



HSIA TERMINAL 3 Caab’s network rollout model frustrates mobile operators

MAHMUDUL HASAN

At airports and other critical infrastructure sites, mobile operators typically install network equipment with support from authorities who usually provide space free or at nominal rent, ensuring passengers enjoy reliable internet and telecommunication access.

But the Civil Aviation Authority of Bangladesh (Caab) has taken a different approach for Terminal 3 of Hazrat Shahjalal International Airport in Dhaka.

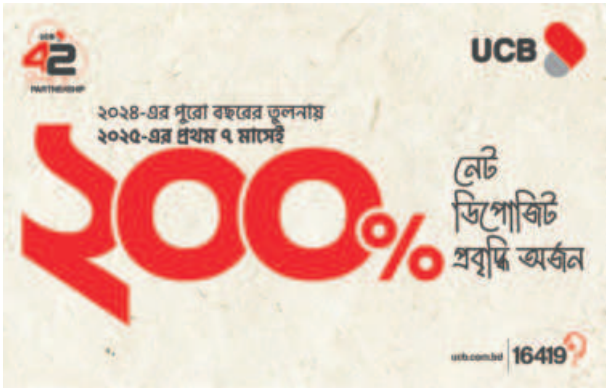
Caab has invited technical proposals that include profit-sharing for innovative digital services and rental fees for multiple spaces within the terminal, a model that has frustrated mobile operators. They fear it could delay the rollout of mobile networks, just as the terminal is due to become fully operational later this year.

On June 20, Caab called for bids from mobile operators to install network infrastructure inside Terminal 3. Under the proposed terms, seen by The Daily Star, the operator offering the highest financial bid will win the contract and will also be responsible for ensuring access to network services for all other operators.

The winning bidder will be required to pay a security deposit of Tk 3 crore and rent for four different terminal spaces. Additionally, they must share a percentage of profits earned from digital innovation services using the infrastructure with Caab. Revenue collected from other operators will also be shared with the authority.

Mobile operators have labelled this model unreasonable and contrary to passenger interests.

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CCCI biennial polls on Nov 1

STAFF CORRESPONDENT, Ctg

The long-awaited biennial election for the board of directors of the Chittagong Chamber of Commerce and Industry (CCCI) for 2025-26 and 2026-27 will be held on November 1.

The CCCI Election Board, formed by the commerce ministry’s Trade Organisation Wing, announced the schedule yesterday, over 11 months after an administrator took charge of the century-old trade body.

The CCCI issued a circular signed by the election board chief, Monowara Begum, also director of Local Government Division in Chattogram, in this regard. The voting will be held at World Trade Center Chittagong.

According to the schedule, group and town association members will hold a meeting on August 30 to finalise their representatives.

The preliminary voter list will be published on September 7, followed by the final list on September 14.

Nomination forms will be available from September 14 to 20, with the submission deadline set for September 21. The preliminary list of candidates will be released on September 25 and the final list on October 5.

The last CCCI election, where votes were actually cast, was held in 2013. Since then, the trade body got leaders with no votes being cast for five consecutive terms.

Following the regime change last year, all 24 members of the CCCI executive board, including its president, resigned on September 2 following protests from business communities demanding a fresh voter list.

Six banks shine, five hit record losses

AHSAN HABIB

How did the first half of this year treat the banking sector? The answer depends on whom the listed banks lent to over the past 15 years.

In the January-June period of 2025, six listed commercial lenders posted record profits, buoyed by low levels of bad loans and sizeable, secure returns from treasury bonds.

But in the same period, five others incurred a combined loss of Tk 6,000 crore after their exposure to toxic assets came to light after the 2024 political changeover, forcing them to set aside far more in provisions.

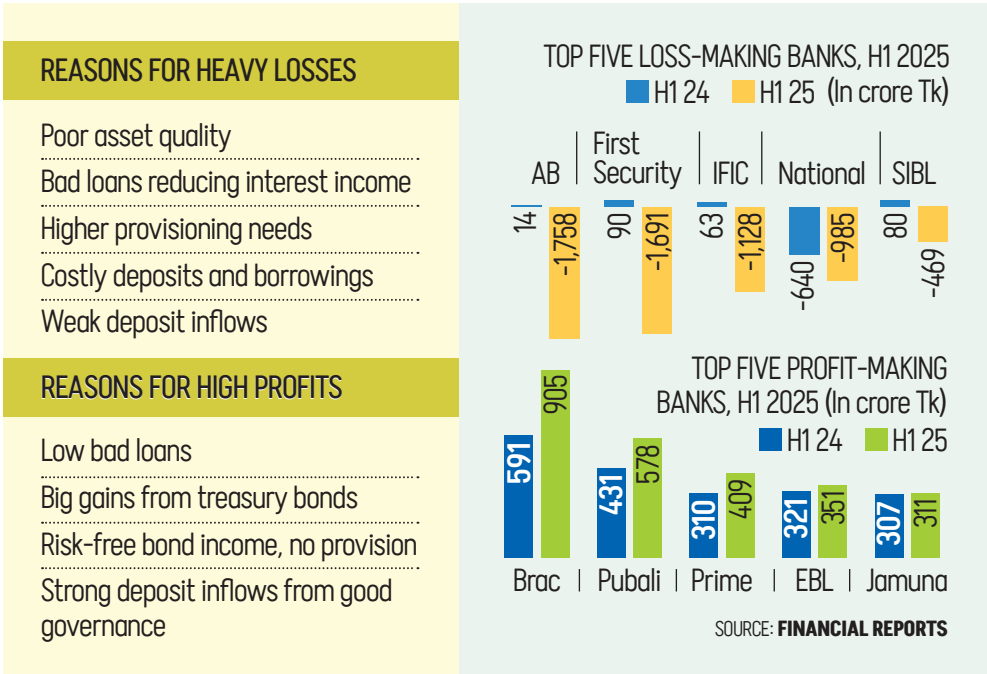
Financial reports show BRAC Bank, Pubali Bank, Prime Bank, Eastern Bank, Jamuna Bank and Bank Asia all achieved record profits in the first half of the year, with their combined earnings increasing by 80 percent.

By contrast, AB Bank, First Security Islami Bank, IFIC Bank, National Bank and Social Islami Bank recorded the sector’s biggest losses, together totalling Tk 6,000 crore.

“Non-performing loans (NPLs) were the decisive factor,” said Md Main Uddin, professor of banking and insurance at Dhaka University.

“If a bank has high bad loans, it cannot earn interest income from those. Moreover, it has to keep provisions on that bad loan from their profit,” he said. “So, it hits profit directly.”

Prof Uddin said banks with low NPLs could invest more in treasury bonds, which recently offered historically high interest rates. These



returns were both risk-free and fully secured, requiring no provisions, which helped their profits soar.

Among listed lenders, BRAC Bank posted the highest profit of Tk 708 crore, followed by Pubali Bank with Tk 578 crore and Prime Bank with Tk 415 crore. Jamuna Bank and Eastern Bank also each reported profit above Tk 300 crore.

Other lenders enjoying strong growth in the first half of 2025 included City Bank, Bank Asia, Dhaka Bank, Mercantile Bank, Shahjalal Islami Bank and Southeast Bank.

At the other end of the scale, AB Bank posted the largest loss of Tk 1,758 crore in the first six months. First Security Islami Bank lost Tk 1,691 crore, IFIC Bank Tk 1,128 crore, and National Bank Tk 985 crore.

In its financial report, AB Bank said its profits dropped mainly due to a fall in net interest income, which dropped by Tk 1,473 crore compared with the same period last year.

The bank said interest income fell as non-performing loans rose, and spreads narrowed amid high interest

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Stock market reform going right, bit slow



AHSAN HABIB

When the interim government took power in August 2024, one of its earliest pledges was to fix a stock market long plagued by manipulation, inefficiency and lax oversight. A year on, the Bangladesh Securities and Exchange Commission (BSEC) has embarked on what is arguably the most ambitious clean-up in its 30-year history. The results are mixed: enforcement has been unusually forceful, but many structural reforms remain on paper.

One clear change is the end of the once-routine practice of the BSEC nudging brokers to buy shares to prop up the benchmark index. Such interventions, which undermined market independence and violated rules, have ceased in the past year.

“For once, they’re not chasing the index, they’re chasing reform,” said Saiful Islam, president of the DSE Brokers Association.

Former BSEC chairman Faruq Ahmad Siddiqi detected “a qualitative shift in mindset” and “no bad intentions as we have seen previously”.

HEAVY FINES FOR MANIPULATORS

Over the past year, the new commission, reconstituted under Chairman Khondoker Rashed Maqsood following the fall of the Awami League government last August, has revived long-pending cases and acted with unprecedented vigour. It imposed record fines exceeding Tk 1,100 crore for stock manipulation, the highest since the commission’s founding in 1993.

