

Banks passed troubled year

FROM PAGE 20
Bad loans have increased by Tk 7,282 crore to Tk 36,282 crore in the third quarter till September 2012 as a significant amount of loan related to the recent scams was rendered classified. That excludes the over Tk 3,600 crore that Hall-Mark and five other companies swindled out of the Sonali Bank; and the figure would rise to about Tk 40,000 crore when this amount is added to the

classified category. Waves of scams in Sonali and other state-owned banks involving thousands of crores of taka have shaken up the industry as well as the regulators. Much of this money went out of the banks' coffers in the name of loan against forged documents. In Sonali Bank's case, the top management has demonstrated its sheer negligence in safeguarding depositors' money. Worse, some of its officials joined

hands with the scamsters, making the swindle all too easy. "It seems the management structure in Sonali Bank has collapsed," Tajul Islam, who headed a parliamentary committee probing the Hall-Mark scam, told The Daily Star recently. These scams had had a collateral effect on the industry as a whole. Sonali Bank still owes 26 banks over Tk 1,500 crore. On the list of these banks are pub-

lic, private and multinational banks that gave acceptance to purchase bills of Hall-Mark and other companies. "We had a very uneasy year [2012]. Our business was affected by the scams badly," said a chief executive officer of a private bank to which Sonali Bank owes nearly Tk 50 crore in connection with the Hall-Mark scam. The age-old inland bill purchase or IBP has also come under question after

these scams. It led to the tightening of the IBP system: The once all-powerful branch managers from now on cannot approve these bills without the go-ahead of the head office. While this is no way a bad thing in terms of management and good governance, seen from business perspective, it will eat up valuable time. Documentations for the IBP must be made through SWIFT code. "We're establishing a

new system to monitor foreign trades and IBPs from the beginning of the New Year," said Naznin Sultana, deputy governor of the central bank. According to the managing director of a private bank, this might hurt manufacturers and exporters. He argues banks in Bangladesh work on the acceptance of other banks, and this has been a normal practice and an established business model for years. Particularly, bill

discounting in readymade garment sector is a common feature and the system helps the apparel sector maintain a cash flow to meet expenditure, including wages. "Though regulations are good for establishing discipline in the financial sector to stop fraudulent activities, it'll have a negative impact on businesses," notes a top official of a private bank. Tightening loan rules on classification and

provisioning will also be effective from this year, which, bankers say would further increase bad loans. Nevertheless, new regulations would have a positive impact on the market in the long run. But, in the short run, bankers see no significant boost in investment amid the growing apprehension of political unrest. Poor infrastructure and shortage of gas and electricity still remain their big worries.

Rights situation was alarming

FROM PAGE 20
The report highlights a distressing trend of communal violence in 2012. In addition to destruction of Buddhist temples, monasteries and houses in Ramu, Ukhiya and Teknaf in September, there were attacks on the Ahmadiyya community in Rangpur and Hindus in Kaliganj, Chirirbandar in Dinajpur, Sitakunda and Patiya in Chittagong, Jhenidah and Bagerhat. "Most of these [incidents of violence] were fuelled by religious fundamentalists and political parties," argues ASK. The report says 56 people "disappeared" last year, of whom four were found dead and 38 are still missing. "Like the previous years, families of the victims alleged the involvement of law-enforcement agencies, especially the Rapid Action Battalion, in most cases," says the

report. The law-enforcement agencies were responsible for extrajudicial killings of 91 people, in addition to illegal torture and harassment of countless others, it adds. As many as 319 cases of deaths and torture by Border Security Force were reported last year against 155 such incidents in 2011. Last year 48 people were murdered, 106 injured and 140 abducted by BSF. In 2012, five journalists were murdered and at least 442 were subjected to harassment and assaults. The number of journalists facing harassment or assault was 306 in 2011. The ASK report shows rape of 1,149 women was reported in 2012. Besides, 538 women were subjected to dowry-related violence. Of them, 263 women were murdered and 19 commit-

ted suicide. As many as 250 women were reported to have been subjected to "eve-teasing" and harassment. Eighty-four people died and 10,525 were injured in political conflicts. Crimes by student cadres of powerful political parties on different campuses and on the streets were particularly troubling, observes the report. Attempts by the government to suppress dissent were notable last year, with mass arrests, police violence against protesters and declaration of section 144 as many as 165 times. The most disturbing event concerning workers' rights took place at garment factory Tazreen Fashions. A devastating fire at Tazreen Fashions in Savar claimed the lives of 112 workers on November 24.

