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সুবিধাসমূহ:

> সর্বোচ্চ ২০ লক্ষ টাকা পর্যন্ত জামানতবিশীল লোন

> সর্বোচ্চ ৬০ মাস পর্যন্ত মাসিক কিস্তিতে পরিশোধযোগ্য

> যে কোন মূল্যে আংশিক বা সম্পূর্ণ লোন পরিশোধের সুযোগ

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World turns to AI, Bangladesh stuck in Excel-era training

MD ASADUZ ZAMAN

When the world is racing to master artificial intelligence (AI), 42 percent of Bangladesh's vocational training remains tied to very basic computer lessons such as typing, MS Word, PowerPoint and Excel – which neither meet the skills the country urgently needs nor the demands of overseas markets.

vocational training is concentrated in computer basics.

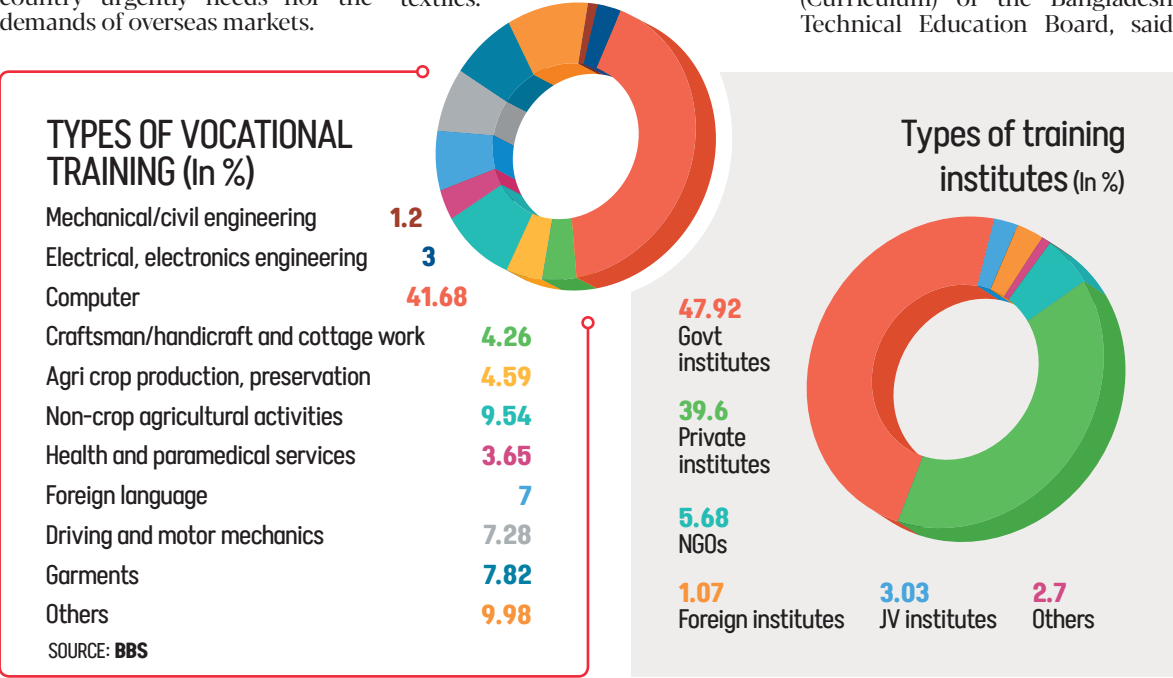
Published last month, the survey under the Bangladesh Bureau of Statistics (BBS), also showed that the training largely overlooks major local job-generating industries such as readymade garments, agriculture, leather and textiles.

does not guarantee employability.

According to him, training must be tailored to real job requirements and practical skills.

But the question is, if these courses do not lead to jobs, why are so many young people still crowding into them?

Md Anwarul Kabir, director (Curriculum) of the Bangladesh Technical Education Board, said



As a result, such outdated training is failing to make young people job ready at home or abroad, according to employment specialists, with official data showing unemployment on the rise.

According to the Labour Force Survey (LFS) 2024, 42 percent of all

"Simply knowing computers does not make you job-ready," said Fazlee Shamim Ehsan, president of the Bangladesh Employers' Federation (BEF).

