

New rules bar bank officials, directors from shariah committees

STAR BUSINESS REPORT

Banks will have to form independent "shariah supervisory committees" under a new guideline issued by the Bangladesh Bank, which bars directors, executives, and their family members from serving on such bodies.

The guideline, issued yesterday, states that each committee must consist of three to five members, including shariah experts, Islamic scholars, and professionals with experience in economics and banking.

"No member of the board or executive committee or audit committee or officer of the concerned bank, as well as no officer, board, or executive committee member of any other bank, shall in any way be eligible to become a member of the shariah supervisory committee," it states.

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The guideline, set to come into effect on January 1, 2026, states that the committee members will not be allowed to have any business interest in the bank, nor ties to any entity owned or controlled by its directors. In addition, no member of their families may be included in the board of directors of the said bank or companies.

At present, many chairmen, directors, managing directors, and other officials hold seats on shariah supervisory committees, often without adequate knowledge of shariah principles.

Under the new rules, no individual can serve on the supervisory committees of more than three banks or financial institutions at once. They will also be disqualified if they have any financial transactions, conflicts of interest, or irregularities.

The task of the shariah committee will be to oversee and approve whether all types of transactions and products of the bank comply with Islamic shariah principles.

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Govt to adjust six safety net schemes with inflation

STAR BUSINESS REPORT

The finance ministry has decided to review six cash-based social safety net programmes at least once a year to ensure that the benefits remain adjusted for inflation.

According to a circular issued by the ministry around the middle of the current month, the Consumer Price Index will be used as the benchmark economic indicator for reviewing the benefits under these programmes.

Based on the review findings, recommendations will be provided to the related advisory committee or ministerial committee through the finance secretary.

The six programmes are old age allowance, allowance for widows and deserted women, disability allowance and education stipend, underprivileged people's livelihood development, benefits for mother and child, and employment generation for the poorest.

The circular said a working committee headed by an additional secretary of Macroeconomic Wing-1 of the Finance Division would be formed to conduct the review.

Representatives from the Cabinet Division, General Economics Division, and Bangladesh Bureau of Statistics will be included in the committee.

A ministry official stated that if the review finds the allowances to be lower than the inflation-adjusted benchmark, recommendations will be placed before the Cabinet Division for an increase.

For the current fiscal year, the number of social safety net programmes has been trimmed to 95. Previously, there were 140. The government allocated Tk 126,731 crore for the programmes, which is 16.04 percent of the total budget.

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One in three graduates remains jobless for up to 2 yrs

Finds state-run statistical agency

MD ASADUZ ZAMAN

One in three university graduates remained unemployed for up to two years while looking for work last year. Of them, one in seven had been without work for between one and two years.

In the next category, one in six graduates had been jobless for more than two years.

The findings come from the Labour Force Survey conducted by the Bangladesh Bureau of Statistics (BBS). The state agency released the report this month.

Employment experts have termed one-third of graduates remaining jobless a serious concern. They say long-term unemployment can create a "scarring effect" on the careers of young people. Those starting jobs with a lag of one to two years are likely to remain behind throughout their career.

According to the Labour Force Survey report, there were 26.24 lakh unemployed people in 2024, including 8.85 lakh university graduates.

In the report, BBS detailed how jobseekers searched for work and the overall state of the labour market.

According to the report, nearly 36 percent of unemployed young people relied mainly on relatives and friends for help finding a job, while 26 percent applied through advertisements.

About 12 percent approached organisations in person and 9 percent sent applications directly to institutions. Another 5.5 percent said they decided whether to apply only after seeing advertisements, while 3.5 percent tried to get work through walk-in interviews.

"This is called long-term unemployment. Even after six months, it becomes a matter of concern," said Rizwanul Islam, former special adviser for the Employment Sector at the International Labour Office in Geneva.

"This is a clear waste of talent and assets. In terms of education, training, and society, what we call 'misallocation of resources' or 'underutilisation of skills' is a much more serious problem in the long

Duration of youth unemployment in tertiary level

In %; SOURCE: BBS



BY THE NUMBERS

Total labour force: 7.17cr

Total unemployed people: 26.24 lakh

Youth unemployment: 20 lakh

Of them, 8.85 lakh graduates are unemployed

TOP MODES FOR JOB SEEKING

Help from relatives, friends, and others:	Job advertisements:	Direct inquiries at factories or job sites:	Applications to prospective employers:
35.8%	25.8%	11.7%	9.7%

term," he said.

"Unemployment also tends to persist as people move from one job to another. The structure of job transition itself contributes to long-term unemployment," said Islam.

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Ceramics makers battered by real estate slump, credit crunch



PHOTO: AMRAN HOSSAIN

JAGRAN CHAKMA

Bangladesh's ceramic industry is going through its harshest downturn in more than 10 years, with demand for tiles and sanitaryware collapsing by as much as 30 percent, according to industry insiders.

The slump, driven by a prolonged stagnation in the real estate sector, a freeze on government development projects, and a liquidity crunch in the banking system, has pushed many smaller manufacturers to the brink.

Industry insiders say the crisis has been further intensified by capital flight, inflation and energy disruptions, ultimately triggering destructive price wars and leaving the sector trapped in a spiral of falling demand and rising costs.

According to the Bangladesh

Market trends (In the last one year)

Demand falls up to 30% | Real estate slowdown hits sales | Capital flight weakens local demand

Finance

Liquidity crunch limits housing finance | Banks stop loans; buyers vanish

Competition

Manufacturers locked in price wars | Firms slash prices to survive

PRODUCTION

Production drops across major plants | Factories run 60% below capacity | Weak demand forces cutbacks

Pressures

Gas shortages, taka depreciation hurt

Outlook

Industry eyes post-election rebound

Public procurement

Public procurement paused amid uncertainty

Ceramic Manufacturers and Exporters Association (BCMEA), the country has 62 ceramic companies, including 11 tableware, 12 sanitaryware, and 39 tile manufacturers. Together, they have a combined annual production capacity of 207 million square metres of tiles, 32 million pieces of tableware, and 1.6 crore pieces of sanitaryware.

Local manufacturers meet 87.29 percent of domestic demand, which has been growing at an average annual rate of 12.71 percent. Domestic consumption stands at around \$633 million for tiles, \$180 million for sanitaryware, and \$75 million for tableware.

REAL ESTATE SLUMP AT THE ROOT

"The ceramic sector has entered a deep slump," said Md Mamunur Rashid, additional managing director of X

Ceramic Group. "Real estate has seen almost no growth in recent years, and because our industry is directly tied to it, the impact has been severe."

He also blamed the banking sector crisis, driven by rising non-performing loans and large-scale capital flight during the previous administration, for choking off credit to potential homebuyers.

"Banks once financed 70-80 percent of apartment purchases. That has stopped. Middle-income professionals can no longer afford flats, and even upper-middle-class buyers are moving money abroad instead of investing locally," Rashid explained.

Tiles have been hit hardest, with demand plummeting by 25-30 percent over the past two years.

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Foreign aid use jumps 64% in July-August
STAR BUSINESS REPORT

Bangladesh used \$750 million in foreign aid during the first two months of the current fiscal year, a 64 percent rise compared to the same period last year, according to data released by the Economic Relations Division (ERD).

Officials said the sharp increase came after a period of disruption caused by nationwide protests. The student-led movement severely hampered regular administrative work in the July-August period last year.

"This year, with political stability and normalcy prevailing, foreign aid utilisation has significantly improved," said an ERD official.

Among the development partners, Russia provided the highest amount at \$315.40 million, followed by the World Bank with \$254 million and the Asian Development Bank (ADB) with \$99.12 million.

Japan gave \$20.70 million and India \$20.95 million in the first two months of fiscal year 2025-26. No money was released from China during the period.

During the period, new aid commitments surged twelvefold and reached \$244 million, compared to just \$20 million a year earlier. Of this total, \$150 million came from a single ADB loan agreement.

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Why hilsa prices soar despite ample catches

REFAYET ULLAH MIRDHA and SUKANTA HALDER

A market system requiring trade at multiple tiers and advance loans taken from informal sources by fishermen are the main causes of abnormal price hikes of hilsa in the domestic markets, even though adequate amounts are caught each year, according to a survey.

Local businesspeople who provide the credit set the minimum prices at fish landing stations.

From that point, the price continues to rise, starting from bidding by traders seeking to make wholesale purchases, according to the survey on the marketing process conducted by the Bangladesh Trade and Tariff Commission (BTTC).



The hilsa changes hands at least six times before reaching consumers, and at every stage the price increases by around 60 percent, said the survey published on September 25.

Ultimately, consumers bear the higher prices, while the fishermen are deprived.

The price of the national fish of Bangladesh rose by 57.14 percent over the last five years, the survey also said.

For instance, the lowest price of a hilsa was Tk 600 in June this year. Although it declined a bit in July and August, it rose by 50 percent in September to reach Tk 900.

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EXCELLENCE IN BANKING

NRB Bank launches new products for businesses, car buyers

STAR BUSINESS DESK

NRB Bank PLC yesterday launched two new financial products, titled "NRB Protidin" and "Auto Fixed Loan", aimed at further strengthening its commitment to customer-centric financial solutions.

NRB Protidin, designed for businesses and institutions, operates on a daily profit basis, enabling customers to receive profit or interest credited directly into their accounts each day, thereby ensuring uninterrupted financial growth.

Meanwhile, the Auto Fixed Loan offers a flexible financing solution for the purchase of pre-registered or second-hand cars, providing customers with affordable and convenient terms.

Tarek Reaz Khan, managing director and CEO of NRB Bank PLC, inaugurated the products at a ceremony held at the

bank's head office in Dhaka, according to a press release.

Speaking at the event, Khan said, "At NRB Bank, we are driven by a vision to create smarter financial solutions for our customers. NRB Protidin empowers institutions with daily returns and improved liquidity, while Auto Fixed Loan opens the door to affordable mobility for individuals."

He added, "Together, these products reflect our promise of innovation, inclusivity, and service excellence."

Md Shahin Howlader, Md Ali Akbar Farazi, Anwar Uddin and M Rashidul Huda, deputy managing directors of the bank, attended the event.

Md Rezaul Shahriar, head of retail banking, and Md Arifuzzaman, head of transaction banking, along with other senior officials, were also present.



Tarek Reaz Khan, managing director and CEO of NRB Bank PLC, inaugurates two new financial products at the bank's head office in Dhaka yesterday.

PHOTO: NRB BANK



Muhammad Mustafizur Rahman, director (current charge) of the SME and Special Programmes Department at Bangladesh Bank, and Alamgir Hossain, managing director of Citizens Bank PLC, pose for photographs after signing the agreement at the BB headquarters in Motijheel, Dhaka recently.

PHOTO: CITIZENS BANK

Sonali Bank opens sub-branch in Bogura

STAR BUSINESS DESK

Sonali Bank PLC yesterday opened a sub-branch at Bagbari, under the supervision of its Gabtali branch, at Mamun Tower on Bagbari Police Fari Road in Bogura.

Md Shawkat Ali Khan, managing director and chief executive officer of Sonali Bank PLC, inaugurated the sub-branch as the chief guest, according to a press release.

Md Rashidul Islam, general manager of the GM office in Bogura, presided over the programme.

