

Star BUSINESS



Extortion remains rampant, threatens business confidence Business leaders say

STAR BUSINESS REPORT

Extortion continues to be a widespread problem for businesses across the country although eight months have passed since the fall of the previous authoritarian regime, business leaders said yesterday.

"Extortion has become an abscess for businesses. Even now, businesspeople cannot operate without fear," said Taskeen Ahmed, president of the Dhaka Chamber of Commerce and Industry (DCCI).

He made the remarks while delivering the opening speech at a discussion titled "Importance of Maintaining Improved Law and Order for Easing Trade and Commerce", held at the DCCI auditorium in Motijheel yesterday.

Ahmed urged the government to ensure a truly investment-friendly environment where enterprises can operate smoothly, transparently, and securely, and called for coordinated policy actions that address law and order challenges directly.

"In this situation, a clear and reasonable expectation from the business community is that they will be allowed to conduct business without fear," he said.

"At this moment, our top priority must be to adopt a coordinated policy framework and take decisive action, especially focusing on business-related law and order issues."

He stressed the importance of building mutual trust and cooperation among the business community, law enforcement agencies, and city administrations.

"Extortion has become an abscess for businesses. Even now, businesspeople cannot operate without fear," said DCCI President Taskeen Ahmed

"Without a secure and predictable environment, investor confidence cannot be ensured," he added.

Despite the change in regime, Ahmed noted, the law-and-order situation has yet to improve to the expected level. "Businesses are still worried. Extortion remains a serious threat to day-to-day operations."

Highlighting further obstacles, the DCCI president pointed to challenges such as online fraud, threats to the transportation of goods, counterfeiting, and cybercrime, all of which are undermining investor confidence.

He also drew attention to a disparity in law enforcement response times. "While the authorities act quickly in the garment sector, small and medium-sized enterprises employing 50 to 100 people are often ignored," he observed.

Recalling expectations following last year's regime change, Taskeen said many had hoped for improved governance and stronger law enforcement. "Unfortunately, the opposite has happened. In a country like Bangladesh, ensuring law and order is fundamental for any kind of socioeconomic progress."

READ MORE ON B3

Only 0.1% of account holders control 42% of deposits: PRI study

STAR BUSINESS REPORT

A tiny fraction of account holders and just two districts – Dhaka and Chattogram – dominate banking deposits and loans, exposing deep inequalities in access to financial services in Bangladesh, according to a new study by the Policy Research Institute (PRI).

Only 0.1 percent of account holders, each with deposits of Tk 1 crore or more, control nearly 42 percent of total bank deposits as of the end of the fiscal year (FY) 2023-24, according to the research.

This points to a worrying concentration of wealth in the hands of a few, according to the report by the local think tank, titled "Spatial and Historical Trends of Financial Development in Bangladesh", presented yesterday at an event at a hotel in Dhaka.

The imbalance extends beyond deposits. Just 1.2 percent of loan accounts hold loans worth Tk 1 crore or more, yet they account for nearly 75 percent of all loans in the banking system.

Presenting the findings, PRI Principal Economist Ashkur Rahman said, "Despite decades of financial liberalisation and branch expansion, the promise of equitable banking remains largely unfulfilled."

The study shows that 78 percent of all bank loans are concentrated in Dhaka and Chattogram, while just 1 percent of borrowers control three-quarters of the lending.

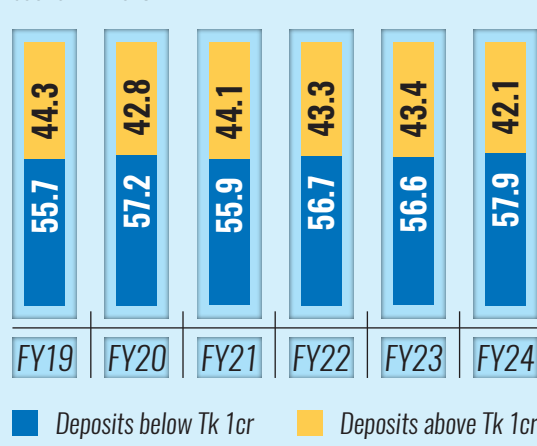
"This is not just a statistical anomaly. It reflects a structural bias in financial intermediation," Rahman said.

He criticised private banks for being nominally present across the country, yet actually confined to the wealthier eastern belt,

TRENDS OF DEPOSITS BY ACCOUNT SIZE

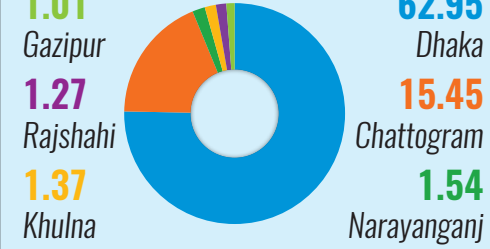
In % of total deposits

SOURCE: PRI STUDY



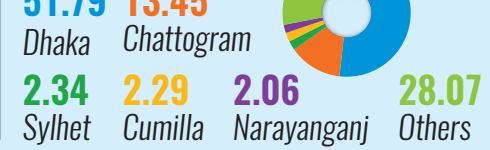
District-wise loans in FY24

(In % of total loans)



District-wise deposits in FY24

(In % of total deposits)



reinforcing financial exclusion.

"What emerges is a system where credit is not democratised but hoarded, where banks are not instruments of inclusive development but facilitators of entrenched inequality," the economist said.

Rahman added that if finance is the lifeblood of the economy, then the country's peripheral districts remain chronically anemic.

In his final remarks, Zaidi Sattar, chairman of the PRI, said, "The data indicates private banks are not banking the poor."

"So, the goal of the banking sector should make the financial system inclusive while their complementary role would be contributing to the development of the country," he added.

The study also shows that regional disparity in lending and deposit is also high.

PRI found that more than 64 percent of all deposits come from Dhaka and Chattogram alone.

Lending follows the same pattern. As much as 78 percent of loans are issued in these two districts.

At the programme, Bangladesh Bank (BB) Governor Ahsan H Mansur said the government needs to take these findings into account for policymaking. The central bank was already moving towards a strategy to ensure financial inclusion.

"Bangladesh has one of the highest banking branch densities in the world," said the governor. "So our priority is not to open more branches, but to make better use of the ones we have."

The banking sector must reach customers at their doorstep, said Mansur.

He said that banks were being encouraged to appoint more

female agents, especially in rural areas, where women could gain access to households and help bring informal savings into the formal system.

Once agent banking expands to rural lending, microcredit interest rates will naturally fall due to competition, he said.

As part of its financial inclusion drive, the BB is also pushing for wider use of QR code transactions.

However, Mansur believes that unless local governments are empowered, local economies will remain weak, and political steps must be taken to minimise such imbalances.

The PRI report also flagged troubling localised trends. Over the past five years, 126 upazilas saw a decline in loan accounts, while in 60 upazilas, the number of loan accounts more than doubled.

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Broadband internet prices cut by Tk 100

MAHMUDUL HASAN

The internet regulator has reduced broadband internet prices at the consumer level by up to 20 percent in a bid to make internet access more affordable across the country.

The Bangladesh Telecommunication Regulatory Commission (BTRC) issued the directive to broadband internet service providers on Tuesday.

Documents show that BTRC submitted the proposal to lower end-user internet tariffs to the telecom ministry for pre-approval on December 3 last year – a necessary step before the commission can approve major decisions.

However, it took around four and a half months to secure approval from both the telecom and finance ministries.

