

Star BUSINESS

Nagad's interim licence tenure extended again

STAR BUSINESS REPORT

Bangladesh Bank has once again renewed the interim licence of Nagad as Bangladesh Post Office (BPO) is yet to form a subsidiary to run the mobile financial service.

The fast growing mobile financial service (MFS) provider has until September next year to avail a full-fledged licence from the central bank.

This is the seventh such extension since the operator secured provisional approval from the central bank in March 2020.

Nagad has been operating without a full-fledged licence since its inception in March 2019.

A senior official of the central bank, seeking anonymity, gave confirmation to The Daily Star about the extension.

The central bank sent a letter to the Directorate of Posts informing that it had granted the directorate's request for the extension, said the official.

The MFS provider's plan

This is the seventh such extension since the operator secured provisional approval from the central bank in March 2020

is to secure the licence on getting a separate one to serve as a digital bank as its investors want to run the MFS under the digital bank, added the official.

Obtaining a full-fledged licence is a long process and Nagad is working to attain it, said Tanvir A Mishuk, managing director of the MFS provider, on being contacted by The Daily Star.

Nagad is running with approval of authorities concerned of Bangladesh Bank and running under their supervision, he said.

"We are working with the banking regulator to complete the licensing procedure and are also very hopeful that within a short time our procedure will be completed," said Mishuk.

Primarily Nagad wanted to run its MFS under the platform of a non-bank financial institution (NBFI) and investors of Nagad

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With floodwaters from an overflowing Jamuna river starting to recede, farmers in a char of Gaibandha's Phulchari upazila have taken to planting a local variety of paddy they call "gainja" in Bangla. The rice grains are elongated with a reddish outer tint, cultivable at very little cost and harvestable within three months of planting. The photo was taken on Monday.

PHOTO: MOSTAFA SHABUI

E-commerce to face more scrutiny as BB makes rules to stop fraud

MAHMUDUL HASAN

The Bangladesh Bank yesterday introduced a guideline for merchant acquiring, making it mandatory for payment services providers to carry out intense scrutiny before onboarding sellers as it looks to eliminate online frauds and financial crimes.

According to the 'Guidelines for Merchant Acquiring and Escrow Services 2023, merchant-acquiring institutions such as banks, mobile financial services, payments service providers (PSPs), and payments system operators have been asked to draw up their respective onboarding policies.

The policies will give details about the documents to be needed for merchant onboarding, document verification process, risk analysis, risk management, escrow services, refund, merchant activity inspection and monitoring, and directives for merchants in providing services to customers.

It will also include the instructions to be followed by both parties for the settlement of transactional disputes.

The move from the central bank comes as Ponzi-like e-commerce platforms that lured unsuspecting customers to make payments of thousands of crores of taka on the back of hefty discounts during the coronavirus pandemic.

Last year, the central bank identified 25 online sellers, including Evaly, E-orange, Qcoom, Dhamaka, Aladinerprodip, Sirajganj Shop, Alesha Mart, and Dalal Plus that received a staggering Tk 6,050 crore in just four months from clients through payment gateways and banks.

Most of the customers who were defrauded haven't received their products or refunds yet.



"The new guideline aims to make it difficult for e-commerce firms to resort to dishonest means to receive payments from customers," said a BB official yesterday.

"We hope there will be no new Evaly or Sirajganj Shop cases after these rules."

Since operations and transactions of merchants such as e-commerce platforms or online businesses carry the risk of money laundering and fraudulent activities, the BB guideline asked acquirers to receive a host of

documents from sellers.

They include the merchant's name, permanent and current address, a copy of the national identification card, the electronic know your customer, personal retail account, digital business identification number, current trade licence, and the certificate of incorporation.

Their telephone or mobile number, bank, MFS or PSP account numbers, business address, website and email address, description, legality, social importance of the businesses in which merchants operate, the updated list of products, permission for the sale of goods or services, and documents of the association where the merchant is a member have to be submitted.

Acquirers have been asked to conduct regular risk analysis for their merchants in a bid to tackle fraud, money laundering, and terrorist financing and safeguard customer's interests.

For example, if the month-on-month sales of an online marketplace witness a jump of 25 percent, for an online seller 30 percent, for a physical store 40 percent, and for a hybrid retailer 40 percent, acquirers will have to seek an explanation for the increase.

If the clarification is found to be unsatisfactory, banks, MFS providers, or PSPs will freeze the transactions with the

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WORLD TOURISM DAY TODAY

Arrival of foreign tourists far below potential

MD ASADUZ ZAMAN

Bangladesh is home to the world's longest sea beach as well as the world's largest mangrove forest alongside numerous places of outstanding natural beauty. But despite its potential, the country still could not explore the global markets and attract foreign holidaymakers.

Even 52 years after its independence, Bangladesh's tourism sector lags behind many South Asian countries.

