



Arif Quadri, acting managing director of United Commercial Bank Ltd, and Khwaja Shahriar, managing director of LankaBangla Finance Ltd, exchange signed documents of a memorandum of understanding at the bank's head office in Dhaka recently. Mastercard Titanium and Visa Platinum cardholders of LankaBangla Finance can access UCB Imperial Airport Lounge at the Hazrat Shahjalal International Airport under the deal.



Mohammed Monirul Moula, managing director of Islami Bank Bangladesh Ltd (IBBL), inaugurates the bank's 200th sub-branch at Azimpur in Dhaka yesterday. Md Mahboob Alam and Mahmudur Rahman, IBBL's senior executive vice-president and head of Dhaka Central Zone respectively, and Hasibur Rahman Manik, councilor of the Dhaka South City Corporation, were present.

No bank fees, please: Central Bank Digital Currency will deliver remittances like emails

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But such costs are well over 10 per cent when the remittances are routed through highest-cost banking corridors.

The BB has received more than \$24 billion remittance in 2020-21 and 57 per cent of it (\$14.3 billion) came from Singapore and GCC countries. But the remaining 43 per cent (\$10.6 billion) came through the highest-cost corridors, incurring more than 10 per cent intermediary bank charges. And that is more than \$1 billion collective loss to the Bangladeshi migrant workers and the country's reserve.

Remittance inflow through formal channels grew by 11 per cent in the early days of the coronavirus pandemic in 2019-20 fiscal year. But it leapfrogged by 36 per cent in the following fiscal year, as the pandemic has incapacitated the informal money movers. The government has also incentivised remittance through formal channels.

As a result, the annual growth of inflow jumped from the major sources

of remittance for Bangladesh in 2020-21. Some \$3.5 billion came from the US (44 per cent growth), and Malaysia and the UK posted 63 per cent and 48 per cent growth, respectively, with each pumping \$2 billion. Australia's \$142 million (141 per cent growth), Japan's \$80 million (61 per cent growth), and Italy's \$810 million (16 per cent growth) contributed to the higher receipts.

Leading mobile financial service bKash has disbursed \$134 million of remittance in 2020 and it expects to post 87 per cent growth this year by pumping \$250 million. Extensively located nationwide MFS outlets like those of bKash have set the stage for domestic and cross-border CBDC in Bangladesh.

Market navigates technology towards unintended consequences. GSM technology was developed as a pan-European mobile telecoms standard. But it became the developing world's lifeline for universal access to telecoms. Subsequent introduction of mobile financial service became the revolutionary unintended crucible

of universal access to banking. The fusion of internet and smartphone has now made talking, texting and video conferencing absolutely free.

Similarly, the world's leading governments' mission to dwarf cryptocurrencies with CBDC is poised to cross-pollinate with unimaginable unintended consequences of instantaneous settlements within and beyond political borders.

The Bangladesh Bank should get actively engaged with the BIS to execute CBDC following the steps of its Asian peers. The goal should be to fix billions of dollars' leakage in the pipelines of inward remittance. Stopping further billions of dollars' hemorrhage from export-import settlements will strengthen the country's financial health. And CBDC will concurrently unshackle the migrant workers and businesses from the market failures of conventional banking for good.

The author is senior policy fellow at LIRNEasia.



The Westin Dhaka celebrates Global Customer Appreciation Week 2021 in a festive manner recently with the slogan of "The Power of Connecting". The celebration is part of the culture of Marriott International, whose global sales team thanked its customers from all industries and visited guests' offices with gifts, hosted get-togethers and participated in food donation drives as a token of appreciation.

Government of the People's Republic of Bangladesh
Office of the Additional Chief Engineer, RHD
Road Zone, Sylhet
Sarak Bhaban, Tupkhana, Sylhet
☎ 0821 02997700165
E-mail: acesyl@rhd.gov.bd/acesylrhd@gmail.com

