

Prime Bank's 'AAA' rating reflects excellence in governance, stability

Says the private lender

STAR BUSINESS DESK

Prime Bank PLC has been awarded the highest long-term credit rating of 'AAA' and a short-term rating of 'ST-1' by the Credit Rating Agency of Bangladesh (CRAB), signifying a strong capacity for the timely repayment of financial obligations, said the private lender.

"This recognition reinforces its status as a trusted and secure financial partner for individuals, businesses, and investors alike. This is not merely a reflection of financial metrics. It is a testament to our enduring commitment to prudent banking, customer-first principles, and long-term value creation," said the bank in a statement.

CRAB's evaluation considers a broad range of factors, including capital strength, asset quality, earnings stability, governance standards, and liquidity.

Prime Bank said it maintains a capital adequacy ratio well above the regulatory minimum set by Bangladesh Bank, alongside a non-performing loan ratio significantly below the industry average -- 20.20 percent of total outstanding as of December 2024 -- evidencing strong asset quality and effective credit risk management.

Another cornerstone of the rating, the bank said, is its strong earnings performance, driven by stable interest income, disciplined cost control, and growing non-funded income sources such as trade finance, treasury, and digital banking services.

"Our robust earnings are driven by stable interest income, disciplined cost control, and diversified non-

funded income sources such as trade finance, treasury, and digital banking services."

Prime Bank said its well-diversified funding base -- comprising corporate deposits, SME clients, and retail savers -- further strengthens its liquidity position.

"The rating also recognises qualitative aspects such as sound board governance, effective management, internal controls, audit practices, and ethical conduct," it said.

With a comprehensive enterprise risk management framework, the bank integrates risk awareness into decision-making at all levels. Investments in digital transformation, SME development, green finance, and inclusive banking underpin its commitment to trusted, sustainable growth, it added.

"For customers, this rating guarantees safety, reinforces trust, and reflects a solid partnership," the private bank said.

 Prime Bank



Brig Gen Md Asaduzzaman, director of Dhaka Medical College Hospital (DMCH), inaugurates the collection booth of Pubali Bank PLC on the DMCH premises in Dhaka yesterday. Mohammad Ali, managing director and chief executive officer of the bank, was present.

PHOTO: PUBLI BANK

Pubali Bank opens booth at Dhaka Medical College Hospital

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Pubali Bank PLC has opened a collection booth at Dhaka Medical College Hospital (DMCH) in a bid to provide fast and modern services.

Through this booth, various fees, including diagnostic test fees and other charges for hospital patients, will be collected.

Brig Gen Md Asaduzzaman, director of DMCH, inaugurated the booth as

the chief guest, according to a press release.

Mohammad Ali, managing director and chief executive officer of the bank, attended the programme as guest of honour.

Mohammad Esha, deputy managing director of the bank; Md Rafiqul Islam, deputy general manager and regional manager for Dhaka South; along with senior executives from both organisations, were also present.

Midland Bank opens relocated branch on Kemal Ataturk Avenue



Md Ahsan-uz Zaman, managing director and CEO of Midland Bank PLC, poses for photographs at the launch of the bank's relocated branch at Nilufar Heights on Kemal Ataturk Avenue in Banani, Dhaka recently.

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Midland Bank PLC has recently opened a relocated branch at Nilufar Heights on Kemal Ataturk Avenue in the capital's Banani.

Md Ahsan-uz Zaman, managing director and CEO of the bank, inaugurated the branch as the chief guest, according to a press release issued by the bank.

In his address, Zaman expressed

his sincere gratitude to customers for their wholehearted support, which has been instrumental in the branch's continued success.

He encouraged them to strengthen their relationship with the bank by opening accounts and instructed branch officials to deliver the highest standard of service to all clients.

The bank's MD also urged customers to utilise Midland Online, the bank's complimentary internet

banking platform, and benefit from secure, modern, and convenient banking services accessible anytime, from anywhere.

Md Zahid Hossain, deputy managing director of the bank; Mostofa Mayul Hasan, manager of the Banani branch; along with senior members of the bank's management team, local businesspeople, and officials from various organisations, were also present.

This initiative forms part of the GreenDairyPartnershipinBangladesh -- a five-year project funded by the Danida Green Business Partnership (DGBP) under the Ministry of Foreign Affairs of Denmark.

The project seeks to enhance the resilience of dairy farming households and develop a sustainable, commercially viable, private sector-led green dairy value chain.

Md Abu Sufiun, director general of the Department of Livestock Services, inaugurated the forum as the chief guest, according to a press release.

Anders B Karlsson, deputy head of mission at the Embassy of Denmark in Bangladesh, and Shakila Faruque, director general of the Bangladesh Livestock Research Institute, attended as special guests.

The GreenDairyPartnershipaspiresto establish a green, inclusive, and commercially sustainable dairy value

chain in south-western Bangladesh.