In a major policy shift, fines now cover up to 90 percent of illicit gains, compared with around 20 percent before.

Among the most high-profile cases was a Tk 428 crore penalty against five firms and four individuals accused of manipulating shares in Beximco Ltd, owned by Salman F Rahman, former private industry and investment adviser to the prime minister.

In October 2024, the commission fined five firms and four individuals, including Mosleque Rahman, Momtazur Rahman, and their associates, over widespread manipulation in

Beximco stock trading between July 28, 2021, and September 6, 2021, as well as January 2, 2022, and March 10, 2022.

In a separate development, Salman F Rahman, his son Ahmed Shayan Fazlur Rahman, and the previous BSEC chairman Prof Shibli Rubayat-Ul-Islam were recently declared unwanted for life in the stock market for misleading investors with a deceptively named bond.

The commission said they misled investors by branding a bond “IFIC Amar Bond” to

approximately 600 beneficiary owner (BO) accounts since the change in government last August.

As part of finding what actually happened during the previous government’s regime, the BSEC mulled investigations last September. The probe committee submitted all of their reports regarding 13 issues by April of this year. Enforcement is yet to see completion.

Yawer Sayeed, a member of the enquiry committee, said, “As these were huge tasks and detailed reports, it took around six



suggest it was issued by IFIC Bank when the issuer was Sreepur Township Ltd. The Daily Star exposed the irregularities in a report titled “Amar Bond not IFIC’s”, published on November 23, 2023.

In May, the BSEC informed the finance ministry of alleged manipulation by Abul Khayer and associates. In June, the Anti-Corruption Commission filed fraud and embezzlement charges against Khayer, his wife, and 13 others, including cricketer Shakib Al Hasan. They were fined over Tk 190 crore.

Siddiqi welcomed the crackdown but said the regulator initially “rushed to take punitive measures”, spooking markets, before adopting a more measured approach focused on returning funds without panic.

He also argued that the main culprits often remained untouched. “The real manipulators operate under others’ names,” he said, making collection of fines difficult.

“It was possible to find who the main culprits were, but the BSEC did not find them,” he said.

The commission has also frozen

months to complete all the reports.”

“We have also provided some policy recommendations that are research-based so that such activities can be prevented in the future.”

Meanwhile, Abul Kalam, spokesperson of the regulator, said, “As the BSEC needs to first assess the reports and hold hearings, it takes time to take enforcement decisions.”

One-third of the cases are at the final stage and are waiting for enforcement decisions in a commission meeting, he said.

BROAD STRUCTURAL REFORMS

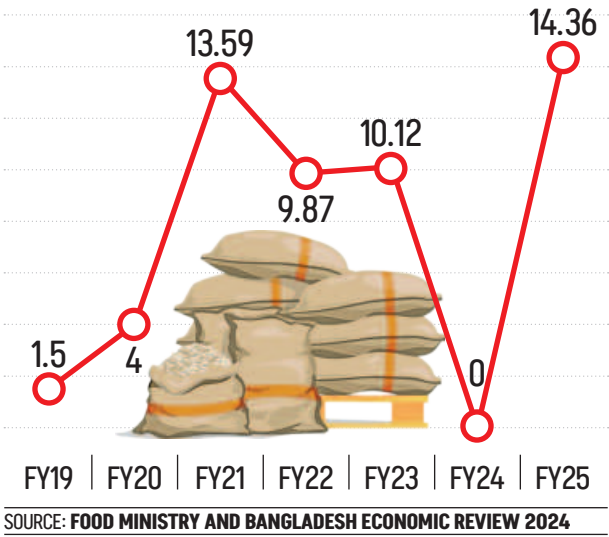
Much of the policy work stemmed from the five-member task force appointed after the new government took office. Its blueprint, submitted in June, covers IPO rules, margin trading, mutual fund oversight and digitisation. A committee member said the process took time to ensure stakeholder input.

“We consulted widely so that all parties feel their views are reflected,” said Al-Amin, a member of the task force committee and a professor at Dhaka University.

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Rice import by public and private sector

(In lakh tonnes)



SOURCE: FOOD MINISTRY AND BANGLADESH ECONOMIC REVIEW 2024

Rice imports hit 7-year high amid production shortfall Apparently for floods, data inconsistencies

SUKANTA HALDER

Bangladesh’s rice imports surged to a seven-year high in the last fiscal year (FY25) of 2024-25, driven by a shortfall in domestic production, according to official data.

Public and private importers brought in 14.36 lakh tonnes of rice last fiscal year, the highest since FY18, when Bangladesh imported 31.6 lakh tonnes of the staple, according to official data.

Experts, however, said Bangladesh was not supposed to import any rice had the production data been correct. The nation was supposed to have a surplus.

“Sudden floods in the southeast region damaged a substantial amount of Aman season paddy, necessitating a significant amount of imports,” said Food Adviser Ali Imam Majumder.

In August and September last year, floods damaged around 10 lakh tonnes of Aman just prior to flowering in Chattogram, Sylhet, and Mymensingh divisions, according to the Department of Agricultural Extension’s previous estimate.

Full year data of rice production in FY25 is yet to be available.

The Bangladesh Bureau of Statistics (BBS) has so far published estimates of the production of Aus and Aman for FY25, citing that it fell 1.5 percent year-on-year to 1.93 crore tonnes.

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Eastern Bank unveils co-branded cards with ShareTrip and Visa

STAR BUSINESS DESK

Eastern Bank PLC (EBL), in partnership with ShareTrip, Bangladesh's leading online travel agency, and global payment network Visa, has launched the "ShareTrip Visa Co-branded Card", the country's first suite of lifestyle and travel-focused credit and debit cards.

Tailored for the modern traveller, the cards are designed to enhance both lifestyle and travel experiences through unparalleled convenience and rewards.

Sabbir Ahmed, country manager for Bangladesh, Nepal and Bhutan at Visa; Osman Ershad Faiz, additional managing director and chief operating officer of EBL; and Sadia Haque, co-founder and CEO of ShareTrip, jointly unveiled the cards at the bank's head office in Dhaka recently, according to a press release.

"The ShareTrip Visa Co-branded Card

underscores our ongoing commitment to delivering value-driven, secure, and globally accepted digital payment solutions," said Ahmed.

Faiz added: "Our collaboration with ShareTrip and Visa reaffirms EBL's dedication to providing distinctive financial solutions. This card not only streamlines travel payments but also offers tangible lifestyle and digital privileges for our customers."

Haque remarked: "This co-branded initiative reflects ShareTrip's mission to broaden our digital offerings. Alongside lifestyle benefits, we are opening the door to a richer world of experiences tailored to customers' everyday needs."

Available in credit variants (Platinum and Signature) and a debit version, the ShareTrip Visa Co-branded Card comes with value-added benefits for a wide range of customer segments.



PHOTO: EASTERN BANK

Osman Ershad Faiz, additional managing director and chief operating officer of Eastern Bank PLC; Sabbir Ahmed, country manager for Bangladesh, Nepal and Bhutan at Visa; and Sadia Haque, co-founder and CEO of ShareTrip, jointly unveil the "ShareTrip Visa Co-branded Card" at the bank's head office in Dhaka recently.



M Hoque Faisal, director of sales and marketing at Tropical Homes Limited, and Mamur Ahmed, senior executive vice-president and head of branch distribution at Prime Bank PLC, pose for photographs after signing the agreement at the bank's corporate office in the capital's Gulshan recently.

PHOTO: PRIME BANK

Prime Bank signs partnership deal with Tropical Homes

STAR BUSINESS DESK

Prime Bank PLC has recently signed a strategic partnership agreement with Tropical Homes Limited, a real estate developer in Bangladesh, enabling the bank's customers to enjoy exclusive benefits from the renowned property company.

Mamur Ahmed, senior executive vice-president and head of branch distribution at Prime Bank PLC, and M Hoque Faisal, director of sales and marketing at Tropical Homes Limited, signed the agreement at

the bank's corporate office in the capital's Gulshan, according to a press release.

As part of this partnership, Prime Bank customers will be entitled to a range of exclusive and attractive benefits from Tropical Homes, enhancing their opportunities to invest in premium real estate.

The collaboration aims to provide special privileges, value-added services, and customised offers for Prime Bank's valued clients, making property ownership with Tropical Homes more rewarding and accessible.

Syed Zulkar Nayan appointed DMD of Bank Asia

STAR BUSINESS DESK

Bank Asia PLC has recently appointed Syed Zulkar Nayeem as a deputy managing director (DMD).

Nayeem will concurrently serve as head of retail banking at the bank, according to a press release.

Before assuming his new role, he served as senior executive vice-president at Eastern Bank PCL (EBL).

With over 24 years of distinguished experience in leading local and multinational banks, he possesses a proven track record of driving growth, fostering innovation, and delivering customer-centric transformation.

