

Remittances through agent banking outlets rose 21% in Dec

Loan disbursement jumped 56%

KHONDOKER MD SHOYEB

Disbursement of inward remittances through agent banking outlets rose 21 percent year-on-year in December last year, an increase the central bank attributes to the government's 2.5 percent cash incentive.

The rural population received the lion's share of the inward remittances of Tk 173,390 crore, which were disbursed through agent banking outlets during the month.

In December 2023, the figure was Tk 143,113 crore, which increased to Tk 165,659 crore in September 2024 but was still 4.67 percent lower than that of December 2024, according to the quarterly report on agent banking published by the Bangladesh Bank.

The banking watchdog also believes banks' financial literacy campaigns on the use of legal channels might have had a positive impact on the rising remittance inflow.

Agent banking accounts opened in rural areas have always been the major recipients of remittances disbursed, as they received 90.12 percent of December 2024's total.

Of the total, only around 10 percent, or Tk 7,731 crore, was received by those with agent banking accounts in urban areas.

Other than remittances, agent

banking outlets experienced a massive jump in the amount of loans disbursed, both quarterly and year-on-year.

The outlets of agent banking – introduced in 2013 to serve the underserved population – disbursed Tk 15,407 crore in loans in the 12th month of 2023, which rose 56 percent year-on-year to Tk 24,028 crore in the same month of 2024.

The latest figure was also around 14 percent higher than that of the September quarter's Tk 21,089 crore. Rural customers also outnumbered their urban peers by receiving 64 percent of the loans disbursed through agent banking.

Gender-wise, male borrowers took over four-fifths of the loans. Of the total, Tk 19,879 crore went to male account holders and a little over Tk 3,000 crore to females.

Twenty-three banks are currently engaged in lending through agent banking, and the banking regulator expects access to loans for female customers to widen when more banks begin extending the service.

"Nevertheless, there remains huge potential to reach more female entrepreneurs in rural areas who can access finance from banks through agents," the central bank said in the report. "Bangladesh Bank is paying attention to this matter

and constantly encouraging banks to facilitate female customers in obtaining loans."

Deposits accumulated through agent banking also rose year-on-year and quarterly, though at a slower pace than both inward remittances and loan disbursement.

In December 2024, deposits through agent banking increased 15.4 percent year-on-year to Tk 41,955 crore, which was also 6.14 percent higher than September 2024's Tk 39,529 crore.

Again, the major share of deposits, 80.45 percent, was collected from rural areas. Like borrowers, deposits in male customers' accounts outnumbered those in female accounts, holding 57 percent and 37.23 percent of the total, respectively.

Savings accounts comprised 41.93 percent of the deposits, while other categories, including institutional and term deposits, made up half of the total.

The remaining 7.13 percent belonged to current account holders, according to the BB report.

The report highlighted that the loan-to-deposit ratio in agent banking stood at only 57.27 percent in the December 2024 quarter, compared to 53.35 percent in the previous quarter.

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Government of the People's Republic of Bangladesh

District Primary Education Office

Habiganj.

website: dpe.habiganj.gov.bd

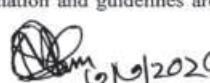
Date : 03/03/2025

e-Tender Notice No.1/2024-25

Memo No. dpeo/hobi/nngps/424

SL NO.	Name of Scheme	Tender ID NO	Package No	Tender/Proposal Document Last selling/downloading Date & Time	Tender/Proposal Closing Date & Time	Remarks
1	Furniture Supply for 10 Nos. Class Room of Selected 2 Nos of Newly Nationalized Govt. Primary School at different location of Habiganj District Under NBIDNNGPSP1	1062896	NBIDNNGPSP1/HAB/2024-25 G1-27	18-Mar-2025 12:00	18-Mar-2025 15:00	OTM

