

Shanta Securities unveils EasyX app to streamline investor experience

STAR BUSINESS DESK

Shanta Securities Limited has recently introduced a new application, titled "Shanta EasyX", featuring a suite of tools poised to redefine the landscape of brokerage services in Bangladesh.

According to a press release issued by the company, the innovative platform offers investors a seamless and integrated experience, combining



brokerage services, real-time market monitoring, and responsive customer support – all within a single interface.

Building upon the success of Shanta EasyTrade, the Shanta EasyX app is conceived as a comprehensive solution, enabling investors to monitor market trends, access research insights, manage transactions, and stay abreast of the latest financial developments with ease.

This initiative underscores Shanta Securities' ongoing commitment to equipping investors with modern technology and timely market intelligence.

Commenting on the launch, Quazi Asaduzzaman, chief executive officer of Shanta Securities, stated: "With Shanta EasyX, we are endeavouring to unlock a new dimension of convenience and accessibility for investors."

"By merging market analytics, customer support, and seamless transactions into a unified platform, we are making investing simpler and more efficient for all," he added.

As Bangladesh's financial sector continues to evolve, Shanta Securities remains at the forefront of innovation, ensuring that investors are equipped with the finest tools to navigate the capital markets with confidence, the statement further noted.

The launch of Shanta EasyX represents a significant milestone in Shanta Securities' journey towards delivering a more intelligent, user-centric, and efficient brokerage experience.

Bangladesh Finance endures Tk 793cr loss amid strategic provisioning drive

STAR BUSINESS DESK

Bangladesh Finance PLC has reported a consolidated net loss after tax of Tk 793.7 crore for the financial year 2024, a significant decline from Tk 104.2 crore in 2023.

The loss primarily stems from a substantial provisioning effort, with the non-bank financial institution allocating Tk 784.6 crore and transferring Tk 123.3 crore to its interest suspense account, said a press release.

These measures, according to a press release, aim to fortify the balance sheet against future financial uncertainties.

Despite the adverse financial result, Bangladesh Finance maintained a robust provision coverage ratio of 786.93 percent,

underscoring its preparedness to absorb potential economic shocks.

In response to prolonged macroeconomic challenges and lingering post-pandemic impacts on corporate clients, the institution adopted a conservative approach

looking strategy establishes a solid foundation for long-term recovery and sustainable growth.

As of December 31, 2024, the company reduced its non-performing loan (NPL) ratio to 9.26 percent, down from 11.20 percent in the previous year.

The audited financial statements for the year ending December 31, 2024 were formally approved by the board of directors at its meeting held on April 17, 2025.

Bangladesh Finance has articulated a strategic roadmap focused on improving asset quality, diversifying its portfolio, and strengthening collection efforts. It is expanding into SME, retail, and Shariah-compliant financing while enhancing credit risk controls and operational efficiency through technology integration.



provisioning fully against all risk exposures, including negative equity positions in margin loans, without seeking any regulatory leniency.

While the short-term financial repercussions are considerable, the management remains confident that this prudent and forward-



Ashik Chowdhury, executive chairman of the Bangladesh Economic Zones Authority, poses for photographs with leaders of the executive committee of the Bangladesh Economic Zones Investors Association after holding a meeting at the InterContinental Dhaka recently.

PHOTO: UNITED COMMERCIAL BANK

BEZIA leaders urge policy reforms in meeting with BEZA chairman

STAR BUSINESS DESK

Leaders of the executive committee of the Bangladesh Economic Zones Investors Association (BEZIA) recently met with Ashik Chowdhury, executive chairman of the Bangladesh Economic Zones Authority (BEZA), at the InterContinental Dhaka to discuss

pressing challenges facing economic zones.

Led by BEZIA President MA Jabbar, the delegation voiced serious concerns regarding the recent imposition of broad-based US tariffs and the hike in gas prices by the Bangladesh Energy Regulatory Commission (BERC),

warning of their potential adverse impact on investment, production costs, and export competitiveness.

The association underscored the urgent need for uninterrupted and high-quality electricity and high-pressure gas supplies across all economic zones, according to a press release.

IFIC, Farazy Hospital sign MoU for healthcare services

STAR BUSINESS DESK

IFIC Bank PLC has signed a memorandum of understanding (MoU) with Farazy Hospital Limited, aimed at extending healthcare benefits to its customers, cardholders, and employees.

Ferdousi Begum, head of SME and retail products at the bank, and M Mokter Hossain, managing director of the hospital, signed the MoU at IFIC Tower in the capital's Purana Paltan recently, said a press release.