Although a government-formed investigation committee held the owner and officials responsible, no arrests were made. Sultana Kamal said people had high expectations from the government when they had voted it to power, but it has failed to deliver. Bangladesh Mahila Parishad also published a year-end report saying 5,616 incidents of gender-based violence occurred with 900 murders of women and children, 435 suicides and 157 gang-rapes. Bangladesh Human Rights Commission furnished a survey report asserting 4,520 people were killed in 2012. Citizen's Initiative and Bangladesh Manabadhikar Bastabayan Sangstha also published similar reports yesterday.

Defence counsel draws flak

FROM PAGE 20
After the independence of Bangladesh, Hossain had been a prosecutor in the cases against the collaborators of the Pakistani occupation force that committed crimes against humanity during the Liberation War in 1971. But yesterday, as Hossain stood for the war crimes accused, Attorney General Mahbubey Alam termed the stance "self-contradictory". Hossain in his submission asked the tribunal to reinstate the war crimes cases saying it was necessary to uphold the image of the tribunal after the Skype controversy. He was supposed to give submission for retrial of the war crimes case against Jamaat-e-Islami Ameer Motiur Rahman Nizami, but he gave the submission for three war crimes accused including that for Nizami. The attorney general expressed astonishment

over the present stance of the veteran lawyer, who is also an adviser to BNP Chairperson Khaleda Zia. Following Hossain's submission, the attorney general said Hossain had been a young prosecutor who was appointed by Bangabandhu Sheikh Mujibur Rahman to try the collaborators in 1973. "Now he has appeared to protect the collaborators. Can he change his stance?" asked the attorney general. The defence instantly raised their voice saying the trio were not collaborators which heated up the courtroom for a while. As the attorney general concluded his submission, Hossain stood up and gave explanation for his present stance. He claimed that Ghulam Azam, Nizami and Sayeede were not accused in the Collaborators Act, which was formulated to try the persons who abetted the

Pakistani occupation forces. Earlier, referring to the Skype conversation, Hossain in his 40-minute argument said the formal charges against the war crimes accused were imported. A Bangla daily published the alleged Skype conversation between Justice Md Nizamul Huq and expatriate legal expert Ahmed Ziauddin. Soon after the controversy came to light, Justice Huq had resigned from Tribunal-1. Hossain said Jamaat was a legal political party in Bangladesh, but the charges described it as an auxiliary force as a whole. He termed Ziauddin a scapegoat of the incident saying he was not more learned than Justice Huq. "There is some machinery behind him [Ziauddin] to make it [trial] controversial. They should be tried and punished," he said. He also said Justice Huq had resigned "being driven

by conscience". Hossain asked the tribunal to reinstate the trial to uphold its image at home and abroad. The attorney general refuted Hossain's claim and said Justice Huq did not resign being driven by conscience and that the former chairman was able to take assistance according to the International Crimes (Tribunals) Act, 1973. He reiterated that the formal charges are absolutely different from the copy mailed by Ziauddin. Following their submission, prosecutor Syed Haidar Ali and defence counsel Mizanul Islam placed their arguments. The three-member tribunal headed by Justice ATM Fazle Kabir with members Justice Jahangir Hossain Selim and Justice Anwarul Haque recorded their submission. The proceeding will resume today.

Talks with BNP soon

FROM PAGE 1
Talking to reporters at his Secretariat office, Ashraf, also LGRD minister, said the talks would start soon upon positive response from BNP. "Informal talks are taking place with opposition parties. What we need now is to sit formally," he said. The AL leader said, "The sooner the talks take place and an arrangement is reached, the better it will be for the country and democracy." He hoped all uncertainty would go away through the dialogue and the next election would be held with participation of all political parties. Agriculture Minister Matia Chowdhury agrees with Ashraf's views. She said, "We meet and talk frequently with opposition leaders in various social and family programmes." However, the BNP and