According to Index Mundi, which measures the performance of countries in terms of foreign tourists, Bangladesh is ranked 141st out of 188 countries and 42nd out of 46 Asian countries.

Although the number of foreign tourists to Bangladesh increased last year, the nation has failed to utilise its potential to the fullest.

This is owing to a lack of properly planned promotions in the global markets and substandard domestic facilities, such as transportation,

According to Index Mundi, Bangladesh is ranked 141st out of 188 countries and 42nd out of 46 Asian countries in terms of foreign tourists

accommodation, cuisine, tour guides and entertainment options, according to industry insiders.

More than 5.29 lakh foreigners, including holidaymakers, visited Bangladesh in 2022, according to Immigration Police data provided by the Bangladesh Tourism Board (BTB).

Most of these visitors were from India, the United Kingdom, the US, the United Arab Emirates, China, Saudi Arabia, Australia, Canada, Italy, Turkey, Russia and Japan, said BTB.

However, industry operators said the current trend of inbound visitors was yet to reach pre-pandemic levels.

In 2019, the number of foreign tourists stood at about 6.21 lakh, indicating a year-on-year growth of around 12 percent, the BTB data shows.

But when the pandemic was at its peak in 2020, just 1.82 lakh tourists arrived from abroad, representing a staggering decline of about 71 percent compared to the previous year.

Around 30 lakh Bangladeshi tourists went

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STOCKS	
DSEX ▲	CASPI ▲
0.01% 6,283.80	0.02% 18,584.17

COMMODITIES	
Gold ▼	Oil ▼
\$1,913.11 (per ounce)	\$88.80 (per barrel)

ASIAN MARKETS			
MUMBAI	TOKYO	SINGAPORE	SHANGHAI
▼ 0.09% 65,958.35	▼ 1.11% 32,315.05	▼ 0.01% 3,215.07	▼ 0.43% 3,102.27

Visa restrictions won't affect RMG exports: BGMEA

STAR BUSINESS REPORT

Apparel shipments from Bangladesh to the US will not be adversely affected by any visa restrictions imposed by America, according to the Bangladesh Garment Manufacturers and Exporters Association (BGMEA).

This is because the industry can continue operating without its officials having to go abroad thanks to the sophisticated communication systems available in the world today, said BGMEA President Faruque Hassan.

For example, the business kept running even when people could not go abroad due to global lockdowns amid the Covid-19 pandemic, he said during a press conference at the BGMEA office in Dhaka's Uttara yesterday.

The meet was called to inform the media about the current situation of the local apparel industry.

"So, I do not think the visa restrictions will have any bad impact on the shipment of apparels to the US," he added.

Hassan said that instead, the BGMEA is more concerned about helping its members fulfil the various requirements set by buyers for increasing trade.

For instance, a delegation of the United States Trade Representative visited the BGMEA office last week to ask if there has been progress regarding labour law reforms and adjusting the minimum wage for garment workers.

Hassan also said the US does not intend to harm the general public of Bangladesh by causing trouble for the country's garment industry, where a lot of people are employed.

"In the modern communicative world, people can run

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PHOTO: STAR/FILE

Garment exports to the US declined by nearly 20 percent during January-July of this year compared to the same period last year.

No US info yet on ACU payments bar: BB

STAR BUSINESS REPORT

Bangladesh Bank (BB) is yet to be officially communicated by the US authorities and Asian Clearing Union (ACU) regarding restrictions on processing payments linked to the ACU, confirmed a top central bank official yesterday.

The ACU is an arrangement to settle payments for intra-regional transactions among nine countries, including Bangladesh, India, Bhutan, Iran, the Maldives, Myanmar, Nepal, Pakistan, and Sri Lanka are other members of the Tehran-headquartered ACU.

Under the ACU, Bangladesh clears import bills of an average of \$1.5 billion every two months, subsequently resulting in a drop in foreign exchange reserves.

The Economic Times recently reported that banks in India have

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"It's a pleasure to collaborate with

Ahmed Shahryar Rahman, CEO and president of Beximco Textiles, Apparel and PPE Division, Morita Hiroshi, managing director of Itochu Textile Prominent (Asia) Ltd, Tetsuro Kano, chief representative and general manager of Itochu Corporation's Dhaka liaison office, Kato, CEO of Itochu India, Shehryar Burney, executive director of Yellow, and Hadi S A Chowdhury, senior general manager and head of retail operations, were present.



PHOTO: BEXIMCO GROUP

STAR BUSINESS DESK

Abu Zafore Md Saleh, additional managing director and head of business of the bank, was present, said a press release.



PHOTO: ONE BANK

STAR BUSINESS DESK

EIC, one of the leading IT security services providers in the country, has coordinated procedural support for the certification process under the International PCI Council.