Under the new pricing, a 5 Mbps broadband connection will now cost Tk 400 per month, down from the previously fixed Tk 500 in 2021. The 10 Mbps package has been reduced to Tk 700 from Tk 800, and the 20 Mbps tariff is now Tk 1,100 instead of Tk 1,200.

BTRC Chairman Emdad ul Bari, who assumed the role in September last year, has repeatedly emphasised the need to bring down internet prices. Accordingly, the BTRC began a comprehensive analysis of the entire internet supply ecosystem.

"We have thoroughly analysed the entire internet market ecosystem and identified opportunities to reduce prices at various stages," Bari told The Daily Star in January.

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STALEMATE OVER TAX REFORM ORDINANCE



Separation of powers no magic bullet for reform

DR IFTEKHARUZZAMAN

Separation of policy from implementation has been a crucial and long-overdue item in the reform agenda of the National Board of Revenue (NBR).

But it is not the end itself, nor is it the only magic bullet that would serve the purpose of reforming an institution responsible for Bangladesh's disrepute as one of the countries with the worst tax-gross domestic product ratio in the world.

The NBR reform is also too important an agenda of public interest to be vulnerable to ad-hocism to meet donor prescription, or to parochial interest to make it hostage to a particular bureaucratic cadre and thereby deepen governance ineffectiveness in the country due to long-bedevilled intra-cadre discrimination.

Before proceeding further an independent strategic analysis should be undertaken bringing together relevant experts to assess the opportunities and risks to determine the most appropriate operational model of separation of powers that will truly serve the main purpose of creating an independent, transparent, accountable and efficient NBR that can serve its cause with professional integrity and a sense of pride.

This review should take the NBR Reform Committee report into account and draw upon international best practice lessons. More importantly, it should be informed about sources of deep-rooted internal resistance, who have over the years transformed NBR into heaven for tax evaders and money launderers and hell for honest taxpayers.

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Engage all stakeholders to address protests

TOWFIQUL ISLAM KHAN

Separating tax policy from tax collection has long been recommended. This idea was strongly proposed in a recent white paper on the economy. About four months ago, the National Board of Revenue's (NBR) Advisory Committee, which is working on broader reforms for the NBR, submitted an interim report.

This was allegedly prompted by pressure from the International Monetary Fund, as the government wanted to act quickly rather than waiting for the complete reform recommendations.

The committee has reportedly engaged in discussions with stakeholders to prepare their recommendations on this separation. Current NBR staff also recognise the necessity of implementing this separation.

At the end of the day, the decision to dissolve the NBR and the Internal Resources Division into two new entities – the Revenue Policy Division and the Revenue Management Division – has sparked controversy, leading to the current debacle.

This situation should not simply be perceived as a power struggle among civil service factions. We must remember the objectives of this reform: to ensure the independence of tax policy from collection, thereby avoiding conflicts of interest, and to promote the government's economic goals beyond merely mobilising resources by upholding principles of tax justice. To achieve this, the proposed government tax policy agency should be professional and capable.

READ MORE ON B3

Pay workers by May 28 or face jail

Warns labour adviser

STAR BUSINESS REPORT

Labour and Employment Adviser to the caretaker government Brig Gen (ret) M Sakhawat Hussain yesterday said that garment factory owners must clear outstanding wages of their workers by May 28 ahead of Eid-ul-Azha or risk imprisonment.

"Otherwise, they could land in jail," he said, adding, "warrants have been issued" against nearly all owners who have failed to pay their workers and gone into hiding, according to a private television channel.

Sakhawat, also the adviser of the shipping ministry, was speaking to reporters at the shipping ministry, according to state news agency Bangladesh Sangbad Sangstha (BSS).

He said a meeting with several factory owners had taken place on Tuesday, during which the decision was made to settle all wage dues by May 28.



Garment factory workers blocked the road in front of Kakrail Mosque in the capital on Tuesday, demanding unpaid wages and other service benefits.

PHOTO: PALASH KHAN

His remarks followed protests earlier that day, when several hundred workers from eight factories of TNZ Group blocked the road in front of Kakrail Mosque in the capital, demanding unpaid wages and other service benefits.

Police earlier stopped the workers from marching towards the chief adviser's residence at the State Guest House Jamuna.

The protesters gathered at Shrom Bhaban, which houses the Department of Inspection for Factories and Establishments, the Department of Labour, and the Labour Welfare Foundation, according to witnesses.

Speaking to journalists, Sakhawat said that issues related to the readymade garment sector usually fall under the jurisdiction of the industries and commerce ministries.

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Islami Bank removes MD

STAR BUSINESS REPORT

The board of directors of Islami Bank has removed its managing director, Muhammad Monirul Moula, due to his alleged involvement in loan irregularities and mismanagement unearthed by an external audit.

The bank made the decision in its 395th board meeting, held on April 6 this year, which received the go-ahead from Bangladesh Bank on May 20.

The central bank issued a letter in this regard and also instructed the bank to take legal measures regarding the allegations of investment irregularities and mismanagement identified through the external audit against Muhammad Monirul Moula and to inform the department accordingly.

Islami Bank was also asked to inform the banking watchdog in writing, including the full biography and other relevant details of the acting managing director.

The bank was further directed to appoint a managing director within the stipulated timeframe.

Earlier, in April, Islami Bank Bangladesh had decided to send its managing director, Muhammad Monirul Moula, on leave for three months.

Moula was appointed as the managing director of Islami Bank in January 2021, when the controversial S Alam Group was dominating the bank's board.

He began his career with the Shariah-based bank in March 1986.

Moula came under pressure after the S Alam Group lost control of Islami Bank following the ouster of the previous Awami League government in August 2024.

The BB subsequently dissolved the former board, which had been heavily dominated by individuals linked to the S Alam Group.

By the end of last year, the Anti-Corruption Commission had filed a case against 58 people, including Ahsanul Alam, former chairman of Islami Bank and son of S Alam Group owner Mohammed Saiful Alam, and Muhammad Monirul Moula, on allegations of embezzling Tk 109.2 crore from Islami Bank through loan fraud.

Md Omar Faruk Khan, additional managing director of the bank, was appointed as acting MD of Islami Bank.

The Daily Star tried to reach Moula over the phone, but he did not respond until the filing of the report.

Eastern Bank declares 35% dividends

STAR BUSINESS DESK

Eastern Bank PLC (EBL) has announced a 35 percent dividend, including a 17.50 percent cash dividend, for the year that ended on December 31, 2024.

The declaration was made during the bank's 33rd annual general meeting (AGM), which was held virtually yesterday, according to a press release issued by the bank.

Md Showkat Ali Chowdhury, chairman of the bank, presided over the meeting as the chief guest.

Anis Ahmed, Salina Ali, Gazi Md Shakhawat Hossain, KJS Banu, Zara Namreen, Ruslan Nasir, Mahreen Nasir, KM Tanjib-ul Alam, and Khondkar Atique-e-Rabbani, directors of the bank, joined the meeting.

During the proceedings, shareholders commended the board and management for EBL's strong financial performance in 2024, particularly acknowledging the successful launch of Islamic banking alongside the bank's established conventional operations.

Despite the challenges arising from global economic volatility and domestic instability, shareholders expressed satisfaction with the declared dividend and the bank's strategic direction.

All agenda items presented at the AGM were duly approved by the shareholders.

Ali Reza Iftekhar, managing director of the bank, and Md Abdullah Al Mamun, company secretary, along with other senior officials and a large number of shareholders from across the country, also participated in the meeting.