Anwar Hossain Manjufaction of Jatiya Party have doubts about the outcome of the talks. "The dialogue will not be fruitful if there is no specific agenda over the caretaker government issue," said BNP standing committee member Khandaker Mosharruf Hossain, adding that formal proposal needed to come from the government first. Another standing committee member of the party Lt Gen (ret'd) Mahbubur Rahman, however, welcomed Ashraf's announcement. "We are also looking for a dialogue, but the government will have to be sincere and shift from its rigid stance against the caretaker government system," he said. Anwar Hossain Manju said if the AL and BNP were

not flexible on their positions, there would be no positive outcome of the dialogue. "If you [AL, BNP] can't move an inch from your current position, don't spend time and taxpayers' money on tea and snacks in the name of dialogue," said Manju, also editor of the country's one of the oldest Bangla daily Ittefaq. He also described Ashraf's views as "a devil in disguise". Welcoming Ashraf's announcement, M Hafizuddin Khan, former adviser to a caretaker government, said: "It's of course good news for the New Year. We hope the BNP will also come forward with an open mind to break the political stand-off." He said people are worried and tense about a possible political turmoil

in 2013 cantering the next parliamentary elections. The cancellation of the caretaker government system by the AL-led government in June 2011 put the AL and BNP-led electoral alliances in a loggerhead situation. While AL remains rigid on its stance against the restoration of the caretaker government system, the BNP vowed to boycott and resist the next parliamentary election if it is not held under a non-partisan government. Urging both sides to be sincere in the talks, Hafizuddin recalled the emergence of the last military-backed caretaker government, which was the result of a failed talks of October 2006 between then ruling BNP Secretary General Abdul Mannan Bhuiyan and opposition AL General Secretary Abdul Jalil.