He began his career with the Hongkong and Shanghai Banking Corporation (HSBC) Bangladesh in 2001 before joining Eastern Bank PLC in 2007, where he rose to senior executive vice-president and head of business for retail and SME banking.

Throughout his career, Nayeem has played a pivotal role in expanding distribution networks, enhancing retail business performance, and building inclusive financial ecosystems.

He has completed numerous advanced training programmes and participated in global industry forums.

He holds a master's degree in management and a professional certification from the Institute of Business Administration (IBA) at the University of Dhaka.



Syed Zulkar Nayeem

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার									
মহিলা ও শিশু বিষয়ক মন্ত্রণালয়									
মহিলা বিষয়ক অধিদপ্তর									
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আউটসোর্সিং পদ্ধতিতে জনবল সরবরাহের দরপত্র বিজ্ঞপ্তি									
মহিলা ও শিশু বিষয়ক মন্ত্রণালয়ের আওতাধীন মহিলা বিষয়ক অধিদপ্তর কর্তৃক বাস্তবায়নাদীন “নারী ও শিশু নির্যাতন প্রতিকার ও প্রতিরোধে সমন্বিত সেবা জোরদারকরণ এবং কুইক রেসপন্স টিমের কার্যক্রম” শীর্ষক প্রকল্পের বিভিন্ন কার্যক্রম পরিচালনার জন্য মাসিক সেবামূল্যে আউটসোর্সিং পদ্ধতিতে জনবলের সেবা গ্রহণের উদ্দেশ্যে The Public Procurement Act 2006, The Public Procurement Rules 2008 অনুযায়ী প্রকৃত ঠিকাদার/সরবরাহকারী প্রতিষ্ঠানের নিকট হতে সীলমোহরকৃত খামে উন্মুক্ত দরপত্র আহ্বান করা যাচ্ছে।									
১.	মন্ত্রণালয়/বিভাগের নাম	:	মহিলা ও শিশু বিষয়ক মন্ত্রণালয়						
২.	বাস্তবায়নকারী সংস্থার নাম	:	মহিলা বিষয়ক অধিদপ্তর						
৩.	সংগ্রহকারী সত্ত্বার নাম	:	প্রকল্প পরিচালক, নারী ও শিশু নির্যাতন প্রতিকার ও প্রতিরোধে সমন্বিত সেবা জোরদারকরণ এবং কুইক রেসপন্স টিমের কার্যক্রম শীর্ষক প্রকল্প।						
৪.	ক্রয়/সংগ্রহের সন্ধানিকারীর জেলা	:	ঢাকা						
৫.	ক্রয়/সংগ্রহের সন্ধানিকারীর কোড নং	:	২২৪৪১১২০০						
৬.	দরপত্র আহ্বানের কারন/উদ্দেশ্য	:	“নারী ও শিশু নির্যাতন প্রতিকার ও প্রতিরোধে সমন্বিত সেবা জোরদারকরণ এবং কুইক রেসপন্স টিমের কার্যক্রম শীর্ষক” প্রকল্পের বিভিন্ন কার্যক্রম পরিচালনার জন্য						
৭.	দরপত্র আহ্বানের সূত্র ও তারিখ	:	মশিবিম/মবিঅ/নামিনিপ্রসসেজোকুরেটিকা/০২/২০২৫-০২				তারিখ: ১১/০৮/২০২৫		
৮.	দরপত্র প্রকাশের তারিখ	:	১২/০৮/২০২৫						
৯.	ক্রয়/সংগ্রহ পদ্ধতি	:	উন্মুক্ত দরপত্র পদ্ধতি (OTM)						
১০.	বাজেট এবং তহবিলের উৎস	:	(জিওবি)						
১১.	দরপত্র প্যাকেজ এর নাম	:	আউটসোর্সিং পদ্ধতিতে জনবল সরবরাহ।						
১২.	দরপত্র সিডিউল বিক্রয়ের সময়সীমা	:	১৭/০৮/২০২৫ হতে ১০/০৯/২০২৫ তারিখ বিকাল ৫:০০ ঘটিকা পর্যন্ত।						
১৩.	ক) দরপত্র দাখিলের তারিখ ও সময়সীমা খ) দরপত্র বাস্তবায়নের তারিখ ও সময়সীমা	:	১১/০৯/২০২৫ তারিখ সকাল ৯টা হতে দুপুর ২টা পর্যন্ত। ১১/০৯/২০২৫ তারিখ দুপুর ২:০১ মিনিট।						
১৪	দরপত্র খোলার তারিখ, সময় ও স্থান	:	১১/০৯/২০২৫ তারিখ বিকাল ৩টা, প্রকল্প পরিচালকের দপ্তর, “নারী ও শিশু নির্যাতন প্রতিকার ও প্রতিরোধে সমন্বিত সেবা জোরদারকরণ এবং কুইক রেসপন্স টিমের কার্যক্রম” শীর্ষক প্রকল্প, মহিলা বিষয়ক অধিদপ্তর (৪র্থ তলা), ৩৭/৩ ইক্সটান গার্ডেন রোড, ঢাকা। (দরপত্রে অংশগ্রহণকারী/প্রতিনিধিগণ-এর সম্মুখে (যদি কেহ উপস্থিত থাকেন) দরপত্র খোলা হবে।						
১৫.	দরপত্র সিডিউল বিক্রয়কারী অফিসের নাম ও ঠিকানা	:	“নারী ও শিশু নির্যাতন প্রতিকার ও প্রতিরোধে সমন্বিত সেবা জোরদারকরণ এবং কুইক রেসপন্স টিমের কার্যক্রম” শীর্ষক প্রকল্প, মহিলা বিষয়ক অধিদপ্তর (৪র্থ তলা), ৩৭/৩ ইক্সটান গার্ডেন রোড, ঢাকা।						
১৬.	দরপত্র দাখিলের স্থান	:	“নারী ও শিশু নির্যাতন প্রতিকার ও প্রতিরোধে সমন্বিত সেবা জোরদারকরণ এবং কুইক রেসপন্স টিমের কার্যক্রম” শীর্ষক প্রকল্প, মহিলা বিষয়ক অধিদপ্তর (৪র্থ তলা), ৩৭/৩ ইক্সটান গার্ডেন রোড, ঢাকা।						
১৭.	দরদাতার যোগ্যতা	:	বিজ্ঞপ্তিতে টেন্ডার ডকুমেন্ট/ সিডিউলে উল্লেখ রয়েছে।						
১৮.	দরপত্রের সহিত যেসকল কাগজপত্র জমা দিতে হবে	:	দরপত্র সিডিউলে উল্লেখিত কাগজপত্রাদির কপি দরপত্রের সাথে জমা দিতে হবে।						
১৯.	সেবা প্রদানকারীর বিবরণ	:	ক্র.নং	পদের/সেবার নাম	ক্যাটাগরি	পদের সংখ্যা	শিক্ষাগত যোগ্যতা	বয়সসীমা	
			১.	ব্যবস্থাপনা সেবা (প্রোগ্রাম অফিসার)	বিশেষ সেবা-১	৯৭	শিক্ষাগত যোগ্যতা	১১/০৯/২০২৫	
			২.	ক্রিনিশিয়াল সাইকোলজিস্ট সেবা (ক্রিনিশিয়াল সাইকোলজিস্ট)	বিশেষ সেবা-১	৪০	সম্পর্কিত	৫ তারিখে	
			৩.	মনিটরিং সেবা (হেল্পলাইন ইন্টারজ)	বিশেষ সেবা-১	১	বিভাগীয়	১৮-৬০ বছর	
			৪.	গবেষণাসেবা (বৈজ্ঞানিক) (বৈজ্ঞানিক কর্মকর্তা)	বিশেষ সেবা-১	১৮	বিভাগীয়		
			৫.	আইটি সেবা (আইটি অফিসার)	বিশেষ সেবা-১	১	বিভাগীয়		
			৬.	ডকুমেন্টেশন সেবা (ডকুমেন্টেশন অফিসার)	বিশেষ সেবা-১	২	বিভাগীয়		
			৭.	গবেষণা সেবা (গবেষণা কর্মকর্তা)	বিশেষ সেবা-১	১	বিভাগীয়		
			৮.	আইসি সহায়তা সেবা (আইসি কর্মকর্তা)	বিশেষ সেবা-১	১২	বিভাগীয়		
			৯.	প্রকৌশল সেবা (হার্ডওয়্যার মেনেজমেন্ট ইঞ্জিনিয়ার)	বিশেষ সেবা-১	১	বিভাগীয়		
			১০.	টেকনিশিয়ান সেবা (ল্যাব টেকনোলজিস্ট)	বিশেষ সেবা-২	২২	বিভাগীয়		
			১১.	হেল্পলাইন সেবা (ন্যাশনাল হেল্পলাইন সার্ভিস প্রোভাইডার)	বিশেষ সেবা-৩	৬০	বিভাগীয়		
			১২.	কম্পিউটিং সেবা (কম্পিউটার অপারেটর)	ক্যাটাগরি-১	১৪৫	বিভাগীয়		
			১৩.	রিসিপিশনিটি সেবা (রিসিপিশনিটি)	ক্যাটাগরি-১	২	বিভাগীয়		
			১৪.	ক্রিনার (পরিচ্ছন্নতাকর্মী)	ক্যাটাগরি-৫	১৪৫	বিভাগীয়		
					মোট	৫৪৭			
২০.	দরপত্র সিডিউলের মূল্য	:	৩,০০০/- (তিন হাজার টাকা মাত্র)						
২১.	সংগ্রহভবন সেবার পরিচয়	:	কাজের অবস্থান			দরপত্র জামানতের পরিমাণ			
২২.	আউটসোর্সিং পদ্ধতিতে ৫৪৭ জন জনবল সরবরাহ	:	সমগ্র বাংলাদেশ			১,০০,০০,০০০ (এক কোটি) টাকা মাত্র। যে কোন তফসিলী ব্যাংক হতে পে-অর্ডার/ ব্যাংক ড্রাফট			
২২.	দরপত্র সিডিউল সংগ্রহের উপায়	:	দরপত্র সিডিউলের মূল্য বাবদ ৩,০০০/- (তিন হাজার) টাকা			সরবরাহের (সমন্বিত/মাস)			
২৩.	দরপত্র আহ্বানকারীর নাম, পদবী, ঠিকানা ও টেলিফোন নম্বর	:	ড. প্রকাশ কাটি চৌধুরী, প্রকল্প পরিচালক, “নারী ও শিশু নির্যাতন প্রতিকার ও প্রতিরোধে সমন্বিত সেবা জোরদারকরণ এবং কুইক রেসপন্স টিমের কার্যক্রম” শীর্ষক প্রকল্প, ঢাকা বরাবর যে কোন তফসিলী ব্যাংকে ট্রেজারী চালানের মাধ্যমে ১৩০০২০১১৮১৮২-১১০০০০০০০-১১০০১০০০-১৪২২৩২৮ কোডে জমা প্রদানপূর্বক নিজস্ব প্যাকেজ আবেদনের মাধ্যমে চালানের সত্যায়িত ফটোকপি সহ নির্ধারিত সময়ের মধ্যে দরপত্র সিডিউল সংগ্রহ করা যাবে।			চুক্তি কার্যক্রমের তারিখ হতে ২ বছর পর্যন্ত সেবা প্রদান। তবে চুক্তির মেয়াদ উত্তীর্ণ হলে যথাযথ কর্তৃপক্ষের অনুমোদনক্রমে পুনরায় উভয় পক্ষের সম্মতিতে প্রয়োজনে চুক্তি নবায়ন করা হতে পারে।			
২৪.	বিশেষ নির্দেশাবলী	:	ক) কর্তৃপক্ষ দরপত্র প্রক্রিয়াকরণের যে কোন পর্যায়ে যে কোন দরপত্র/সকল দরপত্র গ্রহণ ও বাতিলের ক্ষমতা সংরক্ষণ করেন। খ) দরপত্র ক্রয়মূল্য চালানের মূল কপি দরপত্রের সাথে জমা দিতে হবে। গ) দরপত্রের সাথে দেয় উল্লেখিত শর্তাবলী যথাযথভাবে অনুসরণ করতে হবে। ঘ) চুক্তি সম্পাদনকালে জনবলের সংখ্যা হ্রাস/বৃদ্ধির ক্ষমতা কর্তৃপক্ষ সংরক্ষণ করেন।						
অনির্বাণ কারণবশত: দরপত্র দাখিলের দিন/খোলার দিন অফিস বন্ধ থাকিলে পরবর্তী কার্যদিবসে একই স্থানে ও একই সময়ে দরপত্র গ্রহণ ও খোলা হবে।									
<div> ড. প্রকাশ কাটি চৌধুরী প্রকল্প পরিচালক (অতিরিক্ত দায়িত্ব) নারী ও শিশু নির্যাতন প্রতিকার ও প্রতিরোধে সমন্বিত সেবা জোরদারকরণ এবং কুইক রেসপন্স টিমের কার্যক্রম</div>									
GID-1759									



