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BUSINESS



UN to support Bangladesh’s LDC graduation readiness review

STAR BUSINESS REPORT

The United Nations (UN) will support an assessment of the country’s readiness to graduate from the group of least developed countries (LDCs) in November next year, the Chief Adviser’s Office said yesterday.

The review is expected to start within a month and conclude by mid-January 2026, according to UN Under-Secretary-General Rabab Fatima.

The move follows a formal request from the interim government, Fatima said during a meeting with Chief Adviser Prof Muhammad Yunus at his hotel in New York on Monday.

Fatima also serves as the UN High Representative for Least Developed Countries, Landlocked Developing Countries and Small Island Developing States.

IPDC ডিপোজিট | ১৬৫১৯

According to the Chief Adviser’s Office, the assessment will be carried out by an international consultant alongside a Bangladeshi expert to ensure a comprehensive and balanced evaluation.

It will involve broad consultations with key stakeholders, including government officials, business chambers, development experts, civil society leaders, donors, financial institutions and political representatives, to gauge whether Bangladesh is adequately prepared for the shift.

The announcement comes at a time when entrepreneurs, especially exporters and pharmaceutical producers, are urging the government to seek a deferral of the graduation by up to six years.

Industry leaders argue that preparations remain insufficient to cope with competition in global markets once Bangladesh moves into the developing country bracket.

The country’s exports, which currently enjoy duty-free access to the European Union, are expected to face tariffs of up to 12 percent in the EU from 2029 when the three-year grace period on preferential treatment ends.

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With new law, all govt purchases must move online now

Governance experts view it as a shift away from favouritism, political influence

JAGARAN CHAKMA

The government has shifted all public procurement online in a bid to curb corruption and bring greater transparency to spending, ending the decades-old practice of submitting physical tenders.

From now on, all purchases of goods, services and works, worth roughly around \$30 billion a year, will be conducted through the Electronic Government Procurement (e-GP) system, according to a new ordinance issued this week.

The Public Procurement Rules 2025 also abolished the long debated price cap, which previously allowed bids up to 10 percent higher or lower than the estimated cost. There were criticisms that the provision opened the door to manipulation.

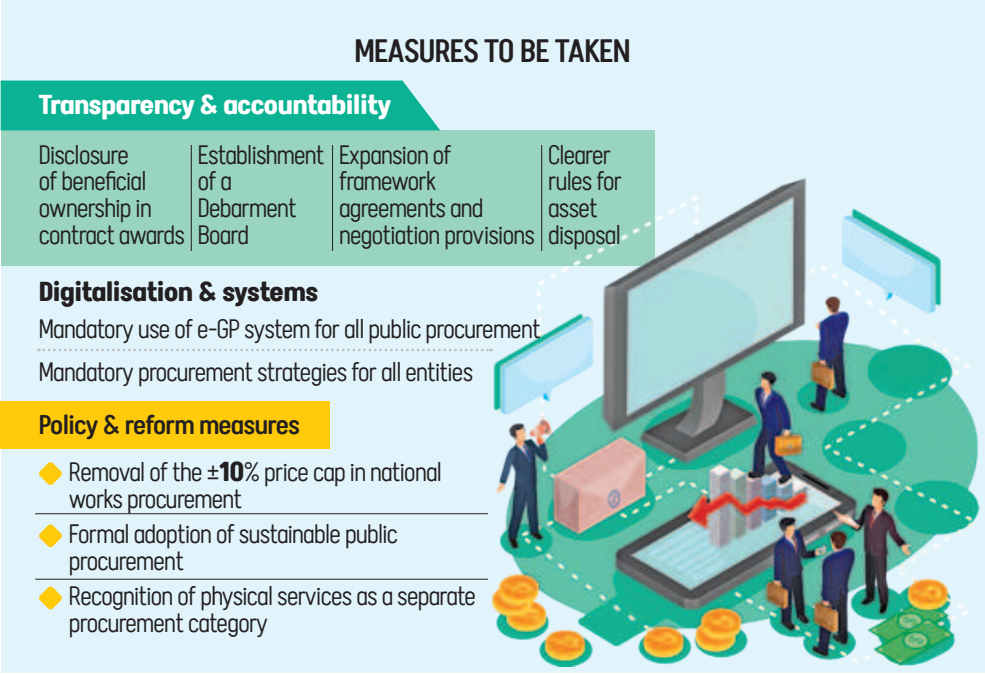
The e-GP system for public purchase was introduced in 2011. However, around 35 percent of the government’s annual procurement still took place manually, with tenders submitted on paper, according to the Bangladesh Public Procurement Authority (BPPA).

Under the new Public Procurement Rules (PPR), there is no provision to allow manual or direct procurement, even for small-scale purchases.

SM Moyn Uddin, chief executive of the Public Procurement Authority, described the reform as a milestone.

“The Public Procurement Rules-2025 is more than just a revision; it is a comprehensive reform that embeds sustainability, digitalisation, and international best practices into the procurement process,” he said.

The new law introduces clearer definitions of procurement roles, streamlined procedures and stronger accountability measures to tackle irregularities and end syndication.



It sets detailed rules on contract pricing, defect liability and sustainability benchmarks, while requiring disclosure of beneficial ownership in contract awards.

For the first time, physical services, such as security or maintenance work, are recognised as a distinct procurement category. Other major reforms include wider use of framework agreements, creation of a debarment board to blacklist offenders, and stricter guidelines for the disposal of state assets.

Officials say the rules also introduce sustainable public procurement, which incorporates environmental and social responsibility into public spending decisions.

Procuring agencies now will have to prepare strategy documents before initiating purchases.

Md Kamal Uddin, secretary of the Implementation Monitoring and Evaluation Division (IMED), welcomed the changes. “This is a great step forward in ensuring competition and fairness in the public procurement process,” he said.

Economists and governance experts have also praised the new procurement law.

