BPO industry slowly embracing AI

MAHMUDUL HASAN

The business process outsourcing (BPO) industry in Bangladesh, once known solely for voice-based customer service and back-office support, is cautiously but steadily embracing artificial intelligence (AI) to stay relevant in an evolving global market.

This shift was evident at the recently concluded BPO Summit Bangladesh 2025, where dozens of companies showcased their AI-powered tools and shared plans for transformation.

Held over two days at Senaprangan in Dhaka, the summit drew stakeholders who came to explore how Bangladesh's $850 million BPO sector is preparing for the AI era.

According to the Bangladesh Association of Contact Center and Outsourcing (BACCO), the sector employs over 80,000 people, some 40 percent of whom are female.

With full-scale automation still distant for many, several firms are already experimenting with AI to improve efficiency, accuracy, and client satisfaction.

"As we know AI is coming, we're trying to adapt," said Nahid Sultan, senior software engineer at FinSource.

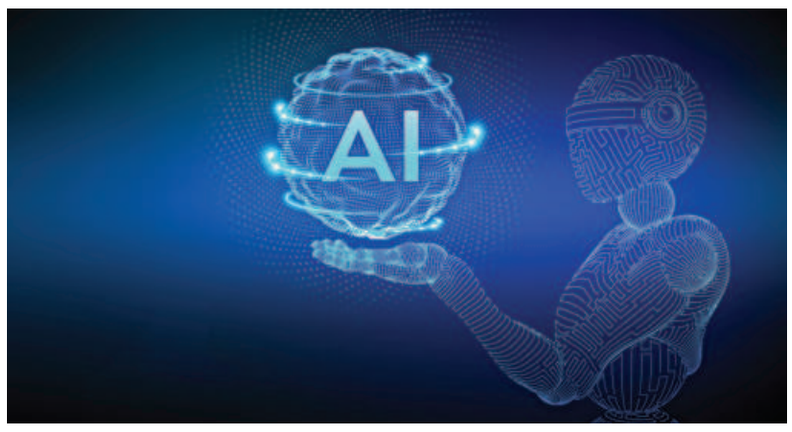
FinSource Limited is one of the fastest-growing fintech companies in Bangladesh, working as an offshore unit of a leading US-based retirement plan provider that started operations in Bangladesh in 2019 and now employs over 212 people.

"We're working on integrating Azure-based AI tools to improve decision-making and data analysis," he added.

MY Outsourcing Limited is a leading contact centre service provider with extensive experience in working with most multinational corporations (MNCs) and fast-moving consumer goods (FMCG) companies in Bangladesh.

Established in 2012 and a concern of MY Group of Companies, it specialises in offering extensive and comprehensive contact centre services and back-office support with robust infrastructure.

Apart from enhancing customer experience, it is highly specialised in providing tailored enterprise management solutions as per the



needs of clients and customers.

It now employs over 450 people.

"We've begun implementing AI in our customer solutions. For instance, our systems can now engage clients using AI before escalating to human support," said Fardin Rahman Nihal, business development executive at MY Outsourcing.

"This reduces response time and makes our operation more scalable," he said.

Mevrik, a product-based company focused on digital customer experience in the finance and tax sectors, is a case in point.

It began AI development back in 2018 and now deploys local engineers for its solutions.

"Our AI acts as the first responder in digital customer service. Think of services like MyGP – if you ask for your balance, AI answers first. Only when there's ambiguity does a human agent step in," said Reyad Hossain, head of operations at Mevrik.

"We're handling nearly 100,000 repetitive queries daily for a single client, which otherwise would need hundreds of human agents," he said.

Younger firms, too, are diving in.

Digipro Solutions Ltd, founded in 2022, now employs 70 people and specialises in end-to-end accounting and finance solutions.

Its manager, Maruf Mosharraf, said, "Our AI-driven reconciliation tools can detect mismatches in financial reports far quicker than a big manual team."

At NR Business Solutions Ltd, founded in 2021, AI is being used for digital marketing analytics and back-office operations. "It saves time and increases accuracy in non-voice tasks," said Mahmudul Hasan, an executive at the firm.

BYTE Trek, a 2018-founded back-office service provider with over 50 staff, is building an AI-powered chatbot to automate billing and customer queries.

"It's an ongoing process, but we believe AI will ease repetitive tasks," said Hasib Kibria, its deputy manager.