মাইক্রোক্রেডিট রেগুলেটরী অথরিটি

এমআরএ ভবন

এফ-১৪-ডি/১, আগারগাঁও প্রশাসনিক এলাকা

শের-ই-বাংলা নগর, ঢাকা-১২০৭

ক্ষুদ্রঋণ কার্যক্রম পরিচালনার সনদ বাতিল বিজ্ঞপ্তি

মাইক্রোক্রেডিট রেগুলেটরী অথরিটি আইন, ২০০৬ ও মাইক্রোক্রেডিট রেগুলেটরী অথরিটি বিধিমালা, ২০১০ এর বিধি-বিধান পরিপালনে বার্ষিক হওয়ায় উল্লিখিত আইন ও বিধিমালায় আওতায় নিয়োজিত ক্ষুদ্রঋণ প্রতিষ্ঠানসমূহের অনুকূলে ইস্যুকৃত সনদ বাতিল করা হয়েছে। এ প্রেক্ষিতে গ্রাহকদের নিকট হতে গৃহীত সঞ্চয়/আমানত ফেরত প্রদানের জন্য প্রতিষ্ঠানগুলোকে নির্দেশনা প্রদান করা হয়েছে।

প্রতিষ্ঠানের নাম	ঠিকানা	সনদ নম্বর	ইস্যুর তারিখ	বাতিলের তারিখ	সঞ্চয়/আমানত ফেরত প্রদানের তারিখ
গ্রামীণ উন্নয়ন সংস্থা (জিইউএস)	মাহিন ভবন, আড়াইওরা (মধ্যপাড়া), ডাকঘর-দুর্গাপুর, থানা-কোতয়ালী, জেলা- কুমিল্লা-৫৫০০।	০০৬৩৬-০০০৩৫-০০০১৫	০৫/০৯/২০০৭	২০/০৪/২০২৫	২০/০৭/২০২৫
হিউম্যান এসোসিয়েশন ফর রুরাল ডেভেলপমেন্ট (হাড)	অনুমজিল, দক্ষিণ ঠৈননিয়া, বগুড়া সদর, বগুড়া-৫৮০০।	০০৭২৭-০০৪৬৭-০০০৮৭	০১/০১/২০০৮	২০/০৪/২০২৫	২০/০৭/২০২৫
বাংলাদেশ সোসাল ডেভেলপমেন্ট একাডেমী (বিএসডিএ)	ঈদগাহ আবাসিক এলাকা, সদর, দিনাজপুর।	০১৯৯৪-০০৭৯৬-০০১১৪	১৫/০১/২০০৮	২০/০৪/২০২৫	২০/০৭/২০২৫
বদলগাছী মানব কল্যাণ সংস্থা	নতুন ব্রীজ মোড়, বদলগাছী, উপজেলা+থানাঃ বদলগাছী, জেলাঃ নওগাঁ	০৬৫৮৭-০০৩৬৭-০০৪৮৫	১৮/০২/২০১০	২০/০৪/২০২৫	২০/০৭/২০২৫
মৈত্রী পল্লী উন্নয়ন সংগঠন (এমপিইউএস)	মহল্লা- খন্দকারপাড়া, শেরপুর পৌরসভা, ডাকঘর+উপজেলা- শেরপুর, জেলা-বগুড়া।	০২৫৬৩-০০৫২৮-০০৪৯২	২৫/০৩/২০১০	৩০/০৬/২০২৫	৩০/০৯/২০২৫
সোসাল এন্ড কালচারাল ডেভেলপমেন্ট ফাউন্ডেশন(এস.সি.ডি.এফ)	গ্রামঃ বাবুবাড়ী, পোষ্ট+থানা+জেলাঃ দিনাজপুর।	০৬০১৩-০২৭৭৯-০০৬৬৯	০৭/১০/২০১২	৩০/০৬/২০২৫	৩০/০৯/২০২৫
গ্রামীণ প্রসার	ধনবাড়ী নিউমার্কেট, ধনবাড়ী, টাঙ্গাইল।	০০৫৯৩-০১৮০৫-০০১৪০	০৬/০২/২০০৮	২০/০৪/২০২৫	২০/০৭/২০২৫
আর. পি. ডি. এস	কলেজ রোড, বানারী পাড়া, বরিশাল।	০৬৬৫২-০০৮০১-০০৩৮৯	২৩/০২/২০০৯	২৩/০৬/২০২৫	২৩/০৯/২০২৫
স্বচ্ছাসেবী পল্লী উন্নয়ন সংস্থা (পিপাসা)	৪১/৩০, দাদাপুর সড়ক, মঙ্গলবাড়ীয়া, কুষ্টিয়া।	০১৫৩১-০২৫৯৮-০০৩৯৪	০৬/০৪/২০০৯	২৩/০৬/২০২৫	২৩/০৯/২০২৫
প্রত্যাশা সমাজ কল্যাণ সংস্থা	এ/১৮৯, নতুন উপশহর, যশোর-৭৪০১।	০০৫৩৫-০২৫৪১-০০৩৯৭	০৬/০৪/২০০৯	২৩/০৬/২০২৫	২৩/০৯/২০২৫
সেভিয়ার (SAVIOUR)	সিজান প্লাজা (গফফার মার্কেট মোড়), পুন্ডেরহাট (রাজগঞ্জ রোড) চাঁচড়া, যশোর।	০০২৩২-০১০৬৭-০০৫৭৪	২৮/০৬/২০১১	২৩/০৬/২০২৫	২৩/০৯/২০২৫
সোসাইটি অব রেনেসাঁ বাংলাদেশ (এস.আর.বি)	মাইন উদ্দিন ম্যানশন, ৪৮৮ এডভোকেট আবু লাইস মাহমুদ লেইন, পুরাতন মদিনা বাস স্ট্যান্ড, ট্রাংক রোড, ফেনী-৩৯০০।	০২১০৯-০০৩০৭-০০৪১৪	২৫/০৬/২০০৯	২০/০৪/২০২৫	২০/০৭/২০২৫
মানব কল্যাণ সংস্থা	ক্ষণস্থায়ী নিবাস (৪র্থ তলা), নামার বাজার, মহাদেবপুর, সীতাকুন্ড, চট্টগ্রাম।	০০৭১২-০০১৩৭-০০৪৩০	২১/০৭/২০০৯	৩০/০৬/২০২৫	৩০/০৯/২০২৫
Sustainable Upliftment Initiative Trust	হোসাইন ম্যানশন (চতুর্থ তলা), ২০৫/এ, আব্দুল হামিদ রোড, গুলকবহর, পাঁচলাইশ, চট্টগ্রাম।	০৫৮৯৫-০২৪০২-০০৭২০	০৫/০৬/২০১৩	৩০/০৬/২০২৫	৩০/০৯/২০২৫
Prantic Unnayan Society	বাড়ী নং- ২২৮(নীচ তলা), ২য় লেন, ফকিরাপুল, মতিঝিল, ঢাকা-১০০০।	০১৮৫২-০০৭৫৮-০০৬১৩	২৯/০৩/২০১২	২৩/০৬/২০২৫	২৩/০৯/২০২৫
অগ্রদূত ফাউন্ডেশন "AGRODUT FOUNDATION"	গ্রাম-উত্তর কদমতলা, ডাকঘর- রায়েন্দা, উপজেলা-শরনখোলা, জেলা-বাগেরহাট।	০০২৫৫-০৩৬৯১-০০৬৯১	১১/০২/২০১৩	২০/০৪/২০২৫	২০/০৭/২০২৫
গ্রাউস	সরদার ভবন (৫ম তলা), কাস্টম মোড়, মধ্য কাসিয়া, সাতক্ষীরা।	০০৯৮৯-০২৬৪৬-০০৬৯৭	২৬/০২/২০১৩	১৪/০৭/২০২৫	১৪/০১/২০২৬
ইকো সোসাইটি (একটি স্বচ্ছাসেবী সংস্থা)	৩৭/১, লালবাগ রোড, ঢাকা-১২১১	২১১১২-০১০৮২-০০৭৮৬	২৭/০৭/২০১৭	৩০/০৬/২০২৫	৩০/০৯/২০২৫

উক্ত প্রতিষ্ঠানগুলোর সাথে ক্ষুদ্রঋণ কার্যক্রম করা হতে বিরত থাকার জন্য জনসাধারণকে অনুরোধ করা যাচ্ছে।

GD-1761

এক্সিকিউটিভ ভাইস-চেয়ারম্যান

55 lakh families to get rice at Tk 15 per kg from next week

STAR BUSINESS REPORT

The government will distribute rice to 5 lakh more poor and low-income people under its Food-Friendly Programme (FFP), one of the main social protection schemes, from next week.

In the current fiscal year 2025-26, the food ministry will provide rice at Tk 15 per kilogramme, according to a press release, nearly a quarter of the retail price of the staple in Dhaka markets.

Distribution will begin on August 17, said Food Adviser Ali Imam Majumder, adding that the food grain will be distributed to 55 lakh families this year, up from 50 lakh last year.

Each family will receive 30 kilogrammes of rice per month, he said at a discussion held at the Manikganj circuit house yesterday with local officials from the district administration

and the Directorate General of Food.

The food-friendly programme will run for six months this year, compared with five months last year.

In the first phase, the programme will operate for four months, from August to

In July, the food ministry distributed 81,800 tonnes under FFP, a 36 percent decrease compared with the same period last year

