



Md Mostafizur Rahman, the lawmaker of the Dinajpur-5 constituency, cuts a ribbon to inaugurate the 379th branch of Islami Bank Bangladesh Ltd at Fulbari, Dinajpur recently. Muhammad Qaisar Ali, additional managing director of the bank, Md Mahboob Alam, head of the development wing, Md Mizanur Rahman Bhuiyan, executive vice-president, Muhammad Mahmud Alam Liton, mayor of Fulbari municipality, Md Asaduzzaman, additional superintendent of police of the Fulbari circle, and Md Riaz Uddin, upazila nirbahi officer, were present.



Emranul Huq, managing director of Dhaka Bank Ltd, poses for a photograph during the bank's Business Review Meeting-2021 of the branches in the northern region at the Grand River View Hotel in Rajshahi recently. Mohammad Abu Jafar, additional managing director, AMM Moya Uddin, deputy managing director, and Sahabub Alam Khan, chief financial officer, were present.

ECB can't yield digital money space to private sector: official

REUTERS, Frankfurt
The European Central Bank needs to issue a digital euro as yielding the space entirely to private sector initiatives like stablecoins could endanger financial stability and weaken the role of the central bank, ECB executive board member Fabio Panetta said.

The ECB has been working on designing a digital currency, a direct claim on the central bank much like in the case of cash, but the project could still take around five years before an actual currency could be launched.

"Just as the postage stamp lost much of its usefulness with the arrival of the internet and email, so too could cash lose relevance in an economy that is becoming increasingly digital," Panetta said in a speech on Friday.

"If this scenario were to materialise, it would weaken the effectiveness of central bank money as a monetary anchor."

Central bank digital money, while still going through commercial banks, would be a central bank liability, giving people an additional level of safety that is not impacted by

the health of individual lenders or payment service providers.

But Panetta rejected the argument that private sector stablecoins - a form of cryptocurrency usually pegged to a traditional currency so it maintains its value - would make digital central bank money superfluous as private initiatives carry inherent risk that are

often amplified in times of crises. "History shows that financial stability and public trust in money require a widely used public money alongside private monies," he said.

For a central bank digital money to work, it needs to be widely used so people are continuously aware that it is an option on the table.



The exterior view of the European Central Bank building in Frankfurt, Germany.

E-commerce conundrum: an alternative solution

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In this model, once a buyer places an order using an e-commerce site, an item tracking number (a unique Order ID known only to the client) would be auto-generated. The PDPTA website would register the Order ID along with all other information related to that transaction.

An automated notice would be generated and sent to the supplier for product delivery. The payment gateway would also get a notice of payment through the credit card transaction channel but hold the payment until it gets delivery confirmation notice from the PDPTA website.

On receipt of the order, the supplier prepares the item with appropriate packaging, attaches a barcode with relevant information, and hands that over to the courier service for delivery. The courier service would scan the barcode, which would update the PDPTA database with information such as packaging date, dispatched date, and expected delivery date. This will happen in all the subsequent stations of the delivery service along the way.

The PDPTA website may also keep the customers informed about all the events by sending automated SMS in response to each event. Moreover,

if customers so desire, they can visit the e-commerce site any time of the day and see the most up-to-date information about the whereabouts of the purchased product.

The delivery person at the destination station would be equipped with a smart device. During the physical delivery event, the client would enter the Order ID into the smart device held by the delivery person. If the PDPTA system confirms the validity of the Order ID, the delivery person would receive a confirmation message and deliver the items to the client. This event will update the PDPTA database with "delivery completed" information, and the payment gateway will be notified accordingly.

The payment gateway would then release the fund. The whole process is fast automated and error-free. If the item is bulky such as a motorcycle or fridge, the customer, on receiving the notification, would go to the delivery centre to complete the "delivery completed" event.

This is a generic solution that can be tailored as per the needs of different e-commerce scenarios of Bangladesh. The solution that I propose here is not rocket science. I believe Bangladesh has many software development firms

that are capable of designing and developing such an application in a matter of months.

The authorities might instruct the payment gateways or escrow agencies, whatever the case may be, to install and integrate product tracking software with their systems. Other stakeholders such as merchants, suppliers and delivery organisations would also be required to integrate their systems with the PDPTA website via APIs. Most importantly, the delivery personnel need to be equipped with smart devices (with APIs installed on them) for recording the last event of the delivery process over the internet.

When properly implemented, this solution would remove the manual process from the escrow system or eliminate the need for an escrow system altogether. This will also end the need of arranging a huge amount of deposit as security money before starting an e-commerce-based business and help thousands of budding entrepreneurs who find it extremely challenging to get initial capital for their ventures.

The author is senior IT specialist of the Australian Public Service and a certified professional of the Australian Computer Society.

Hilsa exported to India just a quarter of quota

FROM PAGE B4
"Before Durga Puja, the people of Kolkata wanted hilsa. But due to the ban, the exporters could not export hilsa there at that time. Then, India imported hilsa from Myanmar. Hilsa is now cheaper in the Kolkata market," said Ullah.