TENDER NOTICE

1	Agency	Police Reform Programme (PRP)																													
2	Procuring Entity Name	Police Reform Programme (PRP)																													
3	Procuring Entity District	Dhaka																													
4	Invitation for	Office Equipment, Electrical & Electronics Items, Chemical, and Printing Items																													
5	Invitation Ref No & Date	2013/1117																													
6	Procurement Method	Open Tendering Method (OTM)																													
7	Budget and Source of Funds	UNDP & DFID																													
8	Project (if applicable)	Police Reform Programme (PRP)																													
9	Tender Package Number & Name	<p>Package# 01; Lot# 01: "Supply, Installation, Testing & Commissioning of split type (Ceiling Suspended) AC for ICT Training room in Traffic and Driving School in Mill Barak"</p> <p>Package# 01; Lot# 02: "Supply, Installation, Testing & Commissioning of TV Monitoring systems with a recording capability for the Intelligence Analyst Division, DMP, HQ"</p> <p>Package# 01; Lot# 03: "Supply, Installation, Testing & Commissioning of Color Photocopy Machine for the PRP office"</p> <p>Package# 02; Lot# 01: "Procurement of Chemicals and Related goods "Chemical and Forensic Laboratory" in Chittagong and Dhaka"</p> <p>Package# 03; Lot# 01: "Designing and Printing of Community Policing Pocketbook and Checklist"</p> <p>Package# 03; Lot# 02: "Designing and Printing of PRP Quarterly Newsletter October-December 2012"</p>																													
10	Mode of Payment	Credit																													
11	Tender Publication Date	January 01, 2013																													
12	Tender Last Distribution Date	January 14, 2013																													
13	Tender Closing Date and Time	January 16, 2013 Time: 11:00 Hours																													
14	Tender Opening Date and Time	January 16, 2013 Time: 12:00 Hours																													
15	Name & Address of the office(s)	<p>Addresses</p> <p>- Selling Tender Document: Police Reform Programme, 3rd Floor of Bangladesh Police Headquarter, 1 Phoenix Road, Fulbaria, Dhaka-1000.</p> <p>- Receiving Tender Document: Police Reform Programme, 3rd Floor of Bangladesh Police Headquarter, 1 Phoenix Road, Fulbaria, Dhaka</p> <p>- Opening Tender Document: Police Reform Programme, 3rd Floor of Bangladesh Police Headquarter, 1 Phoenix Road, Fulbaria, Dhaka</p>																													
16	Pre-tender Meeting	Pre-Tender meeting will be held on January 13, 2013 at 10.00 AM in the Police Reform Programme, 3rd Floor of Bangladesh Police Headquarter, 1 Phoenix Road, Fulbaria, Dhaka-1000.																													
17	Eligibility of Tenderer	<p>Package # 01 for all Lots: (Lot # 1, 2 & 3)</p> <ul style="list-style-type: none"> Minimum 05 years' overall experience for the supply of Air conditioned. Tenderer shall have minimum 03 years similar experience and completed at least 04 number of similar type of jobs for last two years (If any) accompanied by the certification of competent authority. ISO certification or International Certification will be encouraged. <p>Package # 02 for all Lots: (Lot # 1)</p> <ul style="list-style-type: none"> Minimum 03 years' overall experience for the supply of chemical or related goods. Tenderer shall have minimum 02 years similar experience and completed at least 02 number of similar type of jobs for last two years (If any) accompanied by the certification of competent authority. Authorization from competent authority will be added advantaged. License and authorization from Narcotics (If needed) will be required Chemical associated Membership number is required <p>Package # 02 for all Lots: (Lot # 1 & 2)</p> <ul style="list-style-type: none"> Minimum 05 years' overall experience for the supply of printing items and related goods. Tenderer shall have minimum 05 years similar experience and completed at least 02 number of similar type of jobs with UN organization for last two years (If any) or any competent organization accompanied by the certification of competent authority. Manufacture license will be added advantage <p>Others Criteria (Applicable for all package)</p> <ul style="list-style-type: none"> TIN, VAT, trade License (Updated) will be required Up to date Bank solvency certificate to be submitted 																													
18	Identification of Packages, Lots, Tender Security and Price of Tender Document	<table border="1"> <thead> <tr> <th>Pkg. No.</th> <th>Lot No.</th> <th>Identification</th> <th>Location</th> <th>Tender Security Amount in BDT (by Pay Order/Bank Guarantee)</th> <th>Completion Time</th> <th>Price of Tender Document (in cash)</th> </tr> </thead> <tbody> <tr> <td rowspan="3">Pkg.-1</td> <td>Lot-1</td> <td rowspan="3"></td> <td rowspan="3">Police Reform Programme, 3rd Floor of Bangladesh Police Headquarter, 1 Phoenix Road, Fulbaria, Dhaka-1000.</td> <td>Lot # 01 - Tk.8,000/=</td> <td rowspan="3">As per delivery schedule mentioned in the tender documents.</td> <td rowspan="3">Nil</td> </tr> <tr> <td>Lot # 02 - Tk.14,000/=</td> </tr> <tr> <td>Lot # 03 - Tk.15,000/=</td> </tr> <tr> <td>Pkg.-2</td> <td>Lot-1</td> <td>Same as above</td> <td>Lot # 01- Tk.24,000/=</td> <td>Same as above</td> <td>Nil</td> </tr> <tr> <td rowspan="2">Pkg.-3</td> <td rowspan="2">Lot-1</td> <td rowspan="2">Same as above</td> <td>Lot # 01- Tk.1,000/=</td> <td rowspan="2">Same as above</td> <td rowspan="2">Nil</td> </tr> <tr> <td>Lot # 02- Tk.6,000/=</td> </tr> </tbody> </table>	Pkg. No.	Lot No.	Identification	Location	Tender Security Amount in BDT (by Pay Order/Bank Guarantee)	Completion Time	Price of Tender Document (in cash)	Pkg.-1	Lot-1		Police Reform Programme, 3rd Floor of Bangladesh Police Headquarter, 1 Phoenix Road, Fulbaria, Dhaka-1000.	Lot # 01 - Tk.8,000/=	As per delivery schedule mentioned in the tender documents.	Nil	Lot # 02 - Tk.14,000/=	Lot # 03 - Tk.15,000/=	Pkg.-2	Lot-1	Same as above	Lot # 01- Tk.24,000/=	Same as above	Nil	Pkg.-3	Lot-1	Same as above	Lot # 01- Tk.1,000/=	Same as above	Nil	Lot # 02- Tk.6,000/=
Pkg. No.	Lot No.	Identification	Location	Tender Security Amount in BDT (by Pay Order/Bank Guarantee)	Completion Time	Price of Tender Document (in cash)																									
Pkg.-1	Lot-1		Police Reform Programme, 3rd Floor of Bangladesh Police Headquarter, 1 Phoenix Road, Fulbaria, Dhaka-1000.	Lot # 01 - Tk.8,000/=	As per delivery schedule mentioned in the tender documents.	Nil																									
	Lot # 02 - Tk.14,000/=																														
	Lot # 03 - Tk.15,000/=																														
Pkg.-2	Lot-1	Same as above	Lot # 01- Tk.24,000/=	Same as above	Nil																										
Pkg.-3	Lot-1	Same as above	Lot # 01- Tk.1,000/=	Same as above	Nil																										
			Lot # 02- Tk.6,000/=																												
19	Name of Official Inviting Tender	Henk van Zyl																													
20	Designation of Official Inviting Tender	Project Manager																													
21	Address of Official Inviting Tender	Police Reform Programme, 3rd Floor of Bangladesh Police Headquarter, 1 Phoenix Road, Fulbaria, Dhaka-1000.																													
22	Contact details of Official Inviting Tender	Tel: (8802) 9567831-33 Fax: (880-2) 95678)35 email: raz.sadiq@prp-bd.org; najmul.haider@prp-bd.org																													
23	The procuring entity reserves the right to accept or reject all tenders.																														