November. It will then pause during December and January before resuming in February and March.

Some 10 lakh tonnes of rice will be distributed under the programme this year, he added.

In July, the food ministry distributed 81,800 tonnes under FFP, a 36 percent decrease compared with the same period last year, according to official data.

The food adviser stressed that no irregularities will be tolerated during the implementation of the food-friendly programme and warned that strict action will be taken against anyone involved in misconduct.

He also mentioned that the current food stock of 21.79 lakh tonnes is a historic high and very satisfactory.

“We need to maintain a minimum safe stock of around 13.5 lakh tonnes,” he said, adding that the government has made advance preparations to ensure food security and manage potential flood risks.

The government aims to distribute 36.61 lakh tonnes in fiscal year 2026, which is higher than last year's total distribution.

Chinese Kaixi Group to invest \$40m in Bepza Economic Zone

STAR BUSINESS DESK

Chinese investor Kaixi Group is set to invest a further \$40.05 million to establish an intimate apparel and accessories manufacturing facility at the Bepza Economic Zone (Bepza EZ) in Mirsharai, Chattogram.

Xiao Hongxi, chairman of Kaixi Garments Bangladesh Limited – a subsidiary of Kaixi Group, and Md Ashrafur Kabir, member (investment promotion) of the Bangladesh Export Processing Zones Authority (Bepza), signed the agreement at the Bepza Complex in Dhaka yesterday.

The factory will produce 18 million pairs of lingerie and undergarments and 20 million pairs of bra foam and bra cups

annually, creating employment for 3,003 Bangladeshi nationals, according to a press release.

Maj Gen Abul Kalam Mohammad Ziaur Rahman, executive chairman of Bepza, attended the signing ceremony and welcomed Kaixi Group's decision to expand just 14 months after commencing operations, describing it as a testament to growing foreign investor confidence in Bepza, particularly in the Bepza EZ.

Xiao Hongxi cited operational challenges, notably the lack of nearby worker housing, which forces the company to transport employees from distant locations and delays morning attendance.

Nevertheless, he reaffirmed Kaixi's long-term commitment to Bangladesh and to the Bepza EZ.

Caab's network rollout model

FROM PAGE B1
Banglalink, Grameenphone and Robi Axiata have recently sent a letter to Caab, proposing that the network be jointly deployed by all mobile operators without tender.

“One operator will lead and deploy the basic infrastructure like Distributed Antenna System in applicable areas and other operators will install and integrate their equipment, systems and spectrum accordingly,” reads the letter.

The operators agreed to pay space rents for Terminal 3 at rates comparable to those for Terminals 1 and 2. They also noted that security deposits are not standard practice for network deployments.

Shahed Alam, chief corporate and regulatory officer at Robi, criticised

Caab's proposal: “This is absolutely ridiculous. We pay taxes to the government and BTRC as per the law. There is no scope for sharing revenue or profit with any third party.”
Tanveer Mohammad, chief corporate affairs officer, Grameenphone, said, “The airport is the country's first impression to international visitors. Ensuring uninterrupted mobile service in terminals is not merely commercial but a national necessity.”

The dispute between the Association of Mobile Telecom Operators of Bangladesh (Amtob) and Caab has been ongoing since 2022.

Amtob Secretary General Lt Col (ret'd) Mohammad Zulkifair said, “Since 2022, we have been in talks with Caab to set up mobile networks

inside and around Terminal 3. A trial solution was even tested successfully during the soft launch in 2022.”

Terminal 3 is slated for full operation by 2025.

A meeting was held on May 7. Operators estimate needing around five months to complete network deployment once permissions are granted.

BTRC Chairman Maj Gen (ret'd) Md Emdad ul Bari said there should be no revenue-sharing arrangement, as such tender and bidding models for coverage could hinder network deployment in the future, not just at the airport, but at other locations as well.

The Daily Star emailed a set of written questions to Caab on July 30 seeking its response. But the authority has not replied as of yesterday evening.

Stock market

FROM PAGE B1
But others argue the proposals were neither groundbreaking nor swift.

