

## Bank, pharma lift Dhaka stocks for third day

STAR BUSINESS REPORT

Equities at the Dhaka Stock Exchange (DSE) ended higher yesterday, extending their winning streak to a third straight session, lifted by gains in banking and pharmaceutical shares, while turnover also picked up.

The DSEX, the benchmark index of the bourse, increased 22.48 points, or 0.41 percent, to close at 5,415.13, according to DSE data.

Other indices followed the performance of the main index, as both the Shariah-based DSES and the blue chip DS30 ended the day higher.

Turnover, a key indicator of investor activity, stood at Tk 708.94 crore, up from Tk 576 crore in the previous session, reflecting higher investor participation.

The market closed in the green, while the large-cap sectors posted mixed performances, said BRAC EPL Stock Brokerage Ltd in its daily market update.

Block trades, high-volume transactions involving large numbers of securities, contributed 3.8 percent of the overall market turnover.

Market breadth was positive, with 175 issues advancing against 157 declining, while 66 remained unchanged.

Among the major sectors, bank shares experienced the highest gain of 0.63 percent, followed by pharmaceuticals at 0.59 percent and food and allied at 0.2 percent.



**Workers at a dairy in the Bondor area of Barishal's Gournadi upazila prepare traditional doi (yogurt) in earthen pots. Using 8-12 maunds of milk daily, they produce about six maunds of doi, which are sold at Tk 160 per kg to traders in both urban and rural markets. The photo was taken recently.**

PHOTO: TITU DAS

## BB lifts condition on retaining advance export proceeds

STAR BUSINESS REPORT

Bangladesh Bank has waived the requirement for exporters to retain 10 percent of export proceeds received in advance from overseas buyers, in a move aimed at boosting cash flow and easing trade settlement.

The revised instructions would provide exporters quicker access to funds while ensuring safeguards for genuine transactions, according to a circular from the central bank yesterday.

As per the new guidelines, exporters must have a confirmed letter of credit (LC) or contract to execute shipments. Their past export performance must also be satisfactory, and they will need to demonstrate adequate capacity to fulfil the export order.

The central bank further said the advance payment must be interest-free, among other conditions.

Business insiders noted that the relaxation will help exporters procure raw materials and continue operations amid global trade challenges, while banks will oversee compliance to ensure accountability.

## Saarc Agriculture Centre teams up with IFPRI for research

STAR BUSINESS REPORT

The Saarc Agriculture Centre (SAC), Dhaka, and the International Food Policy Research Institute (IFPRI), Washington, DC, have signed a memorandum of understanding (MoU) to strengthen collaboration in food and agriculture research, policy analysis, and capacity building across South Asia.

The agreement followed rigorous reviews and approvals across the member states of the South Asian Association for Regional Cooperation (Saarc) and reflects a strong commitment to addressing the region's pressing challenges in agriculture and food systems, said Saarc Secretary General Md Golam Sarwar.

The partnership will enhance South-South and Triangular cooperation, allowing

South Asia's innovations to contribute to the wider Global South, he said.

The MoU was signed on Wednesday in New York on the sidelines of the United Nations General Assembly by Sarwar and IFPRI Director General Johan Swinnen in the presence of SAC Director Md Harunur Rashid and IFPRI South Asia Director Shahidur Rashid.

Swinnen said the MoU came at a critical time, as the region faces climate vulnerability, widespread undernutrition, and unaffordable diets for many households.

The partnership, he added, will help scale up policy and technology solutions.

The three-year MoU outlines cooperation in research, training, policy dialogue, and joint projects, with a joint advisory committee to guide implementation.

## Guardian Life celebrates 12th anniversary

STAR BUSINESS DESK

Guardian Life Insurance Limited, one of Bangladesh's leading life insurers, yesterday celebrated its 12th founding anniversary.

Known for its pioneering leadership in bancassurance, digital and microinsurance, and industry-first innovations, the insurer has significantly reshaped the country's insurance landscape.

Backed by corporate houses such as Square, BRAC and Apex, Guardian Life has advanced its mission through innovative products, strict compliance, sound governance, and a focus on customer experience.

Reflecting on the milestone,

Sheikh Rakibul Karim, additional managing director and acting CEO, said: "Guardian has already secured a leading position in several key areas, including bancassurance, microinsurance and group insurance, and we remain committed to sustaining this legacy."

"As we move forward, our focus will be on data-driven solutions, digitalisation, and customer-centric innovations that redefine the insurance experience in Bangladesh."

"Over these 12 years we have learned, grown, and gathered invaluable experience, all of which will help us realise our larger vision of making insurance accessible to every individual across the country," he added.

## Global debt hits record high of \$338tn

REUTERS

Global debt hit a record high of \$337.7 trillion at the end of the second quarter, driven by easing global financial conditions, a softer US dollar and a more accommodative stance from major central banks, a quarterly report showed on Thursday.

The Institute of International Finance, a financial services trade group, said that global debt rose over \$21 trillion in the first half of the year to \$337.7 trillion.