Selim Raihan, executive director of the South Asian Network on Economic Modeling (Sanem), called the abolition of the price cap

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How stock investors get scammed through social media

STAR BUSINESS REPORT

The fraudsters’ strategy is simple: lure stock investors with ads promising quick returns on Facebook or Instagram, bolster credibility of the offer using fake experts in WhatsApp groups. Once the investor is hooked, ask them to register on fake websites and invest through bKash or Nagad.

This is how scammers have been duping thousands of people using social media platforms and mobile financial services (MFS), a month-long sting operation by Dismislab has exposed.

The investigative team joined multiple WhatsApp groups posing as potential investors to follow the scam firsthand. They found at least 20 active groups claiming to represent legitimate brokerage firms, including City Brokerage Limited (CBL) and BRAC EPL Stock Brokerage. Each group guided users through a carefully choreographed process designed to make the operation appear legitimate.

“In September alone, hundreds of advertisements were running from at least 15 Facebook pages, all aimed at drawing users into newly created WhatsApp groups. At least 20 such groups have been identified, with their combined membership exceeding 3,000,” states the report published yesterday by the independent fact-checking and media research platform.

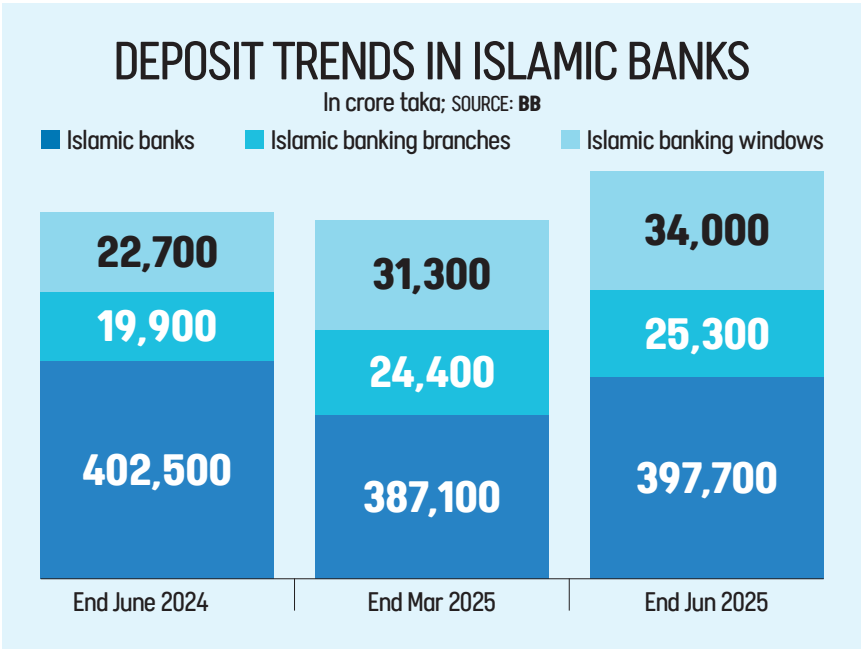
In the CBL-branded group, members were directed to download a fake Android app that simulated real trading activity. In the BRAC group, they were sent to a fake website that mirrored the branding of the real firm.

Users were then instructed to transfer money directly to personal accounts via MFS or banks, bypassing licensed brokerage channels. Some of the ads even used the names and images of prominent personalities, including Zahid Hussain, former lead economist at the World Bank’s Dhaka office, to enhance credibility.

Officials from the affected brokerage firms told Dismislab they had alerted both the Bangladesh Securities and Exchange Commission (BSEC) and the Criminal Investigation Department (CID) about the scam.

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Islamic bank deposits keep rising



STAR BUSINESS REPORT

Deposits flowing to Islamic banks rose in the April-June quarter of 2025, buoyed by a sharp increase in the number of customers thanks to a renewal of confidence.

Total deposits stood at Tk 4.57 lakh crore at the end of June, up 3.22 percent from Tk 4.42 lakh crore three months earlier.

The volume of deposits was also 2.67 percent higher than that a year ago, Bangladesh Bank said in its quarterly report on Islamic banking.

Of the total, deposits of 10 full-fledged Islamic banks amounted to Tk 3.97 lakh crore, while Islamic banking branches of conventional banks held Tk 25,333 crore and Islamic windows Tk 34,083 crore.

The 10 dedicated Islamic banks accounted for 87 percent of the system’s deposits, with branches and windows representing 5.54 percent and 7.45 percent, respectively.

This was the third consecutive quarter in which Shariah-based banks recorded growth in deposits since the July–September period, when savings fell as low as Tk 4.36 lakh crore due to an erosion of confidence amid allegations of loan irregularities.

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In its latest report, the BB said it has provided liquidity support to the weak Islamic banks through various windows to help them operate.

Besides, the BB also recently dissolved governing bodies of major Islamic banks and restructured those bodies to bring back public confidence in the aftermath of last year’s regime change, it said.

“It is expected that these pragmatic steps will help the Islamic banks attain public confidence and lead the sector to operate on a sound footing,” it added.

The BB report said overall, the total number of deposit accounts climbed from 3.6 crore in March this year to 3.9 crore at the end of June.

The overall number of investment accounts, however, decreased slightly during the period.

At the end of June, Islamic banks accounted for 24.35 percent of total deposits and 29.18 percent of investments of the entire banking sector.

The report said Islamic banks have been able to establish themselves as an alternative funding source in the economic development of Bangladesh. Over the period, the sector has been gaining an increasing market share of the overall banking industry.

Foreign workers must get security clearance via Bida OSS

STAR BUSINESS REPORT

The Bangladesh Investment Development Authority (Bida) has made it mandatory for every foreign investor and employee to obtain security clearance for work permits exclusively through Bida’s One Stop Service (OSS) portal.

Bida sources said the OSS portal requirement takes effect today for all foreign workers.

If no objection is raised during verification, the clearance will be deemed automatically approved within 21 working days.

