



BDBL gets new chair

STAR BUSINESS DESK

Shamima Nargis recently became chairman of the board of directors of the state-owned Bangladesh Development Bank Ltd. Nargis, former senior secretary to the government, has been appointed through a notification from the financial institutions division of the finance ministry, according to a press release. She served as a member of the Planning Commission before retiring in October last year.

Nargis held various positions in the public administration ministry, finance department, women and children affairs ministry, local government department and economic relations department during her long cadre service career.

Nargis joined Bangladesh Civil Service in 1988. She obtained honours and master's degrees in English literature from the University of Dhaka.

She studied at the University of Minnesota in the US under the Hubert H Humphrey Fellowship.

ACI Motors unveils new Yamaha bike

STAR BUSINESS REPORT

ACI Motors, distributor of Yamaha motorcycle in Bangladesh, has recently launched a new Yamaha scooter, "Street Rally 125cc", marking five years of the duo's engagement.

Subrata Ranjan Das, executive director of ACI Motors, inaugurated the event at Bashundhara International Convention Centre on November 12 when Zakir Hossain, general manager of ACI Motors, and other higher officials were present, according to a press release.

ACI Motors started its journey in 2007 as a subsidiary of ACI. There are over 80 dealer points of Yamaha across the country.

Telenor, Google Cloud partner to digitalise telecom operations

REUTERS, Oslo

Telenor and Alphabet Inc's Google Cloud have formed a partnership to digitalise the Norwegian telecom company's global operations and are exploring ways to jointly offer services to customers, the two companies said on Monday.

The firms will not only use Google Cloud's services to boost Telenor's own IT and network, but also collaborate to provide Telenor's customers with digital tools, their respective chief executives told Reuters.

Oslo-based Telenor serves 172 million customers with roughly half its revenue generated in Asia and half in the Nordics.

The digitalisation project will mean a big transformation for Telenor, but is also part of its ambition to find new revenue streams, Telenor's CEO Sigve Brekke said.

"I think the future for telcos is to move beyond connectivity, and to create value on

top of connecting customers," he said.

With networks increasingly reliant on software, Telenor needs to build a cloud-based business, and Google's abilities in providing data management knowledge, machine learning and artificial intelligence make it a good fit, Brekke added.

"To digitalise our operation is to make it smoother," Brekke said.

"You can predict outages before they happen... when you're displacing some of your backend processes, you can smooth out customer experiences and make them better."

Digitalising the core operations of a telecommunications company as large as Telenor is new to Google Cloud and so are the joint customer offerings, said Thomas Kurian, CEO at Google Cloud.

Among the first services the two envisage providing jointly is a platform to help small- and medium-sized enterprises (SMEs) transform to digital operations.

Consumers, experts back new law

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Besides, it is not clear how many sections of the "The Consumer Rights Protection Act, 2009" will have to be amended and if the amendments do come about, there is no guarantee that it can address the constantly changing dimensions of e-commerce fraudulence.

"Without a separate act it is not possible to regulate a fluid and complex sector. A comprehensive law has a proper objective and focus. There is an e-commerce cell in the commerce ministry but it has no legal authority," he added.

With the new act, the cell should be authorised and then it can take action based on complaints against e-commerce platforms -- which is called an administrative mechanism.

"The most important thing will be the creation of the judicial mechanism. A huge amount of money has been defrauded, but we have to find the remedy with the penal code 1860 and breach of contract act 1872," Sarwar said.

Otherwise, it is not possible to ensure justice for the victims.

"We have to think forward. With the growth, there is insecurity, inequality and possibility of collapse like Evaly. To address these issues, a new act is important," he added.

Echoing the same, Ghulam Rahman, president of the Consumers Association of Bangladesh, said a comprehensive law for the e-commerce sector is highly required to safeguard the interests of consumers.

There are a number of provisions in the existing laws to protect consumers but most people are unaware of these measures.

So, formulating a separate law for the e-commerce sector would help inform consumers about how to protect themselves, he added.

Sayed Anju, a professor of law at the University of Rajshahi, also stressed on the importance of a new judicial mechanism to protect customers and merchants from future fraud. "For the remedy in existing laws, it's very necessary to establish a judicial e-business wing under the Digital Security Act, 2018, because our cyber judges are busy with other cases," she said.

Consumers can sue e-commerce platforms as the act considers any fraudulence committed using any digital or electronic medium to be an offence.

"Besides, business related cases should be dealt with promptly and there is no arrangement of training for judges on business-related judicial processes. But, there are separate judicial mechanisms for e-commerce," Anju added.

She went on to say that a new law was crucial to prevent potential fraud in e-commerce since a guideline or policy cannot be an alternative to law.

The government also wants to regulate the sector as digital commerce businesses have some distinct characteristics compared to traditional ways of doing business, Anju said.

