

# Star BUSINESS



## Bangladesh doesn't need IMF funds, but right policies: governor

STAR BUSINESS REPORT

Bangladesh does not need funds from the International Monetary Fund (IMF) if it can mobilise enough domestic resources, said Bangladesh Bank Governor Ahsan H Mansur, as he stressed that the country requires the right policies rather than “begging for foreign funds”.

“Bangladesh's financial position is strong. The only weak area is revenue collection, and the solution lies in improving revenue generation,” Mansur said at a roundtable yesterday.

“This fiscal year, the country has nearly \$29 billion in remittances and \$50 billion in exports. These two sources alone contribute about \$80 billion. After deducting letters of credit (LCs), the country still has \$10 billion in hand,” the central bank governor said at a roundtable organised by The Business Standard at its office at Eskaton in Dhaka.

“Why should I have to go and beg for money?”

Speaking at the event titled “Path to Recovery for the Banking Sector”, Mansur said, “I still publicly say that we don't need IMF money, but we do need the right policies. If our policies are correct, we won't need foreign funds; we can manage with our own resources.”

He pointed out that despite rising interest rates, deposit growth remains sluggish. The banking sector's ultimate solution lies in increasing deposits.

**“Bangladesh's financial position is strong. The only weak area is revenue collection, and the solution lies in improving revenue generation.”**

**Ahsan H Mansur**  
Bangladesh Bank governor



“To resolve non-performing loans (NPLs), deposit growth must be high, and that will happen only with good governance. When there are enough deposits, it becomes easier to tackle other banking sector issues,” said Mansur, an economist who served the IMF earlier in his career.

He said the Bangladesh Bank will soon conduct a fit and proper test for bank directors to assess their suitability. “If found unfit, they will be asked to resign.”

“We don't want to see housewives, daughters and sons on boards who have no proper experience.”

The governor said the central bank will also form a panel of independent directors so that banks can appoint them. The government has sought suggestions from the Association of Bankers, Bangladesh (ABB) on the qualifications required for directors.

“The central bank will not allow the country's

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## Exports edge up in further relief to economy

JAGARAN CHAKMA and REFAYET ULLAH MIRDDHA

Bangladesh's exports have shown resilience, displaying steady growth in key sectors such as garments, plastics and seafood in the first eight months of fiscal year (FY) 2024-25, somewhat defying global economic headwinds and domestic concerns like high inflation and political uncertainty.

In February, export earnings stood at \$3.97 billion, a 2.77 percent year-on-year increase from \$3.86 billion, according to data published by the Export Promotion Bureau (EPB) yesterday.

This development comes days after the Bangladesh Bank reported a jump in remittance inflows, which surged 25 percent year-on-year to \$2.52 billion last month, offering much-needed relief to a strained economy.

Total exports in the first eight months of FY25 reached \$32.94 billion, up 10.5 percent year-on-year.

Exports of the readymade garment (RMG) sector, Bangladesh's largest export earner, grew 1.66 percent last month.

Overall, apparel exports rose 10.64

### BY THE NUMBERS

- February exports: **\$3.97b**
- Growth: **2.77%**

#### IN FIRST 8 MONTHS OF FY25

- Total exports: **\$32.94b**
- Growth: **10.53%**

#### LEATHER: MIXED PERFORMANCE

- Leather footwear: **24.02%**
- Raw leather: **-8.68%**

#### ENGINEERING ON THE RISE

- Electric products: **13.51%**
- Bicycle: **64.7%**

### KEY SECTORS DRIVING GROWTH

#### GARMENTS

81% of total exports

Total exports: **\$26.79b**

Knitwear: **\$14.34b**

Woven garments: **\$12.45b**

#### PLASTICS

Growth: **22.25%**

#### RUBBER

Growth: **34.71%**

percent to \$26.79 billion in the July-February period compared to the preceding year.

In the same period, knitwear exports climbed 11.01 percent to \$14.34 billion, while exports of woven garments increased 10.22 percent to \$12.45 billion.

The RMG sector accounted for over 81 percent of total export earnings, yet again underlining its dominance in the country's export basket.

“The outlook of our

garment exports is promising as work orders are rebounding,” said Faruque Hassan, a former president of the Bangladesh Garment Manufacturers and Exporters Association (BGMEA).

However, he said law and order must be improved as international clothing retailers frequently raise concerns over security.

According to Hassan, the country is also benefiting from US President Donald Trump's tariff policies. Higher tariffs on Chinese and Mexican apparel exports to the US are redirecting orders to Bangladeshi manufacturers, he opined.

However, low pricing remains a key challenge, he mentioned.

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## Businesses demand easing rules to enjoy tax benefits

STAR BUSINESS REPORT

Two leading business chambers yesterday demanded the cancellation of a Tk 36 lakh cap on cash expenses to qualify for lower corporate tax rates, calling the requirement impractical.

In an economy where a large portion of transactions take place outside the banking system -- particularly in the informal sector -- such restrictions create barriers for businesses seeking tax benefits, they said.

“Although corporate tax rates have been gradually reduced in recent fiscal years, the conditions on cash transactions mean no company is able to fully utilise these benefits,” said Kamran T Rahman, president of the Metropolitan Chamber of Commerce and Industry (MCCI).

He made the comments while presenting the MCCI's tax-related proposals at a pre-budget discussion at the National Board of Revenue (NBR) headquarters in the capital's Agargaon.

The NBR organised the discussion as part of its exercise to consult business chambers, professional bodies, and economists, and seek proposals on tax measures for the fiscal year 2025-26.

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## Tapan to buy Tk 32cr shares in Square Pharma

STAR BUSINESS REPORT

Tapan Chowdhury, managing director of Square Pharmaceuticals, has expressed his intention to purchase 15 lakh shares of the company--the largest drug producer of the country--valued at around Tk 32.5 crore at the current market price.

Chowdhury, also a sponsor of the company, plans to acquire the shares at the prevailing market price in both the public and block markets through the Dhaka Stock Exchange (DSE) within the next 30 working days, Square Pharmaceuticals said in a disclosure on the premier bourse's website.