Invitation for Tenders

1	Ministry/Division	Ministry of Road Transport and Bridges, Road Transport and Highways Division.		
2	Agency	Roads & Highways Department.		
3	Procuring entity name	Additional Chief Engineer, RHD, Road Zone, Sylhet.		
4	Procuring entity code	Not applicable.		
5	Procuring entity district	Sylhet.		
6	Invitation for	Goods.		
7	Invitation Reference No.	Additional Chief Engineer, RHD, Road Zone, Sylhet.		
8	Date			
KEY INFORMATION				
9	Procurement method	Open Tendering Method (International).		
FUNDING INFORMATION				
10	Budget and source of funds	GOB fund under ADP.		
11	Development partners (if applicable)	None.		
PARTICULAR INFORMATION				
12	Project/programme code (if applicable)	224297100		
13	Project/programme name (if applicable)	Construction of Sullah-Jalshuka Portion of Sunamganj-Madanur-Derai-Sullah-Jalshuka-Azmiriganj-Habiganj Road (Sullah-Jalshuka Portion).		
14	Tender Package No.	06(six)/ADP(Steel Truss)/ACE/SZ/2021-2022		
15	Tender package name	Supply of double lane steel truss for Highway Bridges with provision of concrete deck slab for 1 (one) span of 100.00 meter (in between P9 & P10) including supervision during installation for the under construction Bridge over the River Kalni of Azmiriganj, Habiganj under Habiganj Road Division of Moulvibazar Road Circle of Sylhet Zone during the year 2021-2022 (GW-2a).		
16	Tender publication date	22-11-2021		
17	Tender last selling date	03-01-2022 during office hour.		
18	Tender closing date and time (Primary place)	Name of office Additional Chief Engineer, RHD, Road Zone, Sylhet.	Date 04-01-2022	Time Up to 12:30 hrs (BST)
	Tender closing date and time (Secondary places)	Name of office Superintending Engineer, RHD, Road Circle, Moulvibazar.	04-01-2022	Up to 12:30 hrs (BST)
19	Tender opening date and time	Date 04-01-2022	Time At 16:00 hrs (BST)	
20	Name & address of the office(s)	Address: Executive Engineer, RHD, Road Division, Habiganj. a) Divisional Commissioner, Sylhet Division, Sylhet. b) Executive Engineer, RHD, Road Division, Sylhet/ Moulvibazar/ Sunamganj. c) Executive Engineer, RHD, Planning Division-1, Sarak Bhaban, Dhaka. d) Executive Engineer, RHD, Documentation & Procurement Division, Sarak Bhaban, Dhaka.		
	Receiving tender document (Primary place)	Office of the Additional Chief Engineer, RHD, Road Zone, Sarak Bhaban, Tupkhana, Sylhet.		
	Receiving tender document (Secondary places)	(A) Office of the Divisional Commissioner, Sylhet Division, Sylhet. (B) Office of the Superintending Engineer, RHD, Road Circle, Moulvibazar. (C) Office of the Superintending Engineer, RHD, Road Circle, Sylhet.		
	Opening tender document	Office of the Additional Chief Engineer, RHD, Sylhet Road Zone, Sarak Bhaban, Tupkhana, Sylhet.		
21	Place/date/time of pre-tender meeting (optional)	Place Office of the Additional Chief Engineer, RHD, Sylhet Road Zone, Sarak Bhaban, Tupkhana, Sylhet.	Date 05-12-2021	Time 11:00 hrs (BST)
INFORMATION FOR TENDERER				
22	Eligibility of tenderer	All tenderers regardless of whether enlisted or not enlisted with the Employer may submit Tenders provided that they are otherwise qualified. Tenderers of the categories specified in the TDS of Tender Document are eligible to participate in the tender.		
23	Brief description of goods	Supply of double lane steel truss for Highway Bridges with provision of concrete deck slab for 1 (one) span of 100.00 meter (in between P9 & P10) including supervision during installation for the under construction Bridge over the River Kalni of Azmiriganj, Habiganj under Habiganj Road Division of Moulvibazar Road Circle of Sylhet Zone during the year 2021-2022 (GW-2a).		
24	Brief description of related services	Inspection, Supply and Supervision of the installation of Steel Truss.		
25	Price of tender document (Tk)	BDT. 5,000/- (five thousand) only or USD 58.50 (fifty-eight point five zero) (non-refundable) for each set.		
	Lot No.	Identification of work	Location	Tender security amount (Tk)
	1.	Supply of double lane steel truss for Highway Bridges with provision of concrete deck slab for 1 (one) span of 100.00 meter (in between P9 & P10) including supervision during installation for the under construction Bridge over the River Kalni of Azmiriganj, Habiganj under Habiganj Road Division of Moulvibazar Road Circle of Sylhet Zone during the year 2021-2022 (GW-2a).	Road Division, Habiganj	BDT 50.00 lac (Taka fifty lac) only in the shape of Bank Draft or Pay-Order or Irrevocable Bank Guarantee from any schedule bank or USD 58350.00 (USD fifty-eight thousand three hundred fifty only) in favour of Additional Chief Engineer, RHD, Road Zone Sylhet.
26				6 (six) months
PROCUREMENT ENTITY DETAILS				
27	Name of official inviting tender	Tushar Kanti Saha.		
28	Designation of official inviting tender	Additional Chief Engineer, RHD.		
29	Address of official inviting tender	Sylhet Road Zone, Sylhet.		
30	Contact details of official inviting tender	Tel. No. 02-997700165	Fax No.	e-mail acesyl@rhd.gov.bd / acesyl@gmail.com
31	a.	The procuring entity reserves the right to accept or reject any/all tenders.		
	b.	If it is not possible to receive/open the tender on the schedule date for any unavoidable circumstances, the same will be received/opened on the next working date at the same time and at the same venue.		
	c.	The tenderer will quote the rate for all items of works both in figures & words.		
	d.	This Tender Notice will also be seen at (1) RHD website: www.rhd.gov.bd (2) CPTU Website: www.cptu.gov.bd		
	e.	All other terms and conditions as stated in The Public Procurement Regulation-2008 and its amendments will remain valid.		
GD-2135				