Md Abu Sayed, deputy managing director of the bank, along with heads of all principal and corporate branches and managers of different branches in the Bogura region, was also present.



Md Shawkat Ali Khan, managing director and chief executive officer of Sonali Bank PLC, inaugurates the sub-branch at Mamun Tower on Bagbari Police Fari Road in Bogura yesterday.

PHOTO: SONALI BANK

Al-Arafah Islami Bank celebrates 30th anniversary

STAR BUSINESS DESK

Al-Arafah Islami Bank PLC yesterday celebrated its 30th founding anniversary. Khwaja Shahriar, independent director and chairman of the bank, inaugurated the anniversary programme at its head office in the capital's Purana Paltan, according to a press release.

In his remarks, Shahriar expressed gratitude to customers, well-wishers and partners, noting: "Your trust, cooperation and support have been the driving force behind our long journey. Following the restructuring of the board of directors by Bangladesh Bank, we have embarked on a path of positive change, anchored in corporate governance, transparency and accountability."

"We are also the first Islamic bank in the country to introduce centralised reporting lines in key areas."

"Another strategic priority is digital transformation, through which we are delivering technology-driven services. Inshallah, Al-Arafah Islami Bank will emerge as the leading Islamic bank in the country."

Mohd Rafat Ullah Khan, managing director (current charge), presided over the ceremony, extending his appreciation to customers, stakeholders and employees.

"Over the past 30 years, the bank has advanced through collective effort. The past

year has brought significant change, and with this milestone we are embarking on a new journey."

"We remain committed to strengthening people's trust through technology-enabled services, ethical banking and welfare-driven initiatives," he added.

Md Abdul Wadud, chairman of the executive committee; Md Shaheen Ul Islam, chairman

of the risk management committee; and Mohammad Ashraful Hasan, chairman of the board audit committee, were present.

Md Abdullah Al Mamun, Md Fazlur Rahman Chowdhury, Md Asaduzzaman Bhuya, Mohammad Hossain and SM Abu Jafar, deputy managing directors, along with senior officials, department heads, branch managers, sub-branch in-charges and customers, also joined the event.



Khwaja Shahriar, independent director and chairman of Al-Arafah Islami Bank PLC, inaugurates the celebration at the bank's head office in Purana Paltan, Dhaka yesterday.

PHOTO: AL-ARAFAH ISLAMI BANK

Free-market US tested

FROM PAGE B4

"Obama would have laughed out of the room the suggestion that the government take an equity stake in a manufacturing company," Strain said in a recent column that also criticized the White House's tying of Nvidia and AMD export licenses to payments to the government.

Obama "understood that in America's system of democratic capitalism, the government does not own or shake down private companies," Strain said in the piece headlined "Is Trump a State Capitalist?"

Strain, in an interview, predicted a "massive amount of crony capitalism" under Trump compared with the norm,

but said the shifts will be too limited to significantly tilt the US macroeconomy given its size and tradition.

Ashton said he agrees that US status as a free market economy is not seriously in question. But he believes Trump's conduct is distorting company behavior, noting reports that Apple may take a stake in Intel following Apple CEO Tim Cook's August White House visit when he presented Trump with a 24-carat gold piece.

"It's become so murky," Ashton said. "We don't know whether it's a business decision because it's a business decision or whether it's a business decision because they have to please the White House in some way."

FROM PAGE B4
"We hope that 63 to 64 lakh cards will be activated by October," he said, adding that data entry and verification are underway. To speed up activation, TCB has launched a self-activation app.

Among the 30 lakh inactive or pending cards, around 22 lakh are in Dhaka and Chittagong divisions, said the TCB chairman.

He said the delay in city corporations is due mainly to the absence of elected mayors and representatives, which slows down endorsement and identification.

TCB also has limited manpower, with only 14 offices across the country, making it impossible to directly select or verify all one crore beneficiaries.

"We expect the remaining 30 lakh cards to be distributed within the next three months. But we also need to understand that district officials have multiple responsibilities," he said.

Brig Gen Azad added that there is now a focus on impartial selection of beneficiaries, free from political influence, which is causing delays but is essential for

fairness.

Alongside the usual essentials like oil, lentils and sugar, cardholders will soon be able to buy five more items, such as salt, bathing soap, laundry soap, detergent and tea.

This pilot project will primarily cover 5 lakh people across 10 districts, with plans to expand nationwide if successful.

Selim Raihan, a professor of economics at Dhaka University, said the suspension of truck sales amid incomplete card distribution and high food prices reflects

a serious lack of foresight and coordination.

"It undermines the very purpose of the government's relief efforts and raises questions about the priorities behind such a decision," said the economist.

"The government should immediately resume the TCB truck sales programme to provide urgent support to the struggling population and expedite the beneficiary selection process to ensure that assistance reaches those who need it most without further delay," he added.

With TCB sales halted, the poor left in limbo

DRU inks group insurance deal with National Life Insurance

STAR BUSINESS DESK

Dhaka Reporters Unity (DRU) has entered into a group insurance agreement with National Life Insurance PLC, extending financial security to its member-journalists.

Mahfuz Alam, information and broadcasting adviser to the interim government, attended the ceremony as chief guest.

Md Kazim Uddin, chief executive officer of National Life Insurance PLC, and Mainul Hasan Sohel, general secretary of DRU, signed the agreement at the organisation's office in Segunbagicha, Dhaka recently, according to a press release.

Abu Saleh Akon, president of DRU, presided over the event.

Under the scheme, 2,000 DRU members aged between 20 and 60 will be brought under insurance coverage. In the event of a natural death, the beneficiary will receive Tk 3 lakh, while Tk 3.8 lakh will be provided in case of accidental death.

For permanent disability, the benefit has been set at Tk 1 lakh, and Tk 70,000 for surgical operations. The agreement will remain valid for one year.

Saeed Ahmed, president of the Bangladesh Insurance Association, and Md Kazim Uddin, CEO of the life insurer, were present, alongside Obaidur Rahman Shaheen, president of the Bangladesh Federal Union of Journalists; Rafiqul Islam Azad, former DRU president; and Gazi Anwar, vice-president of DRU.

Boeing allowed to resume certifications on some planes

AFP, New York

US regulators will permit Boeing to certify the airworthiness of some new planes, air safety officials announced Friday, in a sign of authorities' increased confidence in the aviation giant's operations.

The move by the Federal Aviation Administration means Boeing will issue airworthiness certificates on newly produced 737 MAX and 787 Dreamliner planes on alternating weeks, with the agency still doing the checks in the off weeks, an FAA press release said.

The US-based airplane manufacturer had previously been granted authority for the certificates, but the FAA removed the power following deadly crashes as well as production and safety problems involving Boeing jets.

"Safety drives everything we do, and the FAA will only allow this step forward because we are confident it can be done safely," the FAA said. "The FAA will continue to maintain direct and rigorous oversight of Boeing's production processes."

South Korea can't pay \$350b to US for tariff deal

REUTERS, Seoul

South Korea is unable to pay \$350 billion upfront in investment in the United States as President Donald Trump suggested under a deal to cut tariffs and is seeking an alternative solution, Seoul's presidential adviser said on Saturday.

Since a handshake deal by the allies' leaders in July to lower US tariffs to 15 percent from 25 percent, as Trump earlier imposed, South Korea has said the \$350 billion in investment would be in the form of loans and loan guarantees as well as equity.

Trump in remarks this week said South Korea would provide the investment "upfront", despite Seoul's contention that kind of outlay could plunge Asia's fourth largest economy into a financial crisis.

"The position we're talking about is not a negotiating tactic, but rather, it is objectively and realistically not a level we are able to handle," South Korea's National Security Adviser Wi Sung-lac said on Channel A News television.

"We are not able to pay \$350 billion in cash," he said.

South Korea, which pledged \$350 billion toward US projects in July, has balked at US demands for control over the funds and South Korean officials say talks to formalise their trade deal are at a deadlock.

On Thursday, Trump touted the amount of money he said his sweeping tariffs are bringing into the United States, saying: "We have in Japan it's \$550 billion, South Korea's \$350 billion. That's upfront."

Last week South Korean President Lee Jae Myung told Reuters that without safeguards such as a currency swap, South Korea's economy, with foreign exchange reserves of \$410 billion, would plunge into a crisis if it were made to make a massive outlay.

Wi, the top security adviser to Lee, said nobody would question South Korea's position on the feasibility of the amount if it were required as a cash payment upfront.

"We're discussing alternatives," he said, adding Seoul is targeting a summit of the Asia-Pacific Economic Cooperation (APEC) grouping hosted by South Korea next month, which Trump is expected to attend, to finalise the trade deal with Washington.

Envoy Textiles' profits double to Tk 140cr

STAR BUSINESS REPORT

Envoy Textiles, a listed textile manufacturer, saw its profits double to Tk 140 crore in the 2024-25 fiscal year, driven mainly by higher sales.

The world's first LEED Platinum-certified denim textile mill disclosed yesterday that its earnings per share rose to Tk 8.40 from Tk 3.58 in 2023-24, according to a disclosure posted on the Dhaka Stock Exchange (DSE) website.

Based on the higher profits, the board of directors declared a 30 percent cash dividend for shareholders, up from 20 percent in the previous year.

The company also reported a net asset value per share of Tk 58 as of June 30, 2025, compared with Tk 52 a year earlier.

Envoy also announced that it has successfully commenced full-scale commercial operations at its waste fabric

recycling plant.

The facility, established on its existing factory premises, has a daily capacity to process 12 tonnes of waste fabrics.

It handles both locally sourced and in-house generated pre-industrial and post-consumer waste fabrics, including garment cuttings and denim, and converts them into recycled fibre certified under the Global Recycled Standard and Recycled Claim Standard.

The recycled fibre is directly reintroduced into the company's yarn production cycle, creating a closed-loop system.

Envoy believes the project will enhance long-term value by strengthening its competitive edge in the global market for sustainable textiles.

Despite the strong earnings, Envoy's share price fell 1.22 percent to Tk 57 yesterday at the DSE.

NBFI, pharma drag Dhaka stocks down

STAR BUSINESS REPORT

Shares at the Dhaka Stock Exchange (DSE) snapped a three-day rally yesterday as losses in non-bank financial institutions (NBFI) and pharmaceuticals dragged the key indexes lower, while turnover also declined.

The DSEF, the benchmark index of the bourse, dropped 35.05 points, or 0.64 percent, to close at 5,380.07, according to DSE data. Other indices followed the performance of the main index as both the Sharia-based DSES and the blue-chip DS30 ended the day lower.

Turnover, a key indicator of investor activity, stood at Tk 564.18 crore, down significantly from Tk 708.94 crore in the previous session, reflecting lower investor participation in line with the market downturn.

The market closed in the red as all the large-cap sectors posted negative performance, said BRAC EPL Stock

Brokerage Ltd in its daily market update. Block trades, high-volume transactions involving large numbers of securities, contributed 7.6 percent of the overall market turnover.

Market breadth was mostly negative, with 70 issues advancing against 282 declining, while 44 remained unchanged.

Among the major sectors, shares of NBFI's lost the most at 1.67 percent, followed by pharmaceuticals at 0.77 percent, fuel and power at 0.68 percent, engineering at 0.61 percent, banks at 0.52 percent, food and allied at 0.30 percent, and telecom at 0.09 percent.

