

# Bad loans need more vigilance: experts

STAR BUSINESS REPORT

The government should develop a separate bench to facilitate quick disposal of cases on non-performing loans, economists and bankers said on Saturday.

Banks are facing problems in managing such loans due to delay in case disposals in court, said Salehuddin Ahmed, former governor of Bangladesh Bank.

The capacity of managing the bad loans will increase if the bankers could solve cases quickly, Ahmed said.

Bad loans are an inevitable burden on the banks and financial institutions, he said.

He spoke at a discussion on how to manage non-performing loans, organised by Agrani Bank and Financial Excellence at Gulshan Club in Dhaka.

The central bank should not allow loan write-offs as it weakens banks, Ahmed said.

Foreign borrowing for the private sector should not be encouraged, as there is excess liquidity in the market, he said.

Preventive and curative strategies should be taken to manage the bad loans, Syed Abdul Hamid, managing director of Agrani Bank, said in his keynote speech at the programme.

Hamid said banks should not compromise on diligence during the sanctioning process, keeping in mind that "prevention is better than cure".

They should fix targets for recovery and take time-bound action programmes, he said, adding that banks should also identify risky borrowers in credit portfolio.

He suggested monitoring for symptoms of non-performance in the early stages and keeping checks on movement of financial indicators to avert such loans.

Bankers are required to remain vigilant over the status of their

credit portfolio, and they should take immediate retrieval measures if any indication of deterioration of performance of borrower is found, he said.

Banks and financial institutions must identify the causes behind the loans becoming non-performing, and assess the repayment capability of the borrower properly while considering the rescheduling proposal to cut rescheduling propensity, he said.

No consideration should be accorded for rescheduling if the borrower is a habitual loan defaulter; rather legal action should be initiated for recovery, he said.

Recovery drive for the written-off portion of loan should also be continued in the same spirit as for the ones listed on the balance sheets as non-performing, he said.

Banks should constitute special asset management units tasked with all out efforts to recover written-off loans, he said.

Advances taken from consortiums should be based on the record of recovery of the individual member banks, as well as other aspects which affect the recovery of these advances, he said.

Abu Ahmed, economics professor at Dhaka University, said higher interest rate is discouraging private sector investment.

The interest rate should be brought down to a single digit to boost investment in the country, he said.

Allowing big borrowers to borrow from foreign markets will weaken business of the local banks that are sitting on huge cash reserves, he said.

Prime Minister's Economic Affairs Adviser Mashiur Rahman suggested better risk management to improve the bad loan situation.

The government, bankers and borrowers should work together to reduce non-performing loans, he said.



DIVINE BEAUTY LOUNGE

Shakila Zafar, a singer, inaugurates Divine Beauty Lounge on Road 108 in Gulshan, Dhaka on Friday.

## Call for using eco-friendly construction materials

STAR BUSINESS REPORT

Engineers and realtors yesterday called for using environment-friendly construction materials instead of clay bricks to stop pollution.

"The use of clay bricks in construction is outdated. This is diminishing cultivable lands and trees and pollution keeps rising due to it," said Saleh Mostafa Kamal, an environmental consultant.

He presented a keynote on "using environment-friendly construction materials in Bangladesh" at a programme organised by Concord, a real estate company, at Westin Hotel in the capital.

Clay brick makers consumed 45 million tonnes of agriculture topsoil in 2011, he said.

A total of 1.5 million tonnes of timber and 3.5 million tonnes of coal were consumed to produce 17.2 billion clay bricks in 2011, worsening air pollution further, he added.

"There is no choice other than using alternative and environment-friendly construction materials to save the environment."

Concord has started producing environment-friendly hollow bricks and hollow blocks in 1996, Kamal said.

The realtor has developed 4,000 flats in

its Lake City project in Khilkhet using hollow bricks and blocks, he said.

The hollow bricks and blocks -- a mix of concrete, cement and water -- are the right choice due to their eco-friendly properties, he said.

These building materials save a huge amount of agricultural lands and trees, and keep air pollution and water wastage at a minimum level, he said.

Hollow bricks are lighter, economical and fire resistant, having structural integrity, low maintenance cost and energy efficacy, while hollow blocks absorb less water than clay bricks.