The project targets a 30 percent reduction in greenhouse gas emissions and aims to increase the income of 10,000 farming households -- 80 percent of which are led by women -- with plans to scale up the initiative to reach 50,000 households.

The forum serves as a collaborative platform to foster multi-stakeholder engagement in promoting responsible business practices and

the adoption of climate-smart technologies, thereby making the dairy sector both commercially viable and environmentally sustainable.

It will address systemic challenges, foster productivity, and stimulate investment to unlock the sector's potential for large-scale, profitable dairy enterprises that meet national nutritional demands and contribute to the achievement of the Sustainable Development Goals (SDGs).

Real wage growth

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executive director of the Institute for Inclusive Finance and Development (InM), said despite easing inflation, the continued decline in wage growth means workers are effectively earning less in real terms.

"Their purchasing power has eroded significantly, limiting their ability to afford basic necessities," he said, adding that this is raising serious concerns about malnutrition, particularly among women and children, whose dietary needs are often deprioritised during household budget cuts.

The price of staple foods like rice remains high despite a good harvest season, which is making things harder for low-wage earners. "For low-income families, who spend a large portion of their earnings on food, this is devastating."

According to Mujeri, the persistent gap in wage growth and product prices has now become a structural problem. "Without intervention, it threatens to widen income inequality and push more people into poverty," he pointed out.

"Without urgent protective measures, we risk pushing millions further into nutritional poverty. And this isn't just a public health issue, it's a matter of intergenerational equity," he said.

বাংলাদেশ বিদ্যুৎ উন্নয়ন বোর্ড

ব্যবস্থাপক (তত্ত্বাংকোং) এর দলের
চাঁপাইনবাবগঞ্জ ১০০ মেগাওয়াট বিদ্যুৎ কেন্দ্র
বিউরো, চাঁপাইনবাবগঞ্জ

Email: manager.chapai100mw@gmail.com
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Memo No. 27.11.7000.461.03.018.25-16

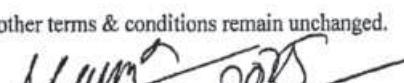
Date: 09/07/2025

Amendment of e-GP Notice (Re-tender)

E-Tender ID No. 1127075, the tender named "Procurement of Filters for Ventilation System of Chapainawabganj 100MW Power Plant, BPDB, Amnura, Chapainawabganj" is hereby amended as follows:

Description	Existing	Amended as
Last Date & Time of Tender Selling	13-Jul-2025 15:22	20-Jul-2025 10:15
Last Date & Time of Tender Closing	14-Jul-2025 11:00	20-Jul-2025 11:00
Last Date & Time of Tender Opening	14-Jul-2025 11:00	20-Jul-2025 11:00

All other terms & conditions remain unchanged.



(Md. Mamun-Or-Rashid)

ID No. 1-01765
Executive Engineer (Mechanical)
Chapainawabganj 100 MW Power Plant
BPDB, Amnura, Chapainawabganj.

বিদ্যুৎ জন-১০(২)/০৯/০৭/২৫

GD-1549

Islami Bank hits milestone by surpassing Tk 20,000cr in deposits

STAR BUSINESS DESK

Islami Bank Bangladesh PLC has set a milestone in the country's agent banking sector by surpassing Tk 20,000 crore in deposits collected through its agent banking services.

The amount accounts for nearly 42 percent of total deposits in the agent banking channel nationwide -- the highest in the sector.

Since launching operations in 2017, Islami Bank's agent banking has expanded rapidly, setting a benchmark by collecting Tk 20,000 crore in deposits within just nine years.

Islami Bank now leads the country's agent banking sector in terms of customer base, currently serving over 53 lakh customers.

Nearly half of these customers are women, with the majority residing in rural areas. These customers can seamlessly deposit and withdraw funds, with daily transactions averaging over Tk 1,000 crore.

The bank also holds the top position in remittance collection through the country's agent banking network. In 2024, remittances received via Islami Bank's agent banking totalled Tk 15,352 crore, representing over 54 percent of the sector's total. By June 2025, this figure stood at Tk 8,984 crore.

Islami Bank's agent banking currently operates through 2,791 outlets across 472 upazilas nationwide.

Additionally, the bank's Rural Development Scheme (RDS) plays a vital role in promoting rural economic development through agent banking. At present, investments of up to Tk 5 lakh are being disbursed via 135 agent outlets, helping to empower rural communities and foster entrepreneurship.

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
নির্বাচী প্রক্রিয়ার কার্যকলায়, সওজ
সত্ক বিভাগ, লালমনিরহাট।
ফোন ও ফ্যাক্স- ০৫৯১-৬৭৭০
ইমেইল: eerhdal@yahoo.com

তারিখ: ০৯-০৭-২০২৫ খ্রি

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