Summit Alliance Port was the most traded share with a turnover of Tk 24.7 crore, BRAC EPL said.

On the day's performance table, First Security Islami Bank surged 10 percent to top the gainers' list, while Progressive Life Insurance Co dropped 7.95 percent, becoming the worst performer of the session.

Govt to adjust

FROM PAGE B1

Last fiscal year, the total allocation for social safety net programmes was Tk 136,026 crore, which was 17.07 percent of the total budget.

In Bangladesh, the social security system is a vital tool for poverty alleviation and protecting vulnerable households from economic shocks, health crises, and lifecycle risks.

However, per person allowance is still small compared to their needs. So, there is a huge demand

from people to increase allowances and reduce inclusion and exclusion errors.

The government kept the highest budget allocation of Tk 4,791 crore for the old age allowance programme for the current year to enhance the financial security and social status of the elderly poor.

The second highest budget allocation of Tk 3,845 crore was kept for the disability allowance and education stipend programme.

In the current fiscal year, the government tried to streamline the social safety net programmes. It has already planned to adjust the benefits for inflation, which has been on a rising trend over the last couple of years.

Inflation in August eased slightly to 8.29 percent, down from 8.55 percent in July, according to the latest data from the Bangladesh Bureau of Statistics.

It was above 9 percent in the preceding 27 months until last June.

Government of the People's Republic of Bangladesh

Local Government Engineering Department
Office of the Upazila Engineer
Dighalia, Khulna
www.lged.gov.bd

Memo No. 46.02.4740.000.14.028.17-896

Date: 28/09/2025

e-Tender Notice No. 01/2025-26

e-Tender is invited in the National e-GP Web Portal (<http://www.eprocure.gov.bd>) for the procurement of following.

Sl No.	Tender ID	Name of work	Publishing date & time	Closing/ opening date & time
1.	1153904 (NOTM)	Construction of Head Teacher's room with attached toilet of Dleara Kohinur Primary School under PEDP4 at Dighalia, Khulna	30/09/2025 09:00	16/10/2025 15:00

This is an online tender, where only e-Tender will be accepted in the 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, within abovementioned time.

Further information and guidelines are available in the National e-GP Web Portal and also from e-GP help desk (helpdesk@eprocure.gov.bd).

Abu Tareq Saiful Kamal
Upazila Engineer
Dighalia, Khulna
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GD-2119

One in three graduates remains jobless

FROM PAGE B1

Asked about job search methods, he said one factor was the lack of formal mechanisms in society.

"Previously, formal mechanisms existed, such as newspaper advertisements or organisational announcements. Today, most job searches have shifted to online platforms, increasing dependence on informal networking," he added.

Badru Nessa Ahmed, senior research fellow at the Bangladesh Institute of Development Studies (BIDS), also cited poor

quality of education and shortages of trained teachers.

"For graduates, quality matters a lot, and quality really makes a difference," she said, referring to a BIDS study on graduates from National University-affiliated colleges.

The study found that around 28 percent of graduates remained unemployed, compared to about 17-18 percent in comparable government data.

Referring to the joblessness among graduates, Fahmida Khatun, executive director

of local think tank Centre for Policy Dialogue (CPD), said, "This reflects a harsh reality in our economy."

This is because there is not adequate investment for job creation in our economy, she said.

The economist said employment opportunities are mainly created through private-sector investment. But that has been stagnant for around a decade.

"More recently, investment has been decreasing even further, and most private-sector investment is foreign in nature. As a result, opportunities for job creation are extremely limited," said Fahmida.

She said, "Graduates coming out of universities and other tertiary institutions often cannot fill the available positions because their qualifications, skills, and quality do not meet market demands."

"There is a significant skills gap, a mismatch between what the market requires and what the graduates possess. Many have certificates but lack quality education or courses aligned with market needs."

Alam believes that a real recovery will depend on political stability and a resumption of government spending following the next election cycle.

Mir Ceramic Ltd, another leading player, has also scaled back.

The company's Deputy Managing Director, Ruslan Nasir, said the industry had been struggling for three years, but the suspension of public development projects by the interim government had dealt a particularly heavy blow.

"As the government is one of the largest consumers of ceramic products, its absence from the market has had a massive impact," he said.

In addition to demand-side challenges, the sector is also grappling with the depreciation of the taka, high interest rates, and gas shortages, all of which have pushed production costs higher, despite the industry's role as an import-substitute sector.

"Until a stable, elected government takes office and resumes public investment, we don't foresee a meaningful rebound," Nasir added.

EVERYONE FEELING THE PINCH

Even the largest players are not immune.

Mohammad Khourshed Alam, chief operating officer of Akij Bashir Group, said construction material demand has dropped by 25 percent. "Across all product lines, especially construction, demand has fallen sharply. We've scaled back production to 70 percent of capacity."

Akij Ceramic, a unit of the group, can produce 65,000 square metres of tiles a day but is now running nearly 30 percent below that capacity. "We are caught in a price compression cycle. Costs are climbing, but we cannot pass them on to

the fish in cold storage in order to sell them when market prices rise due to a dearth of supply amid high demand.

The BTTC recommended the formation of an association to reduce the number of middlemen and the elimination of trade at multiple tiers. The commission also suggested an online platform for direct marketing of hilsa in the markets.

In fiscal year 2023-24, fishermen caught 5.29 lakh tonnes of hilsa, down from 5.79 lakh tonnes in fiscal year 2022-23.

They caught 5.67 lakh tonnes in fiscal year 2021-22, 5.65 lakh tonnes in fiscal year 2020-21, and 5.5 lakh tonnes in fiscal year 2019-20.

Another major cause of the price hikes is an artificial crisis created by a section of traders who keep

the fish in cold storage in

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With TCB sales halted, the poor left in limbo

Another subsidised food programme for 1cr families struggles with incomplete list

SUKANTA HALDER

Sales of essential food items from trucks have been suspended since the second week of September, while another subsidised food programme for one crore families is facing difficulties with an incomplete list of beneficiaries.

This comes as more people slip below the poverty line and many struggle to put three meals a day on the table.

Although officials say it is not feasible to keep selling subsidised food from open trucks year-round, economists said high inflation and falling purchasing power are threatening food security for a large section of the population.

The mobile truck sales scheme is run by the state-owned Trading Corporation of Bangladesh (TCB). Under this programme, TCB sends out trucks loaded with essential goods at subsidised rates for low-income people.

In 2022, TCB shifted its focus from truck sales to distributing food at affordable prices to one crore families through special cards. But allegations of irregularities and politically influenced selection of beneficiaries marred the programme. After the political changeover in August last year, the interim government began reviewing the list of recipients, which is still incomplete.

Apart from the card scheme, TCB continued limited truck sales during Ramadan or when prices became too high for the poor to bear. The most recent round ended on September 13 after running for a month.

TCB Chairman Brigadier General Mohammad Foysal Azad said the next phase of truck sales would resume in November due to continued public demand and high market prices.

During the latest rounds of sales, long queues of poor people behind the trucks became a familiar sight. In Dhaka alone, essential items were sold through 60 trucks, helping low-income families cope with the soaring cost of living.

According to TCB, each truck carried goods for 500 people. From these trucks, a buyer can purchase 2 kg of lentils, 2



Although officials say it is not feasible to keep selling subsidised food from open trucks year-round, economists say high inflation and falling purchasing power are threatening food security for a large section of the population.

PHOTO: STAR/FILE

litres of soybean oil and 1 kg of sugar for Tk 450. The same items cost Tk 620-650 in the regular market.

For truck sales, the government allocated Tk 1,181 crore in subsidies to TCB in the fiscal year 2022-23. As the programme expanded nationwide, the subsidy rose to nearly Tk 3,500 crore last fiscal year.

Brig Gen Azad said the subsidy burden had eased slightly because purchasing prices were lower. "However, as the government needs to balance funding across many issues, a continuous truck sales programme is not feasible," he said.

citing subsidy constraints.

According to a recent report by policy think tank Power and Participation Research Centre, poverty in Bangladesh has risen over the past three years. Nearly 28 percent of the population now lives in poverty, up from 18.7 percent in 2022.

The share of people living in extreme poverty has also risen to 9.35 percent this year from 5.6 percent three years ago, the report said. Another survey by the same organisation found that about 70 percent of the population is worried about rising prices.

On a positive note, inflation has been

easing in recent months. It stood at 8.29 percent in August, down from 8.55 percent in July, according to the Bangladesh Bureau of Statistics. August inflation was the lowest in more than three years.

After the interim government took office in August last year, about 43 lakh TCB family cards were cancelled due to irregularities.

Brig Gen Azad said more than 65 lakh TCB cards have now been distributed. Of these, about 3.5 lakh are awaiting activation. Additional cards are also ready for activation, taking the overall total to 70 lakh.

READ MORE ON B2

Apex Footwear's profit falls 23%

STAR BUSINESS REPORT

Apex Footwear Ltd has reported a sharp decline in annual profit, prompting the company to recommend a lower cash dividend compared with the previous year.

Its net profit dropped by 23 percent year-on-year to Tk 13.55 crore for the year ended June 30, 2025.

The shoemaker's earnings per share fell to Tk 8.62 from Tk 11.22 a year earlier, the company said in a recent price sensitive information disclosure.

Its operating cash flow also weakened significantly, with net operating cash flow per share sliding to Tk 56.48 from Tk 165.88 in the previous financial year.

In light of the results, the board of directors recommended a 25 percent cash dividend and a 25 percent stock dividend for the year ended June 30, 2025.

Last year, the company declared a 35 percent cash dividend and a 10 percent stock dividend.

The company said the stock dividend was aimed at converting retained earnings into paid-up capital to strengthen its capital base.

As of August 31, 2025, sponsors and directors held 31.54 percent of Apex Footwear's shares, institutional investors 27.45 percent, and the general public 41.01 percent, according to Dhaka Stock Exchange data.

Asiatic Laboratories to build 32-storey tower in Dhaka

STAR BUSINESS REPORT

Asiatic Laboratories Ltd, a Dhaka-based pharmaceutical company, has approved the construction of a 32-storey building in Dhaka's Tejgaon commercial area.

The project, Time Square - Dhaka, will be built on 20 kathas of land at 159/A Tejgaon, according to a disclosure on the Dhaka Stock Exchange (DSE) website yesterday.

The company's board also approved a joint venture agreement between Asiatic Laboratories, which owns the land; Headroom Ltd of Bangladesh, the consultant for the project; and China State Construction Engineering Corporation, the construction partner.

Asiatic Laboratories operates a manufacturing facility in Tongi, about 15 kilometres north of the capital.

Its portfolio covers 80 generic molecules across therapeutic classes, including antibiotics, antihistamines, bronchodilators, vitamins, and minerals, according to its website.

As of August 31, sponsors and directors held 40.71 percent of the company's shares, institutions 18.88 percent, and the public 40.41 percent, DSE data showed.

Taiwan seeks bigger tech presence in India

REUTERS, New Delhi

Taiwan is seeking to double its exports of chips and electronics to India over the next five to seven years as smartphone shipments from the country ramp up thanks to demand from the US, the head of the island's main trade body said.

India's smartphone exports to the US, which are currently exempt from elevated tariffs, jumped nearly 40 percent from a year earlier to \$8.43 billion in the first five months of the fiscal year that started in April, according to industry estimates, driven largely by demand for Apple's iPhones.