Citing a World Bank report of 2011, Concord Group Chairman SM Kamaluddin said brick making accounts for about 40 percent of Dhaka's fine-particle air pollution.

Brick kilns cause 750 premature deaths a year from cancer and cardiopulmonary diseases, he said.

Concord has invested heavily in industries and manufacturing technologies that promote sustainable development, he said.

Concord is the first developer to use environment-friendly construction materials in Bangladesh, he added.

# Rice transshipment slows Ashuganj port activities

SHEIKH MD SHAHIDUL ISLAM, Brahmanbaria

Ashuganj river port is now facing a huge congestion as one of the jetties of the port has remained occupied for transshipment of Indian rice since August 6.

Five Indian vessels have been using the reinforcement concrete cement (RCC) jetty, which was constructed on the southern side of the port recently to cut congestion, for loading and unloading their rice.

The only floating pontoon jetty on the port's northern side is now bearing all the pressure of the port, creating a long queue of barges, cargo boats and mega iron boats.

MV Gulf-5, MV Gulf-3, MV Gulf-7, Water Heaven, Laboni-2 arrived at Ashuganj port

with 5,000 tonnes of Indian rice on August 6, port officials said.

Md Nuruzzaman, logistic manager of Gulf Orient Seaways, said they will tranship 5,000 tonnes of Indian rice by this month and will tranship another 5,000 tonnes soon.

The congestion could have eased a lot if the Indian and local vessels could be unloaded at the RCC jetty one after another, port users said.

Around 50 trucks on an average are carrying Indian rice from the port, said Md Babul Sarker, president of Ashuganj Poribahan Samiti.

The rice will be transhipped to India's Tripura from West Bengal through the river routes and Ashuganj-Akhaura highway, said Md Shah Alam, traffic inspector of Ashuganj port.

## China targets own operating system to take on likes of Microsoft, Google

REUTERS, Shanghai

China could have a new homegrown operating system by October to take on imported rivals such as Microsoft Corp, Google Inc and Apple Inc, Xinhua news agency said on Sunday.

Computer technology became an area of tension between China and the United States after a number of run-ins over cyber security. China is now looking to help its domestic industry catch up with imported systems such as Microsoft's Windows and Google's mobile operating system Android.

The operating system would first appear on desktop devices and later extend to smartphone and other mobile devices, Xinhua said, citing Ni Guangnan who heads an official OS development alliance established in March.

Ni's comments were originally reported by the People's Post and Telecommunications News, an official trade paper run by the Ministry of Industry and Information Technology (MIIT).

 <b>Government of the People's Republic of Bangladesh</b> Headquarters Border Guard Bangladesh Communications Branch, Peelkhana, Dhaka						
<b>Invitation for Tender</b> <b>No. 04/2014-2015/CB Dated 18 August 2014</b>						
1.	Ministry/Division	Ministry of Home Affairs/Headquarters Border Guard Bangladesh, Communications Branch, Peelkhana, Dhaka.				
2.	Agency	Border Guard Bangladesh.				
3.	Procuring entity name	Director General, Border Guard Bangladesh.				
4.	Procuring entity code	2231 Border Guard Bangladesh.				
5.	Procuring entity district	Dhaka.				
6.	Invitation for	<b>12 Volt Secondary Battery.</b>				
7.	Invitation Ref. No.	44.02.1205.005.01.416.14.04				
8.	Date	18 August 2014.				
<b>KEY INFORMATION</b>						
9.	Procurement method	Open tender.				
<b>FUNDING INFORMATION</b>						
10.	Budget and source of funds	Government of Bangladesh (GOB).				
<b>PARTICULAR INFORMATION</b>						
11.	Date of advertisement for tender	25 August 2014.				
12.	Last selling date of tender	29 September 2014.				
13.	Tender closing date and time	30 September 2014 at 1200 hours.				
14.	Tender opening date and time	30 September 2014 at 1230 hours.				
15.	Name and address of the office(s)	Address.				
	a. Selling tender document	Headquarters Border Guard Bangladesh, Communication Branch, Peelkhana, Dhaka.				
	b. Receiving tender document	Headquarters Border Guard Bangladesh, Communication Branch, Peelkhana, Dhaka.				
	c. Opening tender document	Headquarters Border Guard Bangladesh, Communication Branch, Peelkhana, Dhaka.				
16.	Pre-tender meeting Place, date and time	Headquarters Border Guard Bangladesh, Communication Branch, Peelkhana, Dhaka on 14 September 2014 at 1100 hours.				
<b>INFORMATION FOR TENDERER</b>						
17.	Experience of tenderer	As per tender documents.				
18.	Price of tender document	Tk. 1,500/- (one thousand five hundred) non-refundable.				
19.	<b>DETAILS:</b>					
	Ser	Description of goods	Qty	Details	Tender security money	Duration of supply
	1.	<b>12 Volt Secondary Battery</b>	400	As per schedule	1,04,000/-	As per deed
20.	<b>Sample to be provided with the tender.</b>					
<b>PROCURING ENTITY DETAILS</b>						
21.	Name of officer inviting tender	Lt Col Zabed Sultan.				
22.	Designation of official inviting tender	Director Communication.				
23.	Address of official inviting tender & telephone No.	Headquarters Border Guard Bangladesh, Communications Branch, Peelkhana, Dhaka. Tel: 9650001, Ext. 333.				
24.	The procuring entity reserves the right to accept or reject any or all tenders without showing any reason.					
25.	All proceedings will be regulated as per PPR-2008.					
GD-3207		<b>Director Communication</b> For Director General				

