

STOCKS		COMMODITIES		ASIAN MARKETS				CURRENCIES			
DSEX	CSCX	Gold	Oil	MUMBAI	TOKYO	SINGAPORE	SHANGHAI	USD	EUR	GBP	CNY
▼ 1.08%	▼ 0.90%	\$1,780.40 (per ounce)	\$84.06 (per barrel)	▼ 0.08%	▲ 0.65%	▲ 0.79%	▲ 0.70%	BUY TK 84.70	97.70	115.82	13.00
7,020.61	12,327.83			61,716.05	29,215.52	3,199.01	3,593.15	SELL TK 85.70	101.50	119.62	13.66

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Star BUSINESS

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Queues for subsidised food getting longer

Rising poverty, soaring prices of essentials to blame

SUKANTA HALDER and MAHMUDUL HASAN

Braving heavy heat, she was standing in a long queue in the capital's Farmgate last week with hopes to buy some essential items at subsidised rates from a truck selling the products.

But 70-year-old Halima Khatun was not that lucky on Thursday. In fact, she has failed to purchase much-needed items in the last eight consecutive days except for weekends despite waiting for hours.

The reason: the people running the open market sales (OMS) operation of state-run Trading Corporation of Bangladesh (TCB) through the trucks have run out of stocks for the day as the demand has risen.

"The stocks get finished before I can reach the front of the line," Khatun said.

The breadwinner of a family of four washes utensils as a housemaid in three houses. During the gap between the shifts, she comes and stands in the queue.

She earns Tk 5,000 per month, and 80 per cent of it is spent on paying the house rent. In order to make ends meet, she has to depend on the generosity of a landlord, who now and then gives her money to buy groceries and pay house rent.

"I try to buy some items from the truck because the products are cheaper compared to the regular market price. But most of the day, I have to leave empty-handed," Khatun told The Daily Star, as she was sweating.

Like Khatun, many poor and low-income people stand in the line to buy the essentials at subsidised rates as their incomes have fallen because of the coronavirus-induced economic slowdown.

As many as 2.45 crore people have been pushed into poverty by the pandemic, according to a survey by the Power and Participation Research Centre (PPRC) and the Brac Institute of Governance and Development in April.

This means as much as 40 per cent of the population in Bangladesh was living in poverty, up from 20.5 per cent before the



People with budget constraints are increasingly opting for food commodities being made available at subsidised rates by the Trading Corporation of Bangladesh (TCB) as prices have been spiralling at kitchen markets in recent weeks. As of October 14, soybean oil was priced at Tk 135 per litre in the open market while sugar Tk 79, lentil Tk 85 and onion Tk 60 per kilogramme. In contrast, the TCB is offering those at Tk 100, Tk 55, Tk 55 and Tk 30 respectively. The photo was taken in front of Matsya Bhaban in the capital yesterday noon.

PHOTO: AMRAN HOSSAIN

pandemic.

Although people have returned to work after the second wave of infections waned in August, the jobs are inferior and pay lower than in the past, according to analysts.

The spiralling of food prices in recent

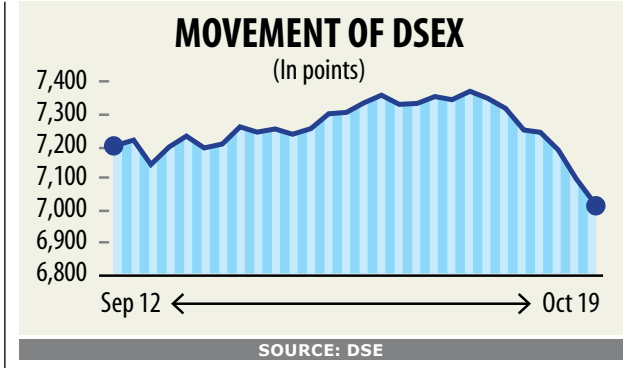
weeks, caused by the hike in prices in the global markets for growing demand and supply chain disruption, has made the queues longer than ever.

The prices of soybean and palm oil soared more than 50 per cent compared to

last year, while that of lentil has increased as much as 30 per cent, according to data compiled by the TCB.

The price of onion has shot up by 50 per cent in the last month.

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Stocks bleed for 7th day

STAR BUSINESS REPORT

Stocks continued to bleed yesterday, the seventh consecutive trading day that the benchmark index of the Dhaka bourse witnessed a drop.

The DSEX, the benchmark index of Dhaka Stock Exchange (DSE), slid 77 points, or 1.08 per cent, to 7,020. The fall amounted to 347 points or 4.71 per cent over the seven-day period.

Stock investors are disappointed with the continuous fall while the premier bourse lost around Tk 17,566 crore in its market capitalisation.

The index can fall for profit-availing tendencies but the continuous fall is raising tensions, said stock investor Abdul Mannan.

What was depleted in just seven days had taken over a month to be gained, he said.

He questioned why investors, especially institutional investors, were not getting busy making purchases while some were selling shares to rake in profits.

Moreover, institutional investors are selling shares, so big paid-up capital-based companies are undergoing erosion the most, he added.

The DSEX's drop can be attributed to the falls of LafargeHolcim Bangladesh Limited, British American Tobacco Bangladesh, Beximco Pharmaceuticals Limited, the Investment Corporation of Bangladesh and NRB Commercial Bank Limited, said amarstock.com.

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Regulator to allow brokers, merchant banks to issue bonds

STAR BUSINESS REPORT

The capital market regulator is going to allow brokerage firms and merchant banks to raise funds through the issuance of bonds.

The market intermediaries will utilise bond proceeds to invest in the stock market and provide margin loans to investors, said Mohammad Rezaul Karim, spokesperson for the Bangladesh Securities and Exchange Commission (BSEC).

"We will take steps to enable them to raise funds in order to ensure adequate availability of liquidity in the stock market," he said after a meeting of the commission where leading stock brokers and merchant bankers were present.

The disclosure comes as the regulator is set to allow direct and indirect investments from a market stabilisation fund.

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Ctg to get first rail-linked container depot

Railways, Saif Logistics sign deal

STAR BUSINESS REPORT

The port city is set to get its first multi-modal container depot in two years, which will enhance Chattogram port's capacity to handle export-bound and imported goods.

The terminal-cum-off-dock in Chattogram will have an annual handling capacity of three lakh TEUs (twenty-foot equivalent units) of containers. It will accommodate around 8,500 containers at a time.

Saif Logistics Alliance Ltd, a concern of Saif Power Group, will invest around Tk 300 crore to build it on the railway's land in the Halishahar

area of the port city.

The company yesterday signed a contract with Container Company of Bangladesh Ltd (CCBL), a concern of Bangladesh Railway (BR), to develop the facility on the "design, build, finance, operate, maintain and transfer" basis.

With the signing, CCBL also began its operation more than five years after its formation in May 2016.

Belal Uddin, managing director of CCBL, and Tarafder Md Ruhul Saif, managing director Saif Logistics, inked the contract at a hotel in Dhaka.

"The new terminal will have both rail and road provision, and

we will put more emphasis on rail communication," Tarafder Md Ruhul Amin, chairman of Saif Logistics, told The Daily Star.

"This will be the first multi-modal container terminal in Chattogram. There is a gap between the need and the capacity of ICDs, and the new terminal will help meet the demand."

"It will increase the port's container-handling capacity."

As per the contract, BR will hand over 21.29 acres of land within six months. Saif Logistics will construct the depot within two years.

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Right off the start of the day, the index fluctuated on a massive scale. It soared 89 points but ended up bleeding 77 points.

Turnover, however, rose around 21 per cent to Tk 1,682 crore, up from Tk 1,393 crore the day before.

At the DSE, 87 stocks advanced, 254 fell and 35 remained unchanged.

General investors suffered a panic attack witnessing the continuous fall while institutional investors stayed on the sidelines, so the index is in a free fall, said a stock broker.

"I think the BSEC (Bangladesh Securities and Exchange Commission) should not push the stock market so that it bounces back," he said.