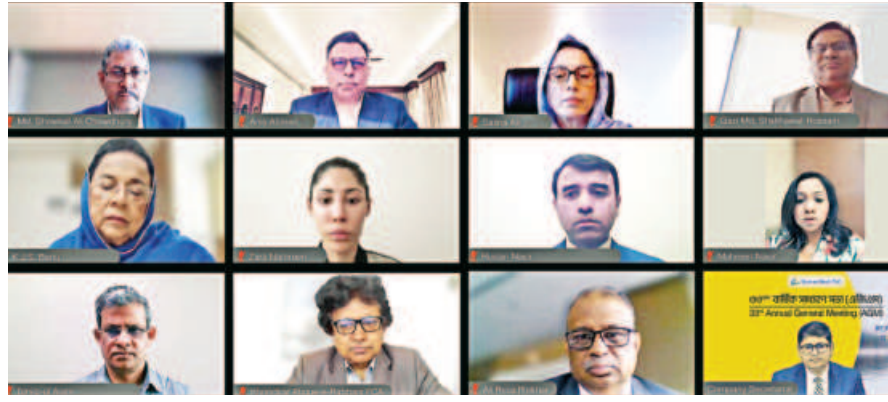


PHOTO: EASTERN BANK

Md Showkat Ali Chowdhury, chairman of Eastern Bank PLC, presides over the bank's 33rd annual general meeting held virtually yesterday. The meeting has announced a 35 percent dividend, including a 17.50 percent cash dividend, for 2024.

UK inflation hits 15-month high

AFP, London

Britain's annual inflation rate surged more than expected in April as energy and water bills rose sharply, official data showed on Wednesday.

The Consumer Prices Index soared to 3.5 percent last month, up from 2.6 percent in March, the Office for National Statistics said in a statement. Analysts' consensus forecast had been for a jump to 3.3 percent.

At 3.5 percent, the headline rate was the highest since the beginning of 2024, the ONS noted.

"I am disappointed with these figures because I know cost of living pressures are still weighing down on working people," finance minister Rachel Reeves said in a statement.

UK regulators allowed private companies to hike household bills from April, taking into account movements in oil and gas markets and indebted water providers.

"Significant increases in household bills caused inflation to climb steeply," ONS acting director general, Grant Fitzner, said in a statement.

"Gas and electricity bills rose... compared with sharp falls at the same time last year."

He noted that "water and sewerage bills also rose strongly... as did vehicle excise duty, which all pushed the headline rate up to its highest level since the beginning of last year."

Energy bills are expected to drop from July, however, following recent heavy falls to oil prices in the wake of US President Donald Trump's tariffs blitz, according to analysts.

Businesses were additionally hit in April by a tax hike and rise to the minimum wage, which both took effect last month having been introduced by the Labour government following its July election victory that ended 14 years of Conservative rule.

Tory spokesman on the economy, Mel Stride, blamed "Labour's economic mismanagement" for the surge to inflation.

"Families are paying the price for the Labour... choices," he added, as businesses pass on higher costs to consumers.

Analysts said the latest data could see the Bank of England ease the pace at which it has been cutting interest rates in recent months.

Dhaka Bank logs Tk 6,000cr deposits in Jan-Apr



Sheikh Mohammad Maroof, managing director and CEO of Dhaka Bank PLC, attends a celebratory programme organised by the bank at its head office in Dhaka recently, marking the achievement of a milestone.

PHOTO: DHAKA BANK

STAR BUSINESS DESK

Dhaka Bank PLC has achieved a milestone as over 5 lakh new accounts were opened and fresh deposits exceeding Tk 6,000 crore were mobilised in four months, spanning January to April this year, according to a press release.

This accomplishment aligns with the bank's strategic objectives of fostering financial inclusion, enhancing customer engagement, and boosting deposit mobilisation through a diverse suite of products, efficient service delivery, and a trusted brand presence across Bangladesh.

The milestone serves as a powerful testament to the trust and confidence the bank enjoys from customers nationwide and represents a significant step in its continued commitment to customer-centric banking and national economic advancement.

It reflects the strength of the bank's comprehensive strategy to expand

financial access, improve both digital and in-branch services, and nurture enduring relationships with individual and corporate clients alike.

To celebrate this milestone, the bank organised a commemorative event at its head office in Dhaka, attended by Sheikh Mohammad Maroof, managing director and CEO of the bank, as the chief guest.

AKM Shahnawaj, additional managing director of the bank; AMM Momen Uddin, deputy managing director and chief operating officer; Md Mostaque Ahmed, deputy managing director and chief emerging market officer; and Akhlaqur Rahman, deputy managing director for corporate, also attended the event.

HM Mostafizur Rahaman, senior executive vice-president and head of retail business division at the bank, and Mosleh Saad Mahmud, executive vice-president and head of cash management unit, were present as well, along with other senior officials.

NCC Bank, bKash partner for 24/7 cash management

STAR BUSINESS DESK

NCC Bank PLC has signed a memorandum of understanding (MoU) with bKash Limited, the leading mobile financial services (MFS) provider in Bangladesh, to introduce 24/7 automated cash management services.

M Shamsul Arefin, managing director of the bank, and Kamal Quadir, chief executive officer (CEO) of the MFS provider, signed the MoU at a recent event held in Dhaka, according to a press release.

Speaking at the event, Arefin remarked, "This partnership enables a seamless digital transaction ecosystem. Now, bKash agents, and merchants can generate e-money in their digital wallets directly from NCC Bank accounts and vice versa, ensuring uninterrupted business operations."

This initiative aims to enhance the efficiency of financial transactions for bKash distributors, agents, and merchants.

The new service will allow bKash stakeholders with NCC Bank accounts to effortlessly add funds and transfer e-money in real time, offering a secure and convenient

platform for round-the-clock transaction management.

The collaboration is expected to significantly streamline cash flow operations for bKash partners across the country.

M Khurshed Alam, additional managing director of the bank; and Md Mahub Alam, Md Zakir Anam, Mohammed Mizanur Rahman, and

Md Monirul Alam, deputy managing directors, attended the event.

Shahin Akter Nuha, head of the transaction banking and cash management department of the bank, and Moimuddin Mohammed Rahgir, chief financial officer (CFO) of the MFS provider, along with senior officials from both organisations, were also present.



Kamal Quadir, chief executive officer (CEO) of bKash Limited, and M Shamsul Arefin, managing director of NCC Bank PLC, pose for photographs after signing the memorandum of understanding at a function in Dhaka recently.

PHOTO: NCC BANK

Pubali Bank donates two microbuses to Bangladesh Agricultural University

STAR BUSINESS DESK

Pubali Bank PLC has donated two microbuses to Bangladesh Agricultural University as part of its corporate social responsibility initiatives.

Mohammad Ali, managing director and CEO of the bank, handed over the symbolic keys to Prof AK Fazlul Haque Bhuiyan, vice-chancellor of the university, at a recent event held in Dhaka, according to a press release issued by the bank.

In his remarks, Ali stated, "Pubali Bank is not solely a profit-oriented organisation; beyond that, it consistently contributes to the education sector as part of its social responsibility. In line with this commitment, Pubali Bank has donated two microbuses to Bangladesh Agricultural University."

He further expressed that the donation would stand as a symbol of friendship and mutual cooperation between the two institutions in the years ahead.

Prof Humayun Kabir, treasurer of

the university, and Md Shahnewaz Khan, deputy managing director of the bank, attended the event as special guests.