Now a huge amount of hilsa is in Kolkata which were brought from many other parts of India and Myanmar. So, the price has fallen. In such a situation, Bangladeshi traders will not be able to benefit by exporting hilsa there, said exporters.

Babul Akhter, president of Bangladesh Non-Packer Frozen Foods Exporters' Association, said the 10-day extension was not enough to open a letter of credit in a bank and reach the fish to its destination.

It would have been better if the export timeframe was of one to one-and-a-half months, he said.

"At present the supply of hilsa in the country's market is low and the price is high. In such a situation, it was not the right decision to extend the period for hilsa export," he added. Bangladesh caught some 5.5 lakh tonnes of hilsa in fiscal 2020-21 whereas 5.33 lakh tonnes in fiscal 2019-20 and 5.15 lakh tonnes in fiscal 2018-19.

The rising trend gave hope to the Department of Fisheries to estimate that around 6 lakh tonnes will be caught in the current fiscal year.

The department gives the credit to the conservation programme running since 2017, which includes a 65-day ban on catching hilsa at sea.

It says hilsa has the highest contribution of over 12.09 per cent in the country's fish production.

Deshbandhu invests Tk 800cr to expand in export markets

FROM PAGE B1
The annual turnover was Tk 2,400 crore in the last financial year. Deshbandhu has an 11 per cent market share in the country's beverage industry, according to Mohammad Maruf Hossain, general manager of Deshbandhu Food and Beverage.

"It will reach 25 per cent by 2022 after the installation of new machinery," he said, adding that the installation had almost been completed.

The new equipment will double the production capacity of Deshbandhu Food and Beverage, which can produce 24,000 bottles of beverage per hour now, Hossain added.

At present, the company exports beverage items to several countries, including India, Thailand, Malaysia, and the United Arab Emirates.

"We have plans to export to the northeastern states of India massively because it is a potential market for us," Hossain added.

The group's packaging concern is entirely export-oriented and its product has huge demand in overseas markets.

"The concern is growing at a healthy clip, so we have gone for the investment," said Shaiful Azam Talukder, export in charge of Deshbandhu Packaging.

In March, Deshbandhu Group announced it would raise \$250 million, or Tk 2,100 crore, from international investors by issuing a sukuk, an Islamic financial certificate, as the conglomerate looks to expand its business and repay local debts.

The group will invest part of the fund to establish a factory in Sirajganj to produce polyester chips and polyester staple fibres, which will be exported to European and American markets.

In October, Deshbandhu Polymer, a listed concern of the group, decided to raise Tk 500 crore through the issuance of a sukuk in Bangladesh.

Government of the People's Republic of Bangladesh
Department of the Public Health Engineering
Office of the Executive Engineer
Research and Development Division

e-Tender Notice

Memo No. 46.03.2600.083.07.001.18-485 Date: 04.11.2021
e-Tender is invited in the National e-GP System Portal (<http://www.eprocure.gov.bd>) for the following package:

SL. No.	Tender ID	Brief description of goods and related service	Last selling date & time	Closing date & time
01.	626047	Piloting of Pond Water Treatment Using Different Types of Technology (Phase-2) under Water Preservation and safe water supply project through re-excavation/Maintenance of pond/Dighi/Ditches owned by Zilla Parishads, DPHE.	07-Nov-2021 18:00	28-Nov-2021 15:00
02.	625711	Fabrication, Supply and Installation of 23 Nos. Small Box type Arsenic and Iron Removal Unit (AIRU) for existing No. 6 Tubewell in Goyanghat Upazila of Sylhet District under WASH Project, DPHE.	04-Nov-2021 18:00	17-Nov-2021 15:00

This is online tender, where only e-Tender will be accepted in the National e-GP Portal and no offline/hard copies will be accepted. To submit e-Tender, registration in the National e-GP System Portal (<http://www.eprocure.gov.bd>) is required. Further information and guidelines are available in the National e-GP System Portal and from e-GP help desk (<http://www.eprocure.gov.bd>).

A. H. M. Khalequr Rahman
Executive Engineer
Phone: 02-55130711

GD-2011

College Education Development Project (CEDP)
Govt. Brajalal College, Khulna
Memo No. BLC/CEDP/1426 Dated: 6 November, 2021

e-Tender Notice

e-Tender is invited in the National e-GP Portal (<http://www.eprocure.gov.bd>) for the procurement of the following work.

Tender ID No.	Package No. and description	Last selling date and time	Closing date and time
623540	BLC/CEDP/G-1 Procurement of Smart boards for the Classrooms & Laboratories	28-Nov-2021 16:00	29-Nov-2021 14:00

This is an online tender, where only e-Tender will be accepted in the National e-GP Portal and no offline/hard copies will be accepted. To submit e-Tender, registration in the National e-GP System Portal (<http://www.eprocure.gov.bd>) is required. The fees for downloading the e-Tender document from the National e-GP Portal have to be deposited online through any branch of any registered banks within the date mentioned in the tender notice. Further information & guidelines are available in the National e-GP System Portal and e-GP help desk (helpdesk@eprocure.gov.bd).

