

Debt, desperation

FROM PAGE 3
 the informal loan system has made their life miserable. "If anyone wants to witness hell on earth, come see us," she said.

Fleeing in fear of loan sharks is common in cases when people can't repay their loans and interest. But these loan sharks take everything -- belongings, homes, and other properties -- leaving them with nothing.

Manik Sarder, a 45-year-old betel nut seller from Bhashantek slum, had a microcredit NGO loan before the pandemic. When Covid-19 halted his business, he borrowed Tk 1.5 lakh at 12 percent monthly interest from loan sharks to repay his previous loan.

"I planned to take another microcredit loan to settle the high-interest one, but the NGO stopped lending during the pandemic. With no income, my debt skyrocketed, forcing me to flee," he said.

"They sold my Tk 1.20 lakh home for Tk 65,000 and seized the deed of my Tk 6 lakh land in Tongi, claiming it was fake. Now, I fear returning," he added.

"Many of his lenders come to us, and we are enduring their pressure," said Milon Sarder, Manik's brother.

Abul Hossain, a resident of Bhashantek's Abul's slum, which houses 319 families, shared that the slum has around 12 loan sharks, mostly women, who offer high-interest loans during emergencies.

"Since obtaining loans from financial organisations and microcredit NGOs involves formalities and time, people in the slum resort to these high-interest loans when they need money urgently," he explained.

Md Shukkur, 33, a carpenter from Abul's slum in Bhashantek, said he and his wife had an average life before. His wife used to earn around Tk 14,000 per month by working as a construction labourer.

However, during her second pregnancy, they already had a loan of Tk 10,000. His wife required a C-section and a 15-day hospitalisation, for which they took an additional loan of Tk 20,000.

To repay this, they borrowed another Tk 10,000 from a loan shark. Since his wife was unable to work due to caring for the infant, their outstanding debt rose to Tk 80,000 within eight months on his monthly income alone.

"I don't know whether I can clear my debts in my lifetime or not. Now, we are planning to take a microcredit loan," he said.

Khadija Akter from Abul's slum, said her husband, used to trade in old buildings by buying them and selling the materials.

Eight months ago, they took a Tk 5 lakh loan from five lenders for 15 days to buy a Tk 12.5 lakh building. Unfortunately, they incurred a loss of Tk 2 lakh.

After selling some land, they managed to repay part of the loan, but it took two months instead of 15 days, adding Tk 40,000 in interest.

"We still had a Tk 3,00,000 loan with interest, so we took a Tk 1 lakh loan from an NGO. To pay the instalments, we took another high-interest loan of Tk 20,000 from a local lender with a 15 percent monthly interest rate," she said.

As per the law, lending money with exorbitant interest rates by the informal moneylenders is illegal, and the High Court has multiple times ordered the authorities to take measures to address this issue.

Md Nasir Uddin, former officer-in-charge of Bhashantek Police Station, said, "No one has come to us with a complaint regarding these issues; however, we will surely look into this."

Banani Police Station former OC Kazi Sahan Haque echoed the same.

Expedite

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 commitments and responsibility, he added.

TIB also called upon governments to contribute to building the necessary professional and international capacity of relevant Bangladeshi state agencies, especially Anti-Corruption Commission, Bangladesh Financial Intelligence Unit, Criminal Investigation Department, National Board of Revenue and the Attorney General's Office.

It urged them to collaborate and coordinate with other host countries of Bangladesh's laundered money to take similar actions.

"The burden of responsibility to prevent, control and bring back laundered money lies mainly on Bangladesh's shoulders, but it is also no less a responsibility of countries or territories where the laundered money from Bangladesh have been invested and thereby helped the host economies," said the statement.

TIB said the richer and so-called developed countries are the main destinations and beneficiaries of the lion's share of Bangladesh's laundered money.

Ittekkharuzzaman said, "Conventional hosts of money laundering like UK, USA and proverbial Switzerland have been joined in recent couple of decades by Canada, Australia, Singapore, Hong Kong, Malaysia, Middle East countries like UAE, especially Dubai and even many offshore island territories as attractive hosts of Bangladeshi laundered money."

In each destination of illicit transfers, there are powerful syndicates of highly skilled law firms, trust companies, offshore specialists, real estate agents, accountants, regulatory experts, and banking and financial services companies that facilitate the secret deals, he added.

Rejoinder, our reply

FROM PAGE 1
 exemption remains and it has to remain for the proper supply of electricity in the country.

Secondly, many comments have been made on the granting of the loan to ORION Power Dhaka-2 Limited (OPDL-2). This loan was based on the financial capability of the company. However, despite having the sanction, ORION Group voluntarily chose not to proceed with the disbursement of the loan and requested for cancellation of the same.