Even traditional contact centre giants like ISSL, which has over 500 employees, are not ignoring the trend.

"AI integration is in our roadmap for the next phase," said Zahid Hussain, an executive of the company.

At the summit, innovation was also brewing at Narsingdi Science and Robotics Lab's booth, where a group of young engineers unveiled a VTOL (vertical take-off and landing) surveillance drone, which was still under development.

"It's self-funded. We're inspired by Turkey's Bayraktar drone and hope to build our own combat-grade version," said Chief Financial Officer Abdullah Al Mamun.

The importance of adopting AI in business and solutions was also echoed by Faiz Ahmad Taiyeb, special assistant to the chief adviser with executive authority over the posts, telecommunications, and ICT ministry, during the opening ceremony of the summit.

He said if the BPO companies in Bangladesh fail to embrace technologies such as artificial intelligence, machine learning, and large language models, they will fall behind in global competition.

"Technological advancement over the past two years has surpassed all previous eras of innovation," he said.

Salehuddin defends budget

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Second, it postponed the third phase of export subsidy withdrawal, required under World Trade Organization rules, by six months — moving the implementation from July 2025 to January 2026 — to give the private sector more time to adjust.

Third, the government scrapped all provisions for legalising undisclosed income, including the previously available flat-rate scheme that allowed investments in real estate at a 15 percent tax.

"This is the first time we've had the courage to shut it down entirely," Ahmed said. "Not all undisclosed income is illicit, but we felt it was time to end this legalisation mechanism."

While acknowledging this could dampen activity in sectors like real estate, where undeclared money has historically circulated, Ahmed defended the decision on principled grounds. "If you lose three takas to collect one, that's not value for money."

The government also raised the minimum monthly special incentive for its employees from Tk 1,000 to Tk 1,500, and increased the minimum pension for retirees from Tk 500 to Tk 750.

Cautious targets

The government is projecting 5.5 percent GDP growth for the next fiscal year, with average inflation expected to ease to around 6.5 percent by June 2026. The budget deficit is forecast at 3.6 percent of GDP — its lowest level in over a decade.

Ahmed framed the numbers as part of a broader effort to preserve macroeconomic stability during a period of domestic and global uncertainty. "We're very mindful of debt sustainability. Bangladesh has never defaulted on an external loan, and we don't intend to start now," he said.

The adviser also said Bangladesh secured fresh commitments totalling $7.4 billion, including $2.3 billion in direct budget support from multilateral partners. "This kind of support doesn't materialise unless there's confidence in your fiscal management," he said.

Responding to criticism that the budget was drafted without consultation, Ahmed said the process was extensive but deliberately kept low-profile. "We sat with economists, the FBCCI, business groups — even someone like Rehman Sobhan participated," he said. "In most countries, budget consultations aren't public spectacles."

He also cautioned against unrealistic expectations. "Some people want a magical budget where tariffs fall, VAT disappears, incomes rise, and investment floods in overnight. But that's not a budget — that's a fantasy."

Finance Secretary Md Khairuzzaman Mozumder said the government had made key adjustments to the budget in response to extensive public feedback, much of which focused on expanding social protection and revisiting eligibility for certain state privileges.

"We received nearly 400 responses during the consultation process," Mozumder said. "When we analysed them, we found that the majority of suggestions centred on increasing social safety net allowances and revisiting special entitlements."

Mozumder said several of these concerns were addressed in the final version of the budget. Under the special privilege provisions, the government has now included not just regular government employees but also members of the Armed Forces, Supreme Court judges, and teachers under the Monthly Pay Order (MPO) system.

"These inclusions were based on specific recommendations from various individuals, and we felt they were justified under the circumstances," Mozumder added.

Deposits in Swiss banks

The finance adviser addressed growing concerns over the sharp rise in Bangladesh-linked deposits held in Swiss banks, saying the government was taking the matter seriously amid signs of illicit fund outflows.

"Yes, we are concerned. Why did this happen?" he said. "Some of the money might be legal. Many of our people abroad don't remit funds through legal channels. They send it over there instead."

Ahmed said the surge occurred primarily in early 2024, following the national election, during what he described as a "very fluid" economic period. "This spike happened around January. They must have realised something was coming and rushed to move funds. We don't know why. But the volumes surged."