Shares of Square Pharmaceuticals declined 0.09 percent to Tk 216.9 yesterday on the DSE.

Chowdhury's announcement comes two weeks after a similar declaration by Anjan Chowdhury, another sponsor director of Square, who also intended to buy 15 lakh shares, valued at Tk 32 crore at the market price at that time.

As of November 30 last year, Tapan Chowdhury held a 9.47 percent stake in Square Pharmaceuticals, a major concern of Square Group. Following the purchase, his total stake in the company will increase to 9.65 percent.

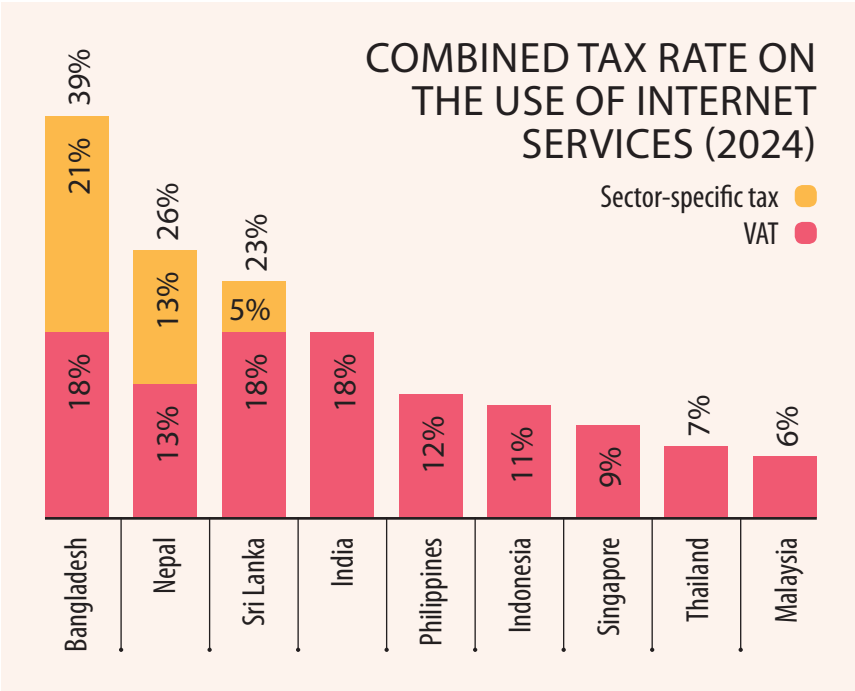
As of January this year, sponsors and directors collectively held 42.91 percent of Square Pharmaceuticals' shares, while the public owned 27.67 percent.

Foreign and institutional investors held 15.54 percent and 13.88 percent, respectively.

The pharmaceutical producer and exporter's net profit rose 26 percent year-on-year to Tk 660 crore in the October-December period of the 2024-25 fiscal year.

## Bangladeshis burdened with high internet taxes

GSMA says it exacerbates digital divide



MAHMUDUL HASAN

Bangladeshi citizens were burdened with some of the highest taxes on internet usage in Asia in 2024, with a combined tax rate of 39 percent on internet services, according to a recent report by GSMA, a non-profit organisation that represents the interests of mobile network operators worldwide.

This high tax rate, comprising 21 percent in sector-specific taxes and 18 percent in VAT, exacerbates the digital divide and poses a significant barrier to the country's digital transformation efforts, the report said.

The report, titled “Enabling Mobile Network Investment: Policy Reforms for Bangladesh”, reveals that Bangladesh's internet tax rate far exceeds that of its regional peers.

Nepal imposes a 26 percent tax on internet services, Sri Lanka 23 percent, India 18 percent, the Philippines 12 percent, and Indonesia 11 percent.

The GSMA report highlights that the telecom sector in Bangladesh faces additional financial challenges, including notably higher corporate income tax rates compared to other industries.

Publicly traded telecom companies

are taxed at 40 percent, while non-publicly traded companies face a 45 percent rate--higher than rates in India and comparable to those applied to industries like tobacco.

Furthermore, telecom operators are subject to a minimum turnover tax of 2 percent, significantly higher than the 0.6 percent applied to other sectors.

The lack of a credit mechanism for input taxes further increases operational costs, reducing profitability for telecom operators. For instance, operators incur an additional 7.5 percent cost because the Bangladesh Telecommunication Regulatory Commission does not register them for VAT.

The report underscores that Bangladesh stands at a critical juncture in its journey towards becoming a trillion dollar economy and achieving developed nation status.

The telecom sector, as a vital enabler of this transformation, is expected to drive economic growth, foster innovation, and ensure digital inclusion.

However, achieving these goals will require substantial investments in telecom infrastructure, which are currently hindered by high taxes and regulatory challenges.

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# Sonali Bank kicks off 'Tri-Party Remittance Campaign'

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PHOTO: NCC BANK

Md Shawkat Ali Khan, managing director and CEO of the bank, inaugurated the campaign at the bank's head office in the capital's Motijheel on Monday, according to a press release. As part of the campaign, the recipient of the highest remittance each month will be awarded a Vista-brand television, and three remittance senders will win prizes selected through a lottery for using Western Union



PHOTO: BANK ASIA

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Ziaul Hasan, deputy managing director, chief anti-money laundering compliance officer, and head of channel banking at the bank, presided over the programme virtually, the bank said in a press release. Moreover, the bank disseminated special content via its website and social media platforms, while audio-visual materials focusing on financial literacy were showcased at branch locations, aiming to enhance awareness among customers.



PHOTO: SONALI BANK

**STAR BUSINESS DESK**

This expansion also marks Emirates' fourth gateway into mainland China, its third destination in Vietnam, and its second point of service in Cambodia.

The addition of four weekly services to Da Nang via Bangkok now makes it the airline's third Vietnamese gateway, following Hanoi and Ho Chi Minh City.

Flights to Da Nang will be operated with the Emirates Boeing 777 on Mondays, Wednesdays, Fridays, and Sundays.

