



PHOTO: PRIME BANK

**Shehzad Aaqib, founder and creative director of Suit Express by SARTO, and Md Nazeem A Choudhury, deputy managing director of Prime Bank PLC, pose for photographs after signing the agreement at the bank's corporate office in the capital's Gulshan yesterday.**

## Prime Bank signs deal with Suit Express by SARTO

STAR BUSINESS DESK

Prime Bank PLC has entered into a strategic partnership agreement with Suit Express by SARTO, a renowned clothing brand, to extend privileges to its priority banking clientele and cardholders.

Md Nazeem A Choudhury, deputy managing director of the bank, and Shehzad Aaqib, founder and creative director of the clothing brand, formalised the agreement at the bank's corporate office in the capital's Gulshan yesterday,

according to a press release.

Through this collaboration, Prime Bank's priority banking customers and cardholders will enjoy special benefits on bespoke tailoring and premium ready-to-wear collections offered by Suit Express by SARTO.

Joarder Tanvir Faisal, executive vice-president and head of cards and retail asset at the bank; and Tysir Khan, deputy managing director of the JK Group of Industry, along with other senior officials from both organisations, were also present.

## BRAC Bank, Priyoshop partner to expand digital financing for micro merchants

STAR BUSINESS DESK

BRAC Bank has entered into a strategic partnership agreement with Priyoshop, a platform supporting small businesses with inventory, logistics, and digital tools, to expand access to digitally processed financing for rural and semi-urban micro merchants.

Syed Abdul Momen, additional managing director and head of SME banking at the bank, and Asikul Alam Khan Sujon, founder and managing director, and CEO of the platform, signed the agreement in Dhaka recently, said a press release.

Commenting on the partnership, Momen stated: "This collaboration reflects BRAC Bank's commitment to advancing financial inclusion through innovation."

"By embedding digitally processed

lending into Priyoshop's ecosystem, we are removing friction and expanding access to formal credit for micro merchants nationwide. This model holds the potential to reshape rural entrepreneurship," he added.

Sujon remarked, "As a Shafollo Promoter, we are proud to connect our merchants with BRAC Bank's seamless lending solutions, enabling stronger and more resilient businesses."

The partnership seeks to address two key challenges in the MSME sector - limited market access and constrained availability of formal credit - by leveraging Priyoshop's extensive merchant network alongside BRAC Bank's expertise in digital lending.

Dipty Mandal, co-founder and chief marketing officer of Priyoshop, was also present, along with senior officials from both organisations.



PHOTO: BRAC BANK

**Asikul Alam Khan Sujon, founder and managing director and CEO of Priyoshop, and Syed Abdul Momen, additional managing director and head of SME banking at BRAC Bank, pose for photographs after signing the agreement in Dhaka recently.**

## Amisheè offers privileges to Eastern Bank's cardholders

STAR BUSINESS DESK

Eastern Bank PLC (EBL) has recently signed an agreement with Amisheè, a luxury jewellery and lifestyle brand, to offer exclusive benefits to its cardholders.

M Khorshed Anwar, deputy managing director and head of retail and SME banking at the bank, and Mahmudul Hasan, head of business of

the jewelry retailer, signed the agreement in Dhaka, according to a press release issued by the bank.

Under this partnership, Amisheè will provide special privileges to EBL cardholders at its retail outlets.

Farzana Qader, acting head of retail alliance at EBL, and Samira Nawrin, head of marketing of the jewelry retailer, along with other officials from both the organisations, were also present.



**Mahmudul Hasan, head of business at Amisheè, 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.**

## Provision shortfall

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performing, as per BB data. Banks must set aside between 0.5 percent and 5 percent of standard loans as provisions, depending on the type of credit.

For problem loans, the requirements are steeper. Banks need to set aside 20 percent for substandard loans, 50 percent for doubtful loans, and the full amount for bad or loss-category loans.

BB officials said the rising tide of bad loans has fuelled the widening provision gap.

They said that most state-owned banks and many private lenders are struggling with large shortfalls.

By contrast, some private banks have kept surplus provisions thanks to healthier balance sheets.