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GD-554



Government of the People's Republic of Bangladesh
Office of the Principal

Sylhet MAG Osmani Medical College, Sylhet

No. 59.14.0000.129.07.029.24-1107

Date: 02.03.2025

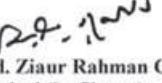
e-Tender Notice

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

SL No.	Tender/Proposal ID, Reference No.	Description of the tender	Tender document last selling date & time	Tender closing & opening date & time
1.	1079539, 59.14.0000.129.07.028.24-1012 Date: 24.02.2025	Supply of Medical Machinery (Fully Automated Hematology Analyzer, Brand: SYSMEX, Model: XN-550, Lot-02) for the financial year of 2024-2025	02-Mar-2025 15:00:00	17-Mar-2025 12:00:00
2.	1079538, 59.14.0000.129.07.028.24-1013 Date: 24.02.2025	Supply of Computer & Accessories for the financial year of 2024-2025	02-Mar-2025 15:00:00	17-Mar-2025 12:00:00
3.	1079537, 59.14.0000.129.07.028.24-1014 Date: 24.02.2025	Supply of Uniforms for the financial year of 2024-2025	02-Mar-2025 15:00:00	17-Mar-2025 12:00:00
4.	1079536, 59.14.0000.129.07.028.24-1015 Date: 24.02.2025	Supply of Medical and Surgical Supplies (Chemical Reagent, Lot-04) for the financial year of 2024-2025	02-Mar-2025 15:00:00	17-Mar-2025 12:00:00
5.	1079535, 59.14.0000.129.07.028.24-1016 Date: 24.02.2025	Supply of Medical and Surgical Supplies (Chemical Reagent, Lot-03, Advia Centaur CP Reagent) for the financial year of 2024-2025	02-Mar-2025 15:00:00	17-Mar-2025 12:00:00
6.	1079534, 59.14.0000.129.07.028.24-1017 Date: 24.02.2025	Supply of Medical and Surgical Supplies (Chemical Reagent, Lot-02, Auto Biochemistry Analyzer: Vitros Machine -350 Reagent) for the financial year of 2024-2025	02-Mar-2025 15:00:00	17-Mar-2025 12:00:00
7.	1079533, 59.14.0000.129.07.028.24-1018 Date: 24.02.2025	Supply of Medical and Surgical Supplies (Chemical Reagent, Lot-01) for the financial year of 2024-2025	02-Mar-2025 15:00:00	17-Mar-2025 12:00:00
8.	1079531, 59.14.0000.129.07.028.24-1019 Date: 24.02.2025	Supply of Medical Machinery (Lot-01) for the financial year of 2024-2025	02-Mar-2025 15:00:00	17-Mar-2025 12:00:00
9.	1079529, 59.14.0000.129.07.028.24-1020 Date: 28.01.2025	Supply of Books for the financial year of 2024-2025	02-Mar-2025 15:00:00	17-Mar-2025 12:00:00
10.	1079528, 59.14.0000.129.07.028.24-1021 Date: 28.01.2025	Supply of Sports Goods for the financial year of 2024-2025	02-Mar-2025 15:00:00	17-Mar-2025 12:00:00
11.	1079527, 59.14.0000.129.07.028.24-1022 Date: 28.01.2025	Supply of Others Stationery for the financial year of 2024-2025	02-Mar-2025 15:00:00	17-Mar-2025 12:00:00
12.	1079524, 59.14.0000.129.07.028.24-1023 Date: 28.01.2025	Supply of Cleaning Materials for the financial year of 2024-2025	02-Mar-2025 15:00:00	17-Mar-2025 12:00:00

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NBR lifts VAT

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said the supply of soybean oil at the retail level would normalise within the next two days.

"There is no shortage of daily essentials now. However, the supply of soybean oil is slightly less, which cannot be denied, but I hope the situation will improve from today (yesterday)," he told reporters.

He said that while soybean oil was selling at a higher rate, palm oil was being sold at Tk 25 below the government-fixed price per litre.

"Palm oil accounts for 60 per cent of our total consumption. The price of edible oil in the market has both decreased and increased at the same time. I hope the price of soybean oil will also decline," he added.

Over the last month, the price of loose soybean oil rose by 6.84 percent to Tk 185-Tk 190 per litre in Dhaka, according to market price data compiled by the Trading Corporation of Bangladesh.

The NBR, in a statement yesterday, said the government had prioritised this matter in the public interest and had removed VAT at the production and trading stages of mustard, rice bran oil, sunflower, and other edible oils in response to requests from various groups.

"Through these steps, consumers will be able to purchase edible oils at lower prices," he said. "We cannot force anyone, but our aim is to encourage the use of domestically produced edible oils."

In addition, the NBR lifted VAT at the trading stage on a range of domestically produced essentials, including biscuits, salt, flour, semolina, chilli powder, both solid and powdered forms of coriander, turmeric, ginger, and pulse-based food grains.

The NBR also removed VAT on liquefied petroleum gas (LPG) and natural gas at the trading stage. However, it said importers who sell LPG directly to consumers will not qualify for the exemption.

Investor jitters grow

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Gaibandha, which began commercial operations on 8 January 2023.

Korota Solar Limited, with a capacity of 30 MW in Tetulia, Panchagarh, has yet to start production.

ICB Chairman Prof Ahmed said they are only disbursing funds necessary to maintain operations, while the rest of the revenue from power bills is being directed to the sinking fund to ensure investors receive their returns.

Ahmed also said that ICB is working to ensure the completion of Korota Solar.

According to an agreement, the BPBD will purchase electricity from Teesta Solar for 20 years at \$0.15 per kilowatt-hour.

Prof Ahmed said that the mob attack on Beximco Textile did not result in the loss of assets acquired with sukuk proceeds. "Investor payments will continue," he said, adding that general investors would not be affected.

The debt-based securities will mature in December next year.

The sukuk allows the annual conversion of 20 percent of investors' holdings into shares of Beximco Ltd.

However, investors have shown little interest in conversion, as they do not see potential in the company's shares.

As a result, the issuer will have to repay the principal amount at maturity.

Several institutional investors have urged ICB to take the matter seriously to prevent the country's largest sukuk from defaulting.

Deep cut to dev spending

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Besides, the ADP for state-owned enterprises was reduced by Tk 10,125 crore, from the original Tk 13,288 crore.

Among the top recipients in terms of allocation, transport and communications will receive Tk 48,253 crore (22.34 percent), power and energy Tk 31,898 crore (14.77 percent), housing and community services Tk 19,653 crore (9 percent), and local government and rural development Tk 16,909 crore (7.82 percent), according to a planning ministry official.

In terms of allocation for ministries and divisions, the Local Government and Rural Development Ministry will

receive the highest allocation of Tk 36,159 crore (17 percent).

Of the total 1,434 projects with allocations in the revised ADP, 1,326 have been carried over from the original ADP as ongoing projects.

Additionally, 97 new projects have been included in the revised ADP, which were listed as unapproved in the original ADP.

Moreover, the interim government included 11 new projects in the revised ADP, which were not listed in the original ADP.

Also, in the revised ADP, 770 projects have been listed as un