Forming a special law and introducing a regulatory authority is crucial to ward off future e-commerce frauds, said Hafizur Rahman, an additional secretary to the commerce ministry.

"We require an agency that would work promptly and immediately to address irregularities in the e-commerce sector. I believe the government is working to take initiatives to regulate e-commerce in the future," he said.

"One issue is framing a special law and another issue is introducing one authority since we know that many laws may disrupt or create problems for e-commerce," he added. Rahman also said that stringent laws will not help the local e-commerce sector flourish smoothly.

"Our target is to keep the system simple and easy so that every entity and entrepreneur can join e-commerce," Rahman said.

But the law and authority should be operational so that scams and fraudulent activities cannot go ahead.

There are some laws such as the consumers' rights protection act, digital security act and penal code which are applicable to e-commerce.

"But I believe those laws that apply to our brick-and-mortar businesses are not adequate for e-commerce entities as they have some unique aspects in working on an online system, Rahman added.

New law, regulatory body would impede growth

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According to industry insiders and analysts, none of the government agencies responsible for overseeing the activities of e-commerce platforms are playing their roles properly to ensure safe and disciplined growth in the digital marketplace.

And now, the recovery of at least Tk 3,000 crore from Evaly, E-orange and Dhamaka has become uncertain.

"Had the right enforcement of laws occurred, we would not have seen such a corrupt situation in the e-commerce sector," said Tanjib-ul Alam, head of the chamber at Tanjib Alam & Associates.

Waseem Alim, chief executive of chaldal.com, an online grocery shop, said added regulations and regulatory bodies would increase the cost of doing business for e-commerce companies.

"I do not think that added regulations and regulatory agencies will solve the problems as we already face a lot of scrutiny," he added.

Alim went on to say that he does not see any reason why e-commerce companies should endure more regulations than regular businesses.

"Online business should not be made more difficult than offline business and all the rules applicable for regular commerce should also be applicable for us," he said.

Instances of fraudulence take place in various other sectors, including banking and real estate.

"So, is the formulation of a separate law to prevent fraud in those sectors also required?" Alim asked.

However, an official of another well-known e-commerce firm said a specific law for digital commerce would be helpful for the sector.

Mohammad Sahab Uddin, vice president of the e-Commerce Association of Bangladesh (e-CAB), said they were against any new law or regulatory body as the existing laws were enough to ensure consumer protection.

Meanwhile, payment system providers said there should be a

centralised registration and rating system for all e-commerce sites.

"In this system, there should be a list of enlisted and banned e-commerce sites. The regulatory authorities concerned should take necessary initiatives regarding the introduction of such a system," said Iftekhar Alam Ishaque, deputy chief technical officer at SSL Wireless.

Before onboarding any e-commerce site, the payment gateways can check the firm's status through this system, he said. A top executive of an e-commerce company, on condition of anonymity, said government vigilance should be intensified to prevent fraudulent activities related to digital transactions.

Otherwise, fraudsters will come up with other innovative ideas and their promotion will be camouflaged, he added. "This will spread to small towns and villages, even at the community level, to avert the policymaker. So a watchdog from the government is a must," said Mashroor of ajkerdeal.com.

Mitsubishi car for Tk 50,010!

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The engine displacements range of the car is 2,972cc. The reserve value is Tk 1.39 crore.

The bids for 27 BMW cars ranged from Tk 4 lakh to Tk 38 lakh. It was Tk 3.5 lakh to Tk 43 lakh for 10 Range Rover cars.

The bids for the most of the cars ranged from 5 to 10 per cent of their reserve value, which consists of the price of the vehicles plus tax. However, customs procedures discourage the sale of non-perishable goods below 60 per cent of the reserve value in the first auction. The cap is not applicable in the subsequent auctions.

Customs officials say they have not received higher bids as cars have become unusable as they have been abandoned for a long time on the port yards. "We have published the list of the highest bidders. The auction committee will decide whether the cars will be given to them at the declared price," Md Al Amin, deputy commissioner of the Customs House Chittagong, told The Daily Star.

BMW fetched the highest bid as its 2007 model car was offered Tk 53 lakh. The reserve value of the 2,993cc car was Tk 2.38 crore. Farzana Trading in Chattogram offered the highest price. All of the cars came from the

United Kingdom, and most of them were produced in Germany, according to the auction section of the customs house.

Of them, 28 are of BMW brand, 24 Mercedes-Benz, 23 Mitsubishi, 10 Land Rover, nine Lexus, four Toyota, four Ford, and two Honda brand. Produced 15 to 26 years ago, the vehicles have engine displacements ranging from 1,796cc to 4,398cc.

Bangladesh does not permit importing cars aged more than five years. So, the winning bidders will have to collect a clearance permit from the commerce ministry for 95 of the vehicles.