Failure to apply for security clearance within the stipulated timeframe mentioned in the work permit will result in the automatic cancellation of the permit.

Speaking on the development, Bida Executive Chairman Ashiq Chowdhury said: “The digitisation of the security clearance process will allow investors to receive services that are faster, more transparent, and more reliable. We believe this reform will play a significant role in making Bangladesh more investment-friendly.”

“We are especially grateful to the Ministry of Home Affairs for their support in implementing this important step with the investors’ experience in mind.”

Senior Home Secretary Nasimul Ghani also welcomed the move, stating: “The digital security clearance process will strengthen inter-agency coordination and simplify visa- and work permit-related services for foreign investors.

“The home ministry will continue close coordination with Bida to

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Independence of BB is imperative

PRI says weak governance is the root cause of high NPLs

STAR BUSINESS REPORT

An independent central bank is important to enforce strict governance standards to ensure low levels of non-performing loans (NPL) and bring about discipline in the financial sector, stated think tank Policy Research Institute (PRI) of Bangladesh yesterday.

“Enhanced autonomy of the central bank would insulate monetary policy from short-term political pressures, enabling more effective inflation targeting and exchange rate management,” said Ashikur Rahman, principal economist of the PRI.

He was addressing a discussion on the macroeconomic situation of the country organised by the PRI in partnership with the Australian government at the PRI office yesterday.

The root causes of high NPLs are weak governance, political interference, poor recovery practices, and fragmented oversight. On this ground, it is imperative to ensure the independence of the central bank, Rahman said.

By reducing the scope for political interference in lending and oversight, an independent central bank can enforce stricter governance standards, improve loan recovery, and help reverse the longstanding deterioration in asset quality, he said.



The NPLs have reached 24 percent of total loans in FY25, he said. Economic stability has been painstakingly achieved through contractionary fiscal and monetary policies, and through difficult measures to restore governance in the banking sector, said Rahman.

These can yield long-term dividends only if Bangladesh invests in the capacity and autonomy of its economic institutions, most importantly Bangladesh Bank, he said.

History offers a cautionary lesson, he said.

The deliberate erosion of Bangladesh Bank’s independence and technical capacity has enabled the rise of economic oligarchs who have operated with impunity, extracting rents in a manner reminiscent of the East India Company, said Rahman.

“Their unchecked financial irregularities pushed our banking system to the brink of collapse, undermining public trust and weakening the economy’s foundations,” he said.

To prevent any repeat of this near meltdown, the interim government must commit to granting complete independence to Bangladesh Bank and adopt a governance model comparable to the Bank of England or the Federal Reserve in the United States, he said.

Such a reform would empower the central bank with both the authority and the technical capacity to safeguard

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বাংলাদেশ

TBL Barakat
Hajj Deposit
Scheme

Achieve your Hajj
dream through
Shariah-based
monthly savings

• Term: 2 to 10 years
• Multiple accounts
allowed

Trust Bank PLC.

To Know More
16201

PBIL, ShareTrip partner on investment-travel innovation

STAR BUSINESS DESK

Prime Bank Investment PLC (PBIL) has entered into a strategic partnership agreement with ShareTrip Limited to bridge the worlds of investment and travel, making wealth management easier, smarter, and more aligned with the lifestyle goals of modern consumers.

Syed M Omar Tayub, managing director and CEO of Prime Bank Investment PLC, and Sadia Haque, co-founder and chief executive officer of ShareTrip Limited, signed the agreement in Dhaka recently, according to a press release.

Commenting on the partnership, Tayub said: "This is a meaningful step towards integrating lifestyle with wealth management. We're not just promoting investments; we're helping people travel with purpose, backed by smart financial planning."

Haque remarked: "At ShareTrip, we believe every journey begins with a dream. Through this partnership, we're encouraging our users to dream big, save smart, and travel better."

The collaboration introduces "Ticket to Invest", a campaign designed to inspire travellers to set travel goals while building wealth through PBIL's flagship product, PrimeInvest, which offers six bank-managed schemes tailored for diverse customer segments.

As part of the initiative, ShareTrip users will enjoy exclusive travel discounts, while PBIL will waive account-opening fees for eligible investors.



Sadia Haque, co-founder and chief executive officer of ShareTrip Limited, and Syed M Omar Tayub, managing director and CEO of Prime Bank Investment PLC, pose for photographs after signing the agreement in Dhaka recently.

PHOTO: PRIME BANK INVESTMENT

Clear risk of recession if US hits Swiss pharma with 100% tariff: expert

AFP, Zurich

Wealthy Switzerland could face recession if Washington slaps its vital pharmaceutical sector with the threatened 100-percent tariff, a leading Swiss economic expert told AFP Monday.

US President Donald Trump last week said he would impose 100-percent tariffs on all branded pharmaceutical products from Wednesday, unless companies build manufacturing plants in the United States.

The announcement sparked deep concern in Switzerland, which is home to a number of pharmaceutical giants including Roche and Novartis.

Switzerland's pharmaceutical industry is the main driver of economic growth and alone generates seven to eight percent of the country's gross domestic product.

So far, the impact on it remains "unclear", according to Hans Gersbach, co-director of the KOF Swiss Economic Institute.

Donald Trump said he would impose 100% tariffs on all branded pharmaceutical products from Wednesday, unless companies build manufacturing plants in the US

In an interview with AFP, he said the scope of Trump's latest round of tariffs was "particularly vague", stressing the need to wait for details on the companies and products affected before drawing conclusions for the Swiss economy.

But "should a large proportion of the exports to the US be burdened by the tariffs in the pharmaceutical sector, and remain in place for a longer period, there's a clear risk of recession for Switzerland," he warned.

The KOF, which is linked to the prestigious Federal Institute of Technology Zurich, has created a model for swiftly calculating how trade shocks can impact the economy.

When Trump last month shocked Switzerland with a 39-percent tariff on its exports -- excluding pharmaceuticals -- the institute estimated within a matter of hours that the country's GDP would take a hit of between 0.3 and 0.6 percent.