"Electronic industries are driving the growth of trade between our two countries," said James C. F. Huang, chairman of the Taiwan External Trade Development Council

Expo trade fair on Thursday. Huang is a former Taiwanese foreign minister.

"I believe in the next five to seven years, the trade and investment which we have in India can double."

"Electronic industries are driving the growth of trade between our two countries," said James C. F. Huang, chairman of Taiwan External Trade Development Council

Major Taiwanese firms have to date invested about \$5 billion in Indian manufacturing, according to Taiwanese officials. Last year, Powerchip Semiconductor joined with Tata Electronics in an \$11 billion venture to build India's first chip plant to be driven by artificial

intelligence. The plant, in Gujarat state, was part of a \$10 billion government incentive scheme.

And earlier this year, Apple supplier Foxconn unveiled a \$1.5 billion investment in its India unit as it shifted more production out of tariff-plagued China.

Huang downplayed concerns that higher US tariffs on Indian goods could hurt Taiwanese businesses.

"I don't think it's going to affect Taiwan India trade relations or investment relations," he said, pointing to India's large domestic market and growing opportunities in petrochemicals, textiles and electronics.

Huang said several Taiwanese companies are investing in India, bringing in more components from Taiwan and building a local supply chain to support operations in the country.

Free-market US tested as Trump takes stakes in private companies

AFP, New York

The Trump administration is in talks to take an equity stake in Lithium Americas, which would insert the government into another private enterprise in the latest challenge to American free-market traditions.

The move comes on the heels of Trump announcements establishing government holdings in struggling semiconductor giant Intel and the rare earth company MP Materials. Trump also secured a "golden share" for Washington in United States Steel as a condition of its sale to Japan's Nippon Steel.

Talks are still ongoing on the Lithium Americas stake, part of a renegotiation of a US Department of Energy loan held by the Canadian mining company and General Motors, said a Trump administration official. The White House has characterized the stock holding arrangements as a boon for taxpayers that points to Trump's prowess as a dealmaker, while asserting that day-to-day management will be left to companies.

But free-market advocates have reacted with various degrees of alarm to a trend they see as undermining the strength of the US system and stoking crony capitalism. In the US system, the government sets up

the rules governing the private sector but generally stays out of it thereafter as firms respond to market signals.

"It undermines competition," said Fred Ashton, director of competition policy at American Action Forum, who believes

inserting the state into private enterprise leads to inefficiency and benefits politically favored firms over those less connected.

"We know the president likes to win so there's no way the government lets these firms fail," Ashton said.



US President Donald Trump arrives for the Pennsylvania Energy and Innovation Summit on the campus of Carnegie Mellon University in Pittsburgh, Pennsylvania. Trump has announced establishing government holdings in Intel and the rare earth company MP Materials.

Trump administration officials recently made use of the US Steel golden share. The company had planned to keep paying 800 workers while idling an Illinois factory, but decided to keep the plant running after Commerce Secretary Howard Lutnick invoked the golden share, according to a Wall Street Journal report.

"You need to let an executive of the company conclude the best use of the capital," said governance expert Charles Elson of the University of Delaware, who criticized the White House intervention.

"The government is not in the business of picking winners and losers in the capital system," he said. "That's why we have a capital system."

It is not unprecedented for the US government to hold equity stakes. In response to the 2008 financial crisis, the US government amassed holdings in insurer AIG, General Motors and fellow automaker Chrysler as a condition of government support packages.

But the Treasury Department sold off the shares after the crisis ended, reflecting a bipartisan consensus, according to Michael Strain of the American Enterprise Institute think tank, who said presidents from Ronald Reagan to Barack Obama embraced the free market.

READ MORE ON B2

Strengthening reserves with gold and new currencies

MANWAR HOSSAIN

Bangladesh has achieved remarkable progress over recent decades, driven by exports, remittances and a dynamic private sector. Yet in a world of growing volatility from geopolitical shifts, energy price shocks and currency swings, resilience alone is no longer enough. Safeguarding our economic stability must begin with how we manage foreign exchange reserves.

By mid-2025, Bangladesh held about \$31 billion in gross reserves, equal to roughly three months of import cover. On paper, this may seem adequate, but for an import-dependent country, it is a slim margin. With 85 percent of our fuel, most industrial machinery and a large share of food staples sourced from abroad, even a brief external shock could stretch our economic defences.

Two policy priorities stand out: increasing gold reserves and diversifying the currency composition of our foreign exchange holdings.

Gold has long served as a store of value in uncertain times. Yet, Bangladesh holds only 14.3 tonnes, or about 7 percent of total reserves. This is far below many peers. Turkey, for example, holds over 500 tonnes, about 30 percent of its reserves. During periods of lira volatility, this gold buffer helped the Turkish central bank avert deeper crises.

Global trends strengthen the case for a higher gold allocation. In 2023, central banks bought more than 1,000 tonnes of gold, a record high. China, Russia and India have all expanded their holdings amid shifting financial dynamics and concerns about dollar dependence.

History shows gold outperforming most fiat currencies. In 1990, it was about \$400 an ounce. Today, it is close to \$3,753, an almost ninefold rise. Over the same period, the US dollar lost nearly half its purchasing power. With US debt projected to exceed 130 percent of GDP by 2030, doubts about long-term dollar strength are mounting.

Raising Bangladesh's gold share to 15 percent of reserves would offer a dependable hedge against currency depreciation, oil price spikes and global uncertainty. It would also signal prudence to international markets.

A second concern is our reliance on the US dollar in trade and reserves. In FY2024,

China was our top import source with 27 percent of total imports, the EU followed with 20 percent and the Middle East, mainly fuel, with 18 percent. Yet most of these transactions are still invoiced and settled in dollars, imposing hidden costs.

Using dollars for non-dollar trade exposes us to conversion charges, exchange rate volatility and overdependence on one currency. Moving to direct settlements in yuan, euro, or other partner currencies could save Bangladesh hundreds of millions of dollars each year -- savings that would benefit businesses and consumers.

The yuan's global acceptance is rising. Its share of international trade settlements has climbed from 1 percent in 2012 to nearly 5 percent today. Russia, Brazil and several African nations already use it widely in trade with China. Bangladesh, with its growing trade ties to China, should not lag behind.

Other countries offer lessons. Vietnam maintains a diversified and transparent reserve structure, boosting investor confidence. Kazakhstan, after repeated currency crises, raised its gold share to more than 60 percent, insulating itself from further turmoil. Turkey used gold swaps to shield its economy during foreign currency outflows. These examples highlight the value of proactive, data-driven reserve management.

Bangladesh has reached a stage where small mistakes in financial strategy could bring large consequences. Our ambition to become a trillion dollar economy needs strong foundations, including a modern and resilient reserve structure.

The time to act is now. We must build a reserve composition that reflects our trade realities, shields us from external shocks and positions us for strength in a fast-changing global order. Gold and smarter currency diversification are not simply tactics; they are economic necessities.

The writer is chairman of Anwar Group of Industries



Quiet Comfort BEFORE TAKEOFF

TAGABUN TAHARIM TITUN

A friend once admitted he would spend years dreading Dhaka airport's crowded gates, overpriced tea, and nowhere to sit without guarding the spot like treasure. Then he discovered the lounge. Suddenly, there was space to breathe, hot food that did not feel like a rip off, and enough charging ports to rescue every dying device. By the time his flight was called, he could not believe he had ever waited outside.

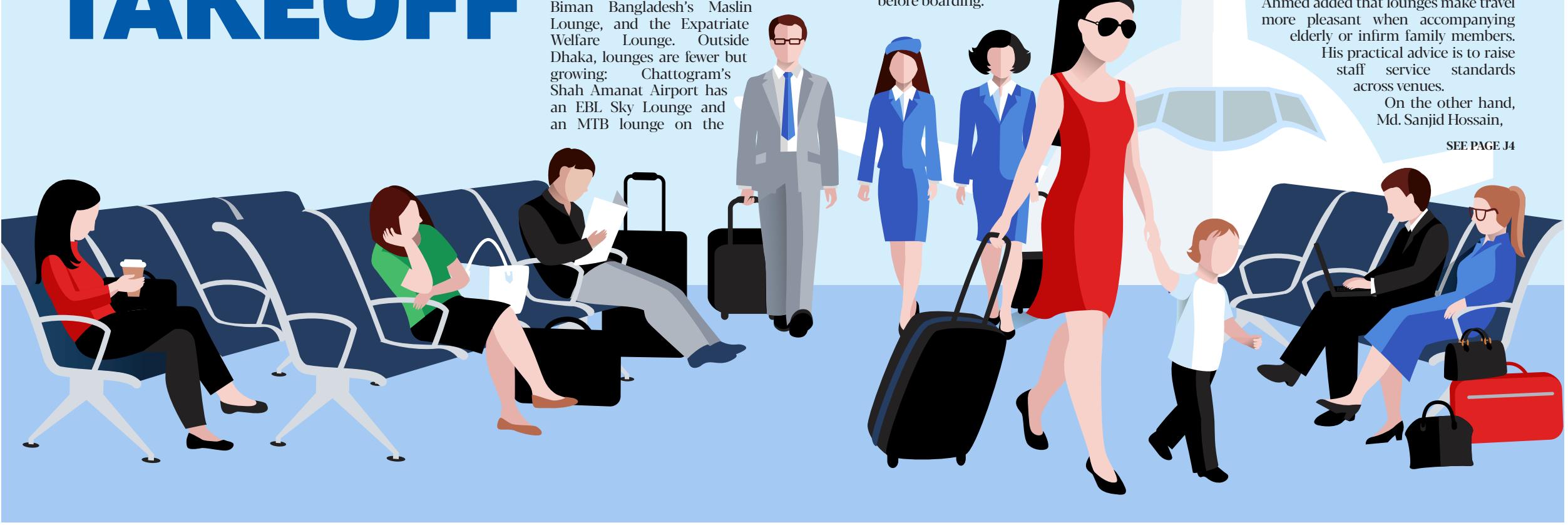
Bangladesh's airports now boast a range of air lounges to pamper tired travellers. In Dhaka's Hazrat Shahjalal International Airport, about nine lounges serve passengers. These include the InterContinental Dhaka's Balaka Executive Lounge, two City Bank American Express lounges, the EBL Sky Lounge, the MTB Air Lounge, the UCB Imperial Lounge, a Standard Chartered Signature Lounge, Thai Airways' Royal Silk Lounge, Biman Bangladesh's Maslin Lounge, and the Expatriate Welfare Lounge. Outside Dhaka, lounges are fewer but growing: Chattogram's Shah Amanat Airport has an EBL Sky Lounge and an MTB lounge on the

domestic side. Sylhet's Osmani International and Cox's Bazar airports both have a lounge too. Many of these lounges are tied to local banks or airlines, and some can be accessed via international programmes: for instance, Priority Pass members enjoy entry to Dhaka's UCB Imperial and MTB lounges. Altogether, Bangladesh now has roughly a dozen lounges spread across its airports, a dramatic change from a few years ago.

WHY USE AN AIR LOUNGE?

