

# Mutual Trust Bank launches AI-powered contact centre agent

STAR BUSINESS DESK

Mutual Trust Bank PLC (MTB) has unveiled an AI-driven, voice-based Contact Centre Agent.

This solution is poised to transform MTB's customer service landscape by delivering a faster, more intelligent, and seamless banking experience.

Syed Mahbubur Rahman, managing director and CEO of the bank, attended the launch of the Contact Centre AI Agent in Dhaka recently, according to a press release.

Commenting on the launch, Rahman stated, "The global demand for AI-powered customer service has never been more pressing. In today's fast-paced world, customers are no longer willing to endure long wait times or navigate complicated menu systems."

"Eliminating these inefficiencies and revolutionising the banking journey through cutting-edge digital innovation could prove to be a defining shift."

"As a Digital First bank, MTB is proud to lead this transformation and to continue setting new standards in customer experience," he added.

With the introduction of this AI-powered assistant, MTB customers can now access a wide array of essential banking services such as account and card balance



Syed Mahbubur Rahman, managing director and CEO of Mutual Trust Bank PLC, poses for photographs at the launch of the AI-powered voice MTB Contact Centre Agent in Dhaka recently. PHOTO: MUTUAL TRUST BANK

inquiries, credit card outstanding details, new card activation, PIN generation, and product or service-related queries through natural voice interaction, eliminating the need to press numeric options or endure extended waiting times in call queues.

Customers may simply speak to the AI agent to obtain their desired services and resolve issues efficiently.

Currently, this innovative solution is being rolled out to a select group of customers, with plans to extend access to all valued clients in the near future.

The contact centre service operates 24/7 and continuously improves via machine learning, enabling it to deliver increasingly accurate and personalised responses.

# IPDC Finance's profit soars by 98.8% in Q1

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IPDC Finance PLC has reported a 98.8 percent year-on-year surge in net profit to Tk 3.7 crore for the January-March quarter of 2025, primarily driven by strong returns from its investments in government securities.

Earnings per share rose to Tk 0.09, up from Tk 0.05 in the same quarter of the previous year, according to a press release.

Despite a 22.9 percent rise in financing costs resulting from elevated deposit rates and consecutive policy rate hikes by Bangladesh Bank, the company's gross interest income increased by 16.1 percent to Tk 228.8 crore.

Total investment income rose sharply by 134.8 percent year-on-year to Tk 23.9 crore, bolstered by a remarkable 208.8 percent increase in income from government securities, which amounted to Tk 12.5 crore.

Net operating cash flow per share improved significantly, reaching Tk 4.86, compared to a negative Tk 12.39 in the corresponding period of the previous year. Meanwhile, Net Asset Value (NAV) per share edged up slightly to Tk 17.83.

"We are delighted with our first-quarter results, which demonstrate the resilience of our diversified business model," said Rizwan Dawood Shams, Managing Director of the non-bank financial institution (NBFI).

"By balancing risk-adjusted investments with prudent cost management, we have achieved robust profitability, even in the face of softening credit demand," he added.

"We remain committed to supporting our customers and contributing to Bangladesh's economic growth."

As of March 2025, IPDC's gross assets stood at Tk 7,951 crore, reflecting continued stability and growth. Customer deposits rose by 7.8 percent to Tk 5,578 crore, capturing an estimated 11 percent share of the NBFI deposit market.

Loans and advances grew marginally by 1.1 percent, while the overall investment portfolio remained strong, despite a modest decline of 3.3 percent.



Md Yousuf Shohel, general manager of Saimon Holidays, a preferred agent of Emirates Holidays in Bangladesh, and M Khorshed Anwar, deputy managing director and head of retail and SME banking at Eastern Bank PLC, pose for photographs after signing the agreement in Dhaka recently. PHOTO: EASTERN BANK

# Emirates Holidays offers perks to EBL cardholders

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Eastern Bank PLC (EBL) has signed an agreement with Emirates Holidays, the tour operating arm of Emirates, one of the two flag carriers of the United Arab Emirates.

M Khorshed Anwar, deputy managing director and head of retail and SME banking at the bank, and Md Yousuf Shohel, general manager of Saimon Holidays, a preferred agent of Emirates Holidays in

Bangladesh, signed the agreement in Dhaka recently, according to a press release.

Under the agreement, Emirates Holidays will extend special benefits on their products and services to EBL cardholders.

Farzana Qader, acting head of retail alliance of EBL, and Md Mahabubur Rahman, operation manager of Saimon Holidays, along with other senior officials from the participating organisations, were also present.

# ONE Bank opens 114th branch in Narsingdi

STAR BUSINESS DESK

ONE Bank PLC has recently opened a new branch at Chinishpur in Narsingdi.

This is the 114th branch of the bank. KH Rashed Akhtar Zaman, senior executive vice-president and head of branch distribution at the bank, inaugurated the new branch as the chief guest, according to a press release.

On the occasion, Zaman conveyed his confidence in ONE Bank's ability to cater to the diverse requirements of its esteemed clientele, offering services aligned with the

expectations from a technologically advanced and forward-thinking banking institution.

"We firmly believe in our competence to meet your banking needs and to deliver satisfaction through our progressive banking services," he added.

He further emphasised that the residents of the area can now place their full trust in the proficient and experienced personnel of ONE Bank to conduct all forms of financial transactions seamlessly.