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GD-555


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Government of the People's Republic of Bangladesh

Office of the Principal

Sirajgonj Polytechnic Institute, Sirajgonj

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Memo No: 57.03.8800.301.07.034.25- 227

Date: 04/03/2025


**Invitation for e-Tender**

Sl No	Tender ID	Name of Package & Ref. No.	Last date & time for selling document	Tender/Proposal Closing date & time	Tender/Proposal Opening Date & Time
1.	1079108	SPI /GR-1, Memo No: 57.03.8800.301.07.034.25-183 Date: 20/02/2025	19 March, 2025, 12:00	19 March, 2025,14:00	19 March,2025,14:00
2.	1079135	SPI /GR-2, Memo No: 57.03.8800.301.07.034.25-184 Date: 20/02/2025	19 March, 2025, 12:00	19 March, 2025,15:00	19 March, 025,15:00
3.	1079429	SPI /GR-8, Memo No: 57.03.8800.301.07.034.25-190 Date: 20/02/2025	19 March, 2025, 12:00	19 March, 2025,16:00	19 March, 025,16:00
4.	1079767	SPI /GR-5, Memo No: 57.03.8800.301.07.034.25-187 Date: 20/02/2025	19 March, 2025, 12:00	19 March, 2025,17:00	19 March, 025,17:00
5.	1080122	SPI /GR-4, Memo No: 57.03.8800.301.07.034.25-185 Date: 20/02/2025	20 March, 2025, 12:00	20 March, 2025,14:00	20 March, 025,14:00
6.	1080402	SPI /GR-3, Memo No: 57.03.8800.301.07.034.25-186 Date: 20/02/2025	20 March, 2025, 12:00	20 March, 2025,15:00	20 March, 025,15:00
7.	1080435	SPI /GR-6, Memo No: 57.03.8800.301.07.034.25-188 Date: 20/02/2025	20 March, 2025, 12:00	20 March, 2025,16:00	20 March, 025,16:00
8.	1080434	SPI /GR-7, Memo No: 57.03.8800.301.07.034.25-189 Date: 20/02/2025	20 March, 2025, 12:00	20 March, 2025,17:00	20 March, 025,17:00

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 last selling/downloading the e-Tender Documents from the National e-GP system portal have to be deposited online through any registered banks branches up to: as mentioned in IFT.

Further information and guidelines are available in the National e-GP system portal and from e-GP help desk ([helpdesk@eprocure.gov.bd](mailto:helpdesk@eprocure.gov.bd) , +8809609112233, +8801762625528, +8801762625529, +8801762625530, +8801762625531).

**(Md. Fazlul Hoque)**  
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GD-559

**Government of the People's Republic of Bangladesh**  
Office of the Civil Surgeon cum Superintendent  
Joypurhat District Hospital, Joypurhat  
E-mail: [joypurhat@hospi.dghs.gov.bd](mailto:joypurhat@hospi.dghs.gov.bd)

Invitation No. Sup/Hos/Joy/2024-25/315 Date: 04/03/2025


**e-Tender Notice**

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

e-Tender are invited in e-GP System Portal (<https://www.eprocure.gov.bd>) by Dr. Sardar Rashed Mobarak, Superintendent, Joypurhat District Hospital, Joypurhat, for the procurement of:

SL. No.	Tender ID	Name of goods	Tender/proposal document last selling date & time	Tender/proposal closing date & time	Tender/proposal opening date & time
1	1082103	Procurement of Stationary for the F.Y 2024-2025 at Joypurhat District Hospital, Joypurhat.	19-Mar-2025 11:00	19-Mar-2025 13:00	19-Mar-2025 13:00
2	1082102	Procurement of Linen Wash for the F.Y 2024-2025 at Joypurhat District Hospital, Joypurhat.	19-Mar-2025 11:00	19-Mar-2025 13:00	19-Mar-2025 13:00

For pursuer e-Tender details can be downloaded on e-GP System Portal (<https://www.eprocure.gov.bd>). e-Tender will be accepted only as stated in above list, accepted tenders will be opened online as stated in above list.

  
**Dr. Sardar Rashed Mobarak**  
Superintendent  
Joypurhat District Hospital, Joypurhat

GD-556



# Align labour law with global standards: US agency

## STAR BUSINESS REPORT

The United States has urged Bangladesh to align its domestic labour laws with international standards, according to the 2025 Trade Policy Agenda and 2024 Annual Report published yesterday by the Office of the United States Trade Representative (USTR).

The report highlights trade agreements, labour rights, and various bilateral and regional engagements.

While Bangladesh has made progress in worker safety over the past decade, the US continues to push for legal reforms to ensure compliance with global labour standards.

During the April 21, 2024, intersessional meeting of the US-Bangladesh Trade and Investment Cooperation Forum Agreement (Ticfa) Council in Dhaka, the US

presented a Labour Action Plan outlining steps for Bangladesh to address concerns over worker rights, including violence and harassment, unfair labour practices, freedom of association, and collective bargaining.

The US has also emphasised amending the Bangladesh Labour Act in line with international standards and establishing a fair and transparent minimum wage process for garment workers.

At the Ticfa meeting, the two sides also discussed a range of bilateral trade issues, including agricultural trade, services, investment, digital trade policies, and intellectual property protection and enforcement.

Following the Rana Plaza garment factory collapse in 2013, the US determined that Bangladesh had not met the eligibility requirements of the Generalized System of Preferences

(GSP) due to inadequate progress in ensuring worker rights and safety. As a result, Bangladesh's GSP trade benefits were suspended.

In 2024, USTR officials visited Dhaka and met with government representatives, trade unions, NGOs, and apparel manufacturers to discuss labour reforms in the country's ready-made garment (RMG) sector.

Throughout 2024, USTR also engaged with US apparel brands and trade associations to advocate for a fair minimum wage review process for Bangladeshi garment workers and to promote their rights to freedom of association and collective bargaining.

The US has maintained its broader commitment to strengthening labour rights globally. In 2024, USTR worked with other US government agencies, stakeholders, and trading partners to enforce trade-

related labour provisions, share best practices for worker rights in the textile and apparel sectors, and implement the Uyghur Forced Labor Prevention Act -- a US law that prohibits the import of goods made with forced labor in China's Uyghur.