স্বাস্থ্য স্মারকাদিকতা পুরস্কার-২০১২

'পরিপ্রেক্কিত' স্বাস্থ্যক্ষেত্রে ক্ষেত্রবর্নতা সৃষ্টির লক্ষ্যে একটি পথিকৃত প্রতিষ্ঠান। 'পরিপ্রেক্কিত' স্বাস্থ্য স্মারকাদিকতা পুরস্কার-২০১২' প্রদানের সিদ্ধান্ত গ্রহণ করেছে। প্রিন্ট ও অনলাইন মিডিয়ায় (জাতীয় / আঞ্চলিক / স্থানীয় দৈনিক/ সপ্তাহিক) মেত্রা তিনটি রিপোর্ট এবং ইলেক্ট্রনিক মিডিয়ায় মেত্রা তিনটি রিপোর্টকে 'স্বাস্থ্য স্মারকাদিকতা পুরস্কার-২০১২' তে পুরস্কৃত করা হবে।

মেত্রা রিপোর্টের জ্যেত পুরস্কার ১০০,০০০ (এক লাখ টাকা)

দ্বিতীয় মেত্রা রিপোর্টের জ্যেত পুরস্কার ৫০,০০০ (পঞ্চাশ হাজ্যে টাকা)

তৃতীয় মেত্রা রিপোর্টের জ্যেত পুরস্কার ২৫,০০০ (পঁচিশ হাজ্যে টাকা)

রিপোর্ট জমা দেওয়ার নিয়মাবলী:

প্রিন্ট ও অনলাইন মিডিয়ায়:

- যে পত্রিকায় প্রকাশিত হয়েছে তার তিনটি কপি (অনলাইন রিপোর্টের ক্ষেত্রে সংস্থার প্রত্যয়নপত্র প্রযোজ্য)।
- রিপোর্টারের নাম, পত্রিকা/সংবাদ সংস্থার নাম, ঠিকানা, টেলিফোন নাম্বার, ২ কপি ছবি।

ইলেক্ট্রনিক মিডিয়ায়:

- প্রচারিত রিপোর্টের তিনটি সিডি কপি • চ্যানেলে প্রচারের প্রত্যয়ন পত্র
- রিপোর্টারের নাম, ঠিকানা, টেলিফোন নাম্বার, ২ কপি ছবি।

উভয় মিডিয়ার জন্য প্রযোজ্য:

- একজন রিপোর্টারের একাধিক রিপোর্ট গ্রহণ করা হবে, কিন্তু প্রতিটি রিপোর্ট জমা দানের জন্য একই নিয়ম প্রযোজ্য।
- রিপোর্ট আগামী ১০ জানুয়ারীর মধ্যে আমাদের ঠিকানায় পৌছাতে হবে।
- ১ জানুয়ারী ২০১২ থেকে ৩১ ডিসেম্বরের মধ্যে প্রকাশিত/প্রচারিত স্বাস্থ্য বিষয়ক রিপোর্ট।

বাড়ী নং: ৭৯, ফ্ল্যাট নং: ৪বি, রাস্তা নং: ১২/এ, ধানমন্ডি, ঢাকা-১২০৯
ফোন: ৯১২৩৬৭৭ মোবাইল: ০১৭২৭৪১৫১৭৯, ইমেইল: info@poriprekhit.com



Henk van Zyl
Project Manager
Police Reform Programme (PRP), UNDP