<b>Government of the People's Republic of Bangladesh</b> Office of the Executive Engineer Sylhet PWD Division, Sylhet Tel. & Fax No: 0821-716231 E-mail: ee_syl@pwd.gov.bd					
Memo No: 3823		Dated: 21/08/2014			
<b>Invitation for Tender</b>					
1	Ministry/division	Ministry of Shipping			
2	Agency	Public Works Department (PWD).			
3	Procuring entity name	PWD, Executive Engineer, PWD Division, Sylhet.			
4	Procuring entity district	Sylhet.			
5	Project name	Establishment for Four Marine Academies in Bangladesh (Pabna, Barisal, Sylhet and Rangpur) One at Sylhet.			
6	Invitation Ref No. with date	Tender No-01/S-III/ 2014-2015, date: 21/08/2014			
<b>KEY INFORMATION</b>					
7	Procurement method	Open Tendering Method (OTM).			
<b>FUNDING INFORMATION</b>					
8	Budget and source of funds	Government of Bangladesh (GOB).			
<b>PARTICULAR INFORMATION</b>					
9	Tender package name	Lot-1: W(PWD)(SYL)/AB-55, Lot-2: W(PWD)(SYL)/DB-56,			
10	Last date and time for selling tender document	22/09/2014 during the office hours.			
11	Last date and time for submission of tender document	23/09/2014 up to 12-00 noon (Due to unavoidable circumstances (if any) receiving date shall be shifted to next immediate working day).			
12	Tender opening date and time	23/09/2014 at 1.00pm.			
13	Name & address of the offices				
	Selling tender document (principal)	Office of the Executive Engineer, PWD Division, Sylhet.			
	Selling tender document (others)	Office of the Divisional Commissioner, Sylhet/all working divisions of PWD under Sylhet Zone/Executive Engineer, PWD Division No-1, Dhaka/ Executive Engineer, PWD Division No-3, Chittagong/ Executive Engineer, PWD Division-1, Khulna/ Executive Engineer, PWD Division-1, Rajshahi, Executive Engineer, PWD Division, Barisal, Rangpur PWD Division. No tender will be sold on the receiving date. The tender notice can also be available in the official website (www.pwd.gov.bd) of Public Works Department and website of CPTU (www.cptu.gov.bd) Planning Commission Complex, Sher-e-Bangla Nagar, Dhaka.			
	Receiving office of tender document	i) Office of the Divisional Commissioner, Sylhet. ii) Office of the Superintending Engineer, Sylhet PWD Circle, Sylhet. iii) Office of the Police Commissioner, Sylhet Metropolitan Police, Sylhet. iii) Office of the Executive Engineer, PWD Division, Sylhet.			
	Opening place of tender document	Office of the Executive Engineer, PWD Division, Sylhet.			
<b>INFORMATION FOR TENDERER</b>					
14	Eligibility of tenderer	This invitation for tender is open to all eligible tenderers as mentioned below: a) The intending tenderers must enclosed attested copy of VAT registration certificate, up-to-date Income Tax clearance certificate, up-to-date Trade License and up-to-date ABC & Supervisory License original copy of money receipt. b) Reputed contractors/construction firms who have min. 5(five) years of general experience in similar nature of works and also having experience in successful completion of at least 1(one) number of building construction work amounting of Lot-1 Tk. 1132.00 lakh, Lot-2 Tk. 850.00 lakh during last 5(five) years in a single tender in govt./semi-govt./autonomous organization of Bangladesh during the last 5 (five) years. i) In case of work done under PWD the certifying & authentication authority shall be the concerned Executive Engineer. ii) In case of the work done under any government/semi-government/autonomous