Additionally, the US engaged with textile and apparel brands, retailers, and trade associations to enhance worker safety and promote labour rights in Bangladesh's garment sector.

In 2024, USTR also collaborated with trading partners to advance sustainable and circular textile practices.

Under the US-Chile Free Trade Agreement, managing post-consumer textile waste and promoting reuse, recycling, and responsible disposal have been identified as priority areas in the 2025-2028 US-Chile Work Program for Environmental Cooperation.

# BRAC Bank raises Tk 700cr thru subordinated bond

## STAR BUSINESS REPORT

BRAC Bank has raised Tk 700 crore through a subordinated bond to strengthen its capital base in line with Basel III requirements.

The bond will support the bank's capital adequacy as it continues to experience significant balance sheet growth in recent years, the bank said in a statement.

"This incremental capital has set the platform for the bank to expand its balance sheet at a faster pace than before. It also marks a step forward in developing Bangladesh's bond market," the statement added.

A total of 663 unique investors, including 567 individuals, participated in this long-term subordinated bond.

"BRAC Bank has built a reputation of trust and reliability over the years, which has encouraged investors to place their money with the bank. The full subscription of this bond by a diverse group of individuals and institutions reflects this confidence," said Selim RF Hussain, managing director and CEO of BRAC Bank.

"We extend our gratitude to the investors, regulators, our colleagues, and all stakeholders involved in this success."

# Bangladesh doesn't Businesses Exports edge up

FROM PAGE B1

He believes agent exchange rate to be dictated by Dubai or any other external market," he said. "That is not acceptable."

"The central bank will not allow the country's exchange rate to be dictated by Dubai or any other external market," he said. "That is not acceptable."

"The central bank will determine the exchange rate pragmatically, considering the country's needs and economic conditions. If necessary, it will devalue the local currency in a structured manner," said the governor. "Let that be absolutely clear to transactors and aggregators."

Agent banking is thriving and 50 percent of agents will have to be women, he said, adding that a circular on this will be issued soon as part of financial inclusion efforts.

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FROM PAGE B1

To encourage compliance with a condition promoting cashless transactions, the tax authority is offering a 2.5 percentage point tax reduction to listed and non-listed companies, except for banks, financial institutions, mobile phone operators, and tobacco companies, for the current fiscal year.

However, it provided the condition that all income, receipts, and single transactions exceeding Tk 5 lakh, and all annual expenses and investments over Tk 36 lakh, must be conducted through bank transfers.

Rahman said Bangladesh's economy is 80 percent informal, where banking dependency is not absolute. "Therefore, complying with these conditions is extremely challenging for large and medium-sized companies," he added.

FROM PAGE B1

Manufactured goods, which make up the bulk of exports, saw a 10.49 percent increase to \$31.87 billion in the first eight months of the fiscal year. Key segments such as plastic products, rubber and headgear posted strong growth of 22.25 percent, 34.71 percent and 11.40 percent, respectively.

Leather and leather products showed mixed results. While total exports in this category rose 8.48 percent to \$757.50 million, raw leather exports fell 8.68 percent. In contrast, leather footwear exports surged 24.02 percent to \$450.88 million, showing a shift towards higher-value products.

The engineering sector recorded a 7.48 percent rise, led by electric products and bicycle exports, which grew by 13.51 percent and

64.7 percent, respectively.

Specialised textiles, including knitted and woven fabrics, also saw strong growth, increasing 21.62 percent.

Terry towel exports grew by just 3.11 percent in the first seven months but plunged 41 percent in February to \$1.5 million from \$2.54 million a year earlier.

M Shahadat Hossain Sohel, chairman of the Bangladesh Terry Towel and Linen Manufacturers and Exporters Association, linked the sector's declining competitiveness to rising production costs driven by increased gas and power prices and higher wages.

He said that corruption at customs, including bribes during raw material imports and product shipments, has further complicated the situation.