Bangladeshi-linked funds parked in Swiss banks surged to 589.5 million Swiss francs, or about Tk 8,800 crore, in 2024 — their highest level in three years, according to data released by the Swiss National Bank.

Ahmed said both the central bank and the Anti-Corruption Commission would investigate the trend. "We're thinking this through. It's a cause for concern. The money is moving, and we have to understand why," he added.

Stocks drop 1.6% amid global tensions

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performance of listed firms in recent quarters amid macroeconomic challenges, stocks were on a downward trend, which ultimately frustrated investors.

Now, frustrated investors are apprehensive of global tensions as the US bombed three atomic sites in Iran, said Md Moniruzzaman, managing director and chief executive officer of Prime Bank Securities Ltd.

"Although the war is not impacting us yet, it has many elements that can affect the whole world. Especially if oil prices rise further, it will impact the Bangladesh economy," he said.

Another stock market analyst said Bangladesh's stock market does not usually react to global developments, whether positive or negative.

However, this time, people fear that the war could escalate, which would impact the economy of Bangladesh, he said.

So, the market index dropped significantly, he added.

Turnover at the DSE dropped 11 percent to Tk 271 crore. Among the stocks traded, 16 advanced, 365 declined, and 16 remained unchanged.

Shares of Taufika Foods and Lovello Ice-cream PLC were traded the most, amounting to Tk 19 crore, followed by Beach Hatchery Ltd (Tk 9 crore).

The food & allied sector dominated the turnover chart, accounting for 18.44 percent of the total.

In its daily market update, UCB Stock Brokerage said all sectors closed negative yesterday. Of them, paper & printing, non-bank financial institutions (NBFIs), and ceramics were the top three sectors that closed in negative territory.

All the sectors with large market capitalisation — which refers to the total value of a company's outstanding shares — posted negative performance, BRAC EPL Stock Brokerage said in its market update.

NBFIs experienced the highest loss of 3.17 percent, followed by food & allied (2.30 percent), engineering (2.29 percent), telecommunication (1.62 percent), fuel & power (1.51 percent), pharmaceuticals (1.22 percent), and banking (1.13 percent), respectively.

In the Chittagong Stock Exchange, the CSE All Share Price Index (CASPI), the premier index of the port city bourse, edged down by 171.46 points, or 1.29 percent, to close at 13,099.41.

Deep uncertainty

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the next two fiscal years, while taxpayers in higher income brackets will face a relatively modest increase," said Khatun.

The economist said this goes against the principle of equitable tax treatment and fairness.

According to CPD estimates, tax liabilities for individuals earning Tk 6 lakh, Tk 10 lakh, and Tk 15 lakh annually will rise by 12.5 percent, 16.7 percent, and 16.7 percent, respectively, over FY27 and FY28.

Meanwhile, those earning Tk 30 lakh a year or more will see their tax burden increase by only 7.6 percent.

In the new budget, the annual tax-free income threshold for general taxpayers has been raised to Tk 3.75 lakh for FY27 and FY28.

"It's a positive step. But the concern is that it won't take effect until FY2026–27. That raises questions, especially since the previous threshold was set back in FY24," she added.

Prof Mustafizur Rahman, a distinguished fellow of the CPD, conducted the dialogue.

No cut in corporate tax for non-listed firms

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Snehasish Barua, managing director of SMAC Advisory Services, said listed companies that offloaded or were going to offload over 10 percent of shares to avail the tax benefit would end up being deprived.

It is "discriminatory" for them, as their rate will go up to 25 percent from 20 percent, he said.

Meanwhile, the interim government has reduced the corporate tax rate from 15 percent to 10 percent for private universities, medical colleges, engineering colleges, and institutions exclusively offering ICT education.

Previously, a finance bill unveiled on June 2 had proposed maintaining the 15 percent corporate tax rate for these institutions.

In a separate measure, the government has reduced the withholding tax on property transfers.

Additionally, the advance tax on imports of refined petroleum products has been slashed from 7.5 percent to 2 percent.

A top official of a non-listed firm said the withdrawal of the benefit for the use of banking channels would discourage the formalisation of the economy, which would have a long-term effect on the mindset of investors.

It is another example of frequent policy changes, he said.

It is a tough task, but many companies plan to follow the condition. However, backtracking from the policy and scrapping the condition will encourage the growth of the informal economy, which already prevails to a large extent, he said.