bodies/origination other than PWD the certifying authority shall be an officer not below the rank of Executive Engineer and the same duly verified by the concerned Executive Engineer of PWD of that district under whose jurisdiction the work has been done. c) The tenderer must have a minimum liquid assets/cash flow capacity/credit facilities (must be unconditional) for Lot-1 Tk. 229.00 lakh, Lot-2 Tk. 172.00 lakh certificate must be within 28 days up to the date of receiving of tender. Bank statement (original copy) to be submitted along with the tender. d) Average annual construction turnover: Lot-1 Tk. 1715.00 lakh, Lot-2 Tk. 1290.00 lakh (Average of last 5 (five) years) must be authenticated by the concerned D.C Taxes/NBR authority. e) Tendering capacity: Must satisfy by the tenderer as per his/her quoted tender price. f) The minimum qualification criteria of leading partner and other partner(s) in case of JVCA shall be as follows:- i) In case of similar work certificate the leading partner should have experience 100%. ii) In case of liquid assets, the leading partner at least 40% and other partner(s) at least 25%. ii) In case of average annual construction turnover the leading partner at least 40% and other partner(s) at least 25%.			
15.	Special instructions:	a) The tenders shall duly fill in the form W-1 as per format given in Tender Submission Sheet (TSS) and form W-2 as per format given in Tender Information Sheet (TIS). b) Rate must be quoted both in figures & in words for each item of work in the Bill of Quantities (BOQ) where the rates have been asked to quote. c) Furnishing of any false misleading documents may result in rejection of tender and may lead to action under PPA-2006 & PPR-2008. d) This tender notice is brief and the details of the tender can be seen from the office of the undersigned during office hours. e) The work certificates must be submitted in prescribed form of work certificate (completed works) and work certificate (ongoing works) as per format attached with tender document in section-5.			
16.	Brief description of related services	As per schedule items.			
17.	Price of tender document (Tk)	Tk. 3,000/-(Three thousand) only. (non-refundable) Each Lot.			
18.	Lot No.	Identification of Lot	Location	Tender security amount (Tk)	Completion time
	1.	Establishment for Four Marine Academies in Bangladesh (Pabna, Barisal, Sylhet and Rangpur) One at Sylhet (Sub-head: Construction of 6(six) storied foundation 04(four) storied Academic building (civil, sanitary & internal electrification works)	Badaghat, Sylhet	Tk 47,00,000/- (forty-seven lakh) only	18 (eighteen) months
	2.	Establishment for Four Marine Academies in Bangladesh (Pabna, Barisal, Sylhet and Rangpur) One at Sylhet (Sub-head: construction of 6(six) storied foundation 03(three) storied dormitory building (civil, sanitary & internal electrification works)	Badaghat, Sylhet	Tk 35,00,000/- (thirty-five lakh) only	18 (eighteen) months
19.	Name of official inviting tender (name, designation & address)		A.K.M. Zillur Rahman, Executive Engineer, PWD Division, Sylhet.		
20.	Contact details of official inviting tender		Tel. & Fax No: 0821-716231/ E-mail: ee_syl@pwd.gov.bd		
21.	The procuring entity reserves the right to accept or reject any or all tenders without assigning any reason whatsoever.				
GD-3226		AKM Zillur Rahman Executive Engineer PWD Division, Sylhet			