Central bank data show state-run banks faced a shortfall of Tk 63,996 crore, while private commercial banks were short by Tk 107,340 crore. Foreign and specialised banks, on the other hand, maintained excess provisions.

Speaking on condition

of anonymity, the chief executive of a private commercial bank blamed the crisis on widespread scams and irregularities under the previous government.

He pointed to the S Alam Group, alleging the conglomerate siphoned off thousands of crores of taka from banks under its influence.

The poor state of Islami Bank Bangladesh, First Security Islami Bank, Union Bank, Global Islami Bank, and Social Islami Bank shows how the business conglomerate used those banks, said the senior banker.

Due to the scale of the shortfall, many banks were unable to declare dividends for 2024.

In March this year, the central bank issued new rules for dividend payouts.

From 2024, banks that benefited from provisioning deferrals are no longer eligible to issue dividends.

From next year, the dividend payout restriction will apply to any bank with NPLs crossing 10 percent of its loan portfolio.

## Tk 141,000cr needed

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This would mark the 13th consecutive year that the NBR will be missing its revenue collection target.

Against this backdrop, the government has set a tax collection goal of Tk 499,000 crore for FY2025-26, which is 7.6 percent higher than that in this year's revised target.

The target is significantly higher than the actual receipts of Tk 361,000 crore.

"The revenue target for the next fiscal year has been

set quite high. It simply won't be achievable," Razzaque said.

He also warned of growing external risks.

"We are already under economic pressure due to various disruptions, and we still don't know how Trump's reciprocal tariff policies will play out," he said.

"If global trade slows as a result, it will affect our revenue. The slowdown will make economic management harder than in a normal year," he said.

## Iran-Israel war

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Country (LDC) category, and focusing on formulating clear exit policies.

He also announced plans to introduce a digital platform, allowing BGMEA members to apply for various services and lodge complaints regarding the association's operations.

His board further pledged to reduce the cost of BGMEA's services by 25 percent starting from July 1. Babu reaffirmed his commitment to restoring and enhancing the reputation of the country's garment industry.

The BGMEA election was held to fill 35 director posts - 26 in the Dhaka region and nine in Chattogram.

The Forum panel, led by Mahmud Hasan

Khan, secured 31 of the director positions, while the Sammilito Parishad panel won four. Of Forum's victories, 25 were in Dhaka and six in Chattogram. Sammilito Parishad secured one post in Dhaka and three in Chattogram.

Although the previous BGMEA election was held in March last year, then-president SM Mannan Kochi resigned in October following the fall of the Sheikh Hasina-led government in August.

In October, the government appointed Md Anwar Hossain as the BGMEA administrator to oversee the election process.

Anwar Hossain and a number of former BGMEA presidents also spoke at the ceremony.

## One in three factories

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He said that gas and power shortages are national issues. Unlike Bepza or Beza zones, BSCIC estates do not have dedicated utility lines and have to depend on existing supply networks, which often fail to meet demand.

Although BSCIC has the authority to cancel leases on long-unused plots, most decisions are challenged in court, leading to costly and drawn-out legal battles, Quaderly told The Daily Star.

He said after a five-year wait, plot owners can

transfer leases at market rates, with BSCIC collecting a 5 percent fee beyond which it has little control.

The ongoing problems in old zones like Kalurghat and Sholshahar have dented confidence in newer estates such as Mirsharai, as well as in sites planned for places like Raozan.

Quaderly said, "Without affordable power and gas, SMEs cannot thrive against larger industrial competitors."

Even so, he pointed to recent discussions to revive the BSCIC estates.

## Dollar steady with focus on Middle East conflict, central bank meetings

REUTERS

The dollar held its ground in choppy trading on Monday, as investors keenly monitored Israel-Iran fighting for any signs that it could escalate into a broader regional conflict and braced for a week packed with central bank meetings.

As both Iran and Israel showed no signs of backing off from their attacks, market participants mulled the prospect that Tehran might seek to choke off the Strait of Hormuz - the world's most important gateway for oil shipping - which could raise broader economic risks from disruptions in the energy-rich Middle East.