The reasons are practical. Lounges offer quiet seating, flight monitors, charging points, and reliable Wi-Fi. Complimentary food and drinks reduce spending at airport cafés, while business corners and quiet tables allow professionals to work without interruptions. Lounges ease travel

for families and elderly passengers by offering quieter, safer spaces to regroup. In short, a well-run lounge transforms idle waiting into rest, focused work, or a relaxed meal before boarding.



Frequent flyers like Anowarul Amin, the Head of Corporate Affairs of Arla Foods Bangladesh, shared direct impressions: "I have used 3/4 lounges in the airport so far. Mainly Balaka, EBL and Amex. I would say almost all of them are similar in nature. But it can be a bit differentiated in certain parameters. Like, food is always good in the Amex lounge compared to the rest. Facilities are better both in EBL and Amex, but I feel EBL is always more crowded." He praised Balaka's guest allowance he gets through his bank partnership, but he felt local lounges could adopt more international polish.

WHY DO TRAVELLERS CHOOSE LOUNGES FOR COMFORT?

Ahmed Raihan Ahsanullah typically uses the EBL lounge "because it is convenient, offers most of the services I desire and because they have maintained their standards consistently since inception." He praised its food, solid internet and reliable amenities, and he valued that EBL allows guests with the cardholder. Ahmed added that lounges make travel more pleasant when accompanying elderly or infirm family members.

His practical advice is to raise staff service standards across venues.

On the other hand, Md. Sanjid Hossain,

SEE PAGE J4

Indulge
in luxury at UCB Airport Lounges

ucb.com.bd | 16419



The Pier First Class Lounge



Qantas First Class Lounge

Inside the world's most INDULGENT LOUNGES

The world's top lounges show how airports can be transformed from transit spaces into hospitality destinations: restful, efficient and delicious. For travellers in Bangladesh, this transformation is imminent.

TAGABUN TAHARIM TITUN

Planes take people from A to B. Lounges turn those trips into moments that matter. Picture a traveller stepping out of a noisy gate and into a softer room. The sound of footsteps fades. A kettle hums. A barista pulls a perfect shot of coffee and hands it over with a quiet smile. A hot shower wakes tired shoulders. A soft chair, a phone that charges, a small table with a plate of fresh food. The world outside keeps moving. Flight boards and engines roar. Inside the lounge, time bends for a little while.

This article guides readers through five of the world's top airport sanctuaries. Each description shows who gets in, how the place looks and feels, what to eat, how to rest, where to work, and the single surprise that makes a stay memorable.

kitchen to a hidden nap nook. Open to premium Qatari passengers and many alliance elites, this lounge offers variety in abundance, as it has live food stations offering global bites, extensive beverage points, and quiet family corners. Sleep pods and treatment rooms mean wellness isn't an afterthought, while a sprawling business centre with private workstations keeps productivity intact for those on the move. There is a big space where you can stroll, eat, snooze and work without the lounge ever feeling crowded, which in a way makes it feel like a restful layover destination rather than a transit stop.

3. EMIRATES FIRST CLASS LOUNGE – Dubai International Airport (DXB)

If lounges had a glamour meter, Emirates' First Class space would be near the top. Plush, opulent and confidently curated, the lounge is



Emirates First Class Lounge

individual rooms, strong connectivity and an end-to-end process that often includes a chauffeur escort directly to the aircraft. It also has its signature seamless, almost cinematic transition from kerb to plane that rethinks what airport travel can be.

5. QANTAS FIRST CLASS LOUNGE – Sydney Kingsford Smith Airport (SYD)

Qantas' flagship First Lounge wears its Aussie identity proudly: airy, contemporary design, generous daylight and a layout that balances social dining areas with secluded comfort zones. First-class passengers and select elites enjoy menus that champion seasonal Australian produce and well-curated wine lists that read like a mini regional tour. Short, complimentary spa treatments and well-kept showers help you land feeling human again, while quiet work stations and dependable Wi-Fi cater to business needs. There is also a strong sense of

place, as the lounge feels like a tasteful, local mini-escape that celebrates Australian flavours and hospitality.

WHY LOUNGES MATTER FOR BANGLADESH

In 2024, Hazrat Shahjalal International Airport (HSIA) in Dhaka handled roughly 12.5 million passengers, marking a 7% growth over 2023. The International Air Transport Association (IATA) forecasts

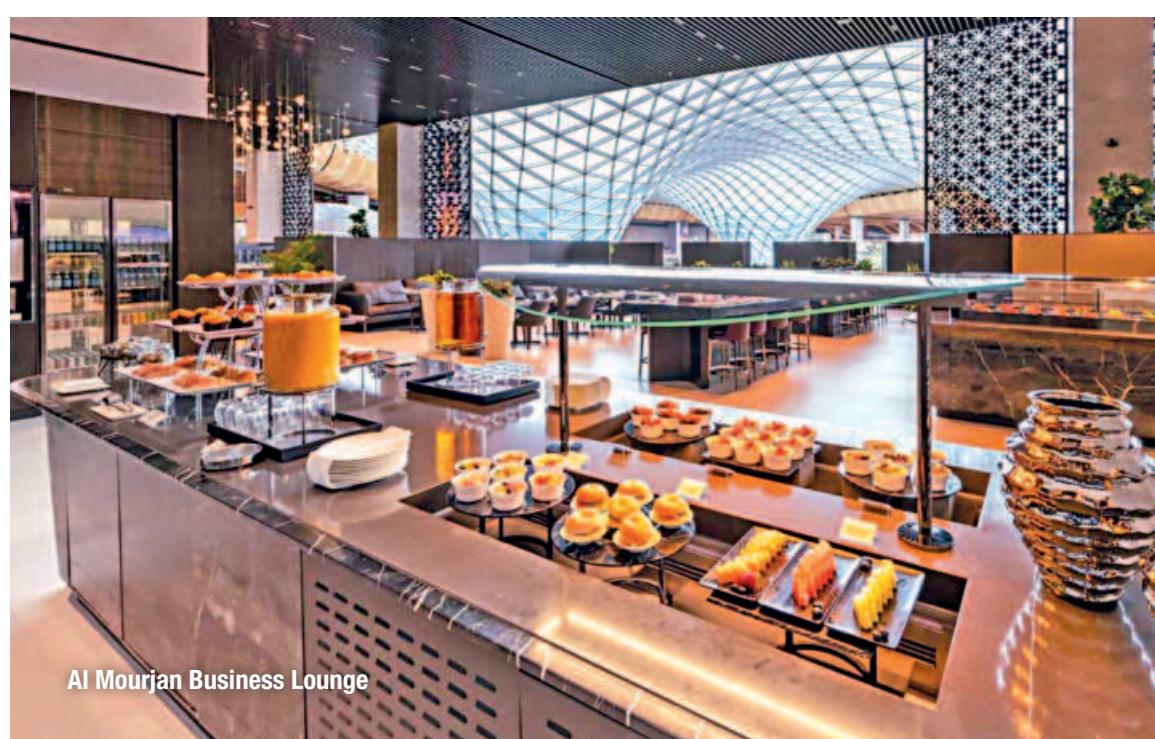
Bangladesh's air transport market to grow at a long-term average of about 6% per year through 2028. Therefore, over the next five years Bangladesh will see real transformation in air travel; there will be more routes (domestic and international), upgraded terminals, new regional airports and tougher competition among carriers. All that movement means passengers will want more than just a seat on a plane; they'll want a better journey.

The world's top lounges show how airports can be transformed

from transit spaces into hospitality destinations: restful, efficient and delicious. For travellers in Bangladesh, this transformation is imminent. With passenger numbers rising and infrastructure upgrades coming online, airports are well positioned to introduce richer lounge experiences – blending the scale of Al Mourjan, the pampering of Emirates, the hotel-like calm of The Pier, Lufthansa's white-glove process and Qantas' local flavour. In short, the next time you fly from a city, expect the journey itself to get a lot more comfortable and maybe a little bit tolerant too.

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Al Mourjan Business Lounge

In 2024, Hazrat Shahjalal International Airport (HSIA) in Dhaka handled roughly 12.5 million passengers, marking a 7% growth over 2023. The International Air Transport Association (IATA) forecasts Bangladesh's air transport market to grow at a long-term average of about 6% per year through 2028.

1. THE PIER FIRST CLASS LOUNGE (CATHAY PACIFIC) – Hong Kong International Airport

Stepping into The Pier is like slipping into a tranquil boutique hotel lobby that somehow lives inside an airport. Reserved for first-class guests and top-tier elites, the space trades buzz for hush: warm timber finishes, leather armchairs, and soft daylight pooling across marble counters. Dining is restaurant-style and thoughtful – Cantonese dim sum and lighter, international plates sit alongside a smart bar serving champagne by the glass. Wellness is real here: spa treatments, private shower suites and daybeds that make a short stopover feel restorative. For business travellers there are quiet work booths, fast Wi-Fi and plentiful chargers, so you can draft a proposal before boarding without breaking the calm. Signature vibe: hotel-level serenity that primes you for long-haul comfort.

2. QATAR AIRWAYS AL MOURJAN BUSINESS LOUNGE – Hamad International Airport (DOH)

Al Mourjan feels almost theatrical in scale, with gardens of seating, cavernous ceilings and a layout that lets you wander from a bright communal

for first-class travellers and specially invited guests who want their pre-flight minutes treated like luxury rituals. Expect restaurant-grade dining with a broad à la carte menu, decadent desserts and a well-stocked bar. The wellness arm includes complimentary spa treatments, private shower suites and calming rest areas, which are perfect for refreshing before a long flight. Need to work? Private meeting rooms and discreet workspaces, paired with reliable connectivity, keep things efficient. Moreover, the lounge transforms waiting into pampering with an indulgent, restorative recess.

4. LUFTHANSA FIRST CLASS TERMINAL – Frankfurt Airport (FRA)

The Lufthansa First Class Terminal doesn't feel like a lounge so much as a private guesthouse with its own driveway. Reserved for Lufthansa First passengers and VIPs, the terminal's whole point is intimacy: no long lines, attentive staff, discreet interiors and a highly personalised flow. Dining is upscale and served with excellent wine choices; wellness offerings include generous showers, spa touches and quiet rooms for repose. Business needs are more private here, with



Lufthansa First Class Terminal



LOUNGE ACCESS, LOYALTY, AND LIFESTYLE

As Bangladesh's air travel sector expands, banks are stepping up to meet travellers' growing expectations. For City Bank, lounges and premium cards have become central to building loyalty among affluent and aspiring customers. In this conversation with The Daily Star, Mashrur Arefin, Managing Director & CEO of City Bank, explains how the bank is shaping the lounge experience, addressing customer feedback, and aligning its premium offerings with international standards.

The Daily Star(TDS): How do you see air travel in Bangladesh changing over the next five years, and what role will lounges play?

Mashrur Arefin (MA): In 2024, roughly 12.5 million passengers travelled through Hazrat Shahjalal International Airport, up 7% from 2023. According to IATA, Bangladesh's air transport market will continue to grow at around 6% annually until 2028. This means more routes, new airports, and major upgrades like Terminal 3 at HSIA. Airlines will face tougher competition and will need to enhance the overall travel experience.

In that context, lounges become increasingly important. They offer comfort, Wi-Fi, food and beverages, business facilities, and personalised services that transform waiting time into a more enjoyable part of the journey. As the aviation sector matures, lounges will move from being a luxury to an essential part of travel in Bangladesh.