As part of this agreement, IFIC Bank's customers and cardholders, along with their family members, as well as the bank's employees and their dependents, will be eligible to receive a range of healthcare and medical services from Farazy Hospital at preferential rates.

Md Rafiqul Islam, deputy managing director and head of branch business of the bank; Iqbal Parvez Chowdhury, deputy managing director and chief credit officer; KARM Mostafa Kamal, deputy managing director and chief of human resource and logistics; Helal Ahmed, head of operations; and Dilip Kumar Mondol, chief financial officer; were present.



M Mokter Hossain, managing director of Farazy Hospital Limited, and Ferdousi Begum, head of SME and retail products at IFIC Bank, pose for group photographs after signing the memorandum of understanding at IFIC Tower in the capital's Purana Paltan recently.

PHOTO: IFIC BANK



"Taptap Send" winners pose for photographs at bKash head office in Dhaka recently.

bKash rewards remittance recipients thru 'Taptap Send' campaign

STAR BUSINESS DESK

Leading mobile financial service provider bKash recently awarded prizes to 15 individuals who received the highest remittance amounts through Taptap Send, a widely used money transfer operator (MTO) among expatriates.

A prize-giving ceremony was held at the bKash head office in Dhaka, where winners, relatives of expatriates, were honoured with motorbike and electronic appliance vouchers, according to a press release.

The top remittance recipient received a motorbike coupon worth Tk 1.80 lakh. The second and third place recipients were awarded electronic appliance vouchers worth Tk 50,000 and Tk 30,000, respectively.

Additionally, a total of 12 participants – three each week during the campaign –

received electronic device vouchers valued at Tk 15,000, Tk 10,000, and Tk 5,000.

Winners were selected based on the volume of remittances received between March 1 and March 28, 2025.

Recognising the pivotal role of remittances in the national economy, the campaign aimed to encourage the use of secure and legal channels, such as Taptap Send and bKash, for sending and receiving funds from abroad.

bKash's remittance service continues to gain popularity and trust among both senders and recipients by offering a seamless, secure, and convenient transaction experience.

Currently, expatriates can send remittances directly to their loved ones' bKash accounts from over 140 countries via 110 international MTOs. These transactions are settled through 25 of the country's leading commercial banks.

Exim Bank signs MoU with HAAB to facilitate Hajj, Umrah payments

STAR BUSINESS DESK

Exim Bank PLC has signed a memorandum of understanding (MoU) with the Hajj Agencies Association of Bangladesh (HAAB) to streamline Hajj and Umrah registration fee transactions.

M Akhter Hossain, managing director (current charge) of the bank, and Sayed Golam Sarwar, president of HAAB, signed the MoU at the latter's central office in Dhaka recently, according to a press release.

Under the terms of the MoU, all Hajj and Umrah pilgrims will be able to deposit their registration fees through Exim Bank's 155 branches and 73 sub-branches across the country in a simple and convenient manner.



Sayed Golam Sarwar, president of the Hajj Agencies Association of Bangladesh, and M Akhter Hossain, managing director (current charge) of Exim Bank, pose for photographs after signing the memorandum of understanding at the former's head office in Dhaka recently.

PHOTO: EXIM BANK

IPDC Finance posts 5.9% growth in net profit

STAR BUSINESS DESK

IPDC Finance PLC has reported a net profit of Tk 36.3 crore for the year that ended on December 31, 2024, reflecting a year-on-year increase of 5.9 percent.

The non-bank financial institution (NBF) demonstrated resilient financial performance over the year, recording an operating profit of Tk 176.5 crore, a notable 35.8 percent rise compared to the previous year.

As of year-end 2024, IPDC's gross asset portfolio reached Tk 7,904.8 crore, representing a 5.3 percent increase on the prior year. The company's investment portfolio comprising government securities and other financial instruments experienced a remarkable surge of 110.5 percent during the same period.

This significant growth contributed to a robust uplift in investment income, which rose by Tk 45.2 crore, marking an impressive 194.6 percent year-on-year increase, according to a press release.

Despite a marginal contraction in its loan book, the institution reported a gross interest income of Tk 881.1 crore up 18.5 percent year-on-year largely driven by prevailing higher interest rates.

However, interest expenses also escalated by 28.1 percent, owing to elevated deposit costs, policy rate increases implemented by Bangladesh Bank, and persistent liquidity pressures within the financial sector.

Total operating income rose to Tk 324.2 crore in 2024, reflecting an 11.7 percent increase from the previous year, buoyed primarily by strong investment returns.

In response to the shifting macroeconomic landscape, IPDC adopted a cautious and strategic approach to corporate lending, redirecting focus towards small ticket SME financing, consumer loans, and low-risk investments.