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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার			
বাংলাদেশ পুলিশ			
পুলিশ সুপার এর কার্যালয়			
ইন্ডাস্ট্রিয়াল পুলিশ-৩, হোন্ডিং নং-১১৫১, জাকির হোসেন রোড, খুলশী, চট্টগ্রাম			
উন্মুক্ত দরপত্র বিজ্ঞপ্তি			
“দি পাবলিক প্রকিউরমেন্ট বিধিমালা-২০০৬ ও রেগুলেশন ২০০৮ (সংশোধনী-২০০৯, ২০১০ ও ২০১৬) খ্রিঃ” মোতাবেক পুলিশ সুপারের কার্যালয়, ইন্ডাস্ট্রিয়াল পুলিশ-৩, চট্টগ্রাম এর ২০২৪-২০২৫ অর্থবছরের ৪র্থ কোয়ার্টারের রেশন সামগ্রী সরবরাহ কাজের তহিদ্দার নিম্নোক্তের লক্ষ্যে মোহ্যাতাসন্দূক ব্যক্তি/ত্রিকদার/ত্রিকাদারী প্রতিষ্ঠানের নির্দিষ্ট হতে সীলমোহরকৃত নামে প্রতিযোগিতা মূলক দরপত্র আহ্বান করা যাচ্ছে।			
১.	মন্ত্রণালয়/বিভাগ	২.	স্বরাষ্ট্র মন্ত্রণালয় (জরুরিগোপন বিভাগ)।
২.	সহকারী/বিভাগ	৩.	বাংলাদেশ পুলিশ।
৩.	দরপত্রের বিষয়	৪.	ইন্ডাস্ট্রিয়াল পুলিশ-৩, চট্টগ্রাম ইউনিটের (১) উন্মুক্তমানের দেশীয় মোটরসাইকেল মডেল ডাল, (২) সার্বাধীন টেল।
৪.	ক্রয়/সেবার্থক্রেতার স্বত্বাধিকারী	৫.	পুলিশ সুপার, ইন্ডাস্ট্রিয়াল পুলিশ-৩, চট্টগ্রাম এর কার্যালয়, হোন্ডিং নং-১১৫১, জাকির হোসেন রোড, খুলশী, চট্টগ্রাম
৫.	দরপত্র আহ্বানের সূত্র ও তারিখ	৬.	দরপত্র বিজ্ঞপ্তি নং-ই-৩৩৩ পুলিশ-৩(প্রশাসন)/২০২৪-২০২৫/৪৮৪, তারিখঃ ০৪/০৩/২০২৫খ্রিঃ।
৬.	দরপত্র বিজ্ঞপ্তির নং	৭.	দরপত্র বিজ্ঞপ্তির নং- ০৩/২০২৪-২০২৫
৭.	দরপত্র আহ্বানের পদ্ধতি	৮.	উন্মুক্ত দরপত্র পদ্ধতি (OTM)।
৮.	অর্থায়ন	৯.	স্বরাষ্ট্র মন্ত্রণালয়।
৯.	দরপত্র প্রক্রিয়াক্রমের তারিখ	১০.	০৪/০৩/২০২৫খ্রিঃ।
১০.	দরপত্র সিডিউল বিজ্ঞপ্তির সর্বশেষ তারিখ, সময় ও স্থান	১১.	১৬/০৩/২০২৫খ্রিঃ তারিখ ১৫.৩০ ঘটিকা পর্যন্ত, পুলিশ সুপার, ইন্ডাস্ট্রিয়াল পুলিশ-৩, চট্টগ্রাম এর কার্যালয়, হোন্ডিং নং-১১৫১, জাকির হোসেন রোড, খুলশী, চট্টগ্রাম।
১১.	দরপত্র দাখিলের তারিখ, সময় ও স্থান	১২.	২০/০৩/২০২৫খ্রিঃ, ১২.০০ ঘটিকার মধ্যে, পুলিশ সুপার, ইন্ডাস্ট্রিয়াল পুলিশ-৩, চট্টগ্রাম এর কার্যালয়, হোন্ডিং নং-১১৫১, জাকির হোসেন রোড, খুলশী, চট্টগ্রাম।
১২.	দরপত্র খোলার তারিখ, সময় ও স্থান	১৩.	২০/০৩/২০২৫খ্রিঃ, ১৩.০০ ঘটিকায় পুলিশ সুপার, ইন্ডাস্ট্রিয়াল পুলিশ-৩, চট্টগ্রাম এর কার্যালয়, হোন্ডিং নং-১১৫১, জাকির হোসেন রোড, খুলশী, চট্টগ্রাম। দরপত্রদাতা বা তাহার মনোনীত প্রতিনিধিদের উপস্থিতিতে (যদি থাকে)।
১৩.	দরপত্র ভুক্তমোট/সিডিউল বিজ্ঞপ্তিকারীর অফিস	১৪.	১. পুলিশ সুপার, ইন্ডাস্ট্রিয়াল পুলিশ-৩, চট্টগ্রাম এর কার্যালয়, হোন্ডিং নং-১১৫১, জাকির হোসেন রোড, খুলশী, চট্টগ্রাম। ২। কমান্ড্যান্ট (আইনশাল ডিআইজি), আরআরএফ, চট্টগ্রাম এর কার্যালয়। ৩। অধিনায়ক (আইনশাল ডিআইজি), ৯ এপিবিএল, চট্টগ্রাম এর কার্যালয়।
	দরপত্র গ্রহণকারীর/অফিস		পুলিশ সুপার, ইন্ডাস্ট্রিয়াল পুলিশ-৩, চট্টগ্রাম এর কার্যালয়, হোন্ডিং নং-১১৫১, জাকির হোসেন রোড, খুলশী, চট্টগ্রাম।
	দরপত্র খোলার স্থান		পুলিশ সুপার, ইন্ডাস্ট্রিয়াল পুলিশ-৩, চট্টগ্রাম এর কার্যালয়, হোন্ডিং নং-১১৫১, জাকির হোসেন রোড, খুলশী, চট্টগ্রাম।
১৪.	দরপত্রদাতার মোহ্যাতা		সিপিআর/০৬ এর বিধি মোতাবেক প্রকযোগ্যতা হিসাবে দরপত্র ক্রয় করতে ইচ্ছুক ত্রিকদারের নিম্নে বর্ণিত কাগজপত্রের মূলকপি অবশ্যই প্রদর্শন করতে হইবে। অন্যথায় দরপত্র ভুক্তমোট বিজ্ঞপ্তির ক্ষেত্রে বিবেচনা করা হইবে না। (১) মাগরিককৃত সন্দপত্র (২) হালনাগাদ নবায়নকৃত ট্রেড লাইসেন্স, (৩) যে কোন তফসিলকৃত বাণিজ্যিক ব্যাংক হতে হাল সন্দের আর্থিক স্বচ্ছতা ও ব্যাংক- এর সাথে কোনেদনে সম্পর্কিত সন্দপত্র (৪) ফর্ম/প্রতিষ্ঠানের মালিকানা সন্দপত্র (৫) টিআইএন নম্বর উল্লেখনহ হালনাগাদ আয়কর পরিশোধ সার্টিফিকেট (৬) মূলক (ভাট্টা) সন্দপত্র (৭) দরপত্রে অংশগ্রহণকারী মালিক/প্রতিনিধির সভায়িত (০১) কপি পাসপোর্ট সাইজের রক্তিম ছবি (৬) সরকারি কোন প্রতিষ্ঠানের সংশ্লিষ্ট প্রবাসি/সেবা সরবরাহের অভিজ্ঞতা সন্দ (৬) প্রতিনিধির ক্ষেত্রে প্রাধিকার অর্পণনহ নমুনা স্বাক্ষর অর্পণ করতে হইবে (১০) নিজস্ব ফর্ম/প্রতিষ্ঠানের ত্রিকদা সন্মতি প্যাতে দরপত্রদাতা কালো তালিকাকৃত নহে মর্মে মোহ্যাপত্র/অঙ্গীকারনামা (১১) নিজস্ব ফর্ম/প্রতিষ্ঠানের প্যাতে দাখিলকৃত কাগজপত্রের ফরোয়ার্ডিং। দরপত্রের সকল কার্যক্রম The Public Procurement Act-2006 and Regulation-2008, 2010 & 2016 মোতাবেক পরিচালিত হইবে, অন্যান্য শর্তাবলী বাহা টেন্ডার ভুক্তমোট/সিডিউল (PG-2/PG-3)-এ উল্লেখ আছে। গম পেয়াই এর ক্ষেত্রে গম পেয়াই মিসের নামে আদালত ট্রেড লাইসেন্স, বিদ্যুৎ বিল পরিশোধের কপি ও অগ্রিনির্ধারক সন্দ থাকতে হবে। এ ছাড়া সিডিউলে বর্ণিত সকল শর্তাবলী ত্রিকদার প্রতিষ্ঠান কর্তৃক মেনে নিতে হবে।
১৫.	সরবরাহকৃত মালামাল গ্রহণের স্থান		পুলিশ সুপার, ইন্ডাস্ট্রিয়াল পুলিশ-৩, চট্টগ্রাম এর কার্যালয়।
১৬.	দরপত্র আহ্বানকারীর নাম, পদবী ও ত্রিকদা		মোহাম্মদ সুলাইমান, পিপিএম, (আইনশাল ডিআইজি পদে পদেন্নাত্তিগ্রাহ) ইন্ডাস্ট্রিয়াল পুলিশ-৩, চট্টগ্রাম।
ক্রয় নং	কাজের বিবরণ	সিডিউলের মূল্য (অফেরতযোগ্য)	দরপত্রের নিরাপত্তা জামানত
১.	উন্মুক্তমানের দেশীয় মডেল ডাল (৩.৫ কেজি, ৪ কেজি এবং ৫.৫ কেজি স্বচ্ছ পরিমাণে সরবরাহ করিতে হইবে)	৭৫০/-	৭০,০০০/-
২.	সার্বাধীন টেল (বিএসটিআই কর্তৃক অনুমোদিত)	৭৫০/-	৭০,০০০/-
বিশেষ নির্দেশাবলীঃ			
৩. ক) নির্দেশ প্রতিষ্ঠানের প্যাতে আবেদনের মাধ্যমে দরপত্র ক্রয় করতে হবে:			
খ) উপরে বর্ণিত দরপত্র জামানতের টাকা ব্যাংক ড্রাক্ট/পে অর্ডার সহ দরপত্রের সকল শর্তাবলী পূরণ করে নিম্নস্বাক্ষরকারীর অনুসঙ্গে দরপত্রের সহিত দাখিল করতে হবে:			
গ) দরপত্রের সাথে সংশ্লিষ্ট কাগজপত্র দাখিলের নিয়মাবলী পালনে ব্যর্থ হলে দরপত্র বাতিলকৃত অথ বাতিল হয়ে গণ্য হবে:			
ঘ) দরপত্রে উল্লেখিত যে কোন আইটেমের পরিমাণ বৃদ্ধি অথবা কমানোর বিষয়ে কর্তৃপক্ষের ক্ষমতা রয়েছে:			
ঙ) দরপত্র পিপিআর/২০০৬ ও ২০০৮ এবং তদীয় সংশোধনী ২০০৯ ও ২০১০ এবং ২০১৬ মোতাবেক পরিচালিত হবে:			
চ) কর্তৃপক্ষ কোন প্রকার কারণ দর্শানো ব্যতিরেকেই যে কোন দরপত্র গ্রহণ কিংবা ব্যতিরেকে সম্পূর্ণ ক্ষমতা সরক্ষণ করেন:			