TDS: How many lounges can your cardholders access, and which card types receive free visits?

MA: City Bank cardholders enjoy access to our own lounges in Dhaka and Chattogram, plus more than 1,300 international lounges through Priority Pass. Benefits vary by card. Amex Platinum Reserve and Platinum offer unlimited local access, with global access through Priority Pass and companion privileges. Visa Infinite provides unlimited local entry and eight international visits per year. Amex Gold includes five local visits and three abroad. Our co-branded cards with City Alo, Biman, and Dhaka University offer three to five annual visits, while Amex Corporate cards provide unlimited lounge use. Walk-in guests may enter for a fee, and some airline business-class passengers also qualify.

TDS: What do cardholders say about their lounge experience, and how do you act on feedback?

MA: Customers value the calm environment, comfortable seating, food, Wi-Fi, and attentive staff. Suggestions for

improvement often include expanding lounge locations, diversifying menus, offering complimentary alcohol, and adding washrooms or smoking zones.

We take this feedback seriously. It has led us to expand the lounge network, enhance catering, upgrade seating and Wi-Fi, and provide additional staff training. The goal is to deliver consistently high service, even in high-traffic settings.

TDS: How are you making your premium cards comparable to international ones, and what are the challenges in wider adoption?

MA: Our Amex Platinum cards include Priority Pass membership, aligning us with global standards. Partnerships with SIXT, Avis, and Fastrack VIP expand the travel ecosystem, while Tablet Plus gives access to premium boutique hotels. Membership Rewards points can be redeemed globally, adding value for frequent travellers.

The challenges are real. Many

Bangladeshis remain cautious about credit cards due to fears of debt or hidden fees. Eligibility criteria also exclude segments like freelancers who lack formal documentation. Meanwhile, financial literacy gaps and cash-based habits slow adoption. Opportunities lie in educating customers, promoting responsible use, and exploring flexible verification methods to reach more aspiring users.

TDS: What new features are on the horizon?

MA: We are introducing a digital Priority Pass, replacing physical cards. We're also experimenting with gamified rewards, such as transaction streak campaigns. On the digital side, Citytouch is being expanded to reduce branch dependency.

However, challenges remain. Many customers prefer cash or branch visits, while others worry about digital security. Overcoming misconceptions around debt traps and fees is essential. With sustained innovation and education, we believe premium banking can reach a much wider audience.



**MASHRUR
AREFIN,**

Managing Director &
CEO of City Bank

“In 2024, roughly 12.5 million passengers travelled through Hazrat Shahjalal International Airport, up 7% from 2023.”



A quieter world beyond the gate

Bangladesh has quickly caught up with this global trend. At Dhaka, Chattogram, and Sylhet airports, travellers can now escape the chaos of crowded terminals by stepping into lounges operated by airlines and banks.

Rafiq Ahmed had been waiting for hours at Hazrat Shahjalal International Airport. His flight to Singapore was delayed, and the crowded waiting area offered little comfort. The plastic chairs were hard, the noise constant, and finding a quiet corner for a work call seemed impossible. Then a friend suggested he try his bank's airport lounge. Stepping inside for the first time, Rafiq felt as though he had entered another world. The clamour of the terminal gave way to calm music, plush seating, warm food, and Wi-Fi that worked seamlessly. For him, the journey became an enjoyable experience instead of just a wait. That is the promise of the airport lounge: a space designed to turn travel from hassle into pleasure. The idea itself isn't new. In 1939, American Airlines

pioneered the concept with the Admirals Club at New York's LaGuardia Airport. What began as a private retreat for VIPs gradually became part of global travel culture, with airlines, banks, and card companies offering their best customers the perk of lounge access. Today, lounges are standard worldwide and, for many, inseparable from the flying experience.

LOUNGES IN BANGLADESH

Bangladesh has quickly caught up with this global trend. At Dhaka, Chattogram, and Sylhet airports, travellers can now escape the chaos of crowded terminals by stepping into lounges operated by airlines and banks. Several leading banks, including United Commercial Bank (UCB), have made this service central to their premium offerings, with international

card networks like Mastercard and Visa also extending access to eligible cardholders. Today, UCB boasts one of the widest lounge networks in Bangladesh, making premium travel comfort accessible nationwide, not just in Dhaka.

UCB'S FLAGSHIP LOUNGE

At Hazrat Shahjalal International Airport, UCB's dedicated lounge is a standout. Unlike shared facilities, this purpose-built space reflects international standards and UCB's own brand of hospitality. For a country where travel volumes



are soaring, it represents more than a financial product perk. Lounges are an investment in client comfort and convenience. Inside, the

difference is immediate. Modern interiors, soft lighting, and plush furniture create an atmosphere closer to a boutique hotel lobby than a crowded departure hall. Most strikingly, it is the only double-height lounge in Dhaka, setting a benchmark in design and sophistication. For weary passengers, it is a welcome change of pace.

ACCESSIBLE LUXURY

Access has been kept selective yet attainable. UCB Gold, Platinum, and Signature credit cardholders, along with Imperial debit and selected prepaid cardholders, enjoy complimentary entry. Depending on card type, family members and guests are also welcomed. The process is seamless: present the card, swipe, and step in. With modest annual fees on many cards, a full year of lounge privileges has become both affordable and attractive for frequent flyers. Every detail inside is designed with travellers in mind. A halal-certified buffet offers Bangladeshi and international dishes, with vegetarian and special options. Coffee and snacks are always available. High-speed Wi-Fi, workstations, and charging points cater to business passengers, while families appreciate the calm, safe

environment for children. Attentive but discreet staff ensure the atmosphere remains polished and relaxed.

MEETING A GROWING NEED

The timing is ideal. With passenger numbers steadily climbing and more international flights connecting Dhaka to global hubs, the pressures of travel are intensifying. Lounges are no longer a distant luxury but an essential escape, and UCB has embraced this shift. By making premium travel comfort widely available, the bank positions itself as more than a financial institution. It then becomes a lifestyle partner, investing in journeys as much as in accounts. Feedback supports this vision. Business travellers highlight the quiet work areas and fast internet. Families value the stress-free environment. Solo flyers like Rafiq describe the lounge as peace of mind itself. Looking ahead, UCB is expanding its global footprint with Priority Pass and exploring new features such as digital concierge services and wellness-focused spaces. For now, the presence of a premium double-height lounge backed by a Bangladeshi bank at the nation's busiest airport is newsworthy on its own. Combined with UCB's growing network nationwide, it reinforces the bank's leadership in premium travel banking. Each time a cardholder swipes at reception and steps into that quieter, more comfortable world, the message is clear: the journey can be just as rewarding as the destination.





**Your takeoff
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MDB CREDIT CARD**





quiet comfort before takeoff

FROM PAGE J1
Head of Commercial Partnership at Robi Axiata PLC, values the family benefits: "Good food, a good relaxation space with family, and quality time spent in comfort." His suggestions will be to add shower facilities for hurried travellers, sleeping spaces or couches for long waits, business zones for

remote work, and even light spa touches or a kids' area.

These fittings are useful for long layovers, delayed flights and last-minute work. Several domestic lounges also operate around the clock to support early or late departures.

FACILITIES, GAPS AND SIMPLE FIXES.

Still, travellers report consistent gaps. Many lounges lack dependable shower rooms, a deficiency which Amin described as "a must-have for any international departure lounge." Quiet sleeping pods and dedicated rest zones are scarce. Laptop-friendly seating and more power outlets would aid business travellers, while families would welcome clearly defined children's corners and healthier, lighter menu choices. These practical upgrades are straightforward to describe and, often, inexpensive to implement.

For operators, the path forward is clear: modest investments in dependable showers, quiet rest or nap areas, enhanced business seating, and lighter, healthier menus would produce substantial gains in passenger satisfaction.

For travellers, a small habit change like choosing a lounge over a crowded gate will often yield meaningful benefits. For example, you can enjoy a calm coffee, ensure your device is fully charged, have uninterrupted work time, or take a chance to sleep before a long flight. Bangladesh's lounges have come a long way recently; with focused upgrades they can evolve from convenient waiting rooms into genuine havens for beginning a journey. Discover them; your next journey will change noticeably.

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FROM CARDS TO COMFORT

On a humid evening in Dhaka airport, travellers move in slow waves through security and crowded gates. But tucked behind those lines is a very different world: EBL's Skylounge. Here, the clatter fades into soft music, the air smells faintly of fresh coffee, and passengers sink into armchairs instead of plastic seats. It feels more like a boutique hotel than an airport terminal. And that's exactly the point.

BANKING ON TRAVEL AS LIFESTYLE

Eastern Bank Limited has been steadily reshaping its identity. Once known only for reliable

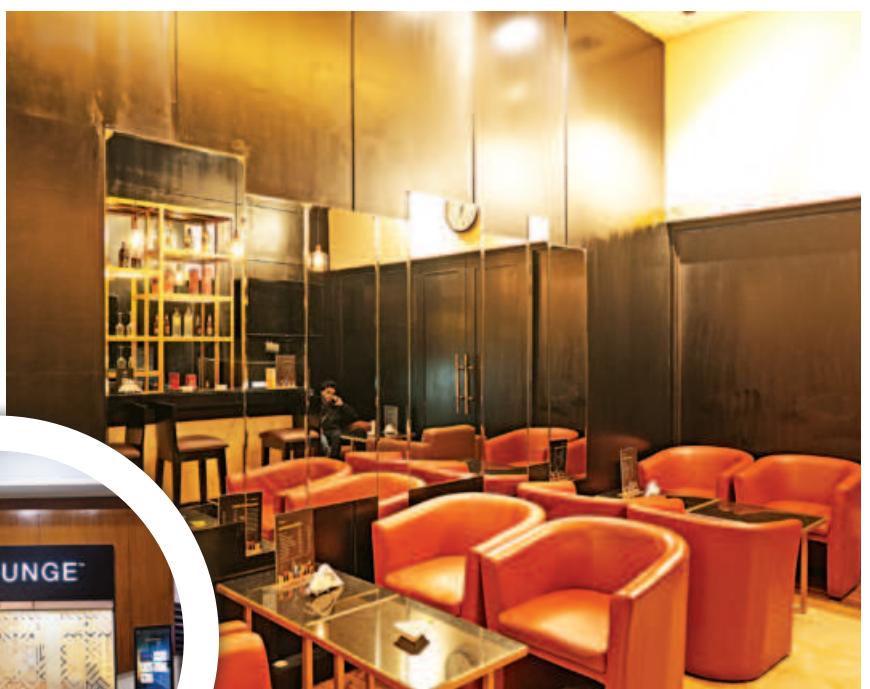
retail banking, the institution is now presenting itself as a lifestyle brand. Lounges, travel perks, and even biometric metal credit cards are part of that strategy. The idea is simple: affluent and ambitious customers don't just want financial services, they want experiences. By tying airport lounges to premium card programs, EBL is betting that comfort before takeoff will translate into loyalty at home.

The bank's mission statement emphasizes "service excellence" and innovation, and its travel portfolio reflects that. Partnerships with ShareTrip and TravelArt, the global Lounge Key network, and the showpiece Skylounge in Dhaka signal a deliberate effort to align with global standards. For customers, it means their cards no longer feel provincial, they compete internationally.