PHOTO: NRBC BANK

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Bangladesh, declined significantly during the

Likewise, shipments

Former BGMEA Presidents Md Shafiul Islam, Mohiuddin and Abdus Salam Murshedy also spoke.




committee, Habibur Rahman, managing director, and Md Mokaddess Ali, company secretary, were present. PHOTO: SBAC BANK

REUTERS, Mumbai

Nagad currently has over 8 crore customers who conduct daily transactions worth Tk 1,000 crore alongside 2.5 lakh agents or entrepreneur points across the country.


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Investors of Nagad already applied to the central bank to become a digital bank under the



বাংলাদেশ
স্থানীয় সরকার
প্রকৌশল
বিভাগ

People's Republic of Bangladesh
Local Government Engineering Department
Office of the Upazila Engineer
Dakshin Surma, Sylhet.
www.lged.gov.bd



মোঃ গুলাম সারওয়ার
আপজিলা ইঞ্জিনিয়ার

Memo No.-46.02.9131.000.16.087.23-601

Date: 25 /09/2023

e-Tender Notice No.03/2023-2024
Open Tendering Method (OTM)

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

Tender ID No	Package No.	Name of Works	Date and Time of last selling	Deadline for Submission of tender Security	Date and Time of Closing
878138	e- Tender/PEDP4/S LT/DAK/2022- 23/W14.01722	Construction of Boundary wall and Gate of 1. Jana Mongol GPS 2. Khidirpur GPS & 3. Mohammadpur A. Gofur GPSunder PEDP-4 (3 rd call)	12-Oct-2023 16.00	12-Oct-2023 16.30	12-Oct-2023 17.00
878958	e- Tender/PEDP4/S LT/DAK/2022- 23/W14.02763	Construction of Boundary wall and Gate of 1. Dunsree Islamabad GPS 2. Sodorkhola-2 GPS 3. SaidaNurunnasa GPS & Shahodotpur GPS under PEDP-4 (2 nd call)			
879862	e- Tender/PEDP4/S LT/DAK/2022- 23/W14.02764	Construction of Boundary wall and Gate of 1. BhajorNorsingpur GPS 2. Shirazpur GPS 3. Shree Rampur GPS & 4. Sunampur GPS under PEDP-4 (2 nd call)			
879867	e- Tender/PEDP4/S LT/DAK/2022- 23/W2.04047	Construction of Additional Class Room at Sikandarpur GPS under PEDP-4 (2 nd call)			
879870	e- Tender/PEDP4/S LT/DAK/2022- 23/W2.05428	Construction of Additional Class Room at Gopshahar GPS under PEDP-4 (2 nd call)			

This is an online Tender where only e-Tender will be accepted in e-GP Portal and no offline/hard copies will be accepted. To submit e-Tender, Please register on e-GP Portal (<http://www.eprocure.gov.bd>) for more details please contact support desk contact numbers.

The fees for downloading the e-Tender Documents from the National e-GP Portal have to be deposited through online from any branches of registered bank upto (Time Specified in Online Notice)

Further information and guidelines are available in the National e-GP System Portal and from e-GP help desk (helpdesk@eprocure.gov.bd.)

Phone: 01708-161689

Interested persons can communicate with the undersigned during office hour.

Sd/-
(GolamSarowar)
 Upazila Engineer
 LGED
 Dakshin Surma, Sylhet.
 Phone: 01708-161689
 Email: e.dakshinsurma@lged.gov.bd

Government of the People's Republic of Bangladesh

Office of the Superintending Engineer, RHD
Rangpur Road Circle, Rangpur
Phone: 02589962149
Email: seran@rhd.gov.bd

Memo No. 35.01.0000.195.32.032.23-2324
Dated: 26/09/2023

Amendment Notice-1

Due to unavoidable circumstances the following amendment has been made to the Tender Notice No. SE/RHD/RR/PMP-Major/03/2023-2024 invited by this office Memo No. 35.01.0000.195.32.032.23-2127 Dated 31/08/0223.

Amendment/Corrigendum Text: Due to correction in BOQ at item Code No. 03/03/01(a).

Name of work : Strengthening of Existing Pavement Providing Aggregate base Type-1 Dense Bituminous Surfacing (DBS Base Course & DBS Wearing Course) from Ch. 12+575 (Simanto Mor) to Ch. 15+935 (Shaptibari) & Construction of Footpath along the road of Ch. 11+300 to Ch. 13+450 under PMP (Road Major) of Barabari Lalmonirhat-Burimari National Highway (N-509) under Road Division, Lalmonirhat during the year 2023-2024.

Tender ID No.