Fed split on whether to hedge on inflation, or proceed with cuts

REUTERS, *Washington*

The close split at the US Federal Reserve over whether to keep hedging against inflation risks or move forward faster with rate cuts came through on Friday in the first public comments from policymakers following a decision this week to hold borrowing costs steady for now.

Rising tariffs are expected to raise inflation over the rest of the year, with a new Federal Reserve monetary policy report on Friday concluding that higher import taxes had already raised inflation for goods even if headline inflation, including services, remains weaker than expected in recent months.

But Fed Governor Christopher Waller on Friday said he felt the inflation risk from tariffs was small, and the Fed should cut rates as soon as its next meeting in July, because recent price increases have been moderate while he sees some worrying signs for the job market such as a high unemployment rate among recent college graduates.

"Any tariff inflation ... I don't think is going to be that big and we should just look through it in terms of setting policy," Waller said on CNBC's Squawk Box. "The data the last few months has been showing that trend inflation is looking pretty good ... We could do this as early as July."

"I'm all in favor of saying maybe we should start thinking about cutting the policy rate at the next meeting, because we don't want to wait till the job market tanks before we start cutting the policy rate," Waller said.

In a Reuters interview, Richmond Fed President Tom Barkin took a more tempered view, arguing that with inflation still above the Fed's 2 percent target after a multi-year battle to contain it, key tariff debates still unresolved, and the unemployment rate at a low 4.2 percent, there was no urgency to cut rates.

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
বাংলাদেশ পুলিশ
প্রিন্সিপালের কার্যালয়
বাংলাদেশ পুলিশ একাডেমী, সারদা, রাজশাহী

স্মারক নং-বিপিএ/প্রশাসন/৩৭৬৮ তারিখঃ ২২-০৬-২০২৫খ্রিঃ

উন্মুক্ত দরপত্র বিজ্ঞপ্তি

২০২৫-২০২৬ অর্থ সালে বাংলাদেশ পুলিশ একাডেমী, সারদা, রাজশাহীর প্রস্তাবিত বিবিধ সরবরাহ কাজের নিমিত্তে ঠিকাদার/সরবরাহকারী প্রতিষ্ঠানের নিকট হতে শর্ত সাপেক্ষে দরপত্র আহবান করা যাচ্ছেঃ

১.	মন্ত্রণালয়/বিভাগ	স্বরাষ্ট্র মন্ত্রণালয় (জননিরাপত্তা বিভাগ)।
২.	সংস্থা	বাংলাদেশ পুলিশ।
৩.	সংগ্রহ স্বত্তার নাম	প্রিন্সিপাল, বাংলাদেশ পুলিশ একাডেমী, সারদা, রাজশাহী।
৪.	সংগ্রহ স্বত্তার ঠিকানা	প্রিন্সিপালের কার্যালয়, বাংলাদেশ পুলিশ একাডেমী, সারদা, রাজশাহী।
৫.	দরদাতার যোগ্যতা	শিডিউলে (STD) বর্ণিত যাবতীয় শর্তাবলী পালন ও কাগজ/দলিলপত্রাদি দরপত্রের সঙ্গে দাখিল করার সক্ষমতা থাকতে হবে।
৬.	সংগ্রহের পদ্ধতি	উন্মুক্ত দরপত্র পদ্ধতি (OTM)।
৭.	দরপত্র বিক্রয়কারী অফিসের নাম ও ঠিকানা	১। প্রিন্সিপালের কার্যালয়, বাংলাদেশ পুলিশ একাডেমী, সারদা, রাজশাহী। ২। রেঞ্জ ডিআইজি'র কার্যালয়, রাজশাহী। ৩। পুলিশ সুপার এর কার্যালয়, রাজশাহী।
৮.	দরপত্র গ্রহণকারী অফিসের নাম ও ঠিকানা	১। প্রিন্সিপালের কার্যালয়, বাংলাদেশ পুলিশ একাডেমী, সারদা, রাজশাহী। ২। রেঞ্জ ডিআইজি'র কার্যালয়, রাজশাহী।
৯.	দরপত্র খোলার অফিসের নাম ও ঠিকানা	প্রিন্সিপালের কার্যালয়, বাংলাদেশ পুলিশ একাডেমী, সারদা, রাজশাহী।
১০.	দরপত্র সরবরাহের সর্বশেষ তারিখ ও সময়	১৩-০৭-২০২৫খ্রিঃ অফিস চলাকালীন সময় পর্যন্ত
১১.	দরপত্র দাখিলের সর্বশেষ তারিখ ও সময়	১৪-০৭-২০২৫খ্রিঃ ১২.০০ ঘটিকা পর্যন্ত
১২.	দরপত্র খোলার তারিখ ও সময়	১৪-০৭-২০২৫খ্রিঃ ২.৩০ ঘটিকা দরদাতা বা তার প্রতিনিধি উপস্থিত থাকতে পারবেন।
১৩.	দরপত্র মূল্যায়নের তারিখ ও সময়	২১-০৭-২০২৫খ্রিঃ ১২.০০ ঘটিকা
১৪.	টেন্ডার সিকিউরিটি	প্রত্যেক গ্রুপের ক্ষেত্রে পৃথক পৃথকভাবে কাজের নামের বিপরীতে ১৫নং অনুচ্ছেদের উল্লিখিত জামানতের টাকা ব্যাংক ড্রাফট/পে-অর্ডার প্রিন্সিপাল, বাংলাদেশ পুলিশ একাডেমী, সারদা, রাজশাহীর অনুকূলে দরপত্রের সঙ্গে দাখিল করতে হবে।