Rashidul Hasan Rinto, president of the Narsingdi Chamber of Commerce and Industry; Mashur

Rahman Mridha, principal of Narsingdi Independent College; Newaz Khalid Ahmed, executive vice-president and zonal head for Dhaka Prime and West at the bank; and Md Zahidul Islam, executive vice-president and in-charge of the operations division, joined the event.

Mohammad Shahid-Ul-Haque, executive vice-president and head of the retail banking division at the bank, and Md Sabbir Shawkat Hayat, senior vice-president and senior manager of the human resources division, were also present, alongside local entrepreneurs and clients of the bank.



KH Rashed Akhtar Zaman, senior executive vice-president and head of branch distribution at ONE Bank PLC, inaugurates the new branch at Chinishpur in Narsingdi recently. PHOTO: ONE BANK

# NCC Bank launches four Islamic banking windows

STAR BUSINESS DESK

NCC Bank recently launched four new Islamic banking windows at four different branches in Dhaka as part of its initiative to expand services in accordance with Islamic Shariah.

The branches are Gulshan, Baridhara, Dhanmondi, and Shyamoli. M Shamsul Arefin, managing director of the bank, inaugurated the new Islamic banking windows as the chief guest, according to a press release.

Arefin noted that, in light of the current landscape, challenges, and potential of Islamic banking in the country, the bank has embarked on Shariah-compliant Islamic banking operations.

He further highlighted the remarkable response received from clients following the launch of two fully-fledged Islamic banking branches – Gulshan and Muradpur in Chattogram – within a short span of time.

As part of this ongoing initiative, the bank intends to establish Islamic banking windows at 32 conventional branches initially, alongside the launch of additional full-fledged Islamic banking branches.

In line with this plan, Islamic banking operations have already commenced at the Motijheel Principal branch; NCC



M Shamsul Arefin, managing director of NCC Bank, inaugurates Islamic banking windows for Gulshan, Baridhara, Dhanmondi, and Shyamoli branches of the bank in Dhaka recently. PHOTO: NCC BANK

Bank Bhaban branch; and in Feni, Mohipal, Parshuram, Chagalnaiya, Sonagazi, Narayanganj, Barishal, Jashore, and Khulna as well as the newly inaugurated Gulshan, Baridhara, Dhanmondi, and Shyamoli branches.

Going forward, Islamic banking windows will be progressively introduced across all branches and sub-branches of the bank, Arefin said, stressing the bank's unwavering commitment to rigorous compliance with Shariah principles, under the supervision of its Shariah Supervisory Committee.

He encouraged businesspersons and clients to partner with NCC Bank for Islamic banking services and to take advantage of its seamless offerings through the bank's digital platform.

Md Zakir Anam, deputy managing director of the bank; Md Shafiqur Rahman, senior executive vice-president and head of business and branch of Gulshan branch; and Abul Quasem Md Saifullah, executive vice-president and chief of Islamic banking division, were present.

শিল্পে প্রাকৃতিক গ্যাস  
পৃথিবীতে বিকল্প জ্বালানী

গ্যাস জাতীয় সম্পদ  
এর অপচয় রোধ করে জাতীয় দায়িত্ব পালন করুন

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Ref: 28.09.0000.000.032.42.0004.25  
28.09.0000.032.42.001.25  
28.09.0000.000.032.42.0003.25

Date: 12-05-2025

### e-Tender Notice

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

Sl No.	Tender ID	Name of the goods	Document Last Selling/ Downloading Date & Time	Tender Closing/ Opening Date & Time
01	1103901	Procurement of Computer and Electronics goods	21-05-2025 16:00 Hrs. (BST)	22-05-2025 11:00 Hrs. (BST)
02	1107840	Procurement of Desktop Computer, Laptop Computer & CCTV Camera	18-05-2025 16:00 Hrs. (BST)	19-05-2025 11:00 Hrs. (BST)
03	1107995	Procurement of Laptop, Graphics Tablet & Webcam	25-05-2025 11:00 Hrs. (BST)	26-05-2025 11:00 Hrs. (BST)

These are online tenders, 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 and the fees for downloading the e-Tender Documents have to be deposited online through any registered Bank. 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))

General Manager (Administration)  
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GD-1163

Government of the People's Republic of Bangladesh  
Local Government Engineering Department  
Office of the Upazila Engineer  
Upazila: Ruma  
District: Bandarban.  
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Memo No: 46.02.0391.000.14.191.22-564

Date: 12/05/2025

### e-GP: Tender Notice No. 04 (2024-2025) OTM

e-Tender is invited in the e-GP system Portal (<http://www.eprocure.gov.bd>) for the Procurement of the following works. Details are given below:

Sl. No.	Package No.	Tender ID & Ref No.	Description of works.	Tender Documents Last selling (Date & Time)	Tender Closing (Date & Time)	Tender Opening (Date & Time)
01	e-Tender/PEDP4/BND/RUM/2024-25/W17.1849	1108862, APP ID No: 213556	Major Repair of NYANGKHYONG PARA GPS	27-May-2025 16:00	28-May-2025 16:00	28-May-2025 16:00

The interested persons/firm may visit the website [www.eprocure.gov.bd](http://www.eprocure.gov.bd) to get the details of the tender.

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. In any cases, Sub contractor should not be allowed for implementation of Part or full portion of the approved Scheme. To submit e-tender, registration in the National e-GP system portal is required

Further information and guidelines are available in the National e-GP system portal and e-GP Help Desk ([helpdesk@eprocure.gov.bd](mailto:helpdesk@eprocure.gov.bd))

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GD-1158