



DHAKA WEDNESDAY AUGUST 20, 2025

REGD. NO. DA 781

VOL. XXXV No. 207

BHADRA 5, 1432 BS

www.thedailystar.net

SAFAR 25, 1447 HJRI

16 PAGES: TK 15.00



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Distressed loans surge to Tk 7.56 lakh cr

Amount close to the
budget for FY26

MD MEHEDI HASAN

Distressed loans at banks soared 59 percent to a record Tk 756,526 crore in 2024, laying bare the fragile state of the country's financial sector.

The distressed loans amounted to 45 percent of the total outstanding loans of about Tk 16,82,878 crore as of December last year and close to the national budget for fiscal year 2025-26.

- 45% outstanding loans are distressed assets
- Defaulted loans stand at Tk 345,765cr

Distressed loans are generally high-risk assets where the borrower is unable to make scheduled payments of interest or principal, making them problematic for banks.

It is calculated by adding written-off loans and

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July Charter must
not take precedence
over constitution
Says Salahuddin

STAR REPORT



If the July Charter is allowed to override the constitution, it would set a dangerous precedent for the nation, BNP Standing Committee Member Md. Salahuddin Ahmed said yesterday.

He said his party opposes the provision preventing any court from questioning the charter.

"No questions can be raised in any court about the validity, necessity, or promulgation of this charter... Has the constitution granted this authority to anyone?" he asked.

Speaking to the media at his Gulshan residence, Salahuddin also pointed out inconsistencies in the draft July Charter and said his party would give its final opinion only after those are corrected.

He noted that many recommendations could be implemented through ordinances or executive orders, and the current government is already doing this.

He added that several of those issues do not even require an executive order.

The BNP leader affirmed that his party would implement the pledges on which consensus was reached, emphasising that only matters requiring constitutional amendments should be placed before the new parliament after the national election.

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For nearly two months, Madhabkati Bilpaltia Govt Primary School in Dumuria upazila of Khulna has remained submerged, forcing teachers and students to relocate to a nearby chicken farm to continue classes. Every monsoon, over a hundred villages in the region experience prolonged waterlogging and outbreaks of waterborne diseases, as the heavily silted, almost dead Sholmari river fails to drain the accumulated rainwater. The photo was taken yesterday.

PHOTO: HABIBUR RAHMAN

Army ready to
assist in free,
fair polls
Says Gen Waker



STAFF CORRESPONDENT

Chief of Army Staff General Waker Uz Zaman has said the country is heading towards the national election, and the army has taken preparations to assist the government in holding free and fair polls.

"All members of the army must be ready to perform their duties neutrally and in accordance with the law," he said at a regular Officers' Address

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Influenza wave grips the nation

Infection rate highest since 2007, shows IEDCR-icddr,b
study; experts urge caution



TUHIN SHUBHIRA ADHIKARY

Influenza is emerging as a main driver behind the recent surge in viral fever cases nationwide, with rising numbers of both children and adults falling ill.

This July saw 2.75 times more influenza cases than the same month last year, according to a joint surveillance study by the Institute of Epidemiology, Disease Control and Research (IEDCR) and icddr,b.

About 59.2 percent of 2,455 patients who visited 19 selected hospitals in July with fever

were diagnosed with the flu. This is the highest rate recorded since influenza surveillance began in 2007, the IEDCR said, urging public awareness.

In addition to influenza, dengue, chikungunya, and Covid-19 are also circulating, complicating diagnosis and treatment.

Health experts advised wearing masks, avoiding gatherings, and maintaining hygiene to curb the spread.

Medication is generally unnecessary for typical flu cases, they added, except for

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Star ROUNDTABLE 2

Logistics not yet ready for post-LDC graduation needs

Businesses, experts urge remedial steps

STAFF CORRESPONDENT

Poor logistical efficiency, compared to Bangladesh's regional peers, is a serious concern for maintaining export competitiveness ahead of the country's graduation from LDC group in November 2026, speakers said at a roundtable yesterday.

The 20 percent fresh tariffs slapped on Bangladesh's exports to the US has complicated things even further, they said.

High transport costs, weak policies, and inefficiencies were flagged as key barriers.

While India moves nearly 20 percent of its freight by rail, Bangladesh transports just 4 percent. Over 80 percent of the freight is carried by road -- the most expensive and least efficient option, said industry stakeholders at the online roundtable titled "Smart Logistics for a Competitive Private Sector" organised by The Daily Star.

This was the second roundtable organised by this newspaper to identify challenges for the private sector related to the LDC graduation, with the aim of devising a roadmap for the economy's future. The first roundtable was on August 12, focusing on energising the private sector.

With LDC benefits set to expire, exporters will face additional tariffs in key markets. In the European Union, duty rates could rise to 9-12 percent.

Without gaining efficiency, participants warned, exporters will struggle to remain competitive in a rules-based global trade environment.