০৪.০৩.২৫

মোহাম্মদ সুলাইমান, পিপিএম

বিশি-৭৪০৫১১৯৭১৮

পুলিশ সুপার

আইনশাল ডিআইজি পদে পদেন্নাত্তিগ্রাহ

ইন্ডাস্ট্রিয়াল পুলিশ-৩, চট্টগ্রাম

ফোনঃ ০২৪১৩৫৫৯০১, ফ্যাক্সঃ ০২৪১৩৫৫৯০২

ই-মেইলঃ spip3cte@police.gov.bd

Request for Expressions of Interest (EOI) for Individual Technical Consultant (Urban Transport)	
1	Ministry/Division
2	Agency
3	Name of the Procuring Entity
4	Expressions of Interest for Selection of
5	EOI Ref. No.
6	Date (dd/mm/yy)
KEY INFORMATION	
7	Procurement Sub-Method
FUNDING INFORMATION	
8	Budget and Source of funds
PARTICULAR INFORMATION	
9	EOI Closing Date and time
INFORMATION FOR APPLICANT	
10	Brief Description of the Tasks: -The consultant will assist TMPTI wing in identifying and developing new project concept, Terms of Reference (ToR), Proposal for Feasibility Study (PFS), and Technical Assistance Project Proposal (TAPP) as per recommendations in Strategic Transport Plan (STP) (2016-2035) and STP (2025-2045) (to be gazetted in 2025) as assigned to him/her. -The consultant will technically assist in traffic surveys/ data collection, data management, mapping, report production, presentation, and review existing plans, policies, rules, and acts of urban transport. -The consultant will assist in reviewing policy papers, concept papers, technical summaries, meeting minutes and presentations, review technical documents and prepare recommendations as assigned to him/her by AED (TMPTI), DTCA. Detailed scope of services and qualifications are provided in Request for Application (RFA), which may be obtained from the DTCA website or the office of the undersigned during normal office hours.
11	Qualifications and Experiences in brief: The applicant should 1. Have at least bachelor degree in Civil Engineering/ Urban and Regional Planning or in other relevant subjects. Masters in Transport Planning /Transportation Engineering or other relevant subjects will be given preference. 2. Has minimum seven (07) years of working experience in consultancy services of which minimum three (03) years in transport planning. Experience in government projects will be given preference. Detailed scope of services and qualifications are provided in Request for Application (RFA)
12	Other Details: Interested applicants shall obtain further information in Request for Application (RFA) provided by the office of the undersigned which may be obtained in any working day before the closing date. Applicants are requested to submit their Expressions of Interest (EOI) in accordance with the standard application form provided in RFA. Applicants shall have to submit EOI with their CV and attachments along with a forwarding letter in a sealed envelope labeled with "Expressions of Interest (EOI) for Individual Technical Consultant (Urban Transport)" to the address of the undersigned on or before the closing date.
PROCURING ENTITY DETAILS	
13	Name of the Official Inviting EOI
14	Designation of the Official Inviting EOI
15	Address of the Official Inviting EOI
16	Contact Details of the Official Inviting EOI
The procuring entity reserves the right to accept or reject all EOI's.	