Tushar Kanti Saha
ID No. 000284
Additional Chief Engineer, RHD
Road Zone, Sylhet

বাংলাদেশ পানি উন্নয়ন বোর্ড
Bangladesh Water Development Board

নির্বাহী প্রকৌশলীর দপ্তর
বালকাসী পানি উন্নয়ন বিভাগ
বাপাউবো, বালকাসী
ফোনঃ ০৪৯৮-৬৩৪৪০ (অফিস)
Email: xen.jhalakathi@gmail.com

Office of the Executive Engineer
Jhalakathi WD Division, BWDB,
Jhalakathi
Phone: 0498-43440 (Office)

Memo No. EE/Jhalakathi/e-Gp/Do-1/ Date: 22.11.2021

e-Tender Notice No. 02/2021-2022

An e-Tender has been invited in the National e-GP System Portal (<http://www.eprocure.gov.bd>) for the Procurement of the following [work/goods].

Sl. No	Tender ID	Package No. & description	Location of the works/ supply	Tender/proposal document last selling date & time	Tender/proposal closing & opening date & time
.01	630527	Re-construction & Repair of irrigation dyke respectively from km. 0.000 to km. 0.470 = 470m & from km. 0.600 to km 1.130 = 530m at right bank of Main Khal and from km 0.580 to km. 0.910 = 330m at Right Bank of Secondary Khal; Total = 1330m of NP-1 Pump under BIP-1 at Nalcity upazila of Jhalakathi District under Jhalakathi WD Division, BWDB, Jhalakathi from NDR budget during the year 2021-2022.	Jhalokathi District	09.12.2021 17:00 hours	Tender/proposal closing date & time: 12.12.2021, 09:30 hours Tender/proposal opening date & time: 12.12.2021, 09:30 hours
02	630530	Re-excavation of Diversion Channel from km 0.000 to km 0.080 = 80m & from km 0.093 to km 0.183 = 90m. Total= 170m and Construction of Cross Burch in Irrigation Canal at different Location for NP-1 Pump of BIP at Nalcity Upazila of Jhalakathi District under Jhalakathi WD Division, BWDB, Jhalakathi during FY 2021-2022.	Jhalokathi District	09.12.2021 17:00 hours	Tender/proposal closing date & time: 12.12.2021, 09:30 hours Tender/proposal opening date & time: 12.12.2021, 09:30 hours
03	630531	Re-construction & Repair of Irrigation Dyke Respectively Chainages from km. 0.825 to km. 1.090 = 265m & from km 1.190 to km 1.220 = 30m at Right bank and Chainage from km 0.450 to km 0.745 = 295m at Left Bank of Bhairobpasha Main Khal; Total = 590m in c/w NP-2 Pump of BIP at Nalcity upazila of Jhalakathi District under Jhalakathi WD Division, BWDB, Jhalakathi during the FY 2021-2022.	Jhalokathi District	09.12.2021 17:00hours	Tender/proposal closing date & time: 12.12.2021, 09:30hours Tender/proposal opening date & time: 12.12.2021, 09:30hours

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 System Portal have to be deposited online through any registered bank's branches up to banking 17.00 hours on 09.12.2021.
Further information and guidelines are available in the National e-GP System Portal and from e-GP help desk (helpdesk@eprocure.gov.bd) (01762625528-31), (<http://www.eprocure.gov.bd>).

পানি-২৯৩/২০২১-২০২২
৮'খ৩
GD-2139

Md. Raqib Hossain
ID No. 901203002
Executive Engineer (C.C.)

Stocks fall as investors book profits

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"The market does not need any artificial boost," he said, adding that if anyone conducts trade illegally or breaches rules and regulations, the stock market regulator should work on that.

"Then, the market will rise on its own if it primarily falls." Among the major sectors, services and real estate, travel and leisure and ceramics experienced price appreciations, while information technology, tannery and fuel and power sectors faced corrections.

At the DSE, 156 stocks advanced, 176 dropped and 36 remained the same.

Emerald Oil Industries topped the gainers' list, rising 9.96 per cent, followed by Acme Pesticides, Sena Kalyan Insurance Company, One Bank, and Golden Son.

GPH Ispat shed the most, dropping 11 per cent, followed by Navana CNG, Dominage Steel Building Systems, Provati Insurance Company, and Rahim Textile Mills.

Stocks of Beximco were traded the most, worth Tk 161 crore, followed by One Bank, First Security Islami Bank, Fortune Shoes, and Kattali Textile. The Chittagong Stock Exchange (CSE) also dropped.

The CASPI, the main index of the CSE, fell 43 points, or 0.20 per cent, to 20,515. Among the 281 stocks to undergo trade, 101 rose, 147 fell, and 33 were unchanged.