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SECTORAL LOSS (On Tuesday)

SECTOR	CHANGE (In %)
NBFI	1.79
Bank	1.12
Fuel & Power	1.02
Food & Allied	0.92
Pharmaceuticals	0.68
Telecom	0.47
Engineering	0.4

SOURCE: BRAC EPL STOCK BROKERAGE

Lovello sees 53pc jump in profits



STAR BUSINESS REPORT

Taufika Foods and Lovello Ice-cream PLC saw its profits jump by about 53 per cent in 2020-21 despite the ongoing coronavirus pandemic.

As such, the ice-cream maker's profits rose to Tk 11.98 crore in the previous financial year while it was Tk 6.20 crore in 2019-20.

Considering the increased profits, the company's board of directors has recommended 11 per cent cash dividends for 2020-21.

"Actually, our sales were comparatively low in 2019-20, so this year it soared," said Md Ekramul Haque,

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Farm loan disbursement rises in Jul-Sep

AKM ZAMIR UDDIN

Farm loan disbursement grew 11 per cent year-on-year to Tk 5,210 crore in the first three months of this fiscal year as banks are now giving out funds to diversified arenas in the agriculture sector.

Many people have got involved in the farm sector in recent times to make a living on losing jobs in the industrial sector, putting a positive impact on the disbursement of farm loans, said managing directors of different banks.

Bangladesh Bank set a farm loan disbursement target of Tk 28,391 crore for fiscal 2021-22, of which 18.35 per cent was given out between July and September.

The ratio was 17.82 per cent of the total disbursement target a year ago. Shirin Akhter, managing director of Bangladesh Krishi Bank, said a large number of people had become engaged in the farm sector on becoming unemployed in the fallouts of the pandemic.

They are involved in the production process of poultry, fisheries and livestock under the farm sector, she said.

Against this backdrop, the demand for farm loans has been on the rise and the phenomenon may continue in the days to come, she said.

In addition, the recovery of farm loans has recently gained momentum, helping banks to reduce their defaulted loans in the sector efficiently, she said.

Non-performing loans in the agriculture sector stood at Tk 4,057 crore as of September this year, down from 17 per cent year-on-year.

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DBH gets nod to issue Tk 300cr bond

STAR BUSINESS REPORT

Bangladesh Securities and Exchange Commission (BSEC) has approved a non-convertible zero coupon bond of Delta Brac Housing worth Tk 300 crore.

The regulator took this decision at a commission meeting yesterday.

With a face value of Tk 300 crore, the bond will have an issue value of around Tk 263.24 crore, according to a press release from the BSEC.

Its discount rate is 6 per cent and would be issued among banks, mutual funds, non-banks, rural banks, eligible investors and corporations.

With the bond proceeds, the non-bank financial institution would lend to the housing sector. The face value of each lot of the bond is Tk 40 lakh. IDLC Investments is its trustee and UCB Investments is its arranger.



Naba-E Zaheer, managing director of Mir Group, presents a house made of environment-friendly Mir-branded concrete hollow blocks to Md Idris Ali as a gift for planting a record number of about 500,000 trees at the age of 60 years at Faridpur upazila, Pabna recently. Prof Md Golam Hossain, upazila chairman, and Kamruzzaman Mazed, mayor of Faridpur municipality, were present.

Westin Dhaka wins awards

STAR BUSINESS DESK

The Westin Dhaka recently won an award at "Haute Grandeur Global Excellence Awards 2021" for "providing best hotel service in Asia and best business hotel in the city with best culinary experience", said a press release.

The upscale hotel said it got recognitions on a number of categories. Its "Seasonal Tastes, All Day Buffet Dining" won "Global Restaurant of the year 2021" for "Best Wedding Cuisine on a Global Level, Best Asian Cuisine, Best Hotel Restaurant, Best International Cuisine and Best Luxury Family Restaurant".

Farm loan disbursement rises in Jul-Sep

FROM PAGE B1

Akhter said farmers were chiefly good clients and they repaid loans on time despite facing unexpected difficulties. Emranul Huq, managing director of Dhaka Bank, echoed her, saying that diversification in farms has had a good effect on the agriculture loan disbursement.

Many farmers now cultivate different types of flowers and fruits, which were previously unusual, he said.

Banks are also showing eagerness in disbursing farm loans among them, Huq said.

On top of that, lenders now try to disburse more loans in the farm sector as the repayment trend of the funds is better than that of the industrial sector.

"We have to give out a large amount of loans to a client in the industrial sector. If the borrower becomes defaulter, the entire bank will face dire consequence," he said.

So, disbursing loans to the farm sector is more secure than the industrial one, which is why banks are gradually preferring farmers, Huq said.

Mohammad Shams-Ul Islam, managing director of Agrani Bank, said the central bank imposed penalties on banks which failed to fulfil their annual farm loans disbursement target.

This has also had a positive impact on the disbursement. Syed Mahbubur Rahman, managing director of Mutual Trust Bank, said private banks had recently improved their capacities for disbursing farm loans.

The managements of the lenders have also beefed up monitoring on their farm loan disbursement programmes.

Retail banking needs a paradigm shift

FROM PAGE B4

4) Obtaining an information advantage. Leading banks gather structured and unstructured information from sources such as credit scores and cross-channel bank customer interaction data etc. Leading players develop advanced analytics capabilities to integrate this vast library of data, analyze it and create actionable insights.

5) Enabling innovation and the capabilities required to foster it. Innovation will be the most critical factor driving sustainable top and bottom-line growth in banking over the years.

6) Proactively manage risk, regulations, and capital with rules being more complex and regulators being less flexible, leading banks need to take an approach that is pragmatic, proactive, and increasingly integrated into "business as usual."

Every bank needs to develop a view of the future landscape and the uncertainties surrounding it. They also need a clear picture of their unique strengths and challenges. And every bank needs to develop its posture against this evolving and uncertain future. Every bank needs a clear strategy.

There are currently 61 scheduled banks operating in Bangladesh. So, none of these banks should forget that their clients now have at least 60 other options, and the one that can serve its clients best will get a more significant share of business.

Banks need to invest in their people and products continuously and, more importantly, in the processing and delivery platform. Many banks are shifting to

branchless banking, prioritising digital products and platforms so that they can serve clients without visiting branches.

Now more than ever before, customers are leaning towards alternative service delivery channels. The 32 per cent growth in the number of monthly internet banking customers and 40 per cent growth in the monthly number of internet banking transactions over January 2020 to January 2021 proves that.

Leading banks are now promoting alternate channels to their existing customers through advanced ATM and CDM machines, especially for smaller deposits and withdrawals to ensure contactless services instead of over-the-counter services.

Many local banks are also trying to increase efficiency by using automated token systems at their branches. Instant collateral-free credits at the point of sales and through mobile wallet platforms are also being tested as an alternative to lengthy and manual credit processing.

Moreover, the rise of fintech in the global financial service industry highlights the need for retail banking to redefine as well as repackaging their product and service offerings leveraging modern technologies like artificial intelligence, blockchain, and big data analytics or risk falling behind the curve.

The author is a financial service partner with PwC. This piece is an excerpt of a lecture at a workshop on retail banking attended by executives from private sector banks and financial institutions.

DBL Group gets \$22.7m IFC loans

FROM PAGE B4

The family-run DBL Group, comprising 28 companies, started operations in the apparel sector in 1991 and has interests in other industries, including ceramic tiles, dredging, telecommunications, and manufacturing of semiconductors.

"Bangladesh's garment industry is vital for the country's economy and delivering on its ambitions to transform into an upper middle-income country," said Hector Gomez Ang, IFC's regional director for South Asia.

To remain competitive, the industry needs to evolve to higher value-added products and adopt modern technologies, which are even more critical given the impacts of Covid-19.

Even before the pandemic, the industry was beginning to stagnate in terms of innovation and value addition.

"So, we hope this investment will serve as a demonstration model for others to move upmarket and remain competitive," he added.

IFC has been financing the local garment sector, which contributes more than four-fifths of Bangladesh's export earnings.

However, about 85 per cent of exports from Bangladesh come from only low-value garment products. Till date, IFC has invested in five garment manufacturers in Bangladesh, providing more than \$90 million largely in the form of debt financing.