Neelima Akhter

(Neelima Akhter)

Executive Director

Dhaka Transport Coordination Authority (DTCA)



# Contactless payments doubled in 2024

## Visa report says on Bangladesh

STAR BUSINESS REPORT

Contactless payments, or tap-to-pay transactions, more than doubled to 13 percent of all transactions in Bangladesh in 2024 through Visa, a leading global digital payments provider, according to a new report.

The Visa Trends Report revealed that domestic contactless payments alone have tripled, driven by increased usage of both credit and debit contactless cards.

In its comparison of trends from 2023 to 2024, the global payments provider's findings indicate a significant shift towards digital payments, with notable growth in online and contactless transactions, both domestically and across borders.

Compared to 2023, Visa recorded a 14 percent increase in overall spending and a 17 percent rise in transactions in 2024. Both credit and debit card usage saw substantial growth, with online payments the key driver. While in-store payments increased, online transactions remained the primary catalyst for growth, per the report.

Domestic spending was largely driven by e-commerce transactions.

Meanwhile, international transactions saw strong growth in both in-store payments and online purchases.

"Our latest analysis highlights Bangladesh's rapid shift towards digital and contactless payments across all segments – credit and debit cards, online and in-store transactions, and both domestic and international usage," said Sabbir Ahmed, country manager for Bangladesh, Nepal, and Bhutan at Visa.



"Backed by the expertise of our Visa Consulting and Analytics team, we are committed to providing secure digital payments to consumers, businesses, and clients across Bangladesh," he added.

The analysis also highlighted increased digital adoption by businesses, with a 50 percent rise in card-based spending. In particular, business credit cards experienced a surge of over 135 percent in both spending and the number of transactions.

Nearly half of domestic spending came from digital wallet loads. Other major domestic spending categories included travel services, pharmacies, and healthcare.

However, cross-border payments were primarily driven by education, business-to-business (B2B) transactions, food and grocery purchases, and government services.

A deeper analysis by Visa revealed that over 90 percent of cross-border spending by Bangladeshis was concentrated in 20 countries.

The top five destinations – India, the US, the UK, Thailand, and the United Arab Emirates – accounted for more than half of the total.

The top five countries where Bangladeshis spent the most in-store last year were India, Thailand, the US, the United Arab Emirates, and Singapore.

While India remained the leading destination for cross-border spending, it saw a 10 percent decline compared to the past year. Thailand, ranked second, witnessed a more than 20 percent increase in spending, driven primarily by medical tourism.

Bangladeshis spent nearly 25 percent more on healthcare and over 35 percent more at pharmacies in Thailand. Other notable cross-border spending markets included Malaysia, Mainland China, and Vietnam.

Within Bangladesh, Dhaka remained the dominant hub for digital transactions, accounting for 75 percent of total spending and 80 percent of transactions in 2024.

The city also saw a 20 percent increase in spending, with 60 percent of consumers preferring online payments. Other cities witnessing growth in digital payments included Gazipur, Rajshahi, Rangpur, and Mymensingh.



Officials said a shortage of engines and staff has forced the Bangladesh Railway's traffic department to run only one or two pairs of loaded container trains per day.

PHOTO: RAJIB RAIHAN

# Container transport by train falls amid engine crisis

SIFAYET ULLAH, *Ctg*

The transportation of containerised goods via freight trains across the country declined by more than 9 percent year-on-year in the fiscal year 2023-24 due to a shortage of locomotives and railway staff.

This has impacted Bangladesh Railway's (BR) revenue, further underscoring the ongoing challenges in its transport sector.

Some 84,811 containers were transported domestically in 2023-24, down from 92,908 in the previous fiscal year, according to BR data.

The state-owned rail transport agency introduced container services in 1986-87 on the Dhaka-Chattogram route, mainly targeting Chattogram Port.

Currently, the state transport agency has scheduled four pairs of freight trains for container transport, mainly carrying raw materials, marble, stone, food grains, and fertiliser.

However, officials said a shortage of engines and staff has forced the BR traffic department to run only one or two pairs of loaded container trains per day.

Abdul Malek, chief master of the Chattogram Goods Port Yard, said, "We need at least 13 engines per

day to run scheduled freight trains. But we now get only three to four engines regularly."

Compared to road transport, businesses prefer freight trains for their lower cost, greater security, and reduced logistical hassle.

According to several shipping line operators, transporting an import container from Chattogram Port to Kamalapur ICD in Dhaka by rail costs around Tk 28,000 (\$245), while an export container costs around Tk 25,000 (\$219).

**Some 84,811 containers were transported domestically in 2023-24, down from 92,908 in the previous fiscal year**

In contrast, a prime mover charges up to Tk 35,000 (\$292) to transport a 20-foot container on the Dhaka-Chattogram highway to industrial units in Dhaka, Narayanganj, Gazipur, and Ashulia, according to clearing and forwarding (C&F) agents.

The delays in rail transport are not only affecting traders financially but also contributing to congestion at Chattogram Port.

"The cost of rail transport is lower than road transport, but

congestion at the port means containers have to be left there, incurring storage fees and ultimately causing losses for us," said Imran Jahid, a businessman from Dhaka's Keraniganj area.

The port's designated yard has a storage capacity of 876 TEUs (twenty-foot equivalent units) for import containers transported by rail.

However, as of January 27, a backlog of containers at the yard had exceeded capacity, with 1,049 TEUs waiting for transport, according to the Chittagong Port Authority (CPA) traffic department.

"We are waiting at least 8 to 10 days to load containers onto trains after unloading them from ships," said Khairul Alam Suzan, vice-president of the Bangladesh Freight Forwarders Association (BAFFA).

Contacted, Md Sabuktagin, general manager of BR's eastern zone, said, "Freight train operations are profitable for us. But the engine crisis has made us helpless."