Md Halal Uddin, registrar of the

university, and Md Monirul Islam, head for Mymensingh region of the bank, were also present, together with other officials from both organisations.



Prof AK Fazlul Haque Bhuiyan, vice-chancellor of Bangladesh Agricultural University, receives dummy keys from Mohammad Ali, managing director and CEO of Pubali Bank PLC, in Dhaka recently.

PHOTO: PUBALI BANK

Premier Bank inks MoU with National Pension Authority

STAR BUSINESS DESK

The Premier Bank PLC has signed a memorandum of understanding (MoU) with the National Pension Authority (NPA) to enable registration under the Universal Pension Schemes (UPS) and facilitate the collection of subscription fees.

Under the terms of this agreement, subscribers will be able to register for the UPS and pay their monthly subscription fees through Premier Bank PLC.

Mohammad Abu Jafar, managing director and CEO of the bank, and Md Mahiuddin Khan, executive chairman of the NPA, signed the MoU at the conference

room of the Finance Division at the Ministry of Finance in the capital recently, according to a press release.

Md Khairuzzaman Mozumder, secretary to the Finance Division at the Ministry of Finance, attended the event as the chief guest.

Senior officials from both organisations were also present.



Md Mahiuddin Khan, executive chairman of the National Pension Authority, and Mohammad Abu Jafar, managing director and CEO of Premier Bank PLC, shake hands and exchange signed documents of the memorandum of understanding at the conference room of the Finance Division at the Ministry of Finance in the capital recently.

PHOTO: PREMIER BANK

Government of the People's Republic of Bangladesh
Office of the Executive Engineer (RHD)
Jamalpur Road Division, Jamalpur.
Phone No.0981-63691
email:ee.rhdjam@gmail.com

Memo No. 35.01.3936.430.00.003.25- /1031 Date: 19-05-2025

e-Tender Notice

These are online Tenders, where only e-Tender will be accepted in e-GP portal and no off line/hard copies will be accepted. To submit e-Tender, please register on e-GP system Portal (<http://www.eprocure.gov.bd>).

e-Tenders are invited in e-GP system Portal (<http://www.eprocure.gov.bd>) by the Executive Engineer, RHD, Jamalpur Road Division, Jamalpur for the procurement of below mentioned work:

Tender ID	Package No.	Name of works	Tender Security Submission Date and Time	Last Selling Time	Tender Closing Time
1098791	01/e-GP/Dev/JRD/2024-2025	Re-construction of Flexible Pavement, Construction of Rigid pavement, Construction of Bridge & Culvert and Protective work from Ch. 18+000 to Ch. 26+000 KM of Jamalpur (Madarganj)-Koyra-Mansumagar (Kazipur)-Abdullah More (Sarishabari)-Tangail (Dhanbari) Zilla Highway (Z-4029) under Jamalpur Road Division (WP-3).	23-06-2025 11.30	22-06-2025 17.00	23-06-2025 12.00

(Md. Nawajish Rahman Biswas)
 ID No-602246
 Executive Engineer (CC) RHD
 Road Division, Jamalpur

GD-1229

Govt to address tea tax mismanagement: Bashir

STAR BUSINESS REPORT
The government wants to address various types of mismanagement involving tariff and tax in the local tea sector, which accounts for annual sales of around Tk 10,000 crore, said Sk Bashir Uddin, adviser to the Ministry of Commerce, yesterday.
The sales figure is a combination of Tk 4,000 crore worth of tea leaves and the value of milk and sugar and revenue of retailers, he said.
"I did a calculation and found that 9.3 crore kilograms of tea are produced annually," he told an event organised by the Bangladesh Tea Board at Osmani Memorial Auditorium in Dhaka yesterday marking the 5th National Tea Day.
"We aim to bring discipline to this sector so that it contributes to price stability in the market," said Bashir.
He also said proper utilisation of land allocated for tea cultivation was essential, and tea products need to be diversified and

made more appealing to boost sales.
Bashir said the combined efforts of tea workers and owners were necessary for the sector's development.
At the event, the National Tea Award 2025 was presented in eight categories in recognition of special contributions to the country's tea industry.
Deanston Tea Garden received the award for the highest tea yield per acre, Madhupur Tea Garden for producing the highest quality tea, and The Consolidated Tea and Lands Company (Bangladesh) Limited as "Best Tea Exporter".
ABM Akhtaruzzaman from Panchagarh was recognised as the "Best Small-Scale Tea Producer", Mirzapur Tea Garden as "Best Tea Garden" for welfare of workers, and Jasmine Akhter from Neptune Tea Garden, Chattogram, as "Best Tea Leaf Picker".
Kazi & Kazi Tea Estate Ltd won two awards—for marketing diversified tea products and for attractive and high-quality tea packaging.

Sammito Parishad vows to help achieve \$100b exports by 2030

STAR BUSINESS REPORT
Sammito Parishad, a panel contesting in the biennial election of the Bangladesh Garment Manufacturers and Exporters Association (BGMEA), yesterday committed to working towards achieving the export target of garments at \$100 billion by 2030 by improving the energy supply and developing small and medium enterprises.
Abul Kalam, a leader of Sammito Parishad, read out the panel's electoral pledges at an event organised by the panel at InterContinental Dhaka to introduce its members.
A total of 35 directors are contesting from this panel. Of them, nine are from Chattogram.
The BGMEA election for an executive committee for 2025-27 is scheduled to be held through polling centres at the trade body's offices in both Dhaka and Chattogram on May 31.

Kalam also pledged to ensure the development of mid-level management officials and adopt digital transformations for better sustainability of the sector, which is the lifeblood of the country's economy.
He also committed to negotiating with the government to gain access to green financing and banking support and to establish a green fund desk at the BGMEA.
Market and product diversification and launching an alternative incentive benefit policy for post-LDC competitiveness are some of its other pledges.
Kalam promised to negotiate with the government for trade facilitation through reforms of the National Board of Revenue, greater access to bonded warehouse facilities, and simplification of VAT and regulatory processes.
He also committed to enhancing export competitiveness and establishing a policy

intelligence cell and a digital transformation centre at the BGMEA. He also gave assurances of launching a social compliance enhancement programme towards a unified code of conduct.
Further, he pledged to implement transformations with business value such as circularity, renewable energy, decarbonisation, and launching "Made in Bangladesh" – a premium theme that aims to reposition Bangladesh in the global market.
He also assured strengthening trade diplomacy and working for responsible exit policies for businesses.
Faruque Hassan, chief election coordinator of Sammito Parishad, said an export policy needs to be formulated soon.
Reduction of the corporate tax to 12 percent for non-green garment factories and 10 percent for green garment factories had earlier helped the sector thrive, he said.

Only 0.1% of account holders

FROM PAGE B1
A similar trend was seen in deposit accounts, which dropped in 46 upazilas but more than doubled in 66 others.
Speaking at the event, Abdul Moyeen Khan, a member of the BNP's national standing committee, said policymakers should take the findings seriously. "As representatives of the people, we understand their pulse better. But we must also take advice from experts," he said.

Khan said that reform is a continuous process and should evolve in response to changing realities.
Nasiruddin Ahmed, former chairman of the National Board of Revenue (NBR), described financial inclusion in Bangladesh as highly uneven.
He called on the government to respond to the data and formulate policies that would correct the uneven flow of finance.
The PRI study also highlighted

disparities. Between 2019 and 2024, 40 to 42 percent of total loans went to the industrial sector, while agriculture received just 4 to 5 percent.
Bangladesh Bank Executive Director Anis Ur Rahman said if loans in the agriculture sector could be increased, it might be possible to reduce the government's subsidy burden in the sector.
Md Habibur Rahman, deputy governor of the Bangladesh Bank, also spoke at the event.