The latest investment marks IFC's second engagement with DBL Group.

In 2013, IFC provided \$10.5 million to Color City, another dyeing and finishing company belonging to the group.

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Tender ID No.	Old Value	New Value	Remarks
614552	Tender Document	Tender Document	
614553	Last Selling Date & Time: 20/10/2021; 16:00pm	Last Selling Date & Time: 25/10/2021; 16:00pm	
614564	Tender Document	Tender Document	
614563	Last Selling Date & Time: 17/10/2021; 13:30pm	Last Selling Date & Time: 25/10/2021; 16:00pm	

Tender publication date: 27.09.2021, Tender closing date: 25.10.2021. This is an online tender where only e-Tenders will be accepted in e-GP Portal & no offline or hard copy will be accepted. To submit e-Tenders please register on e-GP System (<http://www.eprocure.gov.bd>). For more details, please contact Support Desk contact number (01762625528-31).

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আউটসোর্সিং পদ্ধতিতে জনবল সরবরাহের দরপত্র বিজ্ঞপ্তি

কুষ্টিয়া মেডিকেল কলেজ, কুষ্টিয়ার ২০২১-২০২২ অর্থ বছরের জন্য আউটসোর্সিং (Outsourcing) এর মাধ্যমে "সেবা গ্রহণ নীতিমালা, ২০১৮" এর আওতায় সেবা গ্রহণের নিমিত্তে অস্থায়ী ভিত্তিতে অনিয়মিত বিভিন্ন ক্যাটাগোরীর ৪র্থ শ্রেণীর জনবল সরবরাহের নিমিত্তে প্রকৃত জনবল সরবরাহকারী টিকাদার প্রতিষ্ঠানের নিম্নে উল্লিখিত শর্তাবলীতে অফার করা যাবে।

ক্রমিক নং	ক্যাটাগোরী	পদের নাম	পদের সংখ্যা	পুরুষ/মহিলা	ক্যাটাগোরী	সাকুবো বেতন	বয়সসীমা	শিক্ষণত বয়ো্যতা	অভিজ্ঞতা ও অন্যান্য যোগ্যতা	
১	ইসেকেন্ডারি	ইসেকেন্ডারি	০১	পুরুষ	১	১৭৬০০/-	১৮-৬০ বছর	ক) কোন বীকৃত বোর্ড হতে ন্যূনতম এসএসসি/সমমানের পরীক্ষার উত্তীর্ণ এবং খ) কোন বীকৃত ইনস্টিটিউট হতে সন্মিষ্টি বিধরে ন্যূনতম ০(তিন) মাসের ট্রেড কোর্স সম্পন্ন হতে হবে।	সরকারী/বেসরকারী প্রতিষ্ঠানে ইসেকেন্ডারিমান হিসেবে ১ (এক) বছরের বাধর অভিজ্ঞতা থাকতে হবে।	
২	স্যানিটারি মিস্ট্রি	স্যানিটারি মিস্ট্রি	০১	পুরুষ	২	১৭১০০/-	১৮-৬০ বছর	ক) কোন বীকৃত বোর্ড হতে ন্যূনতম এসএসসি/সমমানের পরীক্ষার উত্তীর্ণ এবং খ) কোন বীকৃত ইনস্টিটিউট হতে সন্মিষ্টি বিধরে ন্যূনতম ০(তিন) মাসের ট্রেড কোর্স সম্পন্ন হতে হবে।	সরকারী/বেসরকারী প্রতিষ্ঠানে স্যানিটারি মিস্ট্রি হিসেবে ১ (এক) বছরের বাধর অভিজ্ঞতা থাকতে হবে।	
৩	বারুচি	বারুচি	০১	পুরুষ/মহিলা	৪	১৬৪০০/-	১৮-৬০ বছর	অষ্টম শ্রেণী পাস।	সরকারী/বেসরকারী প্রতিষ্ঠানে সন্মিষ্টি কাজে ১(এক) বছরের বাধর অভিজ্ঞতা থাকতে হবে।	
৪	সহকারী বারুচি	সহকারী বারুচি	০১	পুরুষ/মহিলা	৫	১৬১০০/-	১৮-৬০ বছর	অষ্টম শ্রেণী পাস।	সরকারী/বেসরকারী প্রতিষ্ঠানে সন্মিষ্টি কাজে ১(এক) বছরের বাধর অভিজ্ঞতা থাকতে হবে।	
৫	সহকারী গার্ডেনার	সহকারী গার্ডেনার	০১	পুরুষ/মহিলা	৫	১৬১০০/-	১৮-৬০ বছর	অষ্টম শ্রেণী পাস।	সরকারী/বেসরকারী প্রতিষ্ঠানে সন্মিষ্টি কাজে ১(এক) বছরের বাধর অভিজ্ঞতা থাকতে হবে।	
৬	হ্যাণ্ড এয়ালেন্সেন্ট	হ্যাণ্ড এয়ালেন্সেন্ট	০৫	পুরুষ/মহিলা	৫	১৬১০০/-	১৮-৬০ বছর	কোন বীকৃত বোর্ড হতে এসএসসি/সমমান পাস।	সরকারী/বেসরকারী প্রতিষ্ঠানে সন্মিষ্টি কাজে ১(এক) বছরের বাধর অভিজ্ঞতা থাকতে হবে।	
৭	নিরাপত্তা প্রহরী	নিরাপত্তা প্রহরী	০৬	পুরুষ	৫	১৬১০০/-	১৮-৬০ বছর	অষ্টম শ্রেণী পাস।	সরকারী/বেসরকারী প্রতিষ্ঠানে সন্মিষ্টি কাজে ১(এক) বছরের বাধর অভিজ্ঞতা থাকতে হবে।	
৮	পরিষ্কারকারী	পরিষ্কারকারী	০৬	পুরুষ/মহিলা	৫	১৬১০০/-	১৮-৬০ বছর	অষ্টম শ্রেণী পাস।	সরকারী/বেসরকারী প্রতিষ্ঠানে সন্মিষ্টি কাজে ১(এক) বছরের বাধর অভিজ্ঞতা থাকতে হবে।	
৯	লিফট ম্যান	লিফট ম্যান	০১	পুরুষ	৫	১৬১০০/-	১৮-৬০ বছর	অষ্টম শ্রেণী পাস।	সরকারী/বেসরকারী প্রতিষ্ঠানে সন্মিষ্টি কাজে ১(এক) বছরের বাধর অভিজ্ঞতা থাকতে হবে।	
১০	ম্যাসেজার	ম্যাসেজার	০১	পুরুষ	৫	১৬১০০/-	১৮-৬০ বছর	কোন বীকৃত বোর্ড হতে এসএসসি/সমমান পাস।	সরকারী/বেসরকারী প্রতিষ্ঠানে সন্মিষ্টি কাজে ১(এক) বছরের বাধর অভিজ্ঞতা থাকতে হবে।	
১১	মশালচি	মশালচি	০১	পুরুষ/মহিলা	৫	১৬১০০/-	১৮-৬০ বছর	অষ্টম শ্রেণী পাস।	সরকারী/বেসরকারী প্রতিষ্ঠানে সন্মিষ্টি কাজে ১(এক) বছরের বাধর অভিজ্ঞতা থাকতে হবে।	
১২	পেট হাউজ এয়ালেন্সেন্ট	পেট হাউজ এয়ালেন্সেন্ট	০১	পুরুষ	৫	১৬১০০/-	১৮-৬০ বছর	কোন বীকৃত বোর্ড হতে এসএসসি/সমমান পাস।	সরকারী/বেসরকারী প্রতিষ্ঠানে সন্মিষ্টি কাজে ১(এক) বছরের বাধর অভিজ্ঞতা থাকতে হবে।	
১৩	হোটেল এয়ালেন্সেন্ট	হোটেল এয়ালেন্সেন্ট	০৩	পুরুষ/মহিলা	৫	১৬১০০/-	১৮-৬০ বছর	কোন বীকৃত বোর্ড হতে এসএসসি/সমমান পাস।	সরকারী/বেসরকারী প্রতিষ্ঠানে সন্মিষ্টি কাজে ১(এক) বছরের বাধর অভিজ্ঞতা থাকতে হবে।	
১৪	এনিম্যাল এয়ালেন্সেন্ট	এনিম্যাল এয়ালেন্সেন্ট	০১	পুরুষ/মহিলা	৫	১৬১০০/-	১৮-৬০ বছর	অষ্টম শ্রেণী পাস।	সরকারী/বেসরকারী প্রতিষ্ঠানে সন্মিষ্টি কাজে ১(এক) বছরের বাধর অভিজ্ঞতা থাকতে হবে।	
১৫	ডোম	ডোম	০২	পুরুষ/মহিলা	৫	১৬১০০/-	১৮-৬০ বছর	অষ্টম শ্রেণী পাস।	সরকারী/বেসরকারী প্রতিষ্ঠানে সন্মিষ্টি কাজে ১(এক) বছরের বাধর অভিজ্ঞতা থাকতে হবে।	
১৬	মেট্রি	মেট্রি	৩২ জন						সকল প্রার্থীকে শারীরিক ও মানসিকভাবে সর্বাধিক হতে হবে।	
১৩	দরপত্র আহবানকারীর নাম	ডাঃ মোহাম্মদ দেলদার হোসেন।								
১৪	দরপত্র আহবানকারীর পদবী ও যোগাযোগ	অধ্যক্ষ, কুষ্টিয়া মেডিকেল কলেজ, কুষ্টিয়া। Email: kustiamc@ac.dghs.gov.bd ফোন- ০৭১-৬৩০৭১।								
১৫	আউটসোর্সিং (Outsourcing) এর মাধ্যমে "সেবা গ্রহণ নীতিমালা, ২০১৮" এবং "পাবলিক প্রকিউরমেন্ট আইন-২০০৬ ও পাবলিক প্রকিউরমেন্ট বিধিমালা-২০০৮ (সংশোধনসহ) অনুসারে দরপত্র কার্যক্রম পূর্ত হতে হবে।	কুষ্টিয়া মেডিকেল কলেজ, কুষ্টিয়া। টেলিফোন: ০৭১-৬৩০৭১								
১৬	সংক্রান্ত ক্ষমতা: কর্তৃপক্ষ যে কোন কারণ দর্শালে ব্যতিক্রমে যে কোন দরপত্র বা জনবল সরবরাহ প্রক্রিয়া চুক্তি বাতিল করার ক্ষমতা সংরক্ষণ করেন। বিশেষ প্রক্রিয়া এই বিজ্ঞপ্তি সংক্রান্ত বিধার দরপত্র সিডিউলের সহিত সংযোজিত শর্তাবলী অবশ্যই পূরণ করতে হবে।	ডাঃ মোহাম্মদ দেলদার হোসেন অধ্যক্ষ কুষ্টিয়া মেডিকেল কলেজ, কুষ্টিয়া টেলিফোন: ০৭১-৬৩০৭১								