869532

Sl No.	Field name	Old value	New value
1.	Document last selling date & time	01/10/2023 17:00	08/10/2023 16:00
2.	Closing date and time	02/10/2023 13:05	09/10/2023 13:00
3.	Opening date and time	02/10/2023 13:05	09/10/2023 13:00
4.	Last date & time for tender/proposal security submission	02/10/2023 12:30	09/10/2023 12:30

Md. Abdur Rahim
ID No. 005111
Superintending Engineer, RHD
Road Circle, Rangpur

GD-1487

Global aluminium output hits record high

REUTERS, London

Global production of primary aluminium hit an all-time high in August, with the world's smelters running at an annualised rate of 71.2 million metric tons.

It was the second consecutive month that run-rates were above the 70-million metric ton mark. Prior to July the level had been exceeded only once, in August 2022.

The International Aluminium Institute (IAI) made some significant revisions to its primary production numbers in its latest monthly update, lifting previous assessments of output in both China and the rest of the world.

It's now clear that China, the world's largest producer, is experiencing a production surge thanks to improved power supply in previously drought-hit parts of the country's hydro-electric system.

What's not clear is whether Chinese demand can absorb the new wave of production.

Non-Chinese aluminium production has been running higher than previously assumed.

The IAI has revised upwards its estimates from the start of last year, adding around 577,000 metric tons of annualised output to its "unreported" category.

Most of the increase is down to previously uncounted production in Malaysia and Iran, neither of which reports output numbers directly to the Institute.

China's production through the first half of the year has also been revised significantly higher.



Bithi Rani makes a living by weaving baskets out of coloured strips of bamboo in Kanki village at Barishal's Bakerganj upazila. She can earn up to Tk 25,000 a month selling each basket for Tk 50. This traditional craft passed down through generations remains relevant today for the many functional benefits of bamboo, such as being lightweight and flexible yet sturdy and strong. Additionally, bamboo's natural antibacterial properties make it an excellent choice for food storage. The photo was taken last week.

PHOTO: TITU DAS

Food, agri expo begins tomorrow

STAR BUSINESS REPORT

A three-day "BAPA FoodPro International Expo 2023" will begin at International Convention City Bashundhara in Dhaka from tomorrow showcasing agricultural and food products and services of over 200 companies from 20 or so countries, including India, Thailand, China, the US and the UK.

Organised by Bangladesh Agro Processors Association (BAPA) and co-hosted by the Rainbow Exhibition and Event Management Services Limited, the event will include technical sessions of experts from home and abroad, according to a press release.

An 11th Agro Bangladesh Expo 2023 and Food Ingredient Expo 2023 will also be concurrently held at the same venue.

STAR BUSINESS REPORT

Commerce Minister Tipu Munshi has urged Mexican entrepreneurs and business community to invest in Bangladesh's economic zones.

He made the call during a bilateral meeting with Mexican Secretary of Economy Raquel Buenrostro in Mexico on Tuesday, according to a commerce ministry press release.

This was the first such top-level meeting between the two countries in nearly five decades, it said.

Munshi, who is currently leading a 12-member high-level business delegation in a visit to the North American country, also proposed the formation of a bilateral trade group to enhance cooperation.

In the meeting, Munshi and Buenrostro pledged to take economic relations to new heights.

In order to build a Smart Bangladesh by 2041 and make the country one of the fastest-growing economies in the Asia-Pacific region, the government has set a target to establish 100 economic zones, said Munshi.

"Many countries have already invested in the economic zones," he added.

Buenrostro stressed concluding agreements on double taxation and customs.

She also urged Bangladeshi businesspeople to explore trade opportunities in Mexico and expressed her country's interest in investing in the pharmaceutical sector of Bangladesh.

Munshi seeks Mexican investment

BB fixes interest rate for loans from green fund

STAR BUSINESS REPORT

The central bank yesterday fixed the interest rate of its US dollar and euro financing from the Green Transformation Fund (GTF) owing to the discontinuation of Libor and the upward trend of the interest rate globally.

The Bangladesh Bank operates the fund in the two currencies to extend loans to authorised dealers (ADs) for on-lending or re-financing to borrowers to help them implement green and environment-friendly initiatives.

The rate-fixing comes after the London Interbank Offered Rate (Libor), a benchmark interest rate at which major global banks used to lend to one another in the international interbank market for short-term loans, ceased to exist.

Following the rate scandal, the Libor was phased out gradually from 2022 before abolishing it completely in July 2023.

Like most of the borrowers in other countries, Bangladesh's businesses also took foreign loans based on the rate. Given the global context of the Libor discontinuation and the rising interest rate globally, the interest of the financing from the fund has been fixed at 5 percent per annum, said the BB in a notice yesterday.

Unilever appoints new HR director

STAR BUSINESS REPORT



Unilever Bangladesh Limited (UBL) has appointed a new human resources director.

The official, Syeda Durdana Kabir, joined the management committee of the fast-moving consumer goods (FMCG) company on September 17, according to a press release.

With more than 25 years of experience in the industry, Durdana served in diverse capacities at Nestle.

She also worked as the regional head of talent and organisational development for Nestle Malaysia and Singapore, and later for the Central and West Africa region.