That was "already a large shock" for the Swiss economy, Gersbach said, stressing though that it appeared that "recession is avoided".

But he warned that towering tariffs on pharmaceuticals would take a far heavier toll.

Eastern Bank joins hands with CCC to launch digital holding tax collection



Ahmed Shaheen, additional managing director of Eastern Bank PLC, and Shahadat Hossain, mayor of Chattogram City Corporation, pose for photographs after signing the memorandum of understanding in Chattogram recently.

PHOTO: EASTERN BANK

STAR BUSINESS DESK

Eastern Bank PLC (EBL) has entered into a memorandum of understanding (MoU) with the Chattogram City Corporation (CCC) to enable the corporation's transition to digital holding tax collection.

Shahadat Hossain, mayor of the Chattogram City Corporation, and Ahmed Shaheen, additional managing director of Eastern Bank PLC, signed the MoU in Chattogram recently, according to a press release.

Under the agreement, EBL will act as the exclusive banking partner, tasked with implementing and operating the digitised system.

The initiative is expected to make the payment of holding taxes significantly more efficient, transparent, and user-friendly for citizens, the release added.

Trust Bank opens Gulshan North Branch

STAR BUSINESS DESK

Trust Bank PLC has opened its new Gulshan North Branch at Doreen Tower in Gulshan 2, Dhaka on Monday, as part of its continued expansion to provide modern, technology-driven banking solutions.

Equipped with modern facilities, the branch will serve both individual and corporate clients in one of the capital's most vibrant business hubs.

Maj Gen Md Hakimuzzaman, vice-chairman of Trust Bank PLC and adjutant general of the Bangladesh Army, inaugurated the branch as chief guest, according to a press release.

Speaking at the ceremony, Hakimuzzaman praised Trust Bank's progress in driving innovation in the banking sector. He noted that the bank has played a vital role in delivering reliable, customer friendly, and digital banking services nationwide.

"With the opening of this new branch, I believe the bank will further strengthen its ability to serve people and support the economic development of Bangladesh," he added.



Maj Gen Md Hakimuzzaman, vice-chairman of Trust Bank PLC and adjutant general of the Bangladesh Army, inaugurates the Gulshan North Branch at Doreen Tower in Gulshan-2, Dhaka on Monday.

PHOTO: TRUST BANK

Trump visa

FROM PAGE B4




"Either more roles will move to India, or corporations will near-shore them to Mexico or Colombia. Canada could also take advantage," said the India head of a retail GCC.

Even before Trump's hefty fee on new H-1B visa applications, and plan for a new selection process, to favour the better-paid, India was projected to host the GCCs of more than 2,200 companies by 2030, with a market size nearing \$100 billion.

"This whole 'gold rush' will only get accelerated," Ahuja said.

Others were more skeptical, preferring a "wait and watch" approach, especially as US firms could face a 25 percent tax for outsourcing work overseas if the proposed HIRE Act is passed, bringing significant disruption in India's exports of services.

"For now, we are observing and studying, and being ready for outcomes," said the India head of a US drugmaker's GCC.



Government of the People's Republic of Bangladesh

University Grants Commission of Bangladesh


UGC Bhaban, Plot # E-18/A, Agargaon Administrative Area
Sher-e-Bangla Nagar, Dhaka-1207
www.ugc.gov.bd

Viva-voce announcement for the Commonwealth Scholarships tenable in the UK (MS & PhD) from September/October-2026

The viva-voce of the Commonwealth Scholarships tenable in the UK (MS & PhD) from September/October-2026 will be held on **06, 07 and 08 October 2025 at UGC Bhaban, Agargaon, Dhaka**. The applicants are requested to check the UGC website (www.ugc.gov.bd) for the purpose of finding short list(s), viva-voce date(s) with time, result(s) etc. All the relevant information and directions will be timely uploaded at the UGC website under the heading of "Notice Board/International Collaboration, Scholarship and Fellowship Box". The applicants must check and collect all the information and directions from the UGC website by their own responsibilities. Any attempt of persuasion regarding the viva-voce will disqualify the applicant(s). No communication will be done with the applicant(s) from UGC side.

Director
International Collaboration Division
University Grants Commission of Bangladesh

GD-2137



Government of the People's Republic of Bangladesh
Ministry of Home Affairs
Bangladesh Coast Guard

INVITATION FOR TENDER

Sealed Tender are hereby invited from the eligible tenderers as defined in the tender documents for the under mentioned Goods as per terms and conditions stated below:

1	Ministry/ Division	Ministry of Home Affairs.
2	Agency	Bangladesh Coast Guard.
3	Procuring Entity Name	Project Director, Establishment of Logistics and Fleet Maintenance Facilities for Bangladesh Coast Guard, Bangladesh Coast Guard Headquarters, Agargaon Administrative Area, Block#E, Plot#12/B, Sher-E-Bangla Nagar, Dhaka-1207.
4	Procuring Entity District	Dhaka.
5	Invitation For	Supply and Installation of ICE Workshop Equipment (Lot-3 & Lot-4)
6	Invitation Ref No & Date	44.08.2680.030.20.031.25.378 Date 01 October 2025.