PREMIUM CARDS, GLOBAL STANDARDS

The rollout of EBL's biometric metal card with MasterCard shows how seriously it is chasing premium benchmarks. Beyond sleek design, the card combines enhanced

security with an aura of exclusivity. It sits alongside more accessible products, like debit cards that also unlock lounge visits. This layering of benefits widens the market: while unlimited access and metal



not without challenges. Lounges are expensive to run. A buffet catered by The Westin, shower facilities, quiet rooms, and attentive staff all demand ongoing investment. As more cardholders and business-class passengers gain access, space and service quality risk being stretched. Overcrowding, inconsistent food standards, and staff training lapses can quickly erode the promise of exclusivity. Add to that the regulatory hurdles of operating in busy airports, and it's clear that maintaining polish requires constant oversight.

THE SKYLounge EXPERIENCE

Step inside Skylounge and the effort to justify those costs is visible. Travellers find more than food and Wi-Fi: there are prayer rooms, baby care spaces, business centers, and even dedicated facilities for people with disabilities. Showers and charging docks address practical needs, while quiet rooms and makeup areas hint at luxury touches. Access rules are carefully tiered. Platinum, Signature, Infinite, Diners, and MasterCard holders enjoy unlimited entry,

while Supersaver debit card users get a limited four visits per year. Families aren't left out. Primary cardholders can bring a guest and two children free, while walk-ins are welcome for a fee.

A GROWING MARKET AND ITS LIMITS

The strategy plays well in a country where international travel is rising and a young, aspirational middle class wants global perks. Partnerships with airlines and travel agencies sweeten the deal, while digital adoption makes co-branded offers easier to use. Yet affordability and awareness remain barriers. Outside Dhaka and Chattogram, many potential customers may not even know these perks exist. Infrastructure is another constraint: Bangladesh's airports must keep up with demand if lounges are to remain havens rather than overflow rooms.

MORE THAN A PERK

Still, the direction is clear. By turning banking into a travel companion, EBL is carving out a differentiator in a crowded financial market. Lounges are no longer an indulgence for a select few; they are becoming part of the journey for a growing number of Bangladeshis. And every time a traveller swipes their card and steps out of the chaos into calm, they are reminded of who made it possible. For EBL, that moment of quiet comfort is worth the investment.



New travel status symbol

In order to better understand the changing role of airport lounges and premium card services within Bangladesh's thriving aviation sector. The Daily Star spoke to Md. Mahiul Islam, the

Deputy Managing Director & Head of Retail Banking of BRAC Bank PLC.

The Daily Star (TDS): Which BRAC Bank card tiers include lounge access?

Md. Mahiul Islam (MMI): Complimentary lounge access begins with Platinum and extends through Mastercard World, Visa Signature, and Visa Infinite. Our cardholders can access the Balaka Lounge at HSIA as well as over 1,500 international lounges. Premium cardholders also enjoy Meet & Greet and Pick & Drop services.

TDS: Are food, drinks, and shower facilities included or charged separately with LoungeKey or Priority Pass?

MMI: LoungeKey/Priority Pass act as service providers and do not charge extra fees within the lounge visit entitlement given by banks. Complimentary services such as food and drinks are offered at no cost. To make the process seamless, BRAC Bank cardholders do not need to register in advance to access lounges worldwide.

TDS: As sustainability becomes an increasing concern for travellers, are you incorporating any eco-friendly or sustainable travel perks into your premium card programs?

MMI: Sustainability is central to our strategy. We

MD. MAHIUL ISLAM

Deputy Managing Director & Head of Retail Banking
BRAC Bank PLC

- "Lounge benefits play a pivotal role in enhancing the overall travel experience. By elevating passenger satisfaction, they not only make journeys more pleasant but also contribute to the growth of civil aviation and travel in Bangladesh."

TDS: Can you share any one card tier which has been mostly used by your air lounge users and why do you think they do so?

MMI: Lounge access remains one of the most sought-after privileges among our credit cardholders, as evidenced by the steady year-on-year growth in usage. Unsurprisingly, our premium segments lead the way, with cardholders frequently availing this benefit. Among these premium products, our Visa Signature credit cardholders most frequently use airport lounges.



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Banking on Travel



GG

As Bangladesh's aviation sector takes off, airport lounges are no longer just perks for the elite. They are becoming central to how travellers choose airlines, airports, and even credit cards. With the new Terminal 3 at Hazrat Shahjalal International Airport and projects like

"Lounges are no longer just for first-class travellers; they are becoming a key value for premium cardholders and frequent flyers."



TAREK REAZ KHAN
Managing Director & CEO, NRB Bank PLC.

Cox's Bazar International Airport, the pressure is on to deliver seamless journeys. NRB Bank is positioning its cards and lounge partnerships as part of that journey. In this interview with The Daily Star, Tarek Reaz Khan, Managing Director & CEO of NRB Bank PLC, shares his thoughts on the future of air travel, the role of lounges, and how the bank is aligning its premium products with international standards.

The Daily Star (TDS): How do you think air travel in Bangladesh will change in the next five years, and how important will airport lounges be for travellers?

Tarek Reaz Khan (TRK): The landscape of air travel will grow significantly, driven by

infrastructure upgrades such as the new Third Terminal at Hazrat Shahjalal International Airport. Passenger capacity is set to increase, while new airports like Cox's Bazar will open fresh international routes. With a growing middle class and millions of expatriate workers, both domestic and international traffic will rise steadily.

TDS: How many lounges can your cardholders access, both inside and outside Bangladesh, and which card types get free visits?

TRK: Our Visa Platinum cardholders can access the Balaka Lounge at HSIA. For Visa Signature holders, we provide international lounge access through affiliated partners, although eligibility requires a minimum of 18 transactions on the card.

TDS: How are you making your premium cards as good as international ones, and what challenges do you face in wider adoption?

TRK: Our strategy combines global partnerships with locally relevant benefits. On the global side, we provide Priority Pass membership, exclusive tie-ups with partners such as SIXT and Avis, and discounts on VIP services. Locally, benefits like "buy one, get one" buffet offers at five-star hotels resonate strongly with Bangladeshi customers. We also offer

experience, and how do you improve things based on their feedback?

TRK: Customers often praise the peaceful environment, comfortable seating, and reliable Wi-Fi. They value the sense of exclusivity and escape from crowded terminals. Feedback also highlights areas for improvement—food variety, in-lounge washrooms, smoking zones, and seating availability during peak hours.

For our own lounges, we act directly, upgrading food options, furniture, or décor as needed. For global lounges, we communicate feedback to partners to maintain service levels. Transparency is also key: by clearly stating which amenities are included, we manage expectations and reduce disappointment.

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enhanced security features, real-time auto-debit for instant limit restoration, and concierge-style services including pick-and-drop.

Challenges include limited financial literacy, cultural reliance on cash, and fear of credit card debt. Eligibility rules also exclude some high earners, like freelancers, who lack traditional income documentation. Wider adoption will depend on awareness campaigns, alternative verification models, and continued emphasis on responsible use.

TDS: What new plans or features are coming, and what difficulties might you face?

TRK: We are expanding global lounge partnerships and integrating digital solutions, including virtual Priority Pass cards. Enhanced wellness amenities, AI-based virtual assistance, and expanded loyalty benefits in lifestyle and healthcare are in the pipeline. A broader rewards program with exclusive vendor partnerships is also being developed.

The challenge is balancing innovation with customer readiness. Some travellers remain cautious about digital services, and building trust takes time. But by combining global standards with locally relevant perks, we believe our premium cards can deliver unmatched value.



TDS: If you use other companies' lounges, how do you choose them and ensure quality for your customers?

TRK: We prioritise seamless, high-quality experiences through partnerships with networks like Priority Pass and LoungeKey. These partners uphold strict standards covering comfortable seating, refreshments, Wi-Fi, and business amenities. While we don't directly operate these lounges, customer feedback plays an important role. We regularly assess performance based on what travellers tell us and use that input to refine partnerships and drive improvements.

TDS: What do your cardholders usually say about their lounge

BE THE PERFECT GUEST

ADRIN SARWAR

Airport lounges offer a serene escape from the chaotic energy of the main terminal, providing a space for travellers to relax, work, or recharge before their flight. However, with access to these exclusive areas becoming more widespread through credit cards and loyalty programs, understanding the unspoken rules of conduct is more crucial than ever to ensure the experience remains pleasant for everyone. Here is your guide to airport lounge etiquette.

Lounges are designed for sharing. While it's tempting to spread out, avoid taking up more than one seat with your luggage and belongings. Be mindful of designated quiet zones and workspaces.

1. MIND YOUR VOLUME

The golden rule of any shared, quiet space applies tenfold in an airport lounge. Keep your noise to a minimum. If you need to take a phone call, do so briefly and quietly, preferably in a designated phone area. For any audio from your devices, headphones are non-negotiable.

Remember, the lounge is a communal space for relaxation.



2. BUFFET APPROACH

Complimentary food and drinks are a major perk, but the buffet is where etiquette is often tested. The key is moderation and consideration. Take only what you will actually eat to avoid waste, which has reportedly increased in lounges. Don't linger at the buffet, especially during busy times, to ensure everyone gets a chance to be served.

3. RESPECT PERSONAL AND COMMUNAL SPACE

Lounges are designed for sharing. While it's tempting to spread out, avoid taking up more than one seat with your luggage and belongings. Be mindful of designated quiet zones and workspaces. When it comes to hygiene, cleanliness is paramount. This includes tidying up your area before you leave, disposing of trash, and being considerate in shared facilities like restrooms and showers. Simple acts like not propping your feet up on furniture contribute to a respectful atmosphere for all guests. If you're bringing a guest into the lounge, don't expect them to know everything. Briefly and politely inform them of the basic etiquette, ensuring they also contribute to a pleasant experience for everyone.

4. DRESS PROPERLY

While you don't need to be in formal attire, most lounges have a smart-casual dress code. It's best to avoid overly casual or revealing clothing like pyjamas or graphic tees to maintain the lounge's refined ambience. A clean and well-groomed appearance is always a good rule of thumb.

5. BE TIME-AWARE

The comfort of a lounge can be so encompassing that travellers have been known to miss their flights.

Keep a close eye on your boarding time and set an alarm, as not all lounges make flight announcements. Your primary reason for being at the airport is to catch a flight, so don't let the relaxing environment derail your travel plans. By following these simple yet essential guidelines, you can not only enhance your own travel experience but also contribute to a more pleasant and respectful atmosphere for your fellow passengers.

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Beyond Boarding



"We operate eight lounges across Bangladesh, including the country's first international bank-led lounge at HSIA Terminal-2."

Syed Mahbubur Rahman (SMR): Bangladesh's aviation sector is entering a transformative era with rising passenger volumes and major projects like Dhaka's Terminal-3 and Cox's Bazar's runway expansion. As travellers become more discerning and digitally connected, airport lounges are

Bangladesh's skies are busier than ever, with new terminals and runways reshaping how the country flies. Amid this transformation, Mutual Trust Bank (MTB) has built the nation's first and largest bank-led lounge network, setting a new benchmark for comfort and convenience. In this interview with The Daily Star, Syed Mahbubur Rahman, Managing Director & CEO of MTB, discusses the future of travel, the role of lounges, and what's next for premium banking.

The Daily Star (TDS): How do you see air travel in Bangladesh changing over the next five years, and what role will lounges play?