Pathao introduces Bangladesh to 'Pay Later' feature

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Pathao will not charge the user for the 'Pay Later' feature. The full amount is due within 30 days of the end of a 15-day spending period after which there will be a late charge of up to Tk 200. Pathao would send regular reminders as repayments become due.

Repayment must be made using any digital payment method, and users can pay in parts within the 30-day window. The feature is currently available to Pathao Food's most loyal users, determined with the platform's advanced data and analytics engine.

It will be expanded to those who qualify and to other services in stages from the first quarter of 2022.

"The time is now for consumers in

Bangladesh to get the ease-of-use one expects in developed countries. The launch of the 'Pay Later' feature is the first of many steps in that direction," said Fahim Ahmed, the newly-appointed chief executive officer and managing director of Pathao.

There is an entire generation in Bangladesh that is young, upwardly mobile and digital native, the company said in a statement yesterday.

They qualify for and need access to credit and yet face an unreasonably high barrier.

Recent data shows that Bangladesh is one of the countries with the lowest credit card penetration in South and Southeast Asia, with about 1 per cent of the population owning a credit

card, the statement said.

In addition, the credit gap and lack of knowledge about digital payments are a challenge in the country and have resulted in the majority of transactions being carried out in cash.

Pathao, by leveraging its advanced technological capabilities and partnering with financial institutions, can unlock new opportunities in the realm of digital credit.

"With this, we believe we can catalyse an important growth stage of the Bangladesh economy," Ahmed added.

At present, business-to-business e-commerce platform Shopup has the BNPL option but only for small retailers and not consumers.

 Bangladesh Krishi Bank Head Office 83-85, Motijheel C/A, Head Office, Dhaka-1000 ICT Operation Department Invitation for Enlistment		
1	Ministry/Division	Ministry of Finance/Financial Institution Division.
2	Agency	Autonomous Bodies and Other Institutions.
3	Procuring entity name	Bangladesh Krishi Bank.
4	Procuring entity district	Head Office, Dhaka.
5	Invitation for	Enlistment of Suppliers for Category-1: Computer Hardware & Accessories; Category-2: Computer Consumables; Category-3: Application Software, Software package & Software Development; Category-4: Repairing of server, PC, Printer, Scanner & UPS etc; Category-5: Supply of Data Connectivity & Internet Connectivity for Bangladesh Krishi Bank.
6	Invitation Ref No.	BKB/HO/ICT(OP)-2(34)/(Part-01)/2021-2022/876
7	Date	14-11-2021
KEY INFORMATION		
8	Procurement method	Limited Tendering Method (LTM).
PARTICULAR INFORMATION		
	Date	Time
9	Application closing date and time	14-12-2021 3.00pm
10	Name & address of the office(s) - Application form availability - Receiving application form	Address: ICT Operation Department, Bangladesh Krishi Bank, Head Office, 83-85, Motijheel C/A Head Office, Dhaka-1000. ICT Operation Department, Bangladesh Krishi Bank, Head Office, 83-85, Motijheel C/A Head Office, Dhaka-1000. ICT Operation Department, Bangladesh Krishi Bank, Head Office, 83-85, Motijheel C/A Head Office, Dhaka-1000.
INFORMATION FOR APPLICANT		
11	Eligibility of applicant	a. Must have valid trade license. b. Must have TIN & VAT registration certificate. c. Must have bank solvency certificate minimum amount of Tk 3.00 (three) lac (up-to-date). d. Minimum 02 (two) years experience in respective field. e. Affidavit/Article of Association of the Firm (as applicable). f. Other documents detailed in Application Form for Enlistment.
12	Price of application form (Tk)	Tk 200/- (two hundred) only.
13	Enlistment/renewal fee (Tk)	a. Tk 5000/- (five thousand) only for each category, (for new enlistment); b. Tk 2000/- (two thousand) only for each category, (for renewal); [Enlistment/renewal fee must be submitted through Pay Order with Application Form]
PROCURING ENTITY DETAILS		
14	Name of official inviting application	Md. Farid Hasan.
15	Designation of official inviting application	Senior System Analyst (AGM), Department In charge.
16	Address of official inviting application	ICT Operation Department, Bangladesh Krishi Bank, Head Office, 83-85, Motijheel C/A Head Office, Dhaka-1000.
17	Contact details of official inviting application	Tel No. 88-02-22338559 Fax No. -- E-mail: dgmictp@krishibank.org.bd
18	The procuring entity reserves the right to reject all applications.	
		Senior System Analyst (AGM) Department In charge
GD-2068		

What India is doing

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proposed a series of amendments to the rules, including a ban on mis-selling and fraudulent flash sales on e-commerce platforms.

Appointment of a chief compliance officer and resident grievance officer was also made mandatory and misleading customers by manipulating search results was banned.

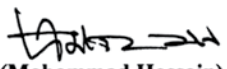
If a government agency seeks information for detection and investigation and prosecution of offences under any law, the platforms will be bound to provide information by 72 hours, said the proposed amendment.

