজ বেগম অধ্যক্ষ বদরুন্নেসা সরকারি মহিলা কলেজ ঢাকা সি-১৮৩

PROJECT DIRECTOR "EXPANSION OF BANGLADESH JATIYO ANDHA KALLYAN SAMITY HOSPITAL, COMILLA" District Social Services Office, Police Line, Comilla. RE-TENDER NOTICE. Sealed tenders are hereby invited from contractors in accordance with the Public Procurement Regulations-2003 for the under mentioned work. Table with 20 items: 1. Ministry/Division: Ministry of Social Welfare, Bangladesh; 2. Agency: Department of Social Services and Bangladesh Jatiyo Andha Kallyan Samity; 3. Procuring entity Name: Project Director, District Social Services Office, Comilla; 4. Invitation for Tender No. & Date: Tender no 1/2007-08 Date: 17/01/08; 5. Name of work: Expansion of " Bangladesh Jatiyo Andha Kallyan Samity Hospital" at Shankarpur, Alekharchar, Comilla; 6. Procurement Method: Open Tendering Method; 7. Brief Description of works: R.C.C. Column, beam, Slab, Lintel, Wood works, floor finishing, Mosaic & Tiles, Lime terracing, Plaster, Distemper & White wash, Sanitary, Plumbing and general Electrification etc.; 8. Time for Completion of the work: 18 (Eighteen) Months from the date of issue of work order; 9. Eligibility of tenderer's: This invitation for tender is open to all eligible tenderer's as mentioned below: (i) Reputed Contractors/Construction firm who have minimum 10(Ten) Years of general experience in building construction works and also having experience in successful completion of at least 1(One) number of building in similar nature Civil, Sanitary and Electrification works in Bangladesh of Govt./semi Govt./Autonomous Organization during last 5 (Five) Years of Tk. 03.00 crore (Taka Three crore) only in a single tender. (ii) Only individual contractor will be eligible for this Tender. Tenderers should submit attested copies of all necessary Certificate and documents along with the tender otherwise tender will be treated as non-responsive; 10. Budget and source of funds: Budget-Revenue fund: GOB; 11. Price of tender document: Tk. 5,000/-(Five thousand) only by Treasury challan (Non refundable); 12. Tender Security: Tk. 10,00,000/- (Ten Lacs) only; 13. Performance Security: 10% (Ten percent) less the Tender Security already deposited; 14. Name and address of the offices selling tender document: 1) Deputy Director, District Social Services Office, Police line, Comilla 2) Bangladesh Jatiyo Andha Kallyan Samity Office at Shankarpur, Alekharchar, Comilla; 15. Name and address of the office receiving tender document: Deputy Commissioner Office, Comilla; 16. Name and address of the office for opening: Deputy Commissioner Office, Comilla; 17. Date for selling tender documents: 17/01/08 to 04/02/08 during Office hours; 18. Tender Submitting date & time: 05/02/08 Up to 1-00 PM; 19. Tender opening date & time: 05/02/08 at 1-30 PM (Intending tenderer or their authorized representatives are allowed to attend. (If any)); 20. Special instruction: a) All activities in connection with the said procurement of works will be guided as per the procurement Implementation of the Public Procurement Regulation-2003. b) The Tender Evaluation committee reserve the right to accept/rejects any or all the tenders without assigning any reason whatsoever. If it is not possible to receive the tender on the schedule date for any unavoidable circumstances the same will be received on the following working date at the same time and venue. c) The contractors will quote the rate for all items of works both in figures and words. The amount of the rate quoting will be acceptable up to two digits after decimal point. d) If it is proved at any stage that information furnished in the tender by the tender (s) is false and the tender is signed and submitted in a way of fraudulent practice instead of signing the same by the actual tenderer/their authorized signatory, his tender/work order will be outright rejected & tender security will be forfeited, and action will be taken according to ITT3. e) This tender notice is brief the-details of the tender may be seen from the office of the Undersigned during office hour. f) The Original Money Receipt for purchase of Tender Document must be submitted with the Tender. N.B: F.D. Facilities will not be entertained. Project Director Expansion of Bangladesh Jatiyo Andha Kallyan Samity Hospital, Comilla.