Extortion remains

FROM PAGE B1
He reiterated that Bangladesh is at a crucial juncture as it moves towards industrialisation, digital transformation, export diversification, and domestic market expansion.
"To sustain this momentum, a secure, stable, and efficient law enforcement environment is absolutely essential."
Abdus Salam, former DCCI vice-president, said the hopes for regime transition improvements have not materialised. "Instead, conditions are worsening."
Another former DCCI vice-president, M Abu Huraifa, warned that the continued decline in law enforcement could render business operations unsustainable.
He also proposed moving electric battery-powered rickshaws outside the city and demanded urgent implementation of a strategic transport plan for Dhaka.

He also stated that the police have always taken a tough stance against youth gangs and will continue to do so in the future.
Several traders alleged that a few companies have monopolised the edible oil and sugar markets, which worsened after S Alam Group halted operations. They demanded liberalised imports to stabilise prices.
He agreed that a fully conducive law-and-order environment for commercial activities has yet to be ensured.
He mentioned that relevant agencies are trying to establish a friendly atmosphere and that the police cannot succeed without public cooperation.

Broadband internet prices

FROM PAGE B1
In Bangladesh, internet connectivity begins with international submarine cables and International Terrestrial Cables (ITCs) supplying bandwidth to International Internet Gateways (IIGs) and is distributed to Internet Service Providers (ISPs) through Nationwide Telecommunication Transmission Networks (NTNs). ISPs deliver internet to consumers.
"So, we have also decreased the prices for IIG," said Bari, previously the director general of the BTRC's systems and services department.
The commission found that internet bandwidth consumption tripled to 6,036 Gbps

between September 2021 and September 2024, increasing the transmission costs charged by NTTNs.
With bandwidth prices falling in the international market, the costs for IIGs and ISPs can also be reduced, ultimately enabling end users to access more affordable internet services.
The commission also found that ITC operators, who are also licensed as IIG operators, sell internet to their subsidiaries at significantly lower rates, creating uneven competition.
The BTRC has directed its Engineering and Operations Division to put an end to this malpractice and ensure unified prices. Subsequently, the BTRC

managed to lower the cost of bandwidth purchased by ISPs from IIGs, the wholesale providers of bandwidth, by 15 to 25 percent.
This has paved the way for lower internet prices at the consumer level.
Starting from July 1, 2025, the Bangladesh Telecommunication Regulatory Commission (BTRC) will enforce a new internet tariff applicable to all licensed public and private Internet Service Providers (ISPs) for an initial period of five years.
Unless revised, the tariff will remain in effect with BTRC's approval. The commission may alter it at any time, considering market demand and consumer interest.

Pay workers by May 28

FROM PAGE B1
However, he said he had been compelled to step in due to the urgency of the situation.
He also said that steps were being taken to issue a "red alert" for factory owners facing arrest warrants who had left the country.
Besides, some owners have been ordered not to leave town, he said.
"Workers' wages must be paid, even if it requires

[owners] to sell their properties or cars," he said.
Sakhawat said that those unable to pay their workers should no longer continue business in the garment sector.
"There are good employers in this industry, which continues to grow thanks to rising exports," he said. "On the other hand, a few individuals joined the readymade garment business just to bide their time or make a name for

themselves."
While expressing sympathy for the workers, he urged them not to "unnecessarily waste their time" by sitting around his office.
Earlier on March 25, the government imposed a travel ban on 12 factory owners who had failed to pay wages and bonuses.
At the time, Sakhawat said the ban would be lifted if the dues were cleared by March 27.

Lutfur Rahman Babu, president of the Mohammadpur Town Hall Kitchen Market Traders' Association, said criminal activities and extortion in Mohammadpur continue unchecked. "Businesses

want a way out of this chaos," he said.
He alleged that the law-and-order situation in Mohammadpur is deteriorating, and no effective measures from the law enforcement agencies are visible.
Mohammad Nazrul Islam, president of the Dhamrai Brick Kiln Owners' Association, echoed similar concerns, adding that extortion has become unbearable.
A representative of the Stationery Traders' Association in Chawkbazar raised concerns about accessibility issues in Moulvibazar due to illegal parking and blocked roads.
Inspector (Investigation) of Motijheel Police Station, Md Mahaymenul Islam, said that the law-and-order situation has improved since August 5, but further improvement is still needed.

He also stated that the police have always taken a tough stance against youth gangs and will continue to do so in the future.
Several traders alleged that a few companies have monopolised the edible oil and sugar markets, which worsened after S Alam Group halted operations. They demanded liberalised imports to stabilise prices.
He agreed that a fully conducive law-and-order environment for commercial activities has yet to be ensured.
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১৯ মে ২০২৫

বিজ্ঞপ্তি

[বিজ্ঞান ও প্রযুক্তিতে নতুন জ্ঞান সংযোজনের মাধ্যমে জাতীয় উন্নয়নে অবদান]
বিষয়: ২০২৫-২০২৬ অর্থবছরে এমএস/এমএসসি, এমফিল ও পিএইচডি কোর্সে অধ্যয়নরত/গবেষণারত ছাত্র-ছাত্রীদের নিচের জাতীয় বিজ্ঞান ও প্রযুক্তি (NST) ফেলোশিপের জন্য আবেদন আহ্বান।

২০২৫-২০২৬ অর্থবছরে জাতীয় বিজ্ঞান ও প্রযুক্তি (NST) ফেলোশিপ প্রদানের জন্য পাবলিক বিশ্ববিদ্যালয়/অনুমেদিত স্নাতকোত্তর শিক্ষা প্রতিষ্ঠান ও ইন্সটিটিউটে স্নাতক বিজ্ঞান, পরিবেশ বিজ্ঞান ও প্রকৌশল/জীববিজ্ঞান ও চিকিৎসাবিজ্ঞান/যাদা ও কৃষিবিজ্ঞান-এর আওতাভুক্ত বিষয়সমূহে এমএস/এমএসসি, এমফিল ও পিএইচডি কোর্সে অধ্যয়নরত/গবেষণারত ছাত্র-ছাত্রীদেরকে নিম্নোক্ত বিজ্ঞান ও প্রযুক্তি ফেলোশিপের আবেদন আহ্বান করা যাচ্ছে।
(https://grant.most.gov.bd/en/services/most/nst-fellowship) দরখাস্ত আহ্বান করা যাচ্ছে।