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
পরিচালকের কার্যালয়
ডিএনসিসি ডেভেলপমেন্ট কোডিট-১৯ হাসপাতাল
e-mail: coronaisocen.dncc@gmail.com

তারিখঃ ১৮/১০/২০২১ইং

"উন্মুক্ত দরপত্র বিজ্ঞপ্তি"

দরপত্র বিজ্ঞপ্তি নং- ০১/২০২১-২০২২ অর্থ বছর

২০২১-২০২২ইং অর্থ বছরে ডিএনসিসি ডেভেলপমেন্ট কোডিট-১৯ হাসপাতালে উন্মুক্ত রোগীসহ অন্যান্য রোগীদের চিকিৎসা সেবা প্রদানের সার্ভিস প্রকল্পের আওতায় অফার করা যাবে।

ক্রমিক নং	ক্যাটাগোরী	পদের নাম	পদের সংখ্যা	পুরুষ/মহিলা	ক্যাটাগোরী	সাকুবো বেতন	বয়সসীমা	শিক্ষণত বয়ো্যতা	অভিজ্ঞতা ও অন্যান্য যোগ্যতা
০১	মহাপাঠ/বিদ্যালয়	মহাপাঠ/বিদ্যালয়	১	পুরুষ	১	১৭৬০০/-	১৮-৬০ বছর	ক) কোন বীকৃত বোর্ড হতে ন্যূনতম এসএসসি/সমমানের পরীক্ষার উত্তীর্ণ এবং খ) কোন বীকৃত ইনস্টিটিউট হতে সন্মিষ্টি বিধরে ন্যূনতম ০(তিন) মাসের ট্রেড কোর্স সম্পন্ন হতে হবে।	সরকারী/বেসরকারী প্রতিষ্ঠানে ইসেকেন্ডারিমান হিসেবে ১ (এক) বছরের বাধর অভিজ্ঞতা থাকতে হবে।
০২	সহকারী সন্মিষ্টি	সহকারী সন্মিষ্টি	১	পুরুষ	২	১৭১০০/-	১৮-৬০ বছর	ক) কোন বীকৃত বোর্ড হতে ন্যূনতম এসএসসি/সমমানের পরীক্ষার উত্তীর্ণ এবং খ) কোন বীকৃত ইনস্টিটিউট হতে সন্মিষ্টি বিধরে ন্যূনতম ০(তিন) মাসের ট্রেড কোর্স সম্পন্ন হতে হবে।	সরকারী/বেসরকারী প্রতিষ্ঠানে সন্মিষ্টি হিসেবে ১ (এক) বছরের বাধর অভিজ্ঞতা থাকতে হবে।
০৩	সহকারী সন্মিষ্টি	সহকারী সন্মিষ্টি	১	পুরুষ	২	১৭১০০/-	১৮-৬০ বছর	ক) কোন বীকৃত বোর্ড হতে ন্যূনতম এসএসসি/সমমানের পরীক্ষার উত্তীর্ণ এবং খ) কোন বীকৃত ইনস্টিটিউট হতে সন্মিষ্টি বিধরে ন্যূনতম ০(তিন) মাসের ট্রেড কোর্স সম্পন্ন হতে হবে।	সরকারী/বেসরকারী প্রতিষ্ঠানে সন্মিষ্টি হিসেবে ১ (এক) বছরের বাধর অভিজ্ঞতা থাকতে হবে।
০৪	সহকারী সন্মিষ্টি	সহকারী সন্মিষ্টি	১	পুরুষ	২	১৭১০০/-	১৮-৬০ বছর	ক) কোন বীকৃত বোর্ড হতে ন্যূনতম এসএসসি/সমমানের পরীক্ষার উত্তীর্ণ এবং খ) কোন বীকৃত ইনস্টিটিউট হতে সন্মিষ্টি বিধরে ন্যূনতম ০(তিন) মাসের ট্রেড কোর্স সম্পন্ন হতে হবে।	সরকারী/বেসরকারী প্রতিষ্ঠানে সন্মিষ্টি হিসেবে ১ (এক) বছরের বাধর অভিজ্ঞতা থাকতে হবে।
০৫	সহকারী সন্মিষ্টি	সহকারী সন্মিষ্টি	১	পুরুষ	২	১৭১০০/-	১৮-৬০ বছর	ক) কোন বীকৃত বোর্ড হতে ন্যূনতম এসএসসি/সমমানের পরীক্ষার উত্তীর্ণ এবং খ) কোন বীকৃত ইনস্টিটিউট হতে সন্মিষ্টি বিধরে ন্যূনতম ০(তিন) মাসের ট্রেড কোর্স সম্পন্ন হতে হবে।	সরকারী/বেসরকারী প্রতিষ্ঠানে সন্মিষ্টি হিসেবে ১ (এক) বছরের বাধর অভিজ্ঞতা থাকতে হবে।
০৬	সহকারী সন্মিষ্টি	সহকারী সন্মিষ্টি	১	পুরুষ	২	১৭১০০/-	১৮-৬০ বছর	ক) কোন বীকৃত বোর্ড হতে ন্যূনতম এসএসসি/সমমানের পরীক্ষার উত্তীর্ণ এবং খ) কোন বীকৃত ইনস্টিটিউট হতে সন্মিষ্টি বিধরে ন্যূনতম ০(তিন) মাসের ট্রেড কোর্স সম্পন্ন হতে হবে।	সরকারী/বেসরকারী প্রতিষ্ঠানে সন্মিষ্টি হিসেবে ১ (এক) বছরের বাধর অভিজ্ঞতা থাকতে হবে।
০৭	সহকারী সন্মিষ্টি	সহকারী সন্মিষ্টি	১	পুরুষ	২	১৭১০০/-	১৮-৬০ বছর	ক) কোন বীকৃত বোর্ড হতে ন্যূনতম এসএসসি/সমমানের পরীক্ষার উত্তীর্ণ এবং খ) কোন বীকৃত ইনস্টিটিউট হতে সন্মিষ্টি বিধরে ন্যূনতম ০(তিন) মাসের ট্রেড কোর্স সম্পন্ন হতে হবে।	সরকারী/বেসরকারী প্রতিষ্ঠানে সন্মিষ্টি হিসেবে ১ (এক) বছরের বাধর অভিজ্ঞতা থাকতে হবে।
০৮	সহকারী সন্মিষ্টি	সহকারী সন্মিষ্টি	১	পুরুষ	২	১৭১০০/-	১৮-৬০ বছর	ক) কোন বীকৃত বোর্ড হতে ন্যূনতম এসএসসি/সমমানের পরীক্ষার উত্তীর্ণ এবং খ) কোন বীকৃত ইনস্টিটিউট হতে সন্মিষ্টি বিধরে ন্যূনতম ০(তিন) মাসের ট্রেড কোর্স সম্পন্ন হতে হবে।	সরকারী/বেসরকারী প্রতিষ্ঠানে সন্মিষ্টি হিসেবে ১ (এক) বছরের বাধর অভিজ্ঞতা থাকতে হবে।
০৯	সহকারী সন্মিষ্টি	সহকারী সন্মিষ্টি	১	পুরুষ	২	১৭১০০/-	১৮-৬০ বছর	ক) কোন বীকৃত বোর্ড হতে ন্যূনতম এসএসসি/সমমানের পরীক্ষার উত্তীর্ণ এবং খ) কোন বীকৃত ইনস্টিটিউট হতে সন্মিষ্টি বিধরে ন্যূনতম ০(তিন) মাসের ট্রেড কোর্স সম্পন্ন হতে হবে।	সরকারী/বেসরকারী প্রতিষ্ঠানে সন্মিষ্টি হিসেবে ১ (এক) বছরের বাধর অভিজ্ঞতা থাকতে হবে।
১০	সহকারী সন্মিষ্টি	সহকারী সন্মিষ্টি	১	পুরুষ	২	১৭১০০/-	১৮-৬০ বছর	ক) কোন বীকৃত বোর্ড হতে ন্যূনতম এসএসসি/সমমানের পরীক্ষার উত্তীর্ণ এবং খ) কোন বীকৃত ইনস্টিটিউট হতে সন্মিষ্টি বিধরে ন্যূনতম ০(তিন) মাসের ট্রেড কোর্স সম্পন্ন হতে হবে।	সরকারী/বেসরকারী প্রতিষ্ঠানে সন্মিষ্টি হিসেবে ১ (এক) বছরের বাধর অভিজ্ঞতা থাকতে হবে।
১১	সহকারী সন্মিষ্টি	সহকারী সন্মিষ্টি	১	পুরুষ	২	১৭১০০/-	১৮-৬০ বছর	ক) কোন বীকৃত বোর্ড হতে ন্যূনতম এসএসসি/সমমানের পরীক্ষার উত্তীর্ণ এবং খ) কোন বীকৃত ইনস্টিটিউট হতে সন্মিষ্টি বিধরে ন্যূনতম ০(তিন) মাসের ট্রেড কোর্স সম্পন্ন হতে হবে।	সরকারী/বেসরকারী প্রতিষ্ঠানে সন্মিষ্টি হিসেবে ১ (এক) বছরের বাধর অভিজ্ঞতা থাকতে হবে।
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Quazi Osman Ali, managing director of Social Islami Bank Ltd, virtually inaugurates the lender's six new sub-branches in Kushtia, Cumilla, Dhaka and Gazipur recently. Md Tajul Islam, additional managing director of the bank, Abu Naser Chowdhury, Md Sirajul Hoque and Md Shamsul Hoque, deputy managing directors, and Abdul Hannan Khan, company secretary, were present.

