

# 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.



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: PUBALI 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



PHOTO: MIDLAND BANK

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.

STAR BUSINESS DESK

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 Maynul 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.

## New forum launched for dairy sector

STAR BUSINESS DESK

In a bid to drive a green transformation in Bangladesh's dairy industry, the Dairy Value Chain Forum was launched at a function at the InterContinental Dhaka yesterday.

The forum convened a consortium of strategic partners, including Solidaridad Network Asia, Arla Foods, Pran Dairy, SEGES Innovation, IDRN-Bangladesh Agricultural University, and the Danish Agriculture & Food Council.

This initiative forms part of the Green Dairy Partnership in Bangladesh — 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 Karlens, 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 Green Dairy Partnership aspires to establish a green, inclusive, and commercially sustainable dairy value



Md Abu Sufiun, director general of the Department of Livestock Services, poses for group photographs with representatives from government bodies, academic institutions, development partners, and private sector entities at the launch of "Dairy Value Chain Forum" at the InterContinental Dhaka yesterday.

PHOTO: DAIRY VALUE CHAIN FORUM

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).

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
নির্বাহী প্রকৌশলীর কার্যালয়, সওজ  
সড়ক বিভাগ, লালমনিরহাট।  
ফোন ও ফ্যাক্স- ০৫৯১-৬১৭৭০  
ইমেইল: eerhdial@yahoo.com

স্মারক নং- ৩৫.০১.৫২০০.৪৪০.৪১.০০২-২৫-১১০৫ তারিখ: ০৯-০৭-২০২৫ খ্রি:

**সীমিত দরপত্র পদ্ধতিতে ত্রিকাদারী তালিকাভুক্তি/লাইসেন্স নবায়ন বিজ্ঞপ্তি।**

এতদ্বারা সংশ্লিষ্ট সকলের অবগতির জন্য জানানো যাচ্ছে যে, নিম্নবর্ণিত সময়সূচি মোতাবেক লালমনিরহাট সড়ক বিভাগের ২০২৫-২০২৬ অর্থ বছরের সীমিত দরপত্র পদ্ধতিতে ত্রিকাদারী তালিকাভুক্তি/লাইসেন্স নবায়ন করা হবে। আগ্রহী ব্যক্তি/প্রতিষ্ঠানকে ত্রিকাদারী লাইসেন্স নবায়ন/তালিকাভুক্তি করার জন্য অনুরোধ করা হলো।

ছক-১					
বিবরণ	নবায়ন ফি	ভ্যাট ১৫%	বিনা জরিমানায় নবায়নের সময়সীমা	৫০% জরিমানায় নবায়নের সময়সীমা	১০০% জরিমানায় নবায়নের সময়সীমা
ত্রিকাদারী লাইসেন্স নবায়ন	২০০০/-	৩০০/-	০২/০৭/২০২৫ হতে ০৩/০৯/২০২৫ ইং পর্যন্ত	০২/০৭/২০২৫ হতে ০৩/০৯/২০২৫ ইং পর্যন্ত	০২/০৭/২০২৫ হতে ০৩/০৯/২০২৫ ইং পর্যন্ত

ছক-২			
বিবরণ	তালিকাভুক্তি ফরমের মূল্য	ভ্যাট ১৫%	তালিকাভুক্তি ফরম সংগ্রহ ও জমা প্রদানের সময়সীমা
ত্রিকাদারী তালিকাভুক্তি	১০০০/-	৫০০/-	১০/০৭/২০২৫ হতে ০৩/০৯/২০২৫ ইং পর্যন্ত

**শর্তাবলীঃ**

- ২০২৫-২০২৬ অর্থ বছরের লাইসেন্স নবায়নের জন্য অত্র দপ্তরের হিসাব শাখায় লাইসেন্স নবায়ন ফি ও ভ্যাট জমা পূর্বক মানি রশিদ সংগ্রহ করতে হবে।
- ত্রিকাদারী তালিকাভুক্তির জন্য ১০০০/- টাকা মূল্যের তালিকাভুক্তি ফরম অত্র অফিস হতে সংগ্রহ পূর্বক ফরমে উল্লিখিত সকল শর্তাবলি পূরণ করে দাখিল করতে হবে। তালিকাভুক্তি কমিটি কর্তৃক যাচাই-বাছাই করে উত্তীর্ণ ব্যক্তি/প্রতিষ্ঠানের তালিকাভুক্তি ফি গ্রহণ পূর্বক ত্রিকাদারী তালিকাভুক্তি করা হবে।
- নির্ধারিত তারিখের পরে কোনক্রমে ত্রিকাদারী লাইসেন্স নবায়ন/তালিকাভুক্তি ফি গ্রহণ করা হবে না।
- ত্রিকাদারী লাইসেন্স নবায়ন/তালিকাভুক্তির ক্ষেত্রে কর্তৃপক্ষের সিদ্ধান্তই চূড়ায় বলে গণ্য হবে।
- লাইসেন্স নবায়নের ক্ষেত্রে শুধুমাত্র ২০২৩-২০২৪ ও ২০২৪-২০২৫ অর্থ বছরে নবায়নকৃত লাইসেন্স বহি ২০২৫-২০২৬ অর্থ বছরে নবায়ন করা হবে।

(মোঃ আশুপুল সোমনে)  
পরিচিতি নং- ১০০৪৪৮  
নির্বাহী প্রকৌশলী (চঃসা), সওজ  
সড়ক বিভাগ, লালমনিরহাট।

GD-1550

## Real wage growth

FROM PAGE B4

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."

The government must urgently focus on

employment generation to absorb the growing labour surplus and lift wages to resolve the situation.

"If real incomes continue to fall and nutritional deficits widen, Bangladesh risks facing a generational health crisis, undermining long-term workforce productivity and economic resilience," he warned.

Meanwhile, Shaifuddin Khaled, a lecturer in the Department of Economics at Begum Rokeya University, Rangpur (BRUR), said the government should strengthen its support for workers by developing a comprehensive database to facilitate minimum wage enforcement and social protection.

"Despite nearly 85 percent of the labour force being engaged in the informal economy, the government still lacks a proper database to identify and support them, especially during periods of inflationary pressure," 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 (তত্ত্বাঃ প্রকৌঃ) এর দপ্তর  
চাপাইনাবাবগঞ্জ ১০০ মেগাওয়াট বিদ্যুৎ কেন্দ্র  
বিউবো, চাপাইনাবাবগঞ্জ  
Email: manager.chapai100mw@gmail.com  
মোবাইলঃ +৮৮০১৭০৮-১৪৯৪৯৫

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.

*Mamun*  
09.07.2025  
(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