Notably, the company's investment in government securities more than tripled from Tk 161.2 crore in 2023 to Tk 520.6 crore in 2024 thereby ensuring a stable and secure income stream amidst challenging economic conditions.

IPDC maintained robust credit risk management practices throughout the year, successfully containing its non-performing loan (NPL) ratio at 5.83 percent despite significant external pressures.

To safeguard the quality of its portfolio, the company increased its accumulated provisions by 18.4 percent, bringing the total to Tk 357.1 crore as of year-end.

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

জেলা প্রশাসনের কার্যালয়, কুষ্টিয়া
(স্থানীয় সরকারী শাখা)

পুনঃ দরপত্র বিজ্ঞপ্তি

কুষ্টিয়া জেলার গ্রাম্যসূলিশদের (দফনাদার ও মহসুদাদার) ২০২৪-২৫ অর্থবছরে পোশাক ও অন্যান্য সরকারী সরকারী প্রত্নতাত্ত্বিক/সরকারী কার্যালয়ের নিকট হতে শর্তসম্মতে সিলমোহরসূত থামে দরপত্র আহবান করা হচ্ছে।

ক্র. নম্বর	বিবরণ	বিবরিত তথ্য
১	মন্ত্রণালয়/বিভাগের নাম	কুষ্টিয়া সরকার বিভাগ, কুষ্টিয়া সরকার, পশ্চি উদ্ধাম ও সমবয় মন্ত্রণালয়।
২	দরপত্র আহবানের ক্রিটিকাল প্রত্নতাত্ত্বিক/সরকারী প্রত্নতাত্ত্বিক	জেলা প্রশাসনের কার্যালয়, কুষ্টিয়া।
৩	তত্ত্বাবধির নাম	জেলা প্রশাসন, কুষ্টিয়া।
৪	তত্ত্বাবধির বিবরণ	২০২৪-২০২৫ অর্থবছরে কুষ্টিয়া জেলাৰ ০৩টি উপজেলৰ ৬৬০ জন গ্রাম্যসূলিশদের (দফনাদার-মহসুদাদার) পোশাক ও অন্যান্য সরকারী সরকারী প্রত্নতাত্ত্বিক।
৫	তত্ত্বাবধির পক্ষতি	উত্তোলক দরপত্র পক্ষতি (OTM)।
৬	দরপত্র আহবানের সূচী	কুষ্টিয়া পুনঃ দরপত্র আহবানের ১৬ অক্টোবৰ, ২০২৪ তাৰিখের ৪৬,০০,০০০,০১৮,০২,০০১,১৫ (অক্ষণ-২)-৫৫৭ মৰস দৰপত্র।
৭	অর্থ সংজ্ঞারের উৎস ও ব্যবহারের ক্ষেত্ৰ	২০২৪-২০২৫ অর্থবছরের অনুমতিমন্তব্য বাজেটের মুল্য ২,০৩৭,০১০,১২০০০১০৮/০৩৬০১০৩।
৮	দরপত্র সিডিউল বিভাগীকারী প্রতিচ্ছেদের নাম ও ঠিকানা	১) কুষ্টিয়া সরকারী কার্যালয়, কুষ্টিয়া। ২) পুলশি সরকারী কার্যালয়, কুষ্টিয়া।
৯	দরপত্র প্রকাশনের তাৰিখ	২০ অক্টোবৰ ২০২৪।
১০	দরপত্র সিডিউল বিভাগীকারী তাৰিখ ও সময়	৩০ অক্টোবৰ ২০২৪ হতে ১১ মে ২০২৫ পৰ্যন্ত তাৰিখ পৰ্যন্ত (অফিস সময়ের মধ্যে)।
১১	দরপত্র দাখিলের তাৰিখ ও সময়	১২ মে ২০২৫ তাৰিখ সকাল ৯:০০ ঘটকা হতে দুপুৰ ১২:০০ ঘটকাৰ মধ্যে।
১২	দরপত্র দাখিলের স্থান	১) কুষ্টিয়া কার্যালয়ের কার্যালয়, খুলনা। ২) কুষ্টিয়া পুনঃ দরপত্র আহবানের কার্যালয়, কুষ্টিয়া।
১৩	দরপত্র দাখিলের তাৰিখ ও সময়	১৪ মে ২০২৫ তাৰিখ বিকাল ৮:০০ ঘটকা। উত্তোলকচালক, কুষ্টিয়া সরকারী কার্যালয় এবং অফিস কক্ষ দরপত্র/দৰদাতা কক্ষত