KEY INFORMATION

7	Procurement Method	OpenTender Method
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FUNDING INFORMATION

8	Budget and Source of Funds	Government of Bangladesh.
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PARTICULAR INFORMATION

9	Project Code	224251800
10	Project Name	"Establishment of Logistics and Fleet Maintenance Facilities for Bangladesh Coast Guard"
11	Tender Package No	GD-32 (Lot-3 & Lot-4)
12	Tender Package Name	Supply and Installation of ICE Workshop Equipment (Lot-3 & Lot-4)
13	Tender Publication Date	01 October 2025.
14	Tender Selling Date	Everyday Working Hours (0800 Hrs – 1430 Hrs).
15	Tender Last Selling Date	21 October 2025 Time: 1430 Hrs
16	Tender Closing Date and Time	22 October 2025 Time: 1200 Hrs
17	Tender Opening Date and Time	22 October 2025 Time: 1230 Hrs
18	Name & Address of the Office:	Office of the Project Director, Bangladesh Coast Guard Headquarters, Agargaon Administrative Area, Block#E, Plot#12/B, Sher-E-Bangla Nagar, Dhaka-1207.
19	Tender Selling Address	
20	Tender Receiving Address	
21	Pre- Tender Meeting	08 October 2025, 1100 AM. Place: Coastguard Headquarters Conference Room

INFORMATION FOR TENDER

22	Brief Eligibility and Qualification of Tenderer	As per Tender Data Sheet (TDS).
23	Brief Description of Works	Lot-3 Supply and Installation of ICE Workshop Equipments: 1. Valve Seat Grinding Machine, 2. Valve Spring tester Machine, 3. Bench Grinding Machine, 4. Cylinder Head Water Pressure Test Machine, 5. Valve Seat lapping Tools (Power), 6. POP Tester, 7. EFI Injector Test Machine, 8. Crankshaft Grinding Machine, 9. Universal Fule Pump Test Bench, 10. Crank Shaft Deflection Indicator & 11. Nozzle Repairing Bench; at Gazaria, Munshiganj. Lot-4 Supply and Installation of ICE Workshop Equipments: 1. Air Compressor, 2. Electric Blower Fan, 3. High Pressure Steam Jet Cleaning Machine, 4. Non-Skid Painting Machine, 5. Hydraulic Torque Wrench (400-600Bar), Electric Ratchet Rechargeable Set (Various Size) & 7. Multi Torque Spanner Set (Various Size); at Gazaria, Munshiganj.
24	Brief Description of Physical services	As per Tender Data Sheet (TDS).
25	Price of Tender Document (Tk)	Lot-3 Tk 4000.00 (Taka Four thousand only) - Non Refundable. Lot-4 Tk 4000.00 (Taka Four thousand only) - Non Refundable.

Description of Items			
Lot No	Identification of Lot	Location	Tender Security Amount (Tk.)
26	Three	GD-32	Dhaka
	Four	GD-32	Dhaka

Three	GD-32	Dhaka	TK 24,00,000.00 (Taka Twenty-Four lacs Only).	06 Months after signing the contract.
Four	GD-32	Dhaka	TK 17,50,000.00 (Taka Seventeen lacs Fifty Thousand Only).	06 Months after signing the contract.

PROCURING ENTITY DETAILS


27	Name of Official Inviting Tender	Project Director, Establishment of Logistics and Fleet Maintenance Facilities for Bangladesh Coast Guard, Bangladesh Coast Guard Headquarters, Agargaon Administrative Area, Block#E, Plot#12/B, Sher-E-Bangla Nagar, Dhaka-1207.
28	Designation Official Inviting Tender	
29	Address of Official Inviting Tender	
30	Contact details of Official Inviting Tender	Tell No: 02-41025605, Fax No: 8181278 E-mail: cg_dockyard@coastguard.gov.bd

31 Special instructions:

- The Procuring Entity reserves the right to reject all the tenders or annul the tender proceedings.
- If the date of selling, receiving, and opening of tender is disturbed under any unavoidable circumstances, the next working day will be applicable for the same.
- The Tenderer shall follow ITT/41 for submission of tender documents.
- If any confusion arises due to printing mistake or other reasons, "The Public Procurement Regulations 2008" will govern.

Project Director
"Establishment of Logistics and Fleet Maintenance Facilities for Bangladesh Coast Guard" Titled Project

GD-2144



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
বাংলাদেশ পুলিশ
প্রিন্সিপালের কার্যালয়
বাংলাদেশ পুলিশ একাডেমী, সারদা, রাজশাহী

তারিখঃ ৩০-৯-২৫

স্মারক নং-বিপিএ/প্রশাসন/৫৮৭৪

উন্মুক্ত পুনঃদরপত্র বিজ্ঞপ্তি

২০২৫-২০২৬ অর্থ সালে বাংলাদেশ পুলিশ একাডেমী, সারদা, রাজশাহীর ২য় কোয়ার্টারের রেশন সামগ্রী (সয়াবিন তেল) ও অশ্বখাদ্য (ছোলা উন্নতমানের) ক্রয়/সরবরাহের নিমিত্তে ঠিকাদারী প্রতিষ্ঠানের নিকট হতে শর্ত সাপেক্ষে পুনঃদরপত্র আহ্বান করা যাচ্ছেঃ-