We fail to understand why this report was made about us, as both the allegations are not valid. Neither is Bangladesh Bank's exemption from the single borrower exposure limit "strange," nor was the granted loan ever disbursed, as it was voluntarily canceled by ORION Group.

The loan for Orion Power Dhaka Unit-2 Limited was approved on August 31, 2023, and later cancelled by Rupali Bank on April 30, 2024. We did not receive any inquiries from The Daily

Star during the approval or cancellation. However, we are concerned that this issue is now being highlighted so prominently, whereas it has been more than a year since the loan approval and four months since its cancellation."

OUR REPLY
 The Daily Star published the report based on meeting minutes of three state-run banks and central bank letters to those banks. In our report, we said that the central bank had relaxed section 26-kha (1) of the Bank Company Act-1991, or relaxed the single borrower exposure limit for coal-based power companies for the next five years.

We did not raise any questions about Orion's capacity in the report and our report criticised the lender's health, not Orion's.

The Orion Group's version has been highlighted in our report which stated that Rupali Bank cancelled its portion of the loan in April, effectively cancelling the entire syndicated credit.

We stand by our report.

Bangladesh supports

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 The resolution was tabled by Palestine and was co-sponsored by 53 countries, including Bangladesh.

It was adopted through a vote, with 124 countries in favour and 14 against, with 43 abstentions. As a co-sponsor, Bangladesh voted in favour.

The resolution also called for ensuring accountability for the atrocity committed by Israel, especially in light of the Fourth Geneva Convention on the protection of civilians.

Through adopting the resolution, the UNGA also decided to hold an international conference within one year on Palestine, with the objective to find out ways and means to establish an independent Palestinian state.

Addressing the event, Bangladesh Permanent Representative to the UN in New York, Ambassador

Muhammad Abdul Muhith expressed Bangladesh's grave concern about the ongoing atrocities and high death toll in Gaza.

He called for an immediate ceasefire and emphasised that the two-state solution, based on the pre-1967 border of the Palestinian state, is the only pathway for achieving sustainable peace in the Middle East.

Petition seeks

FROM PAGE 3
 the HC to ask the Anti-Corruption Commission to hold an enquiry into the allegations of siphoning huge amount of money to foreign countries by S Alam Group and its associated companies.

Yesterday, the HC bench of Justice Md Kamrul Hossain Mollah and Justice Kazi Zinat Hoque fixed September 22 for further hearing.

Mansura Fatema Rahman passes away

STAR REPORT

Mansura Fatema Rahman, who graduated from the University of Toronto, passed away on September 13. She was 36, said a press release.

She breathed her last in Toronto, Canada. Her family members have requested all of her relatives, friends and well-wishers to pray for the salvation of the departed soul.

PRAYER TIMING
SEPTEMBER 20

Fajr	Zohr	Asr	Maghrib	Esha
AZAN 4:40	12:45	4:30	6:05	7:30
JAMAAT 5:15	1:15	4:45	6:10	8:00

SOURCE: ISLAMIC FOUNDATION

Directorate General Defence Purchase
Ministry of Defence
New Airport Road, Tejgaon, Dhaka-1215
Web: www.dgdp.gov.bd
E-mail: info@dgdp.gov.bd

TENDER NOTICE

1. **Sealed tender in Foreign currency** is invited from bonafide Manufacturer/ Dealer/ Supplier/ Importer (enlisted with DGDP) for supply of the following item for Bangladesh Navy:

Ser	Name of Item	Date of Selling		Date of Opening	Cost of Tender Schedule	Tender No	Currency
		From	To				
1.	SPARE PARTS FOR DIESEL GENERATOR (BRAND: MAN, Germany) (QTY: 56 LJ)	19-09-2024	30-10-2024	31-10-2024	BDT 1,000.00	254.07.082.2024	Foreign

2. Tender schedule with detailed specifications/conditions will be available in this Directorate General on payment as per invitation of tender selling rate (non-refundable) during office hours between 0900 hours to 1300 hours on the above mentioned date of selling. The tender can be dropped in the tender box latest by 1200 hours and the same will be opened at 1205 hours on the specified date of opening in the presence of the tenderers (if present).