Prof. Sharif Atiquzzaman
Principal
Govt. Brajalal College, Khulna

GD-2009

"শেখ হাসিনার নির্দেশ জলবায়ু সহিষ্ণু বাংলাদেশ"

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
বিভাগীয় বন কর্মকর্তার কার্যালয়
বান্দরবান বন বিভাগ, বান্দরবান

তারিখঃ ০৩/১১/২০২১খ্রিঃ

বিজ্ঞপ্তি নং-০২/২০২১-২০২২

"বৃক্ষরোপণে মাননীয় প্রধানমন্ত্রীর জাতীয় পুরস্কার/২০২১" এর জন্য আবেদনপত্র আহ্বান

এতদ্বারা বান্দরবান পার্বত্য জেলার সর্বসাধারণ, শিক্ষা/ধর্মীয় প্রতিষ্ঠান, সরকারি, আধা-সরকারি, স্বায়ত্তশাসিত সংস্থা ও এনজিও প্রধানগণের অবগতির জন্য জানানো যাচ্ছে যে, বাংলাদেশের পরিবেশ ও প্রতিবেশ সংরক্ষণের নিমিত্তে বৃক্ষরোপণ অভিযান ও সামাজিক বনায়নকে আরো গতিশীল এবং গণমুখী ও জনগণকে বৃক্ষরোপণে উদ্বুদ্ধকরণসহ অধিক হারে গাছ লাগানোর মাধ্যমে জলবায়ু পরিবর্তনের চ্যালেঞ্জ মোকাবেলার লক্ষ্যে বৃক্ষরোপণে কৃতিত্বপূর্ণ অবদানের জন্য নিম্নে বর্ণিত ১০টি শ্রেণিতে "বৃক্ষরোপণে মাননীয় প্রধানমন্ত্রীর জাতীয় পুরস্কার/২০২১" প্রদান করার জন্য আত্রহী ব্যক্তি/প্রতিষ্ঠান প্রধানগণের নিকট হতে নির্ধারিত ফরমে আবেদনপত্র আহ্বান করা যাচ্ছে। আবেদনপত্রের ফরম প্রত্যেক বন বিভাগীয় সদর দপ্তর, সকল উপজেলা নির্বাহী কর্মকর্তার কার্যালয় এবং বন বিভাগের সকল রেঞ্জ কর্মকর্তার কার্যালয়ে পাওয়া যাবে। প্রতিটি শ্রেণির জন্য পৃথক পৃথক আবেদন ফরম যথাযথভাবে পূরণপূর্বক আবেদনকারীর ০৩ (তিন) কপি পাসপোর্ট সাইজের ছবি (গেজেটেড কর্মকর্তা কর্তৃক সত্যায়িত) ও সংশ্লিষ্ট বাগানের বিভিন্ন আঙ্গিকের ০৩ (তিন) কপি রসিন ছবিসহ সংশ্লিষ্ট উপজেলা নির্বাহী কর্মকর্তা ও সভাপতি "বৃক্ষরোপণে মাননীয় প্রধানমন্ত্রীর জাতীয় পুরস্কার/২০২১" সংক্রান্ত উপজেলা কমিটি এর নিকট আগামী ১৫/১২/২০২১খ্রিঃ তারিখের মধ্যে দাখিল করার জন্য অনুরোধ করা হলো।

যে সকল শ্রেণীতে পুরস্কার প্রদান করা হবে

পুরস্কারের শ্রেণী	"বৃক্ষরোপণে প্রধানমন্ত্রীর জাতীয় পুরস্কার, ২০১৯" নিম্নোক্ত ১০টি শ্রেণীতে প্রদান করা হবে
(ক)	প্রাথমিক বিদ্যালয়/উচ্চ বিদ্যালয়/এবতেদায়ী মাদ্রাসা/সিনিয়র মাদ্রাসা।
(খ)	কলেজ/বিশ্ববিদ্যালয়।
(গ)	ইউনিয়ন পরিষদ/উপজেলা পরিষদ/জেলা পরিষদ/পৌরসভা/সিটি কর্পোরেশন।
(ঘ)	অধিদপ্তর/পরিদপ্তর/সেক্টর কর্পোরেশন/প্রতিষ্ঠান।
(ঙ)	এনজিও/ক্লাব/স্বেচ্ছাসেবী সংস্থা।
(চ)	ব্যক্তিগত পর্যায়ে বৃক্ষরোপণ।
(ছ)	ব্যক্তি মালিকানাধীন নার্সারী।
(জ)	বাড়ীর ছাদে বাগান সৃজন।
(ঝ)	বন বিভাগ কর্তৃক সৃজিত বাগান।
(ঞ)	বৃক্ষ গবেষণা/সংরক্ষণ/উদ্ভাবন।

০৬/১১/২০২১

হক মাহবুব মোরশেদ
বিভাগীয় বন কর্মকর্তা
বান্দরবান বন বিভাগ

ও
সদস্য সচিব
"বৃক্ষরোপণে মাননীয় প্রধানমন্ত্রীর জাতীয় পুরস্কার/২০২১" প্রদান সংক্রান্ত জেলা কমিটি
বান্দরবান পার্বত্য জেলা

জিডি-২০০৭