She commenced her career at British Airways on studying English at the University of Dhaka and attaining an EMBA from North South University.

E-commerce to face

FROM PAGE B1

merchants, according to the guideline.

However, sales recorded during festivals such as Eid, when people across the country usually go for a shopping spree, would not be taken into account while taking such an action.

Acquirers will also assess the risk of merchants, involving their operational capacity, ability to pay debts, products and services, guarantee, warranty, legality, and compliance.

There has to be a contract between payments facilitators and merchants to prevent the latter from engaging in illegal transactions or money laundering and harming customer's interests.

The guideline recommended an agreement between acquirers and merchants

on pricing model, data security, guarantee of goods and services, speedy payments, the remedy of customer complaints, and refunds.

An escrow system has been made mandatory. Now, customers' payments will be deposited in a trust-cum settlement accounts with banks and sellers will only receive the payments after clients get the delivery of products.

Customers will face no charges for the escrow service.

AKM Fahim Mashroor, a former president of the Bangladesh Association of Software and Information Services, welcomes the guideline.

"However, this is not going to streamline the business of online shops."

He said currently, a lot of online merchants are receiving payments using

MFS and cards for illegal activities such as gambling, betting, crypto, and foreign currency trading.

"But we have not seen any specific instruction for acquirers to take measures against such transactions."

The founder of AjkerDeal and Bdjobs also says the escrow guideline will not augment digital payments, rather it will increase cash on delivery.

He said merchants may face up to two weeks delay before receiving payments online as per the new guideline.

"This is one of the main reasons couriers that are mostly un-licensed are still not integrated with acquiring banks or MFS providers. The guideline should have given instructions to acquirers to integrate with licenced courier companies within a specific deadline."

Arrival of foreign tourists

FROM PAGE B1

abroad in the 2018-19 fiscal year, including 3.73 lakh for holiday and recreation, according to a report on "Tourism Satellite Accounts 2020" by the Bangladesh Bureau of Statistics (BBS).

Of them, 60 percent went to India while 8.12 percent visited Saudi Arabia. 4.57 percent travelled to Malaysia and a substantial number visited Thailand, Dubai, Africa, Nepal and Turkey.

Bangladeshi tourists spent Tk 336.87 billion in foreign countries, according to the survey.

Sources said foreign tourists mostly visit sites in Cox's Bazar, the Sundarbans and Sylhet.

Masud Hossain, managing director of The Bengal Tours Limited, said the tourism industry was growing organically. He also blamed a lack of planned promotion.

"We don't lack products (tourist destinations and hotels) and many domestic tourists are available," he said.

"Now, Sri Lanka has arranged two months of road shows in Japan. They are vehemently trying to recover their tourism industry," added Masud.

Before the pandemic, Masud used to handle around 7,000-8,000 foreign tourists yearly. This year, he expects around 1,500 only.

"We seriously lack in terms of promoting our tourist destinations to foreigners in the global market," said Shibliul Azam Koreshi, president of the Tour Operators Association of Bangladesh (TOAB).

He said they had to depend on the domestic market of 1.5 crore people. "Although promotions are expensive, the government should move to promote destinations to the global market through media platforms like BBC and CNN."

"We also need to do country-specific promotion, especially in populous nations like

India and China, which can be a game changer for Bangladesh as a tourist destination," Koreshi added.

Another issue is the implementation of electronic visas for tourists. Nationals of 61 countries presently have access to on-arrival visas, which should be expanded further.

"The facility to obtain a visa without hassle is a must to attract more and more tourists," said Koreshi.

However, Koreshi hoped that the numbers would continue to rebound.

Santus Kumar Deb, professor and chairman of tourism and hospitality management department at the University of Dhaka, suggested promotional development and the implementation of advanced technologies to ensure services such as transport for tourists.

There is no alternative to improving domestic facilities and ensuring promotion in the global market, he said.

Speaking to The Daily Star, Abu Tahir Muhammad Zaber, chief executive officer of the Bangladesh Tourism Board (BTB), blamed a lack of funds.

"We need a huge amount of money to advertise on the global media like BBC and CNN to attract foreign tourists," he said.

Zaber said they had instead chosen alternative paths to explore global markets, especially European and Chinese markets.

"We have contracts with some Bangladeshi expatriates who are involved in tourism in those areas. They will promote Bangladesh tourist spots and help bring foreign tourists," added Zaber.

The BTB has arranged a four-day "Bangladesh Festival", aiming to promote tourism in Bangladesh on the occasion of World Tourism Day today. The festival will begin today at the Bangabandhu International Conference Centre in Dhaka.

No US info yet on ACU payments

FROM PAGE B1

approached the Reserve Bank of India after the US Office of Foreign Assets Control asked banks there to refrain from processing payments linked to the ACU mechanism.