SMR: Bangladesh's aviation sector is entering a transformative era with rising passenger volumes and major projects like Dhaka's Terminal-3 and Cox's Bazar's runway expansion. As travellers become more discerning and digitally connected, airport lounges are

shifting from luxury to necessity. MTB is proud to lead this evolution with the country's first and largest lounge network. Our focus now is on expanding amenities, capacity, and world-class services to meet the expectations of a new generation of travellers, especially Gen Z.

TDS: How many lounges can your cardholders access, and which cards qualify?

SMR: We operate eight lounges across Bangladesh, including the country's first international bank-led lounge at HSIA Terminal-2. Through LoungeKey, our Visa Signature, Mastercard World, and UnionPay Diamond cardholders access 1,300+ lounges worldwide with 10 free visits annually. Domestically, premium cardholders enjoy complimentary entry in line with our policies.

TDS: What privileges do you offer across card tiers?

SMR: MTB lounges

provide global-standard amenities such as a Library Corner, massage machines, shoe shiners, and air purifiers. Services like card activation, foreign part enabling, and endorsements are available on-site. At HSIA, premium clients also enjoy 'meet & greet' and 'pick & drop' facilities.

TDS: How do you ensure quality in third-party lounges?

SMR: We select partners carefully, backed by service-level agreements to maintain cleanliness and professionalism. Beyond lounges, MTB supports travellers with foreign exchange booths, ATMs, and premium travel services. Our efforts were recently recognised with the "Gold Award" for Best Airport Lounge

(Bangladesh) at the Monitor Airline of the Year 2024.

TDS: What feedback do you receive from customers?

SMR: Feedback is overwhelmingly positive, especially on connectivity between Dhaka and divisional airports. We continuously review suggestions to improve comfort, efficiency, and services.

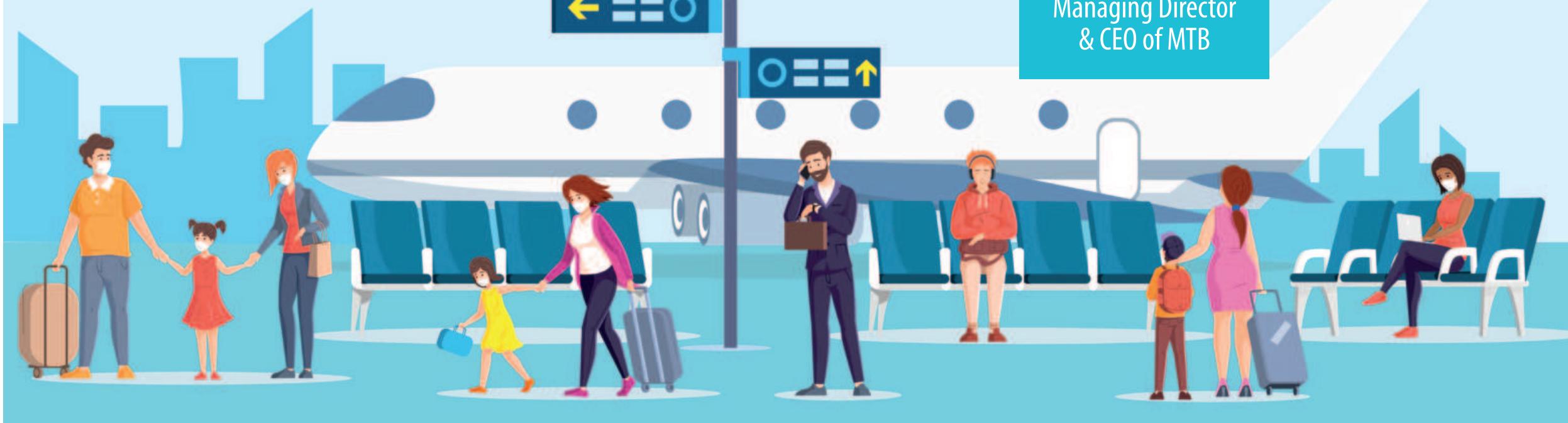
opportunities are immense, though challenges like digital security push us to keep innovating.

TDS: What's next for MTB lounges?

SMR: We're working on digital check-in, wellness-focused services, and expanded memberships. Challenges like space and security exist, but we view them as opportunities. From Dhaka to Jashore, our lounges symbolise a new benchmark in Bangladesh's travel experience.



SYED MAHBUBUR RAHMAN,
Managing Director & CEO of MTB



Smart Ways to Make Flight Delays Bearable

Few things test a traveller's patience quite like hearing the dreaded announcement: "Your flight has been delayed." While a brief hold-up is inconvenient, waiting several hours in the terminal can feel overwhelming. With the right approach, those extra hours can become manageable, sometimes even productive or enjoyable.

3. Explore the Airport
Modern airports often feel like small cities, offering far more than just gates and runways. Take time to browse shops, admire art installations, or visit cultural displays unique to the region. A brisk walk through the terminal also helps you stretch your legs and keep energy levels up.

4. Refuel Sensibly
Instead of grabbing fast food in frustration, make the most of airport dining. Many terminals now host restaurants serving regional specialties and international favourites. Staying hydrated and opting for lighter meals will also leave you feeling fresher when it is finally time to board.

5. Be Productive or Simply Switch Off
Delays can provide rare, uninterrupted time. Connect to Wi-Fi to clear your inbox, plan upcoming tasks, or read through a report. If work feels unappealing, use the hours to catch up on a novel, podcast, or TV series you have been meaning to enjoy.

6. Consider a Lounge Pass
If the delay is significant, a day pass to an airline lounge can be a worthwhile investment. Lounges typically offer quieter seating, free food and drinks, work areas, and sometimes even showers, turning wasted hours into a restorative break.



TASNIM TABASSUM

1. Confirm the Delay Details

Begin by gathering accurate information. Airline apps, text alerts, and departure boards are useful, but speaking directly with a gate agent ensures clarity. Ask about the reason for the delay, the estimated waiting time, and whether rebooking, meal vouchers, or lounge passes are available.

2. Make Yourself Comfortable

If you are settling in for several hours, comfort becomes a priority. Seek out a quieter corner with charging points, or look for designated relaxation areas with recliners or nap pods.

A travel pillow, blanket, and noise-cancelling headphones can transform hard seats and bustling crowds into a more bearable environment.



Your journey starts with
ultimate luxury
at EBL Skylounge

ELEVATING travel experience



Lounges will play an increasingly important role in elevating the overall travel experience in Bangladesh.

As more passengers travel internationally and domestically, airport lounges will become key spaces for comfort, productivity, and relaxation.

To gain a deeper understanding of the evolving role of airport lounges and premium card services within Bangladesh's booming aviation sector, The Daily Star spoke to Md. Ahsan-uz Zaman, the Managing Director and CEO of Midland Bank PLC.

The Daily Star (TDS): Which card tiers include lounge access?

Platinum and Signature cards extend more premium benefits, including multiple visits to international VIP lounges under LoungeKey and Priority Pass partnerships. Facilities often include comfortable seating, quality food and beverages, shower facilities, and dedicated customer service for a refined and relaxing travel experience.

TDS: In the past years, how



experiences, making lounge access a significant benefit for them.

TDS: How many lounges (domestic and international) are accessible to your cardholders, and which card tiers qualify?

AZ: Midland Bank credit cardholders currently have access to only one international lounge: "The Balaka Executive Lounge" at Hazrat Shahjalal International Airport,

standards, and what challenges or opportunities do you see for wider adoption in Bangladesh?

AZ: We are aligning premium card offerings with global standards by launching the Visa Signature credit card in partnership with LoungeKey, targeting both premium and mid-segment customers. This complements our existing Gold and Platinum Visa cards, which already

middle class and affluent consumers are increasingly drawn to premium, secure, and convenient payment solutions.

TDS: How do you see Bangladesh's air travel evolving over the next five years, and what role will lounges play in enhancing that journey?

AZ: Bangladesh's air travel is set to nearly double by 2030, with annual



**MD. AHSAN-
UZ ZAMAN,**
MD & CEO,
Midland Bank PLC.

(Silver, Gold, Platinum, etc.)

Tell us about their facilities and any premium services available.

Md. Ahsan-uz Zaman (AZ): Cards in Bangladesh offer lounge access primarily at the Gold, Platinum, Signature and Infinity levels. Gold cards typically provide limited complimentary visits to selected domestic lounges with amenities such as refreshments and Wi-Fi.

many cardholders used lounge access, by card tier?

AZ: Midland Bank focuses on customer convenience by providing international lounge access to both Gold and Platinum cardholders. While the number of Gold cardholders is higher, Platinum cardholders are the main users of the lounge facilities. This is because Platinum cardholders tend to travel more frequently and seek premium

Dhaka. There are no domestic lounge facilities available at this time. The Gold and Platinum Visa credit cards both qualify for complimentary access to the Balaka lounge. Primary and supplementary cardholders receive a total of 12 complimentary visits per year, with each visit allowing one accompanying companion at no additional charge.

TDS: How are you adapting premium card offerings to meet global

provide airport lounge facilities.

Challenges in Bangladesh include limited digital payment infrastructure outside urban centres and lower overall financial inclusion, which may slow wider adoption. However, the rapidly expanding cards market in Bangladesh, projected to grow at a 21.5% CAGR in transaction volume by 2031, provides a strong opportunity (Wresearch, Statista and Market Forecast). The growing

growth rates projected at 6% for international and 8% for domestic flights.

Lounges will play an increasingly important role in elevating the overall travel experience in Bangladesh. As more passengers travel internationally and domestically, airport lounges will become key spaces for comfort, productivity, and relaxation.

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The Future of Lounges in Bangladesh

E. RAZA RONNY

With the long-awaited Terminal 3 at Hazrat Shahjalal International Airport nearing completion, air travel in Bangladesh is set for a major reset. Beyond the architectural upgrade, the conversation is increasingly about what happens once you're past security and get to the lounges. For frequent fliers, business travellers, and even families on their first international trip, the lounge experience is a marker of how "world class" an airport really feels.

What's coming at Terminal 3
The new terminal promises far more than just new boarding gates. Officials have confirmed a dedicated transit lounge, a large VIP service area, a movie lounge, play zones for children, and even day-rooms for weary passengers on layovers. Add to that automated check-in kiosks and improved food courts, and the airport is clearly aiming to close the gap with regional hubs.

Global trends Bangladesh can borrow

Around the world, lounges are no longer just buffets and Wi-Fi. One of the strongest trends is sleep pods. These are small private capsules where passengers can nap or recharge between flights. For Dhaka, even a modest row of pods could be a game-changer for transit passengers. Another

without disrupting others. Given the sheer number of Bangladeshi families travelling together, a dedicated family zone that is safe, contained, and comfortable would be both practical and popular. Add in better curated local food options, and lounges could become not just a perk, but a showcase of Bangladeshi hospitality.

Global lounges are also experimenting with "quiet zones" for solo travellers and "family corners" where children can play without disrupting others.

The next leap

Terminal 3 gives Bangladesh a chance to redefine what travel comfort means. By mixing global best practices with local expectations such as privacy pods, wellness touchpoints, family spaces, and smarter digital access, HSIA's lounges could finally feel like more than waiting rooms. They could become destinations in their own right.