শর্তাবলী:
(১) আবেদনকারীকে সর্বশ্রেষ্ঠ নীতিমালার উল্লিখিত শর্ত ও নির্দেশনা আশির্ভাবিত অন্দরন করত হবে (নীতিমালা মন্ত্রণালয়ের ওয়েব সাইট www.most.gov.bd এ পাওয়া যাবে)।
(২) অনলাইনে আবেদন করার পূর্বে উপরে বর্ণিত শর্ত থেকে প্রথমে বিজ্ঞান ও প্রযুক্তি মন্ত্রণালয়ের ইন্সটিটিউট ডিজিটাল সার্ভিস ডেভেলপার প্রোগ্রাম (IDSDP)-এ নিবন্ধিত হতে হবে। নিবন্ধিত হওয়ার পর জাতীয় বিজ্ঞান ও প্রযুক্তি (NST) ফেলোশিপের জন্য আবেদন করতে হবে। আবেদন ফর্ম পূরণ করার সময় আবেদনকারীর সাম্প্রতিক সময়ে তোলা ছবি, শিক্ষাগত যোগ্যতার সকল সার্টিফিকেট, জাতীয় পরিচয়পত্রের (NID/SMART CARD) স্ক্যান কপি সহ চাহিত সকল তথ্যাদি/নথী/সংস্কৃত/আপলোড করতে হবে।
(৩) আবেদনে প্রদত্ত মোবাইল নাম্বার আশির্ভাবিত উক্ত জাতীয় পরিচয়পত্রের বিপরীতে নিবন্ধিত হতে হবে। জন্ম সনদ বা অন্য কোন ডকুমেন্ট ব্যবহারপূর্বক আবেদন গ্রহণযোগ্য বিবেচিত হবে না।
(৪) এ বিজ্ঞান প্রকাশের তারিখ থেকে আগামী ৩০ জুন ২০২৫ তারিখ রাত ১২.০০ ঘটিকা পর্যন্ত আবেদন সাবমিট করা লিক সক্রিয় থাকবে।
(৫) একজন আবেদনকারী যে কোন ০১ (একটি) গ্রুপে কেসবান্ড ০১ (একটি) আবেদন করতে পারবেন।
(৬) পূর্বকারী ছাত্র/না থাকলে (এমএস/এমএসসি, এমফিল ও পিএইচডি যে পর্যায়েই হোক) আবেদনের খোঁজা হবেন না। বর্তমান বা সাক্ষরকারী ছাত্র/গ্রহণযোগ্য হবেন না। এমএস/এমএসসি পর্যায়ে নথিভুক্ত হলে আবেদন করা যাবে না।
(৭) চাকরি/স্বাধীনতা ছুটির প্রমাণক জমা প্রদান সাপেক্ষে কেবল এমফিল ও পিএইচডি পর্যায়ে ফেলোশিপের জন্য আবেদন করতে পারবেন।
(৮) আবেদনের অন্তিম তারিখ না হলে আবেদন তিন দিন আগে হওয়া যাবে।
(৯) "অন্য কোন সরকারি/স্বায়ত্বশাসিত/বেসরকারি প্রতিষ্ঠান হতে শিক্ষাগবেষণার জন্য কোন প্রকার ফেলোশিপ/অনুদান গ্রহণ করেন না" মর্মে ৩০০/- (তিনশত) টাকার নন-জুডিসিয়াল স্ট্যাম্পে যোগ্যতার নিবন্ধিত ফরমেটে অধীকারনামা জমা কপি আবেদনপত্রের সাথে সংস্কৃত/আপলোড করতে হবে। অধীকারনামার নমুনা ওয়েবসাইটে (www.most.gov.bd) পাওয়া যাবে।
(১০) নির্ধারিত ফরমেটে ডিজিটাল স্বাক্ষর করে কপি/স্ক্যান করে অধীকারনামার সাথে আবেদন করতে হবে।
(১১) এমএস/এমএসসি কোর্সে অধ্যয়নরতদের এমএসসি ও পিএইচডি উভয় পরীক্ষায় GPA ন্যূনতম ৪.৫ (ফেল-৫) গ্রুপের বিভাগ এবং স্নাতক পর্যায়ে CGPA ন্যূনতম ৩.৫ (ফেল-৪) ৪.২৫ (ফেল-৫) গ্রুপের প্রথম থাকতে হবে। আবেদনের শেষ তারিখ বস অনুষ্ঠ-৩০ বছর হতে হবে।
(১২) এমফিল ও পিএইচডি কোর্সে অধ্যয়নরতদের এমএসসি ও পিএইচডি উভয় পরীক্ষায় GPA ন্যূনতম ৪.৫ (ফেল-৫) গ্রুপের বিভাগ এবং স্নাতক ও স্নাতকোত্তর পর্যায়ে CGPA ন্যূনতম ৩.২ (ফেল-৪) ৪.০ (ফেল-৫) গ্রুপের প্রথম থাকতে হবে। এমফিল পর্যায়ে আবেদনের শেষ তারিখ বস অনুষ্ঠ ৩৫ বছর এবং পিএইচডি পর্যায়ে আবেদনের শেষ তারিখ বস অনুষ্ঠ ৪৫ বছর।
(১৩) গ্রুপ আবেদনপত্র প্রার্থীমতভাবে খাড়াই-খাড়াইয়ের পর অস্বীকার বিজ্ঞান ও প্রযুক্তি মন্ত্রণালয়ের ওয়েবসাইটে প্রকাশ করা হবে এবং খাড়াইয়ের ওয়েবসাইটের মাধ্যমে সমর, তারিখ ও স্থান জানিয়ে মৌখিক পরীক্ষা আহ্বান করা হবে।
(১৪) নিম্নোক্ত কাগজপত্রের একসেট সাক্ষরকারীকে সোপা করতে হবে:
(ক) এমএস/এমএসসি পর্যায়ে আবেদনকারীর এমএসসি, পিএইচডি ও স্নাতক পাশের মূল সার্টিফিকেট।
(খ) এমফিল ও পিএইচডি পর্যায়ে আবেদনকারীর এমএসসি, পিএইচডি, স্নাতক ও স্নাতকোত্তর পাশের মূল সার্টিফিকেট।
(১৫) নিম্নোক্ত কাগজপত্রের এক সেট সাক্ষরকারীকে সোপা দিতে হবে:
(ক) অনলাইনে দাখিলকৃত আবেদনপত্রের প্রিন্ট কপি।
(খ) "অন্য কোন সরকারি/স্বায়ত্বশাসিত/বেসরকারি প্রতিষ্ঠান হতে শিক্ষাগবেষণার জন্য কোন প্রকার ফেলোশিপ/অনুদান গ্রহণ করেন না" মর্মে ৩০০/- (তিনশত) টাকার নন-জুডিসিয়াল স্ট্যাম্পে যোগ্যতার নিবন্ধিত বাক্য সনদিত অধীকারনামার মূলকপি জমা দিলে।
(গ) এমএস/এমএসসি, এমফিল ও পিএইচডি পর্যায়ে আবেদনকারীর এমএসসি, পিএইচডি ও স্নাতক পাশের মূল সার্টিফিকেট।
(১৬) নিম্নোক্ত কাগজপত্রের এক সেট সাক্ষরকারীকে সোপা দিতে হবে:
(ক) অনলাইনে দাখিলকৃত আবেদনপত্রের প্রিন্ট কপি।
(খ) "অন্য কোন সরকারি/স্বায়ত্বশাসিত/বেসরকারি প্রতিষ্ঠান হতে শিক্ষাগবেষণার জন্য কোন প্রকার ফেলোশিপ/অনুদান গ্রহণ করেন না" মর্মে ৩০০/- (তিনশত) টাকার নন-জুডিসিয়াল স্ট্যাম্পে যোগ্যতার নিবন্ধিত বাক্য সনদিত অধীকারনামার মূলকপি জমা দিলে।
(গ) এমএস/এমএসসি, এমফিল ও পিএইচডি পর্যায়ে আবেদনকারীর এমএসসি, পিএইচডি ও স্নাতক পাশের মূল সার্টিফিকেট।
(১৭) নিম্নোক্ত কাগজপত্রের এক সেট সাক্ষরকারীকে সোপা দিতে হবে:
(ক) অনলাইনে দাখিলকৃত আবেদনপত্রের প্রিন্ট কপি।
(খ) "অন্য কোন সরকারি/স্বায়ত্বশাসিত/বেসরকারি প্রতিষ্ঠান হতে শিক্ষাগবেষণার জন্য কোন প্রকার ফেলোশিপ/অনুদান গ্রহণ করেন না" মর্মে ৩০০/- (তিনশত) টাকার নন-জুডিসিয়াল স্ট্যাম্পে যোগ্যতার নিবন্ধিত বাক্য সনদিত অধীকারনামার মূলকপি জমা দিলে।
(গ) এমএস/এমএসসি, এমফিল ও পিএইচডি পর্যায়ে আবেদনকারীর এমএসসি, পিএইচডি ও স্নাতক পাশের মূল সার্টিফিকেট।
(১৮) নিম্নোক্ত কাগজপত্রের এক সেট সাক্ষরকারীকে সোপা দিতে হবে:
(ক) অনলাইনে দাখিলকৃত আবেদনপত্রের প্রিন্ট কপি।
(খ) "অন্য কোন সরকারি/স্বায়ত্বশাসিত/বেসরকারি প্রতিষ্ঠান হতে শিক্ষাগবেষণার জন্য কোন প্রকার ফেলোশিপ/অনুদান গ্রহণ করেন না" মর্মে ৩০০/- (তিনশত) টাকার নন-জুডিসিয়াল স্ট্যাম্পে যোগ্যতার নিবন্ধিত বাক্য সনদিত অধীকারনামার মূলকপি জমা দিলে।
(গ) এমএস/এমএসসি, এমফিল ও পিএইচডি পর্যায়ে আবেদনকারীর এমএসসি, পিএইচডি ও স্নাতক পাশের মূল সার্টিফিকেট।
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IsDB to give \$241.3m for climate-resilient bridges