১. মঞ্চাংশ/বিভাগ	দ্বরষ্ট্র মঞ্চাংশ (ছাননিরাপত্তা বিভাগ)।
২. সংস্থা	বাংলাদেশ পুলিশ।
৩. সংগ্রহ বস্তুর নাম	প্রিন্সিপাল, বাংলাদেশ পুলিশ একাডেমী, সারদা, রাজশাহী।
৪. সংগ্রহ বস্তুর ঠিকানা	প্রিন্সিপালের কার্যালয়, বাংলাদেশ পুলিশ একাডেমী, সারদা, রাজশাহী।
৫. দরদাতার যোগ্যতা	শিডিউল (STD) বর্ণিত যাবতীয় শর্তাবলী পালন ও কাগজ/দলিলপত্রাদি দরপত্রের সঙ্গে দাখিল করার সক্ষমতা থাকতে হবে।
৬. সংগ্রহের পদ্ধতি	উন্মুক্ত দরপত্র পদ্ধতি (OTM)।
৭. দরপত্র বিক্রয়কারী অফিসের নাম ও ঠিকানা	১। প্রিন্সিপালের কার্যালয়, বাংলাদেশ পুলিশ একাডেমী, সারদা, রাজশাহী। ২। রেজি ডিআইজির কার্যালয়, রাজশাহী। ৩। পুলিশ সুপার এর কার্যালয়, রাজশাহী।
৮. দরপত্র গ্রহণকারী অফিসের নাম ও ঠিকানা	১। প্রিন্সিপালের কার্যালয়, বাংলাদেশ পুলিশ একাডেমী, সারদা, রাজশাহী। ২। রেজি ডিআইজির কার্যালয়, রাজশাহী।
৯. দরপত্র খোলার অফিসের নাম ও ঠিকানা	প্রিন্সিপালের কার্যালয়, বাংলাদেশ পুলিশ একাডেমী, সারদা, রাজশাহী।
১০. দরপত্র সরবরাহের সর্বশেষ তারিখ ও সময়	১৪-১০-২০২৫ খ্রিঃ অফিস চলাকালীন সময় পর্যন্ত
১১. দরপত্র দাখিলের সর্বশেষ তারিখ ও সময়	১৫-১০-২০২৫ খ্রিঃ ১২.০০ ঘটিকা পর্যন্ত
১২. দরপত্র খোলার তারিখ ও সময়	১৫-১০-২০২৫ খ্রিঃ ২.৩০ ঘটিকা দরদাতা বা তার প্রতিনিধি উপস্থিত থাকতে পারবেন।
১৩. দরপত্র মুদ্রাণের তারিখ ও সময়	১৬-১০-২০২৫ খ্রিঃ ১২.০০ ঘটিকা
১৪. টেন্ডার সিকিউরিটি	প্রত্যেক প্রপের ক্ষেত্রে পৃথক পৃথকভাবে কাজের নামের বিপরীতে উল্লিখিত জামানতের টাকা ব্যাংক ড্রাফট/ পেমেন্ট অর্ডার দাখিল করা হবে। বাংলাদেশ পুলিশ একাডেমী, সারদা, রাজশাহীর অনুকূল দরপত্রের সঙ্গে দাখিল করতে হবে।

মালামালের বিবরণ	প্যাকেজ নম্বর	দরপত্র শিডিউলের মূল্য	টেন্ডার সিকিউরিটি মানি
সয়াবিন তেল উন্নতমানের (০.৫০০ লিটার এক্স ০২ লিটার ক্যান "সঠিক পুষ্টি সুস্থ জীবন" উল্লিখিত ভিটামিন "এ" সমৃদ্ধ সয়াবিন তেল) বিএসটিআই কর্তৃক অনুমোদিত।	১	১,০০০/-	১,৩৮,০০০/-
ছোলা (উন্নতমানের) (ভাঙ্গানো ও পরিবহন চার্জ সহ)	২	১,০০০/-	২৩,০০০/-

বিশেষ শর্তাবলী :

- অনিবার্য কারণবশতঃ নির্ধারিত দিনে বা সময়ে দরপত্র দাখিল/গ্রহণ বা খোলা সম্ভব না হলে দরপত্র আহ্বানকারী কর্তৃপক্ষ কর্তৃক দরপত্র দাখিলের ও খোলার/গ্রহণের পুনঃনির্ধারিত তারিখ ও সময় বিজ্ঞপ্তির মাধ্যমে সন্নিবেশিত সকলকে অবহিত করা হবে। দরপত্র খোলার তারিখে যদি কোন কারণে অফিস বন্ধ থাকে তা হলে পরবর্তী কার্যদিবসে যথাসময়ে দরপত্র খোলা হবে।
- দরপত্র উন্মুক্ত হতে কোন আইটেমের পরিমাণ বৃদ্ধি অথবা কমানোর বিষয়ে কর্তৃপক্ষ পূর্ণ ক্ষমতা সংরক্ষণ করেন।
- দরপত্র শিডিউল ক্রয়ের সময় প্রিন্সিপাল, বিপিএ সারদা, রাজশাহী দ্বারা নির্ধারিত প্রতিষ্ঠানের প্যাতে আবেদনের মাধ্যমে দরপত্র শিডিউল ক্রয় করতে হবে।
- দরপত্র পিপিএ/২০০৬ ও পিপিআর/২০০৮ এক্স (STD) মোতাবেক সকল শর্তাবলী কার্যকর হবে।
- কোন কারণ দর্শানো ব্যতিরেকেই কর্তৃপক্ষ যে কোন দরপত্র গ্রহণ কিংবা সকল দরপত্র বাতিল করার পূর্ণ ক্ষমতা সংরক্ষণ করেন।

(স্বাক্ষর)
৩০.০২.২৫

(মোহাম্মদ সাইফুল ইসলাম, বিপিএম, পিপিএম (বার)
 বিপি নং-৭৭০৬১১৭৫৪১
 পুলিশ সুপার (ফিন্যান্স এন্ড ডেভেলপমেন্ট)
 পক্ষে-প্রিন্সিপাল
 বাংলাদেশ পুলিশ একাডেমী
 সারদা, রাজশাহী।

GD-2146

OpenAI's first-half revenue rises 16% to \$4.3b

REUTERS

OpenAI generated around \$4.3 billion in revenue in the first half of 2025, about 16 percent more than it generated all of last year, The Information reported on Monday, citing financial disclosures to shareholders.

OpenAI said it burned \$2.5 billion, in large part due to its research and development costs for developing artificial intelligence and for running ChatGPT, the report added.

Reuters could not immediately verify the report. OpenAI did not immediately respond to a Reuters request for a comment.

Research and development cost the ChatGPT maker \$6.7 billion in the first half, the report said, adding that it had about \$17.5 billion in cash and securities at the end of the period.

OpenAI looks to meet its full-year revenue target of \$13 billion and a cash burn target of \$8.5 billion, the report added.

Dollar holds steady

REUTERS, Singapore/London

The US dollar held steady on Tuesday ahead of a possible US government shutdown that could disrupt the release of the monthly jobs report this week, while the Australian dollar rallied after the central bank struck a cautious tone on inflation.

Investor focus is on the looming US shutdown. Government funding expires at midnight on Tuesday (0400 GMT) unless Republicans and Democrats agree to a last-minute temporary spending deal.