China, France, the United States, Germany, Britain, and Japan recorded the largest increases in debt levels in US dollar terms, though some of that was due to a waning dollar, the IIF found. The US currency has weakened 9.75 percent since the start of the year against a basket of major trading partners.

**DEBT SURGE COMPARABLE TO COVID-ERA INCREASE**

"The scale of this increase was comparable to the surge seen in H2 2020, when pandemic-related policy responses drove an unprecedented buildup in global debt," the IIF said in its Global Debt Monitor. Looking at debt-to-GDP ratios - an indicator of

the ability to repay debt by comparing to what is being produced - Canada, China, Saudi Arabia and Poland saw the sharpest increases. The ratio declined in Ireland, Japan, and Norway, the report found.

Overall, the global debt-to-output ratio continued to move slowly lower, standing just above 324 percent. However, in emerging markets the ratio hit 242.4 percent - a new record after a downward revision on the last report in May.

Total debt in emerging markets rose by \$3.4 trillion in the second quarter to a record high of more than \$109 trillion.

**BOND MARKET PRESSURE**

Emerging markets face a record high of nearly \$3.2 trillion in bond and loan redemptions in the remainder of 2025, the IIF said.

It warned that fiscal strains could intensify in countries such as Japan, Germany, and France, urging caution over so-called "bond vigilantes" - referring to investors who sell off bonds of countries whose finances they deem unsustainable. "While government debt ratios rose sharply across emerging markets in H1 - most notably in Chile and China - market reaction has been stronger in mature markets this year," the IIF said.



**China, France, the United States, Germany, Britain, and Japan recorded the largest increases in debt levels in US dollar terms, though some of that was due to a waning dollar.**

PHOTO: REUTERS/FILE

## Over 70% of transactions

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ICT Division Secretary Shish Haider Chowdhury said the government has set four priorities - integration, accessibility, interoperability, and scalability - to digitalise the banking sector.

Stressing the importance of robust data encryption and enhanced monitoring, he pointed out that improper registration processes had exposed the data of 50 million citizens to the dark web.

Chowdhury said the government would provide all necessary policy support to implement digital banking for all citizens.

He added that the government is making efforts to deliver all services through a one-stop platform, with 10 services already available in the capital, and informed that a Personal Data Protection Ordinance is expected within a month.

In the keynote address, Sanjid Hossain, head of commercial partnerships at Robi Axiata PLC, said Bangladesh's digital banking has the potential to reach \$30 billion.

However, he cautioned that unless a comprehensive cybersecurity ecosystem is established, the sector might face risks.

Hossain also said that in 2025, the digital banking market in the Asia-Pacific region is valued at \$4.67 billion. It is projected to grow to \$11.23 billion by 2033.

### চট্টগ্রাম প্রকৌশল ও প্রযুক্তি বিশ্ববিদ্যালয়

চট্টগ্রাম-৪৩৪৯, বাংলাদেশ

তারিখ: ২৫/০৯/২০২৫ খ্রিঃ

স্মারক নং-চুমেট/রেজি/পার(নিয়োগ)-২/৩৪১০

#### নিয়োগ বিজ্ঞপ্তি

চট্টগ্রাম প্রকৌশল ও প্রযুক্তি বিশ্ববিদ্যালয়-এর নিম্নবর্ণিত স্থায়ী/অস্থায়ী পদসমূহ পূরণের নিমিত্তে বাংলাদেশের প্রকৃত নাগরিকদের নিকট থেকে দরখাস্ত আহ্বান করা যাচ্ছে:

ক্রমিক	পদের নাম, পদ সংখ্যা ও জাতীয় বেতন স্কেল-২০১৫	গ্রেড	বয়সসীমা
১	প্রভাষকঃ ক) কম্পিউটার সায়েন্স এন্ড ইঞ্জিনিয়ারিং বিভাগ-৩টি পদ (সহযোগী অধ্যাপক পদের বিপরীতে)। খ) তত্ত্ব ও ইলেকট্রনিক্স বিভাগ-২টি পদ (সহযোগী অধ্যাপক পদের বিপরীতে)। গ) যন্ত্রকৌশল বিভাগ-২টি পদ। ঘ) পদার্থবিজ্ঞান বিভাগ-২টি পদ। ঙ) স্থাপত্য বিভাগ-১টি পদ (সহযোগী অধ্যাপক পদের বিপরীতে)। বেতন স্কেলঃ ২২,০০০-৫৩,০৬০/-	৯	১৮-৩২ বছর
২	সেকশন অফিসার-১টি পদ। বেতন স্কেলঃ ২২,০০০-৫৩,০৬০/-	৯	১৮-৩২ বছর
৩	উপ-প্রশাসনিক কর্মকর্তা-১টি পদ। বেতন স্কেলঃ ১১,০০০-২৬,৫৯০/-	১৩	১৮-৩২ বছর
৪	টেকনিশিয়ানঃ ক) শীট মেটালা এন্ড ওয়েল্ডিং-১টি পদ। খ) স্থাপত্য বিভাগ-১টি পদ। বেতন স্কেলঃ ১১,০০০-২৬,৫৯০/-	১৩	১৮-৩২ বছর