Commander BN
For Director General
Directorate General Defence Purchase

আই এস পি আর/বিবিধ/২০২৪/৩৮৩
 ১৯/০৯/২৪

GD-470

Bangladesh Agricultural Development Corporation (BADC)
 Krishi Bhaban, 49-51, Dilkhusa C/A, Dhaka-1000
 Movement Section, Fertilizer Management Division
 www.badc.gov.bd

1	Ministry/Division	:	Ministry of Agriculture.
2	Agency	:	Bangladesh Agricultural Development Corporation (BADC).
3	Procuring entity name	:	General Manager (Fertilizer Management).
4	Procuring entity code	:	Not used at present.
5	Procuring entity district	:	Dhaka
6	Invitation for tender	:	Appointment of Receivers and Carrying agent for Clearing & Forwarding (C&F), Survey, Stevedoring, Lightering, Bag supply, Bagging, Weighment, Stitching & Transportation of 8th lot 40,000 MT (±10%) bulk MOP fertilizer against contract dated: 23.01.2024 of which 16,000 MT (±10%) to be discharged in Chattogram and 24,000 MT (±10%) to be discharged in Mongla Port imported from Canada under G-2-G contract from outer anchorage of Chattogram Port (A/B/C anchorage)/Harbaria, Mongla Port to different destinations in the country.
7	Invitation Ref No.	:	12.06.0000.241.40.112.24-1814
8	Date	:	19/09/2024
9	Procurement method	:	Open Tender Method
10	Budget and source of funds	:	GoB fund
11	Project/programme name	:	Fertilizer Procurement and Distribution Programme
12	Tender last selling date	:	15/10/2024
13	Tender receiving date and time	:	Date: 16/10/2024 Time: 12:00pm
14	Tender closing date and time	:	Date: 16/10/2024 Time: 12:01pm
15	Tender opening date and time	:	Date: 16/10/2024 Time: 12:30pm
16	Name & address of the office(s)	:	Address(s)
	i) Selling tender document	:	a) Cash Officer, BADC, Krishi Bhaban, 49-51, Dilkhusa C/A, Dhaka. b) Joint Director (Fertilizer) Office, BADC Bhaban, I/B Agrabad C/A, Chattogram. c) Joint Director (Fertilizer) Office, BADC, Boyra, Khulna.
	ii) Receiving tender document	:	a) General Manager (Fertilizer Management), BADC, Krishi Bhaban (7th Floor), 49-51, Dilkhusa C/A, Dhaka. b) Joint Director (Fertilizer), BADC, 16, Green Road, Dhaka.
	iii) Opening tender document	:	General Manager (Fertilizer Management), BADC, Krishi Bhaban (7th Floor), 49-51, Dilkhusa C/A, Dhaka
17	Eligibility of tenderer	:	a) A certificate (original/attested copy) from government/semi government/autonomous/statutory bodies showing experience of discharging fertilizer, rice, seed, pulse, wheat, sugar, salt etc. of minimum 17,000 M Tons bagged/bulk cargo in the last 15 (fifteen) years from outer anchorage of Chattogram Port (A/B/C anchorage) Harbaria, Mongla Port. They should have carrying experience of above goods to different ghats/mukam/godowns of different destinations in the country. Private sector fertilizer importer under government subsidy scheme of Ministry of Agriculture/eligible international carrier of BCIC/Directorate of Food/BADC and Carrying Agent of BCIC/Directorate of Food/BADC are also eligible for this work. The experience certificate must accompany copy of the respective work order/contract. b) Tenderer has to submit document (Bank statement for the period of September/2023-September/2024 showing Tk 5 (five) crore liquid asset/credit facility from any schedule bank. c) Tenderer has to submit document (Bank statement for the period of September/2023-September/2024 showing average annual turnover Tk 5 (five) crore. d) Other terms and conditions are mentioned in the tender document.
18	Brief description of services	:	Appointment of Receivers and Carrying agent for Clearing & Forwarding (C&F), Survey, Stevedoring, Lightering, Bag supply, Bagging, Weighment, Stitching & Transportation of 8th lot 40,000 MT (±10%) bulk MOP fertilizer against contract dated: 23.01.2024 of which 16,000 MT (±10%) to be discharged in Chattogram and 24,000 MT (±10%) to be discharged in Mongla Port imported from Canada under G-2-G contract from outer anchorage of Chattogram Port (A/B/C anchorage)/Harbaria, Mongla Port to different destinations in the country. Due to draughting restriction, sufficient portion of fertilizer may have to be discharged in Kutubia of Cox's Bazar and Fairway Buoya of Mongla Port from among the fertilizer allocated for discharge in Chattogram Port and Mongla Port.
19	Tender document price	:	Tk 2,000.00 (two thousand only) (non-refundable)
20	Tender security	:	Tk 15,00,000.00 (fifteen lac only) (Except Pubali and Prime Bank Ltd.)
21	Name of official inviting tender	:	Md Azim Uddin
22	Designation of official inviting tender	:	General Manager (Fertilizer Management)
23	Address of official inviting tender	:	General Manager (Fertilizer Management), BADC, Krishi Bhaban (7th Floor), 49-51, Dilkhusa C/A, Dhaka
24	Contact details of official inviting	:	02223384016
25	The procuring entity reserves the right to reject all the Tenders or annul the Tender proceedings.	:	

BADC-65(10x3)