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'We'll leave
in February'

Says Asif Nazrul

STAFF CORRESPONDENT

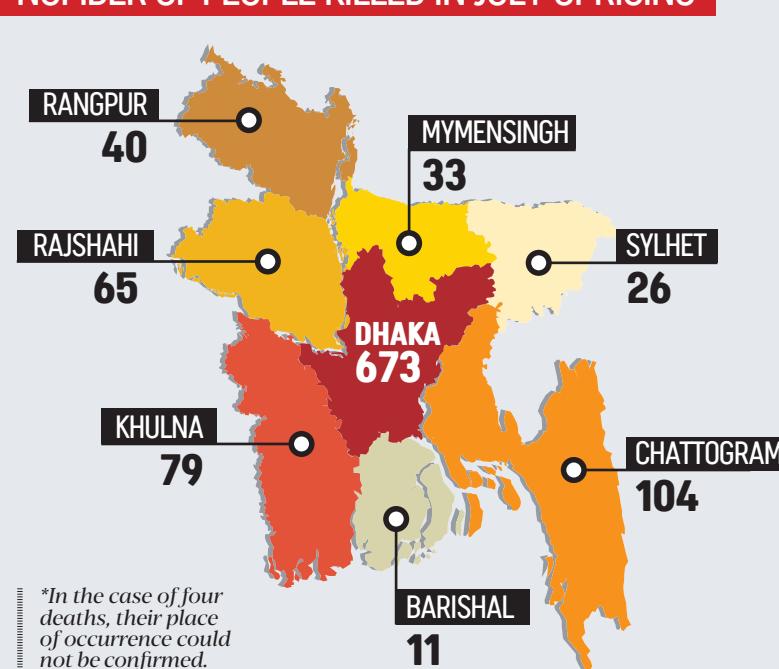
Law Adviser Asif Nazrul yesterday reaffirmed that the current administration will leave office in February, following the 13th national election.

"Election will be held in February, and we will leave in February," he told reporters at the Secretariat.

He added that the responsibility for holding the election rests with the government, not with any political party, and the administration is committed to the time-frame announced by Chief Adviser Muhammad Yunus.

"According to the chief adviser's announcement, we are determined to hold

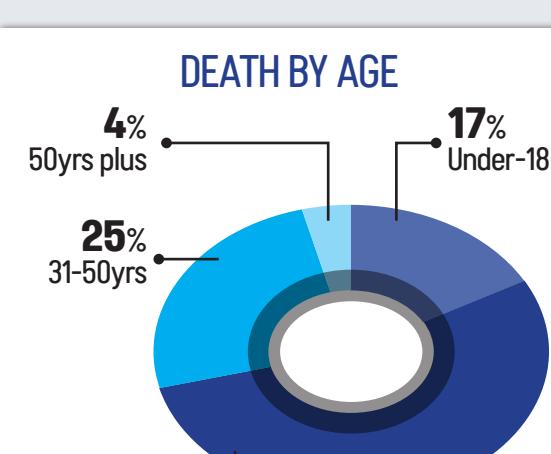
NUMBER OF PEOPLE KILLED IN JULY UPRISING



TOTAL DEATH: AT LEAST 1,035

CHILDREN	143
Total injured about 30,000	
600 people lost vision totally or partially	

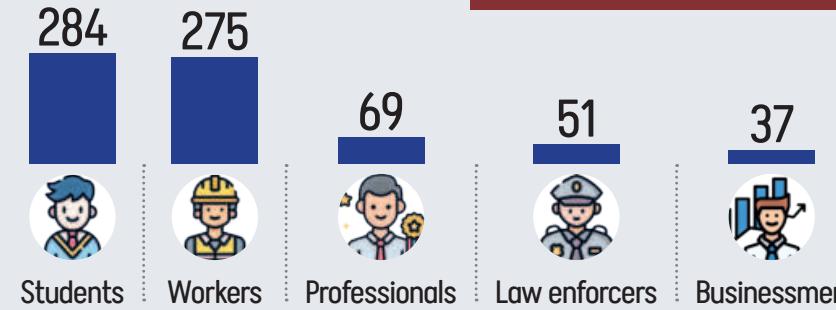
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75% deaths were caused
by police

84% caused by police,
other forces

DEATH BY PROFESSION



VIOLENCE AND ABUSES

2024 one of the deadliest years since '71

Reports rights group HRSS

NILIMA JAHAN

Twenty twenty-four, "one of the deadliest and most violent years since the independence war of Bangladesh", was marked by killings, enforced disappearances, and brutal attacks on civilians, according to the Human Rights Support Society.

In its annual report released yesterday, the group said it recorded at least 1,180 political killings and 37,051 people being injured nationwide last year.

The July-August uprising alone claimed 1,035 lives, said the Human Rights Support Society (HRSS).

The HRSS compiled the data of deaths based on their places of occurrence. The toll it confirmed includes four killings, of which the HRSS could not determine the scene.

At least 673 of these killings were in Dhaka division.

The rights group added it is still working on the death toll of the July uprising and its estimate exceeds 1,300.

Compiled from 12 national media outlets as well as testimonies of victims' families, eyewitnesses, and hospitals, the report painted a grim picture of the year in two phases: the final months of Sheikh Hasina's regime and the turbulent aftermath of her departure.

It found that in just seven days, July 18-20 and

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