Regulator to allow brokers, merchant banks to issue bonds

FROM PAGE B1

Part of an around Tk 21,000 crore fund would be used to subscribe to brokerage houses' and merchant banks' bonds to support the market indirectly, said Karim.

The BSEC in June passed a rule on formation of a market stabilisation fund using undistributed and unclaimed dividends of listed companies. The aim is to use the funds to safeguard the interests of the stock market and general investors.

"We recommended the stock brokers and merchant banks not to issue cash dividend, rather to reinvest their profits as they logged higher profits recently," Karim said. Responding to a question, he said the market recently dropped due to a profit-availing tendency of investors, so everyone was hoping for the market to bounce back from Thursday.

Rumours are going around the BSEC Chairman Prof Shibli Rubayat Ul Islam is going to resign, which is completely untrue, he added.

Bangladesh Lamps Limited

Head office : House-22, Road-4, Block-F, Banani, Dhaka-1213
1st Quarterly Financial Statements (July-September 2021)
STATEMENT OF FINANCIAL POSITION (UN - AUDITED)
AS AT 30 SEPTEMBER 2021

	As at 30 September 2021 Taka	As at 30 June 2021 Taka
ASSETS		
Non-current assets		
Property, plant and equipment	32,726,053	36,849,924
Right-of-use asset (ROU)	92,660,962	95,165,311
Investment in shares:		
At cost	88,527,133	88,527,133
Fair value adjustment	913,246,610	662,284,708
	1,001,773,743	750,811,841
Loans and deposits	5,018,152	5,198,471
Total non-current assets	1,132,178,910	888,025,547
Current assets		
Inventories	433,040,652	398,635,462
Trade and other receivables	66,041,125	63,724,499
Advance, deposit and prepayments	31,477,311	33,747,875
Advance income tax	401,572,823	391,663,472
Cash and cash equivalent	165,116,636	157,744,350
Total current assets	1,097,248,547	1,045,515,658
TOTAL ASSETS	2,229,427,457	1,933,541,205

	As at 30 September 2021 Taka	As at 30 June 2021 Taka
EQUITY & LIABILITIES		
Capital and reserves		
Share capital	93,706,080	93,706,080
Reserves and surplus	1,035,769,575	797,998,383
Shareholders' equity	1,129,475,655	891,704,463
Non-current liabilities		
Deferred liability - gratuity payable	38,543,173	38,185,618
Deferred tax liability	80,626,064	55,951,697
Lease liabilities - Net off current portion	80,282,562	81,948,296
Total non-current liabilities	199,451,799	176,085,611
Current liabilities		
Lease liabilities - Current portion	15,000,000	15,000,000
Short term finance	420,674,898	417,957,079
Trade and other payables	164,994,811	124,118,167
Other liabilities	77,712,669	78,927,437
Unclaimed dividend	3,132,707	15,416,313
Provision for tax	218,984,918	214,332,135
Total current liabilities	900,500,003	865,751,131
TOTAL EQUITY & LIABILITIES	2,229,427,457	1,933,541,205

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME (UN - AUDITED) FOR THE PERIOD FROM JULY TO SEPTEMBER 2021

	1 July to 30 September 2021 Taka	1 July to 30 September 2020 Taka
Revenue	327,075,119	317,888,310
Cost of sales	(243,606,648)	(238,368,650)
Gross profit	83,468,471	79,519,660
Other income	-	12,119,929
Operating expenses	(60,476,087)	(68,595,323)
Profit before net finance cost	22,992,384	23,044,266
Finance cost	(7,847,904)	(7,967,795)
Finance income	1,798,784	823,332
Net finance cost	(6,049,120)	(7,144,463)
Profit before contribution to WPPF	16,943,264	15,899,803
Contribution to WPPF	(806,822)	(757,133)
Profit before income tax	16,136,442	15,142,670
Income tax :		
Current tax	(4,652,783)	(5,048,809)
Deferred tax	421,823	952,902
Net profit for the period	11,905,482	11,046,763
Other comprehensive income :		
Changes in fair value of financial assets	250,961,900	166,297,462
Deferred tax income/(expenses)	(25,096,190)	(26,292,462)
Other comprehensive income	225,865,710	149,667,716
Total comprehensive income	237,771,192	160,714,479
Earnings per share (par value Tk. 10 each)	1.27	1.18