Crude prices were up about 1 percent after closing 7 percent higher on Friday following Israel's preemptive strike on Iran.

On Monday, the dollar was flat at 144.08 Japanese yen after rising nearly 0.4 percent earlier in the session, while the euro was muted at \$1.1555.

The greenback was also steady against the Swiss franc at 0.811, while an index that measures the dollar against six other currencies dipped 0.1 percent and was last at 98.11.

### Crude prices were up about 1 percent after closing 7 percent higher on Friday following Israel's preemptive strike on Iran.

Currencies that are positively correlated to risk such as the Australian dollar and the New Zealand dollar were marginally higher, while oil exporter Norway's krone firmed 0.3 percent to hit its highest since early 2023.

"The dollar's role as a safe haven will surely be tested, and recent price action has been inconclusive," said Win Thin, global head of markets strategy at Brown Brothers Harriman.

"If the Fed delivers a dovish hold as we expect, the dollar is likely to resume weakening due to the worsening fundamental backdrop in the US."


Geopolitical tensions were the latest twist for investors and central bank policymakers who have been trying to navigate economic uncertainty triggered by US President Donald Trump's move to reshape the global trade order this year.

Despite the dollar's broader rise in the past few sessions, analysts were less convinced that the trend could continue until there was more clarity on the tariff front.

"গ্যাস জাতীয় সম্পদ। এর অপচয় রোধ করে জাতীয় দায়িত্ব পালন করুন।"

তদ্বাচীরের মূল্যবোধ সজ্ঞতা ও জবাবদিহিতা। -জাতীয় শুদ্ধাচার কৌশল

"বিদ্যুৎ ও জ্বালানী নিরাপত্তা সর্বোচ্চ অগ্রাধিকার"



### বাংলাদেশ গ্যাস ফিন্যান্স কোম্পানী লিমিটেড

(পেট্রোবাংলার একটি কোম্পানী)

প্রধান কার্যালয় : বিরাসার, ব্রাহ্মণবাড়িয়া।

**নিলাম বিজ্ঞপ্তি**

সূত্র নং-২৮.১০.১১১৩.৮১৮.০০৪.২০২৫.২৬ তারিখ: ১৬-০৬-২০২৫

বাংলাদেশ গ্যাস ফিন্যান্স কোম্পানী লিমিটেড (বিজিএফসিএল) এর বিভিন্ন বিভাগ/ফিল্ড/লোকেশনে রক্ষিত অচল ও ব্যবহার অনুপযোগী বিভিন্ন ধরনের যানবাহন "যেখানে যে অবস্থায় আছে" ভিত্তিতে বিক্রয়ের জন্য আগ্রহী ব্যক্তি ও প্রতিষ্ঠানের নিকট হতে নির্ধারিত ফরমে আবেদন করে দরপত্র আহ্বান করা যাচ্ছে:

০১	মন্ত্রণালয়/বিভাগ	: বিদ্যুৎ, জ্বালানী ও খনিজ সম্পদ মন্ত্রণালয়/জ্বালানী ও খনিজ সম্পদ বিভাগ।
০২	সংস্থার নাম	: পেট্রোবাংলা।
০৩	বিক্রয়কারী প্রতিষ্ঠানের নাম	: বাংলাদেশ গ্যাস ফিন্যান্স কোম্পানী লিমিটেড।
০৪	বিক্রয়কারী প্রতিষ্ঠানের জেলা	: ব্রাহ্মণবাড়িয়া।
০৫	দরপত্র সূত্র নং ও তারিখ	: ২৮.১০.১১১৩.৮১৮.০০৪.২০২৫.০১ তারিখঃ ১৭.০৬.২০২৫
০৬	বিক্রিতব্য মালামালের বিবরণ	: অচল ও ব্যবহার অনুপযোগী বিভিন্ন ধরনের যানবাহন নিলামে বিক্রয়: ০৩টি ভারী যানবাহন (টোইলারসহ ০১টি প্রাইম মুভার, টোইলার ব্যতীত ০২টি প্রাইম মুভার ও ০১টি বুলডোজার) ০৩টি মোটর সাইকেল এবং ১০টি হালকা যানবাহন (০৫টি জীপ, ০৩টি কার ও ০২টি পিকআপ)
০৭	দরপত্র দলিল বিক্রয় শুরুর তারিখ ও সময়	: ১৭.০৬.২০২৫ অফিস চলাকালিন (রবিবার হতে বুধবার সকাল ০৯:০০ ঘটিকা হতে ১৫:০০
০৮	দরপত্র দলিল বিক্রয়ের শেষ তারিখ ও সময়	: ৩০.০৬.২০২৫ ঘটিকা এবং বৃহস্পতিবার ০৯:০০ ঘটিকা হতে ১৪:০০ ঘটিকা পর্যন্ত)।
০৯	দরপত্র দলিল দাখিলের শেষ তারিখ ও সময়	: ০১.০৭.২০২৫ তারিখ ১৪:৩০ ঘটিকা পর্যন্ত।
১০	দরপত্র উন্মুক্তকরণের তারিখ ও সময়	: ০১.০৭.২০২৫ তারিখ ১৫:০০ ঘটিকা।
১১	দরপত্র দলিল বিক্রয়ের ঠিকানা	: কাশা এন্ড ব্যাংক শাখা, হিসাব বিভাগ, বিজিএফসিএল, প্রধান কার্যালয়, বিরাসার, ব্রাহ্মণবাড়িয়া।
১২	দরপত্র দলিল দাখিলের ঠিকানা	: শ্রীমতী সফটওয়্যার বিভাগ, বিজিএফসিএল, প্রধান কার্যালয়, বিরাসার, ব্রাহ্মণবাড়িয়া।
১৩	দরপত্র দলিলের মূল্য	: টাকা ২,০০০.০০ (দুই হাজার) (অফেরতযোগ্য)।
১৪	অর্নেটম্যান	: উচ্চতর মূল্যের ১০% (দশ শতাংশ)।
১৫	দরপত্র আহ্বানকারী কর্মকর্তার নাম	: প্রকৌ. এম. কে. মাসুক
১৬	দরপত্র আহ্বানকারী কর্মকর্তার পদবি	: মহাব্যবস্থাপক (টেকনিক্যাল সার্ভিসেস)
১৭	দরপত্র আহ্বানকারী কর্মকর্তার ঠিকানা	: বাংলাদেশ গ্যাস ফিন্যান্স কোম্পানী লি., প্রধান কার্যালয়, বিরাসার, ব্রাহ্মণবাড়িয়া।
১৮	দরপত্র আহ্বানকারীর ফোন নম্বর	: ০২৩০৪৪২৮১৪১, ০২৩০৪৪২৯৪২৮, ০২৩০৪৪২৯১২৮ এক্সটেনশন ১০৬
১৯	বিশেষ নির্দেশনাবলী	: ক) দরপত্র দাখিলের দিন কোন দরপত্র দলিল বিক্রয় করা হবে না। খ) নির্ধারিত সময়ের পর কোন দরপত্র গ্রহণ করা হবে না। গ) কর্তৃপক্ষ কোন কারণ দর্শানো ব্যতিরেকে যে কোন দরপত্র বা সকল দরপত্র বাতিল করার ক্ষমতা সংরক্ষণ করে। ঘ) বিক্রিতব্য যানবাহনের বিস্তারিত বিবরণ এবং অন্যান্য তথ্যাবলী দরপত্র দলিলে উল্লেখ আছে। ঙ) অনিবার্য কারণবশতঃ নির্ধারিত দিন ও সময়ে দরপত্র খোলা সম্ভব না হলে পরবর্তী কর্মদিবসে একই স্থানে ও সময়ে দরপত্র খোলা হবে। এ বিষয়ে আলাদা বিজ্ঞপ্তি প্রকাশ করা হবে না।

২৮.১০.১১১৩.০০০.৮৭৬.০৯.০০২০.২৫ (টিএস)  
(১০'x ৪)

(প্রকৌ. এম. কে. মাসুক)  
মহাব্যবস্থাপক (টেকনিক্যাল সার্ভিসেস)

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