১৫. দরপত্রের বিবরণঃ	প্যাকেজ নম্বর	দরপত্র শিডিউলের মূল্য	সিকিউরিটি মানি
বাংলাদেশ পুলিশ একাডেমী, সারদা, রাজশাহীতে আউটসোর্সিং এর মাধ্যমে জনবল সরবরাহ কাজ	১.	২,০০০/-	৫,০০,০০০/-
মটরযান ও জলযান মেরামত ও যন্ত্রপাতি সরবরাহ কাজ	২.	৪,০০০/-	৬,৮২,০০০/-
পুলিশ হাসপাতাল ও পশু হাসপাতালের জন্য স্বনামধন্য প্রকৃত ফার্মেসী/ঠিকাদারী প্রতিষ্ঠান কর্তৃক ঔষধপত্র সরবরাহ কাজ	৩.	১,০০০/-	৭০,০০০/-
পুলিশ হাসপাতালের রোগীদের পথ্য সরবরাহ কাজ	৪.	১,০০০/-	৪০,০০০/-

বিশেষ শর্তাবলীঃ

১) অনিবার্য কারণবশতঃ নির্ধারিত দিনে বা সময়ে দরপত্র দাখিল/গ্রহণ বা খোলা সম্ভব না হলে দরপত্র আহবানকারী কর্তৃপক্ষ কর্তৃক দরপত্র দাখিলের ও খোলার/গ্রহণের পুনঃনির্ধারিত তারিখ ও সময় স্থানীয় বিজ্ঞপ্তির মাধ্যমে সংশ্লিষ্ট সকলকে অবহিত করা হবে। দরপত্র খোলার তারিখে যদি কোন কারণে অফিস বন্ধ থাকে তা হলে পরবর্তী কার্যদিবসে যথাসময়ে দরপত্র খোলা হবে।

২) কোন কারণ দর্শানো ব্যতিরেকেই কর্তৃপক্ষ যে কোন দরপত্র গ্রহণ কিংবা সকল দরপত্র বাতিল করার পূর্ণ ক্ষমতা সংরক্ষণ করেন।

৩) দরপত্র সিডিউল ক্রয়ের সময় প্রিন্সিপ্যাল, বিপিএ সারদা, রাজশাহী বরাবরে নিজস্ব প্রতিষ্ঠানের প্যাডে আবেদনের মাধ্যমে দরপত্র শিডিউল ক্রয় করতে হবে।

৪) দরপত্র পিপিএ/২০০৬ এবং পিপিআর/২০০৮ মোতাবেক সকল শর্তাবলী কার্যকর হবে।

22.06.25

মোহাম্মদ সাইফুল ইসলাম, বিপিএম, পিপিএম (বার)
বিপি নং-৭৭০৬১১৭৫৪১
পুলিশ সুপার (ফিন্যান্স এন্ড ডেভেলপমেন্ট)
পক্ষে-প্রিন্সিপাল
বাংলাদেশ পুলিশ একাডেমী
সারদা, রাজশাহী

GD-1440