Md Azim Uddin
 General Manager (Fertilizer Management)
 BADC, Dhaka
 E-mail: gm.fert.badc@gmail.com

GD-479

DISTANCE LEARNING PROGRAM (DLP)
Diabetic Association of Bangladesh (BADAS)
 Website: www.dlpbadas-bd.org

ADMISSION NOTICE
CERTIFICATE COURSE ON DIABETOLOGY (39th Batch)

Applications are invited from physicians (MBBS or equivalent with BMDC registration) for admission into the 39th batch of Certificate Course on Diabetology (CCD) session January to June 2025. The course was designed by a joint committee of Diabetic Association of Bangladesh (BADAS) and Distance Learning Programmers of Open University of UK for providing standard diabetes care. Students can join the course in Online mode or Offline mode according to their preference. Doctors willing to get admitted into 39th batch are requested to do online registration for both online and offline modes through the DLP website (www.dlpbadas-bd.org). Selected candidates will subsequently get instruction to complete admission procedure. Students are requested to register early as seats are limited. Offline centers will be conducted in Chottogram, Rajshahi and Sylhet together with existing offline centers in Dhaka if sufficient number of students are available. For any query please call DLP office (+8801552314634).

National Prof A K Azad Khan
 President, BADAS & Chairman, DLP
 Diabetic Association of Bangladesh

Chattagram Maa-O-Shishu Hospital Medical College
 (A project of Chattagram Maa-O-Shishu Hospital)
 02-333331457/02-333310534/02-333310536/02-333315822/02-333311432 (Direct)
 Fax: 88-02-333317799 E-mail: cmoshmedicalcollege@gmail.com Website : www.cmoshmc.edu.bd

Job Opportunity

- Professor/Associate Professor/Assistant Professor (Neuro Medicine)**
 Candidate should have educational qualification and experience as per BM&DC rules. Preference will be given to candidates with working experience.
- Professor/Associate Professor/Assistant Professor (Respiratory Medicine)**
 Candidate should have educational qualification and experience as per BM&DC rules. Preference will be given to candidates with working experience.
- Professor/Associate Professor/Assistant Professor (Radiology & Imaging)**
 Candidate should have educational qualification and experience as per BM&DC rules. Preference will be given to candidates with working experience about CT scan and MRI .

Candidates are requested to apply to the undersigned with pay order/bank draft of Tk. 500/- (In the name of "Chattagram Maa-O-Shishu Hospital Medical College"), full curriculum vitae, details of BM & DC qualifications, experiences and copies of publication with 2 copies of passport size photo within 05.10.2024. The application form is available at the college office.

Mohammed Rezaul Karim Azad
 Managing Trustee, Trustee Board, CMOSH Trust and
 Chairman, Governing Body,
 Chattagram Maa-O-Shishu Hospital Medical College
 Agrabad, Chattogram .

ফ্র্যাট বিক্রয়
 বসুন্ধরা এফ-ব্লক ১৫০০ বর্গফুটের
 শতভাগ রেডি ফ্র্যাট।
ম্যাজিক ব্রিকস হোল্ডিংস লিম।
 ০১৭০৪-১৭০০৭৬
 ০১৭০৪-১৭০০৭৮

ফ্র্যাট বিক্রয়
 লালমাটিয়া বি-ব্লক-এ ১৬০০ বর্গফুটের
 শতভাগ রেডি ব্র্যান্ড নিউ ফ্র্যাট।
ম্যাজিক ব্রিকস হোল্ডিংস লিম।
 ০১৭০৪-১৭০০৭৮
 ০১৭০৪-১৭০০৭৬

ফ্র্যাট বিক্রয়
 বসুন্ধরা ডি-ব্লক সেমি-ফোরফেস
 ২০৫০ বর্গফুটের নির্মাণাধীন ফ্র্যাট।
ম্যাজিক ব্রিকস হোল্ডিংস লিম।
 ০১৭০৪-১৭০০৭৭
 ০১৭০৪-১৭০০৭৮

INVITATION FOR TENDER

- Institution:** Army Service Corps Centre & School, Jahanabad Cantonment, Khulna.
- Invitation for:** Training items for Institution, Class equipments, Daily Maintenance items, Training related equipments, Stationery, Firing Range maintenance items, Temporary camp kit and various training items, Equipments to develop training Aid and necessary equipment purchase.
- Tender selling commence date: 22 September 2024 (1000 hours).
- Tender last selling date: 05 October 2024 (1000 hours).
- Tender opening date and time: 06 October 2024 (1200 hours).

Commandant
 Army Service Corps Centre and School
 Jahanabad Cantonment, Khulna

আইএসপিআর/সেনা/২০২৪/৫১১
 ১৯/০৯/২৪

GD- 471