"We have not yet been communicated officially regarding restrictions over payment settlement, neither by the US nor ACU secretariat. We will take steps once we get any such message," said BB Spokesperson Md Mezbaul Haque.

A top banker seeking to remain unnamed said any restriction over ACU payment settlement might

hurt Bangladesh as it was a net importer.

"We import a large amount of goods from India. Exporters there may be discouraged from

A top banker said any restriction over ACU payment settlement might hurt Bangladesh as it was a net importer

doing trade with their local counterparts if there is any payment bar," said the banker.

Selim RF Hussain,

chairman of the Association of Bankers Bangladesh, a platform of CEOs of banks, said they were investigating the issue.

"Once we get clarity, we will share with you," said Hussain, also managing director and CEO of Brac Bank. Syed Mahbubur Rahman, managing director and CEO of Mutual Trust Bank Ltd, said his bank has not faced any problem in settling payments through the ACU in recent months.

"We had a couple of issues regarding payment processing in the past but later those were resolved," he said.

শাহরাস্তি পৌরসভা কার্যালয়

শাহরাস্তি, চাঁদপুর

ফোনঃ ০৮৪২৭-৫৬০২১ (অফিস)

E-mail: shahrastipourashava@gmail.com

শ্রমিক নং-শাঃপৌঃ/প্রকৌঃ/পূঃ/সরপ্রঃবিজ্ঞপ্তি/২০২৩/৪৭৯

তারিখঃ ২৬.০৯.২০২৩খ্রিঃ

দরপত্র বিজ্ঞপ্তি নংঃ ০২/২০২৩-২০২৪

এতদ্বারা শাহরাস্তি পৌরসভার বার্ষিক উন্নয়ন কর্মসূচী (এটিপি) এর আওতায় ১৫ (পনের) টি এবং রাজস্ব তহবিল এর আওতায় ০৫ (পাঁচ) টি প্যাকেজের উন্নয়ন প্রকল্প কাজ সম্পাদনের জন্য শাহরাস্তি পৌরসভার তালিকাভুক্ত ও হাসান নাসাদ নবায়নকৃত সকল শ্রেণীর টিকাদার/টিকাদারী প্রতিষ্ঠানের নিকট হতে "The Public Procurement Act-2006" ও "The Public Procurement Rules-2008 (সর্বশেষ সংশোধনীসহ)" এর শর্ত সাপেক্ষে যোগাযোগসম্পন্ন টিকাদারদের নিকট থেকে নিম্নলিখিতকৃত কাজে দরপত্র আহ্বান করা যাচ্ছে।

ক্রঃ নং	কাজের বিবরণ	কাজের পরিমাণ
০১	মন্ত্রণালয়/বিভাগ	১
০২	সহকারী	১
০৩	সহকারী প্রকৌশলী	১
০৪	সহকারী পঞ্জীকৃত	১
০৫	অতিরিক্ত উপসহকারী	১
০৬	সহকারী সিনিয়র প্রকৌশলী	১
০৭	সহকারী প্রকৌশলী	১
০৮	সহকারী প্রকৌশলী	১
০৯	সহকারী প্রকৌশলী	১
১০	সহকারী প্রকৌশলী	১

ক) দরপত্রের নথি প্রস্তুত করার সময় ০৫% (পাঁচ) শতাংশ এর অর্থিক কমে যাচাই বা তদারকি করে দরপত্রের উদ্ধৃত করা হলে উক্ত দরপত্র সরাসরি বাতিল বলে গণ্য করা হবে।

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GOVERNMENT OF THE PEOPLE'S REPUBLIC OF BANGLADESH

College Education Development Project (CEDP)

Govt. Debendra College, Manikganj

www.debendracollege.gov.bd

Memo No. CEDP/GDC/2023-24/614

Date: 26/09/2023

E-Tender Notice 01/2023-2024

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

Sl. No.	Tender ID No.	Name of Supply	Last Date and Time of Tender Security Submission	Tender Closing Date & Time
1.	879369	Procurement of Fan, Light and Related Services for Govt. Debendra College, Manikganj	12-Oct-2023 13:00	12-Oct-2023 14:30
2.	879548	Procurement of Science Equipment for Govt. Debendra College, Manikganj	12-Oct-2023 13:00	12-Oct-2023 14:00

This is an online tender, where only e-Tender will be accepted in the National e-GP Portal and no offline/hard copy will be accepted.

To submit e-Tender, registration in the National e-GP Portal (<http://www.eprocure.gov.bd>) is required.

The fees for downloading the e-Tender Documents from the National e-GP System portal have to be deposited online through any registered Banks' Branches up to 11-Oct-2023 16:00

Further information and guidelines are available in the National e-GP System Portal and from e-GP Help Desk (helpdesk@eprocure.gov.bd).