STAR BUSINESS REPORT

Bangladesh has signed a \$241.3 million financing agreement with the Islamic Development Bank (IsDB) to construct five climate-resilient bridges in the Mymensingh division.

The project, named "Construction of Five Climate-Resilient Bridges in Mymensingh Division, Bangladesh," will be implemented by the Roads and Highways Department under the Road Transport and Highways Division.

The initiative aims to strengthen road connectivity and promote socio-economic inclusion in remote and marginalised communities along the Sunamganj-Jamalpur and Shyamganj-Durgapur border areas, which are frequently disrupted by floods and river erosion, the Economic Relations Division (ERD) said in a statement.

The initiative aims to strengthen road connectivity and promote socio-economic inclusion in remote and marginalised communities

The new bridges will be specially engineered to withstand climate shocks, ensuring year-round mobility and reducing travel time for thousands of rural residents, according to the statement.

Md Shahriar Kader Siddiky, secretary of the ERD, and Rami Ahmad, vice president of the IsDB, signed the agreement yesterday on the sidelines of the IsDB Group's annual meeting in Algiers, Algeria.

Among the key dignitaries present were Mohammad Hasan Arif, alternate governor of Bangladesh to the IsDB; Rashed Ahmed, chargé d'affaires at the Bangladesh Embassy in Algiers; and Muhammad Sulaiman Al Jasser, chairman of the IsDB.

"This investment is not just about infrastructure—it's about empowering people in vulnerable areas," the ERD said in the statement.

The project supports Bangladesh's broader climate adaptation and resilience goals, as outlined in its Nationally Determined Contributions and Vision 2041 development framework.



As construction of many onion storage sheds is still incomplete, farmers who harvested their major onion variety in April are now facing trouble storing their produce.

PHOTO: SUZIT KUMAR DAS

Incomplete storage sheds force onion farmers to sell at losses

SUZIT KUMAR DAS

Using low-cost, locally sourced materials, the authorities began the construction of 300 model onion storage sheds in November last year in five major onion-producing districts. The target was to complete the sheds by March, enabling farmers to preserve their harvest for months and reduce post-harvest losses.

But with many sheds still incomplete, farmers who harvested their major onion variety in April are now facing trouble storing their produce.

Helal Uddin, director of the government's project to modernise onion and garlic storage and marketing, blamed the delay on slow fund disbursement.

Meanwhile, farmers in Rajshahi, Pabna, Kushtia, Rajbari and Faridpur said the missed deadline left them with no choice but to sell their onions at rock-bottom prices. Many had not arranged alternative storage this season, having pinned their hopes on the promised facilities being ready in time.

"We were excited when we were told the sheds would be ready by 30 March. I harvested a large amount of onions with hopes of storing them and selling at a better price later," said Zahurul Haque, a farmer at Khoar village in Saltha upazila of Faridpur. "But now I am being forced to sell at those throwaway prices," he added.

Of the 300 sheds, 90 were allocated for Saltha and Boalmari upazilas of Faridpur this year. But progress has been patchy.

Kamal Khan, another farmer of Saltha upazila, said only the floor of his shed had been completed. "I couldn't store my onions as planned."

Shakhawat Hossain, a farmer of Kazipara village in Jadunandi union of the same

upazila, said the contractor has now promised to finish work by the end of May. But given the slow pace, he was doubtful.

Some 90 farmers from Saltha and Boalmari were selected for the project in fiscal year (FY) 2024-25. Each was to receive one storage shed, built on a one decimal plot of their own land, according to the Department of Agricultural Marketing (DAM).

Each shed covers 375 square feet, measuring 25 feet by 15 feet. Equipped with six exhaust fans and a hygrometer to monitor temperature and humidity, the units are designed to preserve 350 to 400 maunds of onions for six to nine months.



Built at a cost of Tk 5.9 lakh each, the sheds use affordable, locally available materials such as bamboo, wood, corrugated sheets, RCC pillars and ebonite. But in many areas, farmers were left to fend for themselves.

Md Enamul Haque, a farmer of Habaspur village in Rajbari's Pangsha upazila, harvested around 250 maunds of onions this year. Although he was allotted a model shed, it was not ready in time.

With no place to store the produce, Enamul spent Tk 8,000 to convert part of his home into a makeshift storage space.

Another farmer, Md Asaduzzaman of

Bosakustia village in the same upazila, said only the pillars of his shed had been erected so far. "We were assured that we could use the model house this onion season. But with the work incomplete, I had to sell off nearly half of my harvest," he said.

In Rajbari district, construction of 50 sheds began in January, with an April deadline. But according to Project Director Helal Uddin, only 13 have been completed so far, while the rest are under construction.

Some farmers, however, have had better luck. Subroto Pal of Thakurpur village in Boalmari said he expects his shed to be finished within days.

Meanwhile, Rezaul Sheikh of Kaniar village in Gatti union has already begun using his shed, having stored onions there a month ago.

Md Zakir Hossain, a contractor involved in the project, also blamed the delays on late fund releases from the ministry.

DAM field officer Shahjahan Ali said that the demand for the sheds in Saltha was more than the supply. "There is overwhelming demand for these sheds here."

Project officials say the model sheds can effectively cut down on post-harvest losses, which account for nearly 30 percent of total onion production.

"Though the deadline was 30 March, delays in fund allocation hampered progress. We hope to complete all sheds within this month," said Project Director Helal Uddin.

In FY24, some 65 sheds were built—30 in Saltha and 35 in Nagarkanda.

Anzad Hossain, a beneficiary of the project at Jhunkhali village in Gatti union, said, "I stored 140 maunds of onions in my shed. Only five maunds went bad. The rest remained in excellent condition."