“The task force committee should not have taken such a long time. They have recommended things which were almost known to people, so these could have been done within one month,” said Siddiqi.

“These recommendations could have been finalised in seven days. What matters now is implementation,” he added.

One tangible change is the overhaul of IPO approvals. The process is being digitised to reduce lobbying and shorten timelines, with stock exchanges gaining initial approval powers. The BSEC will retain oversight.

“We expect full implementation within this year,” said Dhaka Stock Exchange (DSE) Chairman Mominul Islam.

At present, the BSEC is running a pilot project to make the IPO application process fully digital so issue managers will not need to come to the BSEC personally for IPO applications.

It also makes it compulsory for listed firms to differentiate dividends before holding AGMs to avoid delays in dividend payments as part of the reform.

Other measures have already taken effect via the 2025-26 budget. BO account maintenance fees have been cut from Tk 450 to Tk 150, turnover tax for brokers reduced to 0.03 percent from the existing 0.05 percent, and the corporate tax gap between listed and unlisted firms widened from 5 percentage points

to 7.5 percentage points to encourage listings.

PROGRESS THERE, BUT LONG WAY AHEAD

After the fall of the previous government, the DSEX, the benchmark index of the Dhaka bourse, leapt 589 points in three days to above 6,000. It then slid steadily, dropping below 4,615 by May, before recovering to over 5,350 in recent weeks.

“The stock market was massively undervalued, so it is a natural rebound of the stock,” said Shahidul Islam, CFA, chief executive officer of VIPB Asset Management.

Since January 2024, the index dropped around 12 percent before the rebound. As a result, many stocks were attracting investors.

For the rise of the index, macroeconomic development was a reason. “A solid development was seen in rising foreign exchange reserves, and pressure on the exchange rate dropped. Inflation has dropped and other economic indicators are also showing signs of recovery.”

Most importantly, Islam noted that the interest rate of treasury bonds is in a falling trend, and it has a direct inverse relationship with the stock market index.

Governance improvements have also helped draw in long-term investors.

Yet structural weaknesses remain. No IPOs have been launched in the past year. BO account numbers fell by 20,000 (around 1 percent), though accounts with balances above Tk 100,000 increased, according to Central Depository Bangladesh data.

Six banks shine

FROM PAGE B1
rates. Its bad loans jumped 33 percent to Tk 25,765 crore.

A similar story played out across most of the major loss-makers.

IFIC Bank cited “deterioration in asset quality” as the main cause, noting its net interest income fell into the red at negative Tk 970 crore, down from a positive Tk 443 crore a year earlier.

First Security Islami Bank said an increase in classified investments led to a Tk 1,977 crore drop

in net investment income year-on-year.

National Bank reported it could not book interest on loans and advances because of poor recovery from defaulters, while also facing higher interest expenses on deposits and borrowings.

Despite these setbacks, National Bank in its financial report said its new board and management were working to improve financial health by stepping up recovery efforts and mobilising low-cost deposits.

Speaking on condition of anonymity, a senior official of a leading bank said depositors were moving funds to banks with strong corporate governance during the period, even if the lenders offered lower interest rates, because of the perceived safety of their assets.

As a result, well-run banks were flush with deposits, while others were struggling to attract any.

“In the coming years, this tendency may continue. So, well-governed banks will do better,” he added.

GOVERNMENT OF THE PEOPLE'S REPUBLIC OF BANGLADESH
Office of the Director.
Forestry Development & Training Centre. Kapitai

Invitation for Re-Tenders

01	Ministry/Division	Ministry of Environment, Forest and Climate Change		
02	Agency	Forest Directorate, Bangladesh, Dhaka.		
03	Procuring Entity Name	Director, Forestry Development & Training Centre. Kapitai		
04	Invitation for	Supply of service provider through outsourcing.		
05	Invitation Ref. No	02/FDTC/OUTSOURCING/2024-2025		
06	Date	10/08/2025		
KEY INFORMATION				
07	Procurement Method	Open Tendering Method (OTM): National Competitive Tender (NCT)		
FUNDING INFORMATION				
08	Budget and Source of Funds	GOB. Budget. Government of Bangladesh		
09	Development Partners	Not applicable		
PARTICULAR INFORMATION				
10	Project / Program Name	Director, Forestry Development & Training Centre. Kapitai		
11	Tender Package No.	02/FDTC/OUTSOURCING/2024-2025		
12	Tender Package Name	Supply of service provider through outsourcing		
13	Tender Publication Date	12/08/2025		
14	Tender Last Selling Date	27/08/2025 up to 4:00 pm		
	Date	Time		
15	Tender Closing Date and Time	28/08/2025	1.00 pm	
16	Tender Opening Date and Time	28/08/2025	2.00 pm	
	Name & Address of the office(s)	Office of Director, Forestry Development & Training Centre. Kapitai		
17	Selling of Tender Document	Address: Sadar Range Office, Forestry Development & Training Centre. Kapitai		
INFORMATION FOR TENDERER				
18	Eligibility of Tenderer	<ul style="list-style-type: none">Tenderers will be the firms having required experience of service provider supply through outsourcing.Tenderers shall have the legal capacity to enter into the Contract under the Applicable Law.Tenderers shall be enrolled in the relevant professional or trade organizations registered in Bangladesh.Tenderers shall have fulfilled its obligations to pay taxes under the provisions of laws and regulations of Bangladesh.Others Eligibility are mentioned in Tender document.		
19	Brief Description of Services	Supply of service provider for the position of (i) Mali (2 nos.), (ii) Laboratory Bearer (1 nos.), (iii) Bungalow Chokidar (1 nos.), (iv) Cleaner (1 nos.)		
20	Price of Tender Document (Tk.)	Tk. 1000 (One Thousand) only (Non-Refundable).		
21	Lot No	Identification of Lot	Location	Tender Security Amount (Tk.)
	1.	Supply of service provider through outsourcing	Sadar Range Office, Forestry Development & Training Centre. Kapitai, Rangamati.	Tk.65,000/-
22	Name of Official Inviting Tender	MD. Sajjaduzzaman.		
23	Designation of Official Inviting Tender	Director		
24	Address of Official Inviting Tender	Director, Forestry Development & Training Centre. Kapitai, Rangamati.		
25	Contact details of Official Inviting Tender	Phone No: +88-0234461421, E-mail: dir-fdctcaptai@bforest.gov.bd		
26	The procuring entity reserves the right to reject all tenders or annul the Tender proceedings.			

(MD. Sajjaduzzaman)

Director

Forestry Development & Training Centre. Kapitai.

Phone No: +88-0234461421

E-mail: dir-fdctcaptai@bforest.gov.bd

GD-1762

Rice imports hit

FROM PAGE B1
The statistical agency has not released its estimate on the production of Boro, which accounts for nearly 55 percent of Bangladesh's yearly rice production.

However, the Department of Agricultural Extension (DAE) estimates that farmers cultivated Boro, harvested in the May-June period, on 50.69 lakh hectares of land, with a production target of 2.26 crore tonnes.

QUESTIONS OVER DATA

However, the US Department of Agriculture in March forecasted Bangladesh's Boro rice production at 2.05 crore tonnes.

If this is taken into account, total rice production in FY25 stood at 3.98 crore tonnes—much higher than the annual demand for rice, which is as much as 3.80 crore tonnes, according to the Bangladesh Trade and Tariff Commission (BTTC).

In the previous FY24, rice production hit the highest at over 4 crore tonnes, leaving a surplus against the estimated demand.

“If we consider production, demand, and consumption altogether, there appears to be a gap somewhere in the statistics,” Bangladesh Rice Research Institute (BRRI) Director General Mohammad Khalequzzaman told The Daily Star.

“Otherwise, this situation shouldn't arise and there shouldn't be such a large discrepancy between production and consumption,” he noted.

believes the government's figures are overstated. “If production estimates were accurate, we wouldn't see shortages or price spikes,” he said.

“Despite the high production reported last year, rice prices rose significantly, highlighting a likely gap between the supply reported and actual availability,” he also said.


According to the Trading Corporation of Bangladesh, the price of fine rice rose nearly 16 percent in FY2023-24, medium-grain by 14 percent, and coarse rice by 12 percent.

Rice is the staple food for most Bangladeshis. Any increase directly feeds into inflation and squeezes low-income households, for whom rice makes up a large share of daily expenses.

Khan stressed the urgent need for methodological reforms and more timely data from the BBS, as delays in data availability and inaccuracies impede effective policymaking, especially when it comes to imports and stock management.

“This leaves the market vulnerable to mismanagement,” he said. Shahidur Rashid Bhuiyan, former vice-chancellor of Sher-e-Bangla Agricultural University, warned that food grain output was not keeping pace with population growth.