He said BR has now decided to repair some inoperative engines to streamline freight train services. "Hopefully, we will be able to overcome this crisis soon and return to our earlier operations," he added.

# BB reduces cash reserve requirement for banks

STAR BUSINESS REPORT

Bangladesh Bank (BB) has reduced the daily cash reserve requirement (CRR) for banks to enable them to manage liquidity more easily.

The BB said banks will need to keep 3 percent of their time and demand deposits from tomorrow, instead of the previous 3.5 percent, according to a circular issued yesterday.

However, banks will have to maintain 4 percent CRR on a biweekly average basis, as they have been maintaining.

As a result, the investable funds available to banks will slightly increase.

"This flexibility will have a positive impact. We will see increased efficiency in liquidity management. Excess reserves will go down," said a head of treasury at a private bank.

The cut in CRR, which shows banks have enough cash to meet customer withdrawals, came nearly five years after the central bank reduced the rate.

In April 2020, the BB slashed the daily CRR requirement to 3.5 percent from the previous 4.5 percent, in order to increase the flow of liquidity in the market and implement the stimulus packages by the government at that time to tackle the negative impact of the Covid-19 pandemic.

At that time, the BB brought the biweekly CRR requirement to 4 percent from 5 percent.

# Independent directors to resume duties at Beximco firms

STAR BUSINESS REPORT

The Appellate Division of the Supreme Court yesterday cleared the way for government-appointed independent directors of Beximco, Beximco Pharmaceuticals, and Shinepukur Ceramics to resume their duties.

The Bangladesh Securities and Exchange Commission (BSEC) appointed 11 independent directors to the three listed companies on December 31 last year, following a directive from the Financial Institutions Division (FID) under the finance ministry.

Yesterday, the Appellate Division stayed for three weeks the High Court orders that had, on January 15, halted the BSEC decision to appoint the independent directors. The apex court also directed the High Court to dispose of the rules issued on January 15 within three weeks.

A four-member bench of the Appellate Division, led by Chief Justice Syed Refaat Ahmed, passed the orders following three separate leave-to-appeal petitions filed by the BSEC.

Attorney General Md Asaduzzaman and Barrister Abul Kalam Azad represented the BSEC, while Barrister Fida M Kamal and Barrister Kamal Ul Alam appeared for Beximco, Beximco Pharmaceuticals, and Shinepukur Ceramics.

With the Supreme Court's stay order, there is no legal bar on the independent directors assuming their roles, Abul Kalam Azad told The Daily Star.

The High Court had earlier stayed the BSEC decision on January 15 after Beximco Ltd, Beximco Pharmaceuticals, and Shinepukur Ceramics filed three separate writ petitions. [READ FULL STORY ONLINE](#)

# India's exports face pressure from US, EU trade policies: govt official

REUTERS, New Delhi

Indian exports are facing mounting pressure from aggressive trade policies by partners such as the United States and the European Union, a senior trade ministry official said on Tuesday.

Citing the US decision to raise import tariffs and initiatives like the CHIPS Act, Santosh Sarangi, head of the Directorate General of Foreign Trade (DGFT), said it was "high time India also looked at our trade and industrial policies comprehensively".

US President Donald Trump's proposal to impose reciprocal tariffs from early April on trading partners including India is worrying Indian exporters in sectors ranging from autos to agriculture, with Citi Research analysts estimating potential losses at about \$7 billion a year.

Indian trade minister Piyush Goyal started on a trip to the United States on Monday to pursue trade talks, ahead of Trump's planned tariff measures.

Limited integration into global value chains, high import tariffs on raw materials, and technological disadvantages in certain manufacturing sectors are hurting India's export ambitions, Sarangi told business leaders in a virtual address.

"India needs an average growth

of 14.4 percent per annum to achieve the target of \$2 trillion in overall exports by 2030/31," he said, calling the goal "daunting" given that overall goods and services exports have grown at an average of just 5.2 percent annually over the past decade.

Total exports rose to \$682.59 billion in the first ten months of 2024/25 fiscal year through January, up 7.2 percent year-on-

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year, from \$636.69 billion a year earlier, while imports hit \$770 billion, leaving a trade deficit of \$87.47 billion, commerce ministry data showed.

The European Union's carbon tax and growing use of protective non-tariff measures are also hurting Indian exports, Sarangi said.

"While exports are growing, India continues to experience a trade deficit, suggesting a need to boost export competitiveness and diversify export markets," he added.

# TSMC announces \$100b investment in new US chip plants

AFP, Washington

Taiwanese chip-making giant TSMC will invest at least \$100 billion in the United States to build "cutting edge" manufacturing facilities, President Donald Trump said on Monday, announcing the latest blockbuster financial pledge by a private company since his return to office.

Taiwan Semiconductor Manufacturing Co's new investment will come on top of their existing commitments and will go into "building five cutting edge fabrication facilities," Trump said during a White House event, flanked by TSMC chief executive C.C. Wei.

He added that much of the funding would be invested in the US state of Arizona, where TSMC -- the world's largest chipmaker -- has already invested heavily, and would create "many thousands" of high-paying jobs.

TSMC has long faced demands to move more of its production away from Taiwan, amid fears that supplies of the critical technology could be disrupted in any conflict with Beijing.

The company pledged during former president Joe Biden's administration to invest more than \$65 billion in three factories in Arizona, one of which began production in late 2024.

Trump recently ratcheted up the pressure on TSMC and other chip manufacturers by publicly mulling the introduction of 25 percent tariffs on all

semiconductor chips made outside the United States.

Taiwan will review the investment "in accordance with the law" and ensure that the "most advanced manufacturing processes will remain in Taiwan," President Lai Ching-te's office said.

Taiwan Premier Cho Jung-tai said the island looked forward to "continuing to cooperate with friendly countries for mutual benefits."



US President Donald Trump, accompanied by Commerce Secretary Howard Lutnick (left) and Taiwan Semiconductor Manufacturing Company (TSMC) CEO CC Wei (right), speaks in the Roosevelt Room of the White House on March 3.

PHOTO: AFP