The US Labor and Commerce departments said their statistics agencies would halt economic data releases in the event of a partial government shutdown, including closely watched employment data for September.

The payrolls report, crucial for decision-making by policymakers at the Federal Reserve, is scheduled for Friday, and a delay could leave the central bank flying blind on the labour market.

Traders are currently pricing in 42 basis points of Fed easing by December and a total of 104 basis points by the end of 2026, about 25 bps less than levels seen in mid-September.



Most of the Durga Puja shoppers favour red and white attires, while some younger ones are also interested in other colours and prints. Retailers introduced discounts, bundle offers and limited festive collections to attract customers. The photo was taken from Chattogram city yesterday.

PHOTO: RAJIB RAIHAN

Puja sales exceed retailers' expectations

Indian visa restriction shifted many towards local brands, says one retailer

MAHMUDUL HASAN and SUKANTA HALDER

Festive seasons are typically good for retailers, but this year many were cautious. Persisting inflation, weak consumer purchasing power, and economic uncertainty raised concerns that Durga Puja spending might falter.

Instead, sales not only picked up but, in many cases, exceeded expectations during the ten-day festival, the largest for Bangladesh's more than 13 million Hindus.

Soumik Das, manager of Rang Bangladesh, a popular fashion house with 19 outlets across the country, said, "We recorded a 10 percent year-on-year increase this Puja season."

Das attributed the growth to several factors, including the recent visa restriction by India. "Usually, many people visit India to shop this season. But due to the ban, those customers shifted to the local market."

Kay Kraft, another major fashion and lifestyle retailer with 14 outlets, also saw strong demand, particularly in Sylhet and in large malls such as Jamuna Future Park and Bashundhara City.

"There were some apprehensions about sales initially, but the overall response has been good. Sales were not bad. Some locations did better than others," said Khalid Mahmood Khan, co-founder and CEO of Kay Kraft.

"Some locations did better than others, but overall, the response has been good," he said, adding that the company was yet to analyse the reasons behind the location-based trend.

"IT'S A COLOURFUL TIME"

Industry insiders estimate that the two Eids generate about 70 percent of annual festival

sales in Bangladesh, while Durga Puja and Pahela Baishakh account for the rest. Even so, the Puja season remains an important period for fashion retailers, with shoppers preparing weeks in advance and prioritising saris, panjabis, and accessories.

Consumers continue to favour red and white attire, though younger buyers are experimenting with other colours and prints. Discounts, bundle offers, and limited festive collections were used to attract customers.

Soumik Das, manager of Rang Bangladesh, a popular fashion house with 19 outlets across the country, said, "We recorded a 10 percent year-on-year increase this Puja season."

Several large brands said this year's Puja season has yielded a good consumer response. Sales of saris and panjabis led the way.

Anjan's, a household name in festive wear with 22 stores across big cities, saw strong demand for its signature lines of saris, panjabis, salwar kameez, shirts, and fatuas.

"For Puja, red and white remain the most in-demand colours. This year we have experienced good sales," said Shaheen Ahmed, CEO of Anjan's. "Every festival has its own unique pattern, and for Puja, red and white colours are always in high demand."

Le Reve, another major player in ethnic and casual fashion, also reported brisk business. With 26 showrooms in major cities, the brand said its seasonal collections,

featuring both traditional and new styles, were well received.

"Customers wait for new colours and trends every season," said CEO Monnujan Nargis.

Lanthon, a boutique retailer based at Aziz Super Market in Dhaka, also recorded positive sales.

According to its founder, Ujjal Akash, panjabis and saris in bright colours were the most popular purchases.

"It is a colourful time," he said, adding that the price range of Tk 1,000 to Tk 1,500 attracted a wide group of buyers.

For individual buyers, this is the season to spend. Thirty-year-old Priyanka Chakraborty, a private jobholder, said, "I've been saving for months waiting for this festival. We exchange gifts among family members. I got myself a couple of kurtis, got another for my sister, and a sari and panjabi for my parents. I also got a few attires for my niece and nephews."

Subrata Chanda, another jobholder, said he bought a pair of shoes, a pair of pants, and shirts.

Businessman Shaikat K Das Ricky, a resident of Mirpur in the capital, said, "I bought a sari and a panjabi for my parents, spending Tk 6,000."

He added that, in addition, he received a gift shirt and a panjabi for himself.

Durga Puja, though centred on Bangladesh's Hindu community, has in recent years grown into a broader cultural occasion. For retailers, this year's festival was not just another seasonal boost but a sign that local brands can capture demand when external factors limit cross-border shopping.

Making sense of BB's currency play

AHMED HUMAYUN MURSHED

In just under three months, the Bangladesh Bank has purchased nearly \$1.9 billion from local banks this fiscal year, including \$265 million in a single day and \$129.5 million through an auction last week. For many people, this seems puzzling. Prices are still rising, families are cutting down on essentials, and yet the central bank is spending heavily to buy dollars instead of allowing the Taka to strengthen and make imports cheaper.

Around the world, many argue the dollar is losing its shine, but it remains the currency that drives trade, settles debt and secures investor trust. For a country like Bangladesh, which buys far more than it sells, keeping a steady flow of dollars is still vital. The question is: why now, and why so aggressively?

To make sense of this, it helps to look back a few years. During the Covid period, Bangladesh recorded strong remittances and export earnings, but the exchange rate was held almost fixed. It seemed stable at the time, but when the Ukraine war began and global prices surged, both importers and exporters suddenly lost purchasing power. Loans sanctioned in Taka could buy far less, forcing businesses to cut production and slow operations. That is one of the key reasons the economy is still struggling to regain momentum. Had the Taka been allowed to appreciate slightly back then, the country might have entered this global crisis with stronger reserves and a little more room to manoeuvre.

The Bangladesh Bank appears to have learned that lesson.