“Factors such as a fall in agricultural land, lack of development and dissemination of high-yielding varieties, rising prices of agricultural inputs, and farmers' inability to make sufficient earnings are affecting agricultural production,” he added.



Naogaon University

Request for Expressions of Interest (EOI)

Selection of a short-list of consulting firms for submission of Feasibility study, Master Plan Drawing-design and other related works for Physical Infrastructure Development Project of Naogaon University

1.	Ministry/Division	Education / University Grants Commission of Bangladesh
2.	Agency	Naogaon University
3.	Procuring entity name	Naogaon University
4.	Procuring entity code	N/A
5.	Procuring entity district	Naogaon
6.	Expression of Interest for	Integrated Master Plan and Feasibility study project for Naogaon University.
7.	EOI Ref No.	NaU/Planning/001
8.	Date	10/08/2025
KEY INFORMATION		
9.	Procurement method	Quality and Cost Based Selection (QCBS)
FUNDING INFORMATION		
10.	Budget and source of funds	GOB
11.	EOI closing date, time & place	09/09/2025 Time: 2.00pm, Office of the Director, Planning & Development Office, Naogaon University, Ground Floor, Holding No. 5277, Baludanga, Model Town, Naogaon Sadar, Naogaon.
12.	EOI opening date, time & place	09/09/2025 Time: 2.30pm, Office of the Director, Planning & Development Office, Naogaon University, Ground Floor, Holding No. 5277, Baludanga, Model Town, Naogaon Sadar, Naogaon.
INFORMATION FOR APPLICATION		
13.	Brief description of assignment	The overall objective of the services shall cover but not limited to the following scope. a) Completion of Master Plan, Feasibility Study including Digital Survey Works, Subsoil Investigation, after approval of the plan from Client Detail Architectural Drawing & Design, Detail Structural Drawing & Design, 3D Architectural View, BOQ (Bill of Quantity), Estimate & Schedule, Detail Electrical and Plumbing design, Tender Documents, etc. b) Submission of all Feasibility Study reports, Master Plan and all Kind of drawing-Design, Detail Estimate in printed form at least SIX (06) set along with soft copy.
14.	Experience, resources and delivery capacity required	This is a project of utmost importance to develop Naogaon University to an international standard one in every respect. Bidder must have adequate technical ability recourse, human resources etc., as such following are defined as minimum eligibility criteria; 1. Interested consultant are invited to provide information indicating that they are qualified to perform the services (brochure, description of similar assignment, experience in similar operating conditions availability of appropriate professional qualification and experience among staff etc.) 2. Minimum 10 years experience in the business as a registered company/entity in Bangladesh. 3. Registered entity with Register of joint stock and companies (RJSC) in Bangladesh. Must submit Current Trade license, Income tax and VAT certificate. 4. Needs to have full time experienced human resource in Master Plan, Feasibility Study, Drawing, Design and other related works in connection to multi-storied and high-rise buildings. A complete list is to be submitted with necessary CV. (Company/Firms must have IAB registered Architect, IEB Registered Engineer and BIP Registered Planner) 5. A complete list of accomplished works with proper PDS, evidence and proof of projects during last 5 years is to be submitted along with details contract address of the project (preferable in government, semi-government, Autonomous Project Including Autonomous and Government University). 6. The firm must have experience in successfully completed at least one Mater Plan and Feasibility Study for any Public University in Bangladesh within last 05 years. 7. Required Last Three Years External Audit report of the Firm/ Company. A short list of consultants will be prepared upon evaluation of EOI's of the eligible applicants and “Request for Proposal” document will be issued in their favor. A Consultant will be selected using the Quality and Cost Based Selection (QCBS) method.
15.	Other details (if applicable)	The firm(s) may form joint-venture, association or consortium (JVAC) to enhance their qualification, but should mention whether the Association is in the form of joint venture. In the case of joint-venture, all firms/entities shall be jointly and severally liable for the entire consultant's obligations under the contract. It is preferable to limit the total number of firms including their associate to maximum of two. Special Instruction: The Proposal in two set (1 Original+1 Duplicate) shall be submitted in sealed envelope.
16. PROCURING ENTITY DETAILS		
	Name of official inviting Expressions of Interest	Director, Office of the Planning and Development, Naogaon University
	Designation of official inviting Expressions of Interest	Director, Office of the Planning and Development, Naogaon University
	Address of official inviting Expressions of Interest	Planning & Development Office, E-mail: naogaonuniversity@gmail.com
	Contact details of official inviting Expressions of Interest	Director, Office of the Planning and Development, Naogaon University: Mobile: 01715413733, +8802587747937
17. Special Condition		
	a. The procuring entity reserves the right to accept or reject any and all EOI's made in response to this invitation without assigning any reasons whatever. b. Consultant will be selected in accordance with the Public Procurement Act (PPA)-2006 and (Public Procurement Rules (PPR)-2008 and latest amendment public procurement issued by GOB. c. If any company/Firm produce false/fabricated papers along with EOI, the related EOI will be treated as cancelled. d. Any EOI after the closing time will not be accepted. e. EOI shall be submitted in sealed envelope, all supporting papers and bio-data authenticated and signed by appropriate person, delivered to the address of the undersigned. Interested consultant firm may obtain further information at the address below during normal office hours.	

Director

Planning & Development Office

Naogaon University

Naogaon

GD-1760

Dhaka stocks fall for fifth day

STAR BUSINESS REPORT

The benchmark index of the Dhaka Stock Exchange continued its downward run yesterday, extending its losses for the fifth consecutive day.

The DSEX, the main index of the bourse, declined 6.98 points, or 0.13 percent, to settle at 5,344.04.

The other indices posted mixed performances before the end of the day's trading. The Shariah-compliant DSES fell slightly by 0.02 percent to 1,162.08, while the DS30, comprising blue-chip shares, increased marginally by 0.01 percent to close at 2,067.02.

Turnover, a key gauge of investor participation, rose to Tk 610.86 crore, down from Tk 760.64 crore in the previous session.

A total of 195,303 trades were executed, while block transactions amounted to Tk 12.43 crore across 29 scrips. Market breadth was negative, with 121 stocks advancing, 201 declining, and 83 remaining unchanged.

Among A-category scrips, 66 gained, 126 lost, and 34 remained unchanged.

In the B-category, 29 stocks rose and 38 fell, while no issue was unchanged in the N-category.

Segment-wise performance was mixed. In mutual funds, 8 issues advanced and 16 declined.

Corporate bonds saw one issue advance and two decline, while the government bond market saw 8 issues decline.

Among individual performers, Mithun Knitting and Dyeing topped the gainers' list with a 10 percent surge, while Regent Textile Mills was the worst performer, dropping 8 percent.

Dollar slips

REUTERS, Singapore

The US dollar extended declines on Monday as investors watched for the outcome of events due this week, from Tuesday's key July US CPI data and deadline for Washington and Beijing to strike a tariff deal, to a Russia-US summit on Friday.

The dollar index fell 0.2 percent to 98.073 after last week's fall of 0.4 percent. Against the yen, it traded at 147.46, or 0.20 percent weaker than late US levels, with Japanese markets closed for the Mountain Day holiday.

"If I'd be playing it any way, I'd belong volatility this week," said Tim Kelleher, head of institutional FX Sales at Commonwealth Bank in Auckland, citing the unpredictability of the looming events.



Workers load jute onto trucks to be sent to the mills. The photo was taken at Banibaha Bazar in Rajbari district.

PHOTO: SUZIT KUMAR DAS

Despite good prices, jute farmers in gloom over low yield

SUZIT KUMAR DAS, Faridpur

Although jute farmers in Faridpur district are getting better prices for their crop this year than a year ago, low yields caused by incessant rain have left many fearing losses in the end.

Jute growers in Faridpur, one of the country's main hubs for the golden fibre, said cultivation costs rose this season due to higher prices of seeds, fertiliser, irrigation and labour.

The price of raw jute has increased by about Tk 800 per maund (1 maund = 40 kg) this time, but farmers fear it may still not be enough to keep them in profit.

Md Sikandar Ali Khan, a jute farmer at Ramkantapur village of Saltha upazila, said yields last year ranged between 12 and 14 maunds per bigha. This year, it has dropped to just 8 to 10 maunds.

"No farmer is benefiting," Khan said, adding that he expects to incur a loss at the end of the season.

The situation is much the same across Faridpur and adjacent districts.

Raw jute now fetches Tk 3,800 to Tk 4,000 per maund, up from Tk 3,000 to Tk 3,200 a year ago. But the price rise hides the reality of falling profitability.

Farmers say production has plunged by up to 7 to 8 maunds per bigha due to waterlogging and early flowering due to heavy rainfall.

At Boalmari upazila, farmer Sukanto Pal said many of his plants died after being submerged.

"Production dropped by 6 to 7 maunds per bigha from up to 14 maunds last year. Due to waterlogging, many plants died, and the quality this time is poor," he said.