(Professor Dr. Md. Rezaul Karim)
Principal
Govt. Debendra College, Manikganj
Phone: 996610404
e-Mail: debendracollege@gmail.com

GD- 1490



PHOTO: AKLAKUR RAHMAN AKASH

Day-old chicks are being reared by a breeder. Rising costs of production and higher demand have led to a Tk 15-25 increase in the price of such day-old chicks over the past month.

Demand for day-old chicks rises, leads to price hike of broilers

SUKANTA HALDER

The price of broiler chicken, one of the biggest sources of protein, has seen a sudden and sharp increase in the retail market due to higher demand for day-old chicks (DOCs).

The price of DOCs has increased from Tk 15 to Tk 25 per piece in the past month, according to poultry breeders and farmers.

It usually takes 32-35 days for DOCs to develop into broiler chickens and become suitable for sale in kitchen markets, they said.

The increased price of DOCs, along with seasonal demand trends, has left poultry farmers concerned about whether they can get a fair price from buyers.

Poultry farmers and traders informed that the price of a DOC in the market was around Tk 35 a month ago. It is now being sold at Tk 50 to Tk 60.

Mohammad Yasin, a retailer in Karwan Bazar, one of the biggest kitchen markets in Dhaka, said he sold broiler chicken at Tk 170 per kilogramme (kg) a week ago. Yesterday, he was selling it at Tk 190 per kg.

He said he had been getting less than 40 percent of the broiler chicken that he demanded for the past few days.

Akram Hossain, a farmer from the Kalma area in Savar, said the price of DOCs was Tk 36 about two weeks ago. It has now increased to Tk 53.

He said the cost of production increased, which led to prices at the retail level also increasing.

Due to increased demand, he bought DOCs at a higher price. Otherwise, he would not have bought DOCs at such a high price, he added.

Rubel Howlader, manager of a poultry farm in Charmonai union of Barishal sadar upazila, said the price of DOCs is Tk 53 to Tk 60 at present compared to Tk 34-35 a month ago.

He was selling broiler chicken for Tk 150 per kg last Saturday, but that has increased due to the higher price of DOCs.

Howlader said he was getting 30 percent less than his demand for DOCs.

Jahidur Rahman, a poultry farmer in Sylhet's Golapganj upazila, said: "I made a little profit of Tk 15,000 by rearing 1,200 chicks. But since the price of DOCs shot up, I wonder whether I should rear more chicks."

"It's happening because of the syndicate in the

increased. Due to this, a gap between supply and demand has been created.

Currently, more than 300 firms supply DOCs in the country. Of these, more than 100 are members of the Breeders Association.

The price of DOCs rises and falls seasonally, they added.

For example, during Eid-ul-Adha, the price remains lower. During the winter, when vegetables are in ample supply, demand for DOCs also falls. When different and more affordable varieties of fish are available in the market, demand for DOCs is also lower.

Since fish such as pangasius, tilapia and climbing fish (koi), also known as chipper fish, are now costlier than broiler chicken, many have shifted to the more affordable options.

Besides, Durga Puja is coming up, causing a rise in demand for broiler chicken.

A top official of a company involved in the supply of DOCs said on condition of anonymity that the price of DOCs was Tk 48-50 per piece yesterday, Tk 7-10 more than it was a week ago.

He claimed that costs of production had increased and if DOCs were not sold for Tk 45-50, producers would face losses.

Mahbubur Rahman, general secretary of the Breeders Association of Bangladesh, said the demand for DOCs had increased due to Durga Puja and different issues.

For the past two-and-a-half years, there has been no demand for DOCs for most of the time, he said.

"When doing business, there will be profit and loss. If a farmer does not make a profit, then he will not be able to survive in the business," he added.

An official of the Department of Livestock Services said they sat with the breeders last Monday to find out why the price of DOCs is increasing abnormally.

An estimate will be given on how much the price of the DOCs should be. If someone sells at a higher price, legal action will be taken, the official added.



It usually takes 32-35 days for DOCs to develop into broiler chickens and become suitable for sale in kitchen markets

industry. Small farm owners like me are suffering. The government should take necessary action so that we can survive," he added.

WHAT BREEDERS SAY

The Breeders Association of Bangladesh says the country currently needs about 1.5 million DOCs every week. Nowadays, demand for broiler chicken and DOCs has

Embracing entrepreneurship and required personality traits

SALEKEEN IBRAHIM

Entrepreneurship is a general, blanket term related to starting a business. An entrepreneur is someone who has an idea and who works to create a product or service that people will buy.

An entrepreneur takes on most of the risk and initiative for the new business and is often seen as a visionary or innovator.

In our country, we see a lack of educational institutes that teach students about entrepreneurship. But for a fast-growing country like ours, we can't deny the importance of producing entrepreneurs.

Entrepreneurship is often cited as a major engine of economic growth and it can fuel economic growth under the right conditions and when people become entrepreneurs for the right reasons. It can be a magic bullet for growth for a country like Bangladesh looking to become a developed nation by 2041.