STATEMENT OF CASH FLOWS (UN-AUDITED) FOR THE PERIOD FROM JULY TO SEPTEMBER 2021

	1 July to 30 September 2021 Taka	1 July to 30 September 2020 Taka
A. Cash flows from operating activities		
Collection from customers	379,858,033	384,383,342
Payment to suppliers	(219,037,378)	(138,204,395)
Payment to employees	(48,539,380)	(48,139,251)
Payment for services received	(20,179,481)	(39,394,918)
Cash payment of VAT	(61,130,337)	(60,958,937)
Contribution to provident fund	(303,530)	(1,833,571)
	35,667,927	95,852,270
Cost recovery	-	2,111,979
Interest paid	(5,085,909)	(4,509,417)
Income tax paid	(9,909,351)	(9,262,124)
	20,672,667	84,192,708
B. Cash flows from investing activities		
Dividend received	-	20,460,130
Payment for acquisition of property, plant and equipment	(133,417)	(387,800)
	(133,417)	20,072,330
C. Cash flows from financing activities		
Payment of lease liability - Principal portion	(1,665,734)	-
Dividend paid	(12,283,606)	(3,705)
	(13,949,340)	(3,705)
D. Effect of exchange rate changes in cash and cash equivalent	(1,935,443)	-
E. Net cash inflows/(outflows) for the period (A+B+C+D)	4,654,467	104,261,333
F. Opening cash and cash equivalents	(260,212,729)	(379,671,889)
Cash and cash equivalents	157,744,350	48,175,927
Short term finance	(417,957,079)	(427,847,816)
G. Closing cash and cash equivalents (E+F)	(255,558,262)	(275,410,556)
Cash and cash equivalents	165,116,636	53,168,151
Short term finance	(420,674,898)	(328,578,707)

STATEMENT OF CHANGES IN EQUITY (UN-AUDITED) FOR THE PERIOD FROM JULY TO SEPTEMBER 2021

	Share Capital Taka	Capital Reserve Taka	General Reserve Taka	Fair value Reserve Taka	Retained Earnings Taka	Total Taka
Balance as at 1 July 2021	93,706,080	2,305,167	151,881,545	596,056,237	47,755,434	891,704,463
Net profit for the period	-	-	-	-	11,905,482	11,905,482
Other comprehensive income	-	-	-	225,865,710	-	225,865,710
Balance as at 30 September 2021	93,706,080	2,305,167	151,881,545	821,921,947	59,660,916	1,129,475,655
Balance as at 1 July 2020	93,706,080	2,305,167	253,795,136	304,810,362	(93,542,983)	562,073,762
Net profit for the period	-	-	-	-	11,046,763	11,046,763
Other comprehensive income	-	-	-	149,667,716	-	149,667,716
Balance as at 30 September 2020	93,706,080	2,305,167	253,795,136	454,478,078	(81,496,220)	722,788,241

COMPARATIVE STATEMENT OF INFORMATION OF THE SHAREHOLDERS FOR THE PERIOD FROM JULY TO SEPTEMBER 2021

	2021 Taka	2020 Taka
Earnings per share (EPS)	1.27	1.18
Net assets value per share (NAVPS)	120.53	77.13
Net operating cash flow per share (NOCFPS)	2.21	8.98

Company Secretary:
Chief Financial Officer:
Director:

Director:
Managing Director & CEO:

The detail of the published quarterly financial statements is available in the website of Bangladesh Lamps Limited. The address of the website is www.bll.com.bd

Bangladesh Lamps Limited

Head office : House-22, Road-4, Block-F, Banani, Dhaka-1213

Price Sensitive Information

Based on Audited Financial Statements of the Company for the year ended 30th June 2021, the Board of Directors of Bangladesh Lamps Limited at its meeting held on 18-10-2021 at 3:00 pm, decided to recommend cash dividend of Tk. 2.00 per share of Tk.10/- each (i.e. 20%) for the said period.

The date of 60th Annual General Meeting of Bangladesh Lamps Limited has been fixed to be held on **Sunday, 19-12-2021 at 11:30 a.m.** through digital platform. The register of members and share transfer book of the Company and the depository register of CDBL will remain closed on **10-11-2021, as Record Date.**

The key financial statistics as per the Audited Financial Statements of the Company are as follows:

	2020-2021	2019-2020
Net asset value (NAV) per share	Tk. 95.16	Tk.59.98
Earnings per share (EPS)	Tk. 5.10	Tk.(9.88)
Net operating cash flow per share (NOCFPS)	Tk. 8.65	Tk.14.70

The shareholders whose names will appear in the Register of Members of the Company on the Record Date will be eligible to attend the meeting and qualify for dividend.

By order of the Board

Mohammad Ruhan Miah
Company Secretary

Dhaka
18-10-2021

NOTES:

Shareholders bearing BO ID are requested to update their mailing & e-mail address through their Depository Participant (DP); and

Shareholders bearing Folio Numbers are requested to submit their e-mail address to the Share Department of the Company latest by November 08, 2021.

ট্রানসটেক® **TRANSTEC®**

Queues for subsidised food getting longer

FROM PAGE B1

Under the OMS operation, the low-income people can buy a litre of soybean oil for Tk 100, and a kilogram of sugar for Tk 55, lentil for Tk 55 and onion for Tk 30.

In the kitchen market, the price of per litre soybean oil was Tk 135, per kilogram sugar Tk 79, lentil 85, and onion Tk 60, on October 14. A person can buy a maximum of two litres of oil, four kilograms of onion, two kilograms of sugar and two kilograms of lentils.

In 2019, the government was selling subsidised essential items in 180 trucks in as many points. It rose to 300 in 2020 as the pandemic left millions of people without jobs, or with reduced incomes if they are lucky to retain jobs.

The number of trucks has now shot up to 450, according to the TCB. About 1,700 kilograms of products are sold through each truck. Despite the increase in the number of trucks, Fahmida Akter, a housekeeper in the capital's Mirpur, had to leave empty-handed after waiting in the queue for five hours.

On Sunday, she came to the spot in front of Sony Cinema Hall in Mirpur at 9:30 in the morning and waited until 2 pm. Still, she still could not buy the items.

"I came here for the first time. As the prices of essentials are rising, I have become helpless." "Where else can I go? I can't afford the tuition fees of my children, house rent and other expenses."

Sheuli Akhtar, who lives in Mirpur, regularly buys the essential items from the truck. She says she has to wait about two hours to make the purchase.

Baby Akhtar, a woman who pulls a rickshaw, was standing in the queue in the New Market area on Sunday.

Whenever the breadwinner of a family of four arrives, she is told the stock has run

out by the staff selling the items.

"These long queues proved that there are many people who have fallen into poverty due to the pandemic. Their condition has worsened by the recent price hikes of essential commodities," said Hossain Zillur Rahman, executive chairman of the PPRC.

He suggested the government expand the social safety net programme and provide direct cash assistance.

"The demand for TCB products is huge," said Mostafizur Rahman, owner of Sumaiya Tanisha Enterprise, a dealer of the TCB that sells essential items near Mirpur Bangla College. "There is a daily demand for 5,000 kgs of products in this spot, but we sell about 1,700-1,800 kgs of products. I have informed the TCB authority about the demand."

Some regular customers allege that syndicates have been formed around the spots where the items are sold.

People linked to the syndicates sell the products to dishonest merchants at higher prices after buying them at lower prices from the OMS operation, one of them says.

Humayun Kabir, a spokesperson of the TCB, also admits that there is an existence of syndicates in the Dhaka division.