"To protect the interests of consumers, prevent their exploitation and encourage free and fair competition in the market, the government of India is sharing a draft of the proposed amendments," said the official release.

"The proposed amendments aim to bring transparency in the e-commerce platforms and further strengthen the regulatory regime to curb the prevalent unfair trade practices," it added.

The government has proposed that e-commerce entities ensure registration number and invoice of orders are displayed prominently on its platform for its users in a clear and accessible manner, reports the Times of India.

Besides, it has proposed "ranking" for goods and services offered on the platforms while ensuring that the ranking parameters do not discriminate against domestic goods and sellers.

Govt. of the People's Republic of Bangladesh Ministry of Power, Energy and Mineral Resources Power Division Power Cell Biddiut Bhaban (Level 14), 1, Abdul Gani Road, Dhaka 1000, Bangladesh (www.powerdivision.gov.bd, www.powercell.gov.bd)			
REQUEST FOR EXPRESSION OF INTEREST (REOI) FOR CONSULTING SERVICES FOR TECHNICAL STUDY FOR INNOVATIVE DESIGNING OF GRID TRANSMISSION TOWER USING OPTIMUM AREA OF LAND (Package No. # S-04)		Dated: November 15, 2021	
No. 27.71.0000.003.24.001.21-942			
- Bangladesh has a large population residing all over the country and the electricity supply need of this population creates requirement of a large transmission and distribution system. Transmission line is an integrated system consisting of conductor subsystem, ground wire subsystem and one subsystem for each category of support structure. Mechanical supports of transmission line represent a significant portion of the cost of the line and they play an important role in the reliable power transmission. They are designed and constructed in wide variety of shapes, types, sizes, configurations and materials. The cost of towers constitutes about quarter to half of the cost of transmission line and hence optimum tower design will bring in substantial savings. The selection of an optimum outline together with right type of bracing system contributes to a large extent in developing an economical design of transmission line tower. - The People's Republic of Bangladesh has received a fund from the International Development Agency and it intends to apply part of the proceeds of this credit to payment under the contracts for appointment of consultant for "Consulting Services for Technical Study for Innovative Designing of Grid Transmission Tower using Optimum Area of Land". Power Cell, therefore, intends to appoint an internationally reputed consultancy firm to accomplish the mentioned services by using World Bank fund under "TA for Strengthening and Development of Sustainable Power Sector in Bangladesh" project of Power Cell, Power Division, Ministry of Power, Energy and Mineral Resource. - Interested consulting firms must provide information indicating that they are qualified to perform the services. The short-listing criteria are: - General experience - Experience of the firm in similar task - Experience of the firm in power sector - Resources, key experts & support services of the firm - A consulting firm is allowed to submit the Expression of Interest (EOI) alone if it considers itself to be fully qualified on its own for the assignment, as it is not mandatory for consultants to associate with any other firm(s), whether foreign or local. Alternatively, if consultants themselves choose to associate to enhance their qualifications and capability for the assignment, then such associations may either be as a Joint Venture (i.e. all members of the joint venture shall be jointly and severally responsible) and/or Sub-consultants (i.e. the Consultant will be responsible, including for the services of the sub-consultant). In case of an association, the Consultants must explain in the EOI submission (a) the rationale for forming the association and (b) the anticipated role and relevant qualifications of each member of the Joint Venture and/or of each sub-consultant for carrying out the assignment, to justify the proposed inclusion of the JV members and/or sub-consultants in the association. Failure to provide the above explanation in the Expression of Interest may risk the association not being shortlisted for the assignment. However, the qualifications/experience of sub-consultants will not be considered by Power Cell in the evaluation of Expressions of Interest for Shortlisting purposes. - Consultants are requested to submit the following supporting documents against the above mentioned criteria: (a) The Firm's Incorporation/Trade/registration documents from the country of the firm; (b) JV agreement/letter of intent (if applicable); (c) Firm's brochure; (d) Description of similar consultancy contracts, including the scope, contract amount, name of Client, period of the contract (date of contract signing to date of completion), location/country of the services, etc.; (e) Service experience record; (f) Short Biography of Key Professional; (g) Company's Income Tax certificate/Income Tax registration certificate - Detail Scope of Work will be available in the Terms of Reference (TOR) which can be downloaded from the website of Power Division (www.powerdivision.gov.bd), Power Cell (www.powercell.gov.bd) and CPTU website from the date of publication of EOI. - Applicants are requested to submit their EOI (02 hard copies) to the above mentioned address within the submission deadline of December 15, 2021, 17:00 Hrs (BST). Any submission received after the confirmed submission date will not be accepted.			
 (Mohammad Hossain) Director General Tel: +88 (02) 223386040 Email: dg@powercell.gov.bd			