Shafiqul Islam, a jute farmer from Faridpur Sadar upazila, has produced 35 maunds this

year, well below the 50 maunds he harvested last year. Meanwhile, traders say tight supplies have kept prices high.

"Many old stocks that farmers or traders usually hold are missing this year, which has increased demand," said Akhtaruzzaman Chan, a trader at Kanaipur, one of Faridpur's biggest jute markets.

According to Moktar Molla, president of the Faridpur Jute Farmers Association, cultivating one bigha of jute now costs Tk 40,000 to Tk 42,000. With yields down, those costs rarely turn into profit. After paying for inputs and rising labour charges, many farmers are barely breaking even.

Raw jute now fetches Tk 3,800 to Tk 4,000 per maund, up from Tk 3,000 to Tk 3,200 a year ago. But production has plunged by up to 7 to 8 maunds per bigha

Even income from jute sticks, often a modest source of profit, will not be enough to cover the gap.

Jute farmers receive 1 kg of seeds and 14 kg of fertiliser from the government as incentives. This year, 14,500 jute farmers in Faridpur received such support, according to local officials. Most sell their crop in local markets, from where traders supply mills nationwide.

According to Bangladesh Bureau of Statistics (BBS), jute production fell 6 percent year-on-year to 89.5 lakh bales in fiscal 2024-25, with one bale weighing 180 kg. The drop was due to smaller acreage and lower yields caused by unfavourable weather.

Department of Agricultural Extension

(DAE) figures show that jute was grown on 705,000 hectares nationwide this year, with a production target of 83.3 lakh bales.

Faridpur, Rajbari, Sirajganj, Kushtia, Pabna, Manikganj, Tangail, Jamalpur, Rangpur, Kurigram, Gaibandha and Bogura are among the main producing districts.

Md Shahaduzzaman, deputy director of the DAE in Faridpur, said, "Though production is slightly lower, jute cultivation in Faridpur has crossed targets, so the production goal will still be met. We expect the market value of jute produced in Faridpur this year to reach around Tk 2,000 crore, up from Tk 1,600 crore last year."

In Faridpur and neighbouring districts, B-grade jute, which has shorter fibres than top-grade and some discolouration, fetches less. Jute grades range from A to C, based on fibre length, strength, colour and cleanliness.

Md Mahmudun Nabi, a trader from Pabna, said, "In Pabna and nearby districts, jute is selling at Tk 3,500 to Tk 3,700 per maund, whereas last year the price was Tk 2,700 to Tk 2,800 per maund. The jute produced in Pabna and neighbouring areas is B-grade, so prices are lower than Faridpur jute."

Shahadat Hossain, senior market officer of the DAE in Faridpur, said, "Prices per maund have increased by Tk 600 to Tk 800 compared to last year. The lower volume of supply has driven demand and prices up. If supply increases, prices may fall."

Jahangir Hossain Mia, chairman of Karim Group, which has jute mills in the district, said, "There is talk in the market that jute production is down this year, so everyone is eager to buy jute in advance. However, mill owners always want stable jute prices and hope the government sets prices that ensure farmers benefit."

Chasing what matters

AHMED HUMAYUN MURSHED

In Bangladesh, ambition is never in short supply. Our people are naturally enterprising. We have all seen small ventures grow into respectable businesses, sometimes with nothing more than a smartphone, determination and a good idea. But we also tend to follow trends too quickly. The moment one e-commerce or f-commerce business takes off, many others rush in. If a delivery app gains traction, a dozen more appear. If a ride-sharing company makes it big, suddenly everyone wants a share of the same market.

This is why we need a clear, thoughtful definition of what a startup means in our country. Not every new business is a startup. A true startup solves a real problem, brings innovation and has the potential to grow beyond small circles. Without that distinction, we risk wasting energy and resources on ideas that do not push us forward, while truly transformative ventures get lost in the noise.

To see why this matters, it helps to look at how industries have shaped history. In the late 1800s and early 1900s, steel built cities, railways and the framework of modern civilisation. From the 1920s to the 1950s, the automobile industry transformed how we lived and moved. From the 1970s onwards, banking and finance became dominant, as deregulation made global money movement faster and more complex. At the same time, oil and gas companies rose to power, shaping the global economy through energy supply and consumption.

Then came the digital age. In the 1990s, the internet changed the way we did business. After the dot-com crash of 2000, a few survivors reshaped the world.

From the early 2000s to today, tech and e-commerce have led the way. Amazon, Google and Facebook began as ideas and became global platforms used by billions.

But the focus is shifting again, this time to something more urgent. Today, the world's most meaningful startups are tackling issues around sustainability, climate change and environmental resilience. Recycling, renewable energy, water conservation, green construction and sustainable agriculture are no longer buzzwords but global priorities. Investors, policymakers and forward-thinking nations are paying attention.

So, where does Bangladesh stand? For now, we are lagging behind. We continue to chase models that worked years ago in other markets, trying to replicate them without asking if they still make sense. A few young innovators are working on green solutions, from recycling plastic waste to building solar-powered systems, but they often work in isolation. They struggle to find funding, rarely make headlines and receive little support.

We cannot afford to ignore these sectors. If we want to secure our future, we need to back startups that are working to protect it. That starts with defining what a startup is, so the right ones can be nurtured. We need to actively identify ventures in climate-friendly industries and design policies that help them grow. Just as importantly, we must make it easier to start and scale such businesses.

At present, the barriers are too high. From licensing and compliance to funding and mentorship, every step is a hurdle. If we want real innovation, we need to clear space for it.

Bangladesh is home to nearly one in every 40 people in the world, yet our livable land is limited and shrinking. The pressure on our economy and environment is already intense. Other nations with similar GDPs are moving ahead through innovation. We are still debating definitions.

We do not need another copy of what already exists. We need bold ideas, rooted in our reality, that address today's problems and those to come. It is time to stop chasing what is popular and start building what is essential.

If we get this right, we will not only create successful businesses but also secure a better future.

The writer is co-founder and CEO of Accfintax

Nvidia, AMD to pay US 15% of AI chip revenue from China

AFP, Washington

US semiconductor giants Nvidia and Advanced Micro Devices have agreed to pay the United States government 15 percent of their revenue from selling artificial intelligence chips to China, according to media reports Sunday.

Nvidia CEO Jensen Huang met with US President Donald Trump at the White House on Wednesday and agreed to give the federal government the cut from its revenues, a highly unusual arrangement in the international tech trade, according to reports in the Financial Times, Bloomberg and New York Times.

According to the Financial Times, the artificial intelligence chips that are part of the agreement with the US government are Nvidia's "H20" and the "MI308" from Advanced Micro Devices (AMD).

Nvidia did not deny the reported deal when approached for comment. "We follow rules the U.S. government sets for our participation in worldwide markets," a spokesperson told AFP.

"While we haven't shipped H20 to China for months, we hope export control rules will let America compete in China and worldwide."

The company spokesperson added: "America cannot repeat 5G and lose telecommunication leadership. America's AI tech stack can be the world's standard if we race." AMD did not immediately respond to inquiries for comment.

Investors are betting that AI will transform the global economy, and Nvidia – the world's leading semiconductor producer – last month became the first company ever to hit \$4 trillion in market value.

In India, Trump's tariffs spark calls to boycott American goods

REUTERS, New Delhi

From McDonald's and Coca-Cola to Amazon and Apple, US-based multinationals are facing calls for a boycott in India as business executives and Prime Minister Narendra Modi's supporters stoke anti-American sentiment to protest against US tariffs.

India, the world's most populous nation, is a key market for American brands that have rapidly expanded to target a growing base of affluent consumers, many of whom remain infatuated with international labels seen as symbols of moving up in life.

India, for example, is the biggest market by users for Meta's WhatsApp and Domino's has more restaurants than any other brand in the country. Beverages like Pepsi and Coca-Cola often dominate store shelves, and people still queue up when a new Apple store opens or a Starbucks cafe does out discounts.

Although there was no immediate indication of sales being hit, there's a growing chorus both on social media and offline to buy local and ditch American products after Donald Trump imposed a 50 percent tariff on goods from India, rattling exporters and damaging ties between New Delhi and Washington.

McDonald's, Coca-Cola, Amazon and Apple did not immediately respond to Reuters queries.

Manish Chowdhary, co-founder of India's Wow Skin Science, took to LinkedIn with a video message urging support for farmers and startups to make

"Made in India" a "global obsession," and to learn from South Korea whose food and beauty products are famous worldwide.

"We have lined up for products from thousands of miles away. We have proudly spent on brands that we don't own, while our own makers fight for attention in



An Apple retail store is pictured in Mumbai, India. There's a growing chorus both on social media and offline to buy local and ditch American products after Donald Trump imposed a 50 percent tariff on goods from India.

PHOTO: AFP/FILE