In order to become a successful entrepreneur, one should have some common personality traits. To start with, a clear vision is mandatory. We need to define our long-term goals and have a clear understanding of what we want to achieve as an entrepreneur. This will help us stay focused and motivated.

Entrepreneurs are typically compelled by a strong desire to achieve goals and make a significant impact in their arena. The hunger to become successful must be in the blood of the entrepreneur.

Successful entrepreneurs are determined and tenacious, willing to overcome obstacles and persevere through challenges. It is obvious for them to embrace challenges, be proactive and open to learning, and view failures as opportunities for growth.

Entrepreneurs are proactive in seeking out opportunities, identifying problems, and finding innovative solutions. A positive and resilient mindset is crucial in entrepreneurship. Entrepreneurs should be able to bounce back from failures, setbacks, and rejection, learning from them and adapting their strategies. They need to often think outside of the box, coming up with unique ideas and approaches to solve problems and differentiate themselves from their competitors.

Invest in gaining knowledge and skills relevant to the industry and business. Attend workshops and conferences, and read books and articles related to entrepreneurship. Networking with other entrepreneurs can also be a valuable source of learning. Entrepreneurs should be updated with the latest technological advancements and leverage themselves to that advantage. The use of technology to streamline processes, reach a wider audience, deliver products quickly, and stay ahead of the competition is very crucial.

Successful entrepreneurs are comfortable with taking calculated risks, understanding that failure is a part of the journey and can lead to valuable lessons and growth. They are flexible and adaptable as market conditions and customer needs can change rapidly. They need to be open to adjusting their strategies and pivoting when necessary.

Successful entrepreneurs possess strong leadership qualities, including the ability to inspire others, make tough decisions, and delegate tasks effectively. They are often passionate about their ventures which fuels their dedication and persistence even in the face of challenges.

An entrepreneur requires dedication and a strong work ethic. Developing discipline and prioritising tasks help them achieve goals. Entrepreneurs should surround themselves with like-minded people who can support and inspire them. Building relationships with mentors, advisers and other entrepreneurs who can provide guidance and advice is important.

Well, we can't confirm all these qualities built-in in one person but it is the mindset of an entrepreneur that is eventually the most important component. Although it is true that entrepreneurship is the hardest among all professions, developing the necessary qualities is needed to become a successful entrepreneur.

The author is a banker



Dollar hits 10-month high

REUTERS, London/Singapore

The dollar rose to a new 10-month peak on Tuesday as US bond yields hit their highest level since October 2007, while the Japanese yen recovered from an early dip, with traders on alert for signs of government intervention.

Federal Reserve policymaker Neel Kashkari said on Monday that, given the strength of the US economy, interest rates should probably rise again and be held "higher for longer" until inflation falls back down to 2 percent.

His comments helped push up the yield on the 10-year US Treasury - the benchmark US yield that sets the tone for borrowing costs around the world - to 4.566 percent on Tuesday. Bond yields move inversely to prices.

Higher US yields boosted the allure of the greenback, pushing the dollar index to 106.2, the highest since late November 2022. The index, which tracks the currency against six major peers, was last up very slightly at 105.96.

The euro was last up 0.1 percent against the dollar at \$1.0596, having hit its lowest since March at \$1.057 earlier in the session.

"The dollar is just a steamroller, it's absolutely extraordinary," said Joe Tuckey, head of FX analysis at broker Argentex.

"It's just exceptionalism in the U.S., it's very hard to argue with. We're just seeing that consistently strong data there."

The brief rally in the dollar did further damage to the Japanese yen, which at one point fell past the 149 per dollar mark for the first time since October 2022, hitting 149.19.



An aerial view shows tugboats helping a crude oil tanker to berth at an oil terminal, off Waidiao Island in Zhoushan, Zhejiang province, China. Fears of an economic recession may again dominate the oil market's movement, said an analyst.

PHOTO: REUTERS/FILE

Oil prices fall 1.24%

REUTERS, London

Oil prices fell on Tuesday as a stronger US dollar compounded concerns that demand for fuel will be held back by major central banks holding interest rates higher for longer.

Brent crude futures were down \$1.16, or 1.24 percent, at \$92.13 a barrel at 0844 GMT, while US West Texas Intermediate crude futures were trading \$1.13 lower, or 1.26 percent, at \$88.55.

"Fears of an economic recession may again dominate the oil market's movement due to surging US bond yields following the Fed's hawkish stance last week," said Tina Teng, a market analyst at CMC Markets in Auckland.

The world's top economic policymakers, the US Federal Reserve and the European Central Bank, have over recent days reiterated their commitment to fight inflation, signalling tight policy may persist longer than previously anticipated. Higher interest rates slow economic growth, which curbs oil demand.