Mobile industry: growth, challenges and the road ahead

REZWANUL HOQUE

Over the past decade, the mobile phone industry has been a driving force in Bangladesh's economic and digital transformation. From creating thousands of jobs to empowering millions of users, it has become much more than a consumer electronics sector. Local manufacturing has grown significantly, supported by investments from both global and domestic brands. Today, smartphones are not just communication tools—they power mobile banking, e-commerce, online education, ride-sharing, and access to vital services across both cities and rural communities. This ecosystem has helped bridge the technology gap and enabled the rise of a new generation of digital entrepreneurs and tech-savvy consumers.

Opportunities ahead

The global manufacturing landscape is evolving, and Bangladesh is well-positioned to benefit. With rising production costs in China, the spotlight is shifting toward cost-effective alternatives, and Bangladesh offers a strategic advantage. With the right policy support and timely action, the country could realistically capture up to 10 percent of global mobile phone manufacturing, generating around \$4 billion in annual exports and creating over 60,000 new jobs.

One key enabler of this growth is the expansion of the artificial intelligence of things (AIoT) ecosystem, which encourages the development of backward linkage industries, fosters innovation, and drives broader economic progress. Bangladesh has already achieved self-sufficiency in meeting local demand, opening the door for a new phase centred on exports. With targeted incentives and strong infrastructure, mobile phone manufacturing can follow in the footsteps of the readymade garment (RMG) sector. Just as garments have become a global success story, mobile phones have the potential to do the same—fueling exports, creating employment, and placing Bangladesh firmly on the global tech map.

Key challenges
Despite the growth and potential, the industry is facing several serious challenges that threaten its momentum.



First, the grey market has emerged as the most critical threat to fair competition. With over 40 percent of mobile devices entering the country through illegal channels, compliant businesses are struggling to compete. This not only results in a significant revenue loss for the government but also undermines the confidence of legitimate investors and players in the ecosystem.

Second, inconsistent policies are driving up the total tax burden on officially manufactured devices. As a result, products in official channels are becoming less price-competitive, pushing consumers toward unofficial alternatives. Additionally, there is currently no clear policy for the manufacture of the AIoT devices, leaving a significant gap in a rapidly evolving segment.

Third, 4G adoption in Bangladesh remains slow despite the presence of adequate infrastructure. Factors like poor network quality, limited digital literacy, and costly data hinder usage, especially in rural areas.

Finally, Bangladesh lags behind in leveraging the global manufacturing shift, focusing mainly on local demand amidst the absence of export-driven policies and infrastructure to compete internationally.

What needs to be done

To move forward, a few focused policy actions are essential. Neighbouring countries like India and Pakistan are gradually reducing total taxation to support their mobile industries, while in Bangladesh, the tax burden continues to rise. This imbalance needs to be addressed with a more balanced and competitive tax structure to ensure the sustainability of our market.

Additionally, a solid, well-defined policy is urgently needed for the expansion of the manufacturing of the AIoT devices and mobile accessories. This will be crucial for unlocking growth in this emerging segment and attracting investment.

Most importantly, the government must introduce a comprehensive export-oriented policy, supported by the necessary logistics, infrastructure, and long-term vision to help the industry scale globally.

To control the grey market, the National Equipment Identity Register (NEIR) system must be activated without further delay. This will help enforce market discipline, protect legitimate businesses from unfair competition, and significantly boost revenue generation for the government.

With the right reforms and a shared vision, Bangladesh's mobile phone industry has the potential to become a key pillar of the national economy by driving innovation, boosting exports, and enabling sustainable growth for years to come.

The writer is CEO of ISMARTU Technology BD Limited and vice president of Mobile Phone Industry Owners' Association

US importers race to create bonded warehouses amid Trump tariffs

REUTERS, London/New York

Companies importing goods into the United States from China are rushing to convert warehouses into facilities that are exempt from President Donald Trump's tariffs until they are ready to sell the merchandise.

The US has more than 1,700 bonded warehouses, facilities where imported goods can be held without immediate payment of customs duties such as tariffs, currently 30 percent for shipments from China. Such fees are only paid when the goods leave the bonded warehouse, allowing businesses to manage funds more effectively at a time of extreme trade policy volatility.

The rush to bond US warehouses for goods ranging from clothing to auto parts is a bet for some that raised US tariffs will be only a short-term policy by the Trump administration.

Due to Trump's tariff war, many of these bonded warehouses are now at full capacity, and prices for space in them have skyrocketed, four industry sources told Reuters, prompting companies to apply to US Customs and Border Protection to expand bonded space.

Utah-based fulfillment firm LVK Logistics, for instance, is in the process of making one of its warehouses bonded "in response to the tariffs," CEO Maggie Barnett told Reuters, adding she expects the process to take three to four months.

"You can bond more or less anywhere," said Chris Rogers, who manages the supply chain research team at consultancy S&P Global Market Intelligence. "It involves money and it takes time, but if you are a big company and expect tariffs are going to remain elevated for an extended period, you can convert (existing) spaces into bonded warehousing."

Other companies and logistics firms are seeing their applications with the CBP backlogged in some cases by over six months, said Chris Huwaldt, vice president of solutions at WarehouseQuote, a logistics research firm. Last year, the process would have taken a couple of months, he added.

Huwaldt said getting storage space certified as bonded "could cost thousands of dollars or it could cost six figures," depending on the state the warehouse is based in, the

financial status of the company and the additional security measures required by the CBP for a specific location.

Trump's on-again, off-again tariff policy - which pushed duties on Chinese goods to as much as 145

percent in April before lowering them - makes the flexibility afforded by bonded warehouses appealing to companies.

"A lot of companies importing from China - not just China-based, but US importers as well - are taking



A general view of CargoNest's bonded shipping container yard, where the company manages supply chain operations, in Florida, US on May 20. The US has more than 1,700 bonded warehouses, facilities where imported goods can be held without immediate payment of customs duties such as tariffs.

PHOTO: REUTERS

advantage of bonded warehouses to assist with cash flow," said Cindy Allen, shipping consultant at Trade Force Multiplier and a former FedEx Logistics executive.

"It doesn't necessarily save them money as the tariffs have to be paid when the goods are withdrawn from the warehouse. But it allows companies to pay duties in smaller increments as they are sold," she said.

The CBP said it has noticed an increased interest in the use of bonded warehouses for continued compliance with new regulations and executive orders.

The White House did not immediately respond to a request for comment.

In early 2024, bonded storage space was rented at approximately twice the cost of standard storage rates, but since the start of 2025, it has risen to four times the price to rent non-bonded space, according to WarehouseQuote data.

"This rush to bonded warehouses to ease cash flow is unprecedented," Allen said.

During the first Trump administration, many companies simply accepted the levies on China.

But this meant firms paid more over a prolonged period of time while also being forced to invest in alternative sources to China. Importers "don't want to repeat the past mistakes," Allen said.

Setting up new bonded warehouses could be risky, because the United States may go back to higher tariffs once its 90-day reprieve ends.

Vladimir Durshpek, cofounder of Venice, Florida-based warehousing and storage company CargoNest, said he is weighing adding a third bonded warehouse to his assets until US tariff negotiations are completed.

"What we don't want to do is rush into providing more capacity, and then things change," he said.

Fremont, California-based storage company DCL Logistics has not made definitive plans for bonded space because "it's unclear if the demand will stay this high," Chief Revenue Officer Brian Tu said.

"By the time a lot of warehouses would be able to achieve bonded status right now, these additional tariffs might be gone, and the demand for bonded space might not be there," said Jacob Roseborough, director of marketing at WarehouseQuote.