Each group consists of 30 people. These people buy products from TCB trucks, go to the market, and sell them at a higher price, he said.

"We change the spot frequently so that the syndicates can't function," said Kabir.

"We are aware that many people stand in the line for a long time and go back without getting the items," he added.

The government's budgetary allocation for TCB's OMS operation was Tk 948 crore in FY21, up from Tk 876 crore in FY20, data from the finance ministry showed.

The government has allocated Tk 1,019 crore for FY22.

Aman acreage expands

FROM PAGE B4

Nirod Boron Saha, president of the Naogaon Dhanno-Chal Aratdar O Babosayee Samity, an association of rice and poultry wholesalers in the rice hub, said overall growth of Aman has been good aside from pest attacks in some areas.

"Rice prices will likely remain stable until mid-January next year if weather remains favourable," he added. Rice prices have been increasing for the last two years amid stockpiling and slow delivery by millers and farmers amid the ongoing coronavirus crisis.

Prices of coarse grain, the benchmark grain, touched at Tk 47 per kilogramme in July, the highest since September 2017, according to data from the Department of Agricultural Marketing.

Prices of the staple declined marginally later amid imports. As of October 18 this year, public and private agencies imported nearly six lakh tonnes of rice since the beginning of fiscal 2021-22 in July.

Total rice imports stood at 13.59 lakh tonnes the previous year, showed data from the food ministry.

Stocks bleed for 7th day

FROM PAGE B1

"Moreover, once the index makes a comeback on its own accord, the market will be efficient. But the BSEC is already trying to stop the correction," he said.

Delta Life Insurance Company Limited topped the gainers' list, rising 9.33 per cent, followed by Sonargaon Textiles Limited, FAS Finance & Investment Limited, Fareast Islami Life Insurance Company Limited, and Padma Islami Life Insurance Limited.

Bangladesh Lamps Limited shed the most, losing 11 per cent, followed by NRB Commercial Bank Limited, HeidelbergCement Bangladesh Ltd, Rangpur Dairy & Food Products Ltd and Beach Hatchery Ltd.

Stocks of NRB Commercial Bank Limited were traded the most, worth Tk 104 crore, followed by Delta Life Insurance Company Limited, IFIC Bank Limited, Orion Pharma Limited and Fortune Shoes Limited.

All the large-cap sectors posted a negative performance yesterday.

Non-bank financial institutions (NBFIs) experienced the highest loss of 1.79 per cent followed by banks, fuel and

power, food and allied, pharmaceuticals, telecommunication and engineering, according to Brac EPL Stock Brokerage Limited.

The Dhaka stocks observed another steep fall as panic-driven investors continued their sell offs, said International Leasing Securities Limited in its daily market review.

The risk-averse investors preferred the sidelines due to consecutive price corrections apprehending that the indices may decline further.

Though the market started off on a flying note after the last few sessions' price fall, heavy sales pressure of shaky investors in the second half forced the benchmark index to lose 77 points, it said.

However, some optimistic investors took up general insurance and life insurance sectors, it added. Chittagong Stock Exchange (CSE) also dropped yesterday.

The CASPI, the general index of the port city bourse, edged down 186 points, or 0.90 per cent, to 20,521.

Among the 298 stocks to undergo trade, 79 rose, 199 fell and 20 remained unchanged.

Ctg to get first rail-linked container depot

FROM PAGE B1

Once it comes into operation, the private company will provide Tk 1.5 crore annually as fixed royalty and 21.50 per cent of the total income on a monthly basis as variable royalty. After 20 years, Saif Logistics will hand over the depot to CCBL, which expects to earn Tk 789 crore in the two decades, officials said.

Saif Power Group operates two terminals -- Chattogram Container Terminal and New Mooring Container Terminal -- in the Chattogram Port.

It has created a special purpose company, Saif Logistics, to construct and operate the new facility.

At present, there are 19 private inland container depots (ICDs) in and around the port city. They together handle 1.3 lakh TEUs containers, including export, import and empty every month.

These ICDs have only road connectivity.

As a result, their users, both exporters and importers, can't make the most of the railway network of the country.

Around 92 per cent of the export containers shipped through Chittagong port are handled by the private ICDs.

Besides, 37 types of import goods-laden containers are directly sent to the ICDs where the goods are unstuffed before delivering to the consignees after customs procedures.

The port handled 30,97,236 TEUs of containers in the last fiscal year, up 3.1 per cent from a year ago.

Railways Minister Nurul Islam Sujon, who was present at the agreement signing ceremony, urged Saif Group and others to give priority to railways to transport containers.

Railways Secretary Salim Reza and BR Director General Dharendra Nath Mazumder also spoke at the programme.



Encouraged by favourable weather and good market prices, farmers have planted Aman paddy as far as the eye can see with the crop's acreage having grown a good 4.3 per cent to 56.2 lakh hectares this season. The photo was taken at Gobindaganj in the northern district of Gaibandha yesterday.

PHOTO: MOSTAFA SHABU

Aman acreage expands

SOHEL PARVEZ

Farmers have expanded Aman paddy cultivation this season encouraged by favourable weather and better prices for the staple in domestic markets.

The acreage of transplanted Aman rose 4.3 per cent to 56.2 lakh hectares this season from 53.8 lakh hectares the previous year, showed data from the Department of Agricultural Extension (DAE) and Bangladesh Bureau of Statistics (BBS).

The planted area is higher than the DAE's target of 55.7 lakh hectares, said the organisation's Director General Md Asadullah. "Farmers could cultivate most of the area as we did not see floods this year. And until now, the crop looks good," he added.

Supported by monsoon rains, Aman is the second biggest rice crop, accounting for about 38 per cent of the total annual rice output of 3.76 crore tonnes in fiscal 2020-21.

The DAE official went on to say that farmers have started harvesting early maturing varieties.

Some 21,000 hectares of paddy have already been harvested and 70,000 hectares will be harvested in the next one week, Asadullah said.

READ MORE ON B3

DBL Group gets \$22.7m IFC loans

Fund to be spent on expanding the group's textile wing

STAR BUSINESS REPORT

The International Finance Corporation (IFC) has extended \$22.7 million (nearly Tk 195 crore) in loans to Hamza Textiles Limited (HTL), a dyeing and finishing company of DBL Group.

The financing will help build a new factory with advanced and resource-efficient technologies to respond to the evolving demands of consumers and create more than 900 opportunities for direct employment, according to a statement from IFC issued yesterday.

IFC's investment will help expand HTL's finishing capacity by 80 tonnes per day to reach a total capacity of 103 tonnes per day with its new factory, which will also be a Leadership in Energy and Environmental Design (LEED) certified green building, it said.

The loan's tenure will last eight years, including a two-year grace period, added an official of IFC, a private sector arm of World Bank Group.



"The new factory will allow HTL to work with new fabrics to meet increasing buyer requirements, widen its manufacturing base and highlight the effectiveness of advanced technologies to cut production costs and deliver climate benefits," said MA Jabbar, DBL Group's managing director.

The expanded operation is also expected to contribute \$8 million to Bangladesh's economy directly and indirectly through local supply chains by 2028, said the Washington based agency.

It will also contribute \$15 million in expected economic activities generated by additional income of employees, and boost opportunities for micro, small, and medium enterprises along the supply chain, it added.

HTL provides dyeing and finishing services for fabrics that are used in making garments by its sister companies owned by DBL Group, one of Bangladesh's largest integrated knitted apparel manufacturers and exporters.

READ MORE ON B2

Retail banking needs a paradigm shift



MAMUN RASHID

The breakneck pace of innovation disrupting the financial sector has ushered in a level of uncertainty which the sector has not faced before. New entrants and a rapidly changing business model have provided customers with a multiplicity of options.

For many, traditional banking faces a bleak and uncertain future. However, banks can thrive in the status quo if they choose to respond to these developments by adapting to them and taking advantage of the new opportunities that they present.

The current climate, with the Covid-19 crisis, is an apt time to be introspective and reprioritize goals. The coronavirus has just accelerated the trends that were already in motion before the pandemic.