ক) ১-২নং পদের যোগ্যতা ও অভিজ্ঞতা, শর্তাবলী এবং আবেদনপত্রের নির্ধারিত ফরমেট ওয়েবসাইট [www.cuet.ac.bd](http://www.cuet.ac.bd) থেকে সংগ্রহ করা যাবে।  
খ) ৩-৪নং পদের জন্য আবেদন সাদা কাগজে করতে হবে। সংশ্লিষ্ট পদের যোগ্যতা ও অভিজ্ঞতা এবং শর্তাবলী ওয়েবসাইট [www.cuet.ac.bd](http://www.cuet.ac.bd) থেকে সংগ্রহ করা যাবে।  
গ) গ্রেড-৯ পদের জন্য ২০০/- টাকার এবং গ্রেড-১৩ পদের জন্য ১০০/- টাকার সোলদালী ব্যাংক লিঃ এর ব্যাংক ড্রাফট/পে-অর্ডার গোদালী ব্যাংক লিঃ, সি.ইউ.ই.টি, শাখা, চট্টগ্রাম-এর অনুকূলে "রেজিস্ট্রার, চুমেট, চট্টগ্রাম"-এর বরাবরে আবেদনপত্রের সঙ্গে জমা দিতে হবে।  
ঘ) গ্রেড-৯ পদের জন্য ৭ (সাত) সেট দরখাস্ত এবং গ্রেড-১৩ পদের জন্য আবেদনকারীর ০২ (দুই) সেট দরখাস্ত আগামী ২০/১০/২০২৫ খ্রিঃ তারিখের মধ্যে রেজিস্ট্রার, চট্টগ্রাম প্রকৌশল ও প্রযুক্তি বিশ্ববিদ্যালয়ের অফিসে (অফিস চলাকালীন সময়ে) পৌঁছাতে হবে।  
ঙ) চট্টগ্রাম প্রকৌশল ও প্রযুক্তি বিশ্ববিদ্যালয়ে কর্মরত প্রার্থীদের ক্ষেত্রে বর্ণিত বয়সসীমা প্রযোজ্য নয়।  
চ) শিক্ষক পদে নিয়োগের ক্ষেত্রে উক্ততর ভূমিগোষ্ঠীর বয়সসীমা শিথিলযোগ্য।

(স্বাক্ষরিত)  
অধ্যাপক ড. শেখ মোহাম্মদ হুমায়ুন কবির  
রেজিস্ট্রার (অতিরিক্ত দায়িত্ব)  
চট্টগ্রাম প্রকৌশল ও প্রযুক্তি বিশ্ববিদ্যালয়

লিঃ-২১০১

## Gold holds steady

REUTERS

Gold prices were little changed on Thursday with a slightly weaker dollar lending some support, while investors awaited key US economic data for further insights into the Federal Reserve's policy path.

Spot gold was up 0.1 percent at \$3,739.22 per ounce, as of 0557 GMT. US gold futures for December delivery were unchanged at \$3,769.60.

Safe-haven bullion, which tends to thrive in a low-interest-rate environment, had hit a record high of \$3,790.82 on Tuesday. The US dollar index fell 0.1 percent, making greenback-priced bullion less expensive for overseas buyers.

"The move (gold's rise) may reflect expectations that the Fed intends to run the US economy hot as it rebalances its focus to the labour market," said Ilya Spivak, head of global macro at TastyLive.

"Initial support levels line up around \$3,700 and \$3,600. Breaking resistance at the latest high near \$3,790 might expose \$3,870-\$3,875, followed by \$4,000."

### Mymensingh City Corporation

Mymensingh  
Estd: 2018  
Engineering Division  
[www.mcc.gov.bd](http://www.mcc.gov.bd)

Memo No. 46.21.6100.014.01.106.25.1302

Dated: 24/09/2025

#### e-Tender Notice-04/2025-26 (2nd Time)

e-Tender is Re-invited in the National e-GP System Portal (<http://www.eprocure.gov.bd>) for the Procurement of following works under Mymensingh City Corporation, Mymensingh:

SL No.	Tender ID & Package No.	Name of work	Tender publication date & time	Tender document last selling date & time	Tender closing and opening date & time
01	ID No. 1140211 & MCC/DPP/03/PW-113	Construction of Foot Over Bridge at Engineering College Mour under MCC	25/09/2025 10.00am	08/10/2025 16.00pm	09/10/2025 13.00pm

This is online tender, where only e-Tender will be accepted in National e-GP Portal and no offline/hard copies will be accepted. To submit e-Tender, registration in the National e-GP System Portal (<http://www.eprocure.gov.bd>) is required. The fees for downloading the e-Tender documents from the National e-GP System Portal have to be deposited online through any registered banks branches. Further information and guidelines are available in the National e-GP System Portal and from e-GP help desk ([helpdesk@eprocure.gov.bd](mailto:helpdesk@eprocure.gov.bd)).

**Md. Rafiqul Islam Miah**  
Project Director  
"Development of Road and Drainage Network with Citizen Service of Mymensingh City Corporation"-Project  
Mymensingh City Corporation, Mymensingh

GD-2099