By buying dollars now, it is rebuilding the emergency tank. Strong reserves mean the country can pay for fuel, medicine and food without panic if global markets turn volatile again. This time, the central bank is letting the dollar price reflect supply and demand rather than holding it down artificially.

That is a significant shift, one many economists had urged for years.

There is another side. When the central bank buys dollars, the supply in the market falls. That raises the price of the dollar in Taka terms, frustrating importers but rewarding exporters and remittance earners. Migrant workers are more likely to send money through banks when their families get more Taka per dollar. Exporters also repatriate earnings more quickly when the rate is attractive. Over time, this steady flow of dollars can make the market more balanced and predictable. Higher returns in local currency also make Bangladesh more appealing to foreign investors seeking competitive gains, which could attract more FDI.

None of this makes life easier for ordinary people right now. Inflation remains high, groceries and utilities are costly, and each trip to the bazaar feels heavier on the pocket. A stronger Taka could have provided some relief by lowering import prices, but policymakers seem willing to accept that pain as a calculated trade-off. They are relying on tools such as tighter credit, import prioritisation and price monitoring to bring inflation down gradually, while using this exchange rate policy to strengthen reserves. If the mix works, Bangladesh could emerge with a more stable currency and stronger financial footing.

Credit is due where it belongs. The central bank has opened the market for the dollar and allowed supply and demand to set the rate. This has made the exchange rate more transparent and signalled that the country is ready for a more market-driven approach. The cost is that families are carrying a heavier burden today. But if people see this hardship as part of a bigger plan leading to a stronger economy, they may be willing to endure it. Done right, this could mark the beginning of a more resilient Bangladesh, better prepared for the next shock and ready to attract investment, create jobs and grow with confidence in the years ahead.

The writer is co-founder and CEO at Accfintax and associate director at Hoda Vast Chowdhury & Co



Gold hits fresh high

REUTERS

Gold prices hit a fresh high on Tuesday and were poised to log their best month in nearly 16 years, as fears of a potential US government shutdown and growing expectations of further Federal Reserve rate cuts boosted demand for the metal.

Spot gold rose 1 percent to \$3,870.14 per ounce, as of 0634 GMT. Bullion has risen 12.3 percent so far in September, and is on track for its biggest monthly percentage gain since November 2009.

US gold futures for December delivery gained 1.1 percent to \$3,897.80.

"The looming government shutdown creates a haze of uncertainty over the market, which has served to accelerate gold's gains," said KCM Trade Chief Market Analyst Tim Waterer.

"The \$4,000 level now seems a viable year-end target for gold, whilst market dynamics such as lower interest rates and ongoing geopolitical hotspots keep working in favour of the precious metal."

US President Donald Trump and his Democratic opponents appeared to make little progress at a White House meeting aimed at heading off a government shutdown that could disrupt a wide range of services as soon as Wednesday.

Recent US economic data has lifted expectations for further rate cuts this year, with traders pricing in a roughly 89 percent chance of a 25-basis-point reduction at the next Fed meeting in October, according to CME Group's FedWatch tool.

St. Louis Federal Reserve President Alberto Musalem said he was open to further cuts, but added that the Fed must be cautious and keep rates high enough to continue to lean against inflation.

Gold, often used as a safe store of value during times of political and financial uncertainty, thrives in a low-interest-rate environment.

Trump visa curbs push US firms to consider shifting more work to India

REUTERS

Donald Trump's H-1B visa crackdown will hasten US firms' shift of critical work to India, turbocharging the growth of global capability centres (GCCs) that handle operations from finance to research and development, economists and industry insiders say.

The world's fifth-largest economy is home to 1,700 GCCs, or more than half the global tally, having outgrown its tech support origins to become a hub of high-value innovation in areas from design of luxury car dashboards to drug discovery.

Trends such as growing adoption of artificial intelligence and increasing curbs on visas are pushing US firms to redraw labour strategies, with GCCs in India emerging as resilient hubs blending global skills with strong domestic leadership.

"GCCs are uniquely positioned for this moment. They serve as a ready in-house engine," said Rohan Lobo, partner and GCC industry leader at Deloitte India, who said he knew of several US firms reassessing their workforce needs.

"Plans are already underway" for such a shift, he added, pointing to greater activity in areas such as financial services and tech, and particularly among firms with exposure to US federal contracts.

Lobo said he expected GCCs to "take on more strategic, innovation-led mandates" in time.

US President Trump raised the cost of new H-1B visa applications this month to \$100,000, from an existing range of

\$2,000 to \$5,000, adding pressure on US firms that relied on skilled foreign workers to bridge critical talent gaps.

On Monday, US senators reintroduced a bill to tighten rules on the H-1B and L-1 worker visa programmes, targeting what



Employees of Indian IT services exporter LTIMindtree work inside its office in Bengaluru, India on September 24. India is home to 1,700 global capability centres that handle operations from finance to research and development.

PHOTO: REUTERS

they called loopholes and abuse by major employers.

If Trump's visa curbs go unchallenged, industry experts expect US firms to shift high-end work tied to AI, product development, cybersecurity, and analytics to their India GCCs, choosing to keep strategic functions in-house over outsourcing.

Growing uncertainty fuelled by the recent changes has given fresh impetus to discussions about shifting high-value work to GCCs that many firms were already engaged in.

"There is a sense of urgency," said Lalit Ahuja, founder and CEO of ANSR, which helped FedEx, Bristol-Myers Squibb, Target and Lowe's set up their GCCs.

Such a rush could lead to "extreme offshoring" in some cases, said Ramkumar Ramamoorthy, a former managing director of Cognizant India, adding that the COVID-19 pandemic had shown key tech tasks could be done from anywhere.

Big Tech, including Amazon, Microsoft, Apple and Google parent Alphabet, along with Wall Street bank JPMorgan Chase and retailer Walmart, were among the top sponsors of H-1B visas, US government data showed.

All have major operations in India but did not want to comment as the issue is a politically sensitive one. READ MORE ON B2