The crisis validated the need for robust digital capabilities and consumer demand to manage banking via digital channels. This accelerated demand has identified gaps and weaknesses that banks need to address to meet these demands.

Technology is changing everything, becoming a potent enabler of increased service and reduced cost with innovation being imperative. Demographics are also changing the way banks operate, especially with the middle class and E-generation growth.

Social behavior and customer expectations are changing, with a significant focus on customer experience and trust, and ensuring cyber security being paramount in building this trust.

Retail banks are critically important because they help in the supply of money. Around the world, there is renewed interest in retail banking, especially activities related to products and services catering to individuals and small businesses.

These now account for larger shares of commercial bank balance sheets. In the "return to retail" focus, banks are focusing on broadening services for retail customers.

In Bangladesh, while all banks might not have a dedicated retail or consumer

banking division or as such a retail or consumer banking head, they are opening retail or individual banking accounts or delivering banking services to individuals. This includes current, savings or term deposits, NCFD or RFCD accounts, credit of debit cards, auto or mortgage loans, inward or outward remittance, and even investment services for individuals.

Most of the banks historically may be focused on corporate or commercial clients.

However, they are increasingly entering the retail banking space to draw a balance between their institutional and retail deposits, loans, and more importantly, bring down the cost of deposits as well as increase the yield on assets with better risk management.

Any North American or European bank would agree that more money is made from retail banking than commercial or corporate banking.

If not just that, risk-adjusted returns are much higher in retail banking. With an increasing focus on "wealth management" or "privileged banking," lenders will make more money from retail offerings to wealthy citizens than synthetic product-driven investment banking.

Retail banking solutions need to respond and respond quickly to consumer changes in demand and new trends. So, what is the "evolution or revolution" needed in retail banking?



OPINION

PwC recently did a report studying how global megatrends will impact the future of retail banking, using PwC's proprietary Project Blue framework. They studied six priorities for retail banks today to help ensure their future success:

1) Developing a customer-centric business model where you invest in improving overall customer experience and transformation of the operating model.

2) Optimizing distribution offering an anytime, anywhere service, fully utilizing all banking channels in an integrated fashion.

3) Simplifying business and operating models requiring a shift in how retail banks think about their operations - product simplification; integrated distribution; shared service infrastructure; risk management at a customer level; streamlined compliance processes.

READ MORE ON B2

Challenges abound as Tata draws up a flight plan for Air India



An Air India flight arrives at Vancouver International Airport in Richmond, British Columbia, Canada on April 23.

REUTERS/FILE

REUTERS, New Delhi

Tata Sons' \$2.4 billion purchase of debt-ridden, government-owned Air India will give the conglomerate immediate access to valuable flying rights and landing slots that will help it claw back market share from foreign rivals.

But industry executives warn any success will be a long and complicated process that could cost it more than \$1 billion and require fixing myriad problems, including its worn-out fleet, poor service and the lack of a charismatic leader.

Air India, with its maharajah mascot, was once renowned for its lavishly decorated planes and stellar service championed by the airline's founder, JRD Tata, India's first commercial pilot.

But since the mid-2000s, its reputation has fallen as financial troubles mounted.

It flew widebody planes with business class seats in poor repair and grounded some of its new Boeing Co 787 Dreamliners to use for spare parts. Customers faced many delays and staff and suppliers were not always paid on time, executives said.

"If you don't have newer airplanes or airplanes that are reliable, no matter what you do, you are going to have a problem," said a veteran aviation industry executive who was not authorised to speak publicly about the matter.

The ownership transfer from the

government to Tata is expected to go through by the end of the year.

The company will then have until summer 2022, when a post-Covid demand surge is expected, to fix the issues, the person added, estimating it would cost more than \$1 billion to refurbish Air India's 141 planes and up to \$300 million to retrain staff and improve operations and service.

The figures do not include the purchase or lease of new aircraft.

Tata and Air India declined to comment.

Air India's biggest competitive advantage is its ability to fly non-stop to destinations like the United States and Europe, where it enjoys lucrative landing rights. Foreign hub carriers such as Emirates and Etihad Airways can only compete with one-stop options.

Many industry experts predict that after the pandemic, non-stop flights will become even more popular, particularly with lucrative business travellers.

"I'm a big believer if a passenger has a choice their strong preference is to fly point to point," Robert Martin, chief executive of lesser BOC Aviation said at a CAPA Centre for Aviation event last week.

Foreign carriers dominated international traffic to and from India before the pandemic hit, with Air India holding a 19.3 per cent share, including its low-cost arm Air India Express, in the final quarter of 2019, according to government statistics.

GLOBAL BUSINESS

Afghanistan's economic collapse could prompt refugee crisis: IMF

REUTERS, Almaty

Afghanistan's economy is set to contract up to 30 per cent this year and this is likely to further fuel a refugee crisis that will impact neighbouring countries, Turkey and Europe, the International Monetary Fund said on Tuesday.

With non-humanitarian aid halted and foreign assets largely frozen after the Taliban seized power in August, Afghanistan's aid-reliant economy "faces severe fiscal and balance-of-payments crises", it said in its regional economic outlook update.

"The resulting drop in living standards threatens to push millions into poverty and could lead to a humanitarian crisis."

The IMF said the turmoil in Afghanistan was expected to generate important economic and security spillovers to the region and beyond and was "fueling a surge in Afghan refugees", although it gave no estimates of potential numbers.

"A large influx of refugees could put a burden on public resources in refugee-hosting countries, fuel labor market pressures, and lead to social tensions, underscoring the need for assistance from the international community," it said.

Assuming a million more Afghans flee their homeland and settle in other countries in a way that is proportional to the existing spread of Afghan refugees, the annual cost of hosting them would amount to \$100 million in Tajikistan (1.3 per cent of gross domestic product), about \$300 million in Iran (0.03 per cent of GDP) and more than \$500 million in Pakistan (0.2 per cent of GDP), the IMF said.

Tajikistan said last month it could not afford to take in large numbers of refugees unless it



A man rides a car filled with vegetables and fruits for sale at a market in Kabul, Afghanistan on October 18.

REUTERS

received international financial assistance.

Other Central Asian nations have also said they have no plans to host refugees.

Another channel through which Afghanistan's economic troubles could affect its neighbours is trade.

"Exports to Afghanistan are macroeconomically and socially relevant for Iran, Pakistan, Turkmenistan, and Uzbekistan," the Fund said.

Afghanistan previously served as a source of cash dollars, through both legitimate and possibly illicit cross-border flows, due to its status as a beneficiary of large donor funds, but now even larger amounts of dollar banknotes could start flowing into the country due to its shortages, the IMF said.

The goods they are exchanged for are likely to raise new concerns over money laundering and the financing of terrorism, it added.

Ericsson's sales slide over China 5G row

AFF, Stockholm

Ericsson said Tuesday its sales dipped in the third quarter as the Swedish telecoms giant faced reprisals in China after rival Huawei was barred from selling its equipment in Sweden.

China, a major market for Ericsson, accounted for just five per cent of the company's turnover in the third quarter, half of what it represented in the same three-month period last year.

The global supply chain crisis also hit sales late in the third quarter, "and such issues will continue to pose a risk", Ericsson said in an

earnings statement.

The telecom equipment maker's overall sales fell two percent to 56.3 billion kronor (\$6.5 billion, 5.6 billion euros). The company's turnover was impacted by a drop in two key segments, network and digital services sales, in China.

But its net profit was better than expected, at 5.8 billion kronor. Ericsson said it started to see initial revenues from 5G contracts, which it said were "driving growth in our core business".

Ericsson is in a fierce competition with Finnish neighbour Nokia and China's Huawei to build next-generation 5G networks across

the world.

But Ericsson feared repercussions in China after Swedish regulators banned Huawei and another Chinese firm, ZTE, from the country's 5G network in 2020 for security reasons.

The United States, Britain and Australia have imposed similar bans on Huawei.

In June, a Swedish court struck down an appeal from Huawei.

"As a consequence of the reduced market share in Mainland China we are planning to resize our sales and delivery organization in the country, starting in Q4 (fourth quarter), adding to our restructuring charges," Ericsson said.