He said basic computer skills are essential. But they are more like a language for work, which alone

their computer training mainly covers typing, MS Word, PowerPoint and Excel, which are very basic skills.

"The demand is highest for these foundational courses," said Kabir. He said participants prefer these

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Taka firmed in August as forex liquidity rose: BB

STAR BUSINESS REPORT

The taka strengthened against the US dollar in August as foreign exchange liquidity improved with the exchange rate remaining broadly stable following interventions by Bangladesh Bank (BB) while the greenback weakened globally.

Each US dollar went for Tk 121.40 on August 10 whereas for Tk 122.30 at the end of July, according to the BB's Exchange Rate & Foreign Exchange Market Dynamics report.

The rising trend of foreign exchange liquidity and appreciation pressure on the taka led the central bank to purchase foreign currency through auction in line with its intervention strategy.

The central bank had purchased foreign currency through auctions, buying a net \$454 million during the month.

The intervention offset part of the appreciation pressure, with the interbank rate closing at Tk 121.69 in August.

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BRAC Bank gets nod for country's first social bond

STAR BUSINESS DESK

BRAC Bank has recently received approval from the Bangladesh Securities and Exchange Commission and Bangladesh Bank to issue the country's first-ever social subordinated bond worth Tk 1,000 crore.

The landmark issuance of the BRAC Bank Social Subordinated Bond will strengthen the bank's Tier-II capital under Basel III, according to a press release.

It will also channel funds to cottage, micro, small and medium enterprises (CMSMEs), women-owned businesses, agriculture, food security, affordable housing, and essential services such as healthcare and sanitation.

"This pioneering bond reflects our commitment to empowering CMSMEs, advancing women entrepreneurs, ensuring food security, and expanding access to essential services. We aim to inspire the wider market to embrace sustainability-driven innovation," Tareq Refat Ullah Khan, managing director and chief executive officer of BRAC Bank, said.

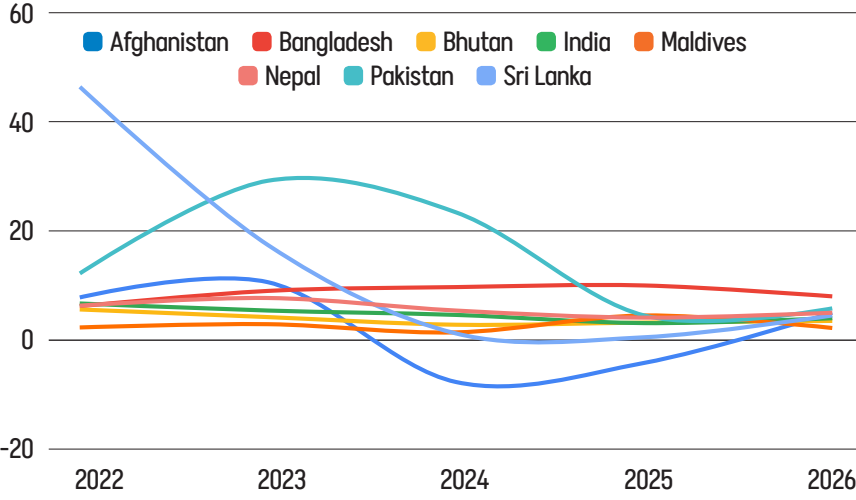
Developed in line with the International Capital Market Association's Social Bond Principles

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Why is Bangladesh's inflation highest in South Asia?

INFLATION IN SOUTH ASIAN COUNTRIES

In %; SOURCE: ADB



SOHEL PARVEZ

Over the past couple of months, inflation in Bangladesh has been easing, providing a bit of relief to consumers and policymakers.

Yet, when one looks at the inflation figures through a regional lens, the level of inflation is much higher than that of any regional peers.

In fiscal year 2024-25, when the country recorded an annual average inflation of 10 percent, the highest at least since FY13, its closest neighbours in terms of prices were the Maldives and Pakistan.

Both had inflation at 4.5 percent, according to the September issue of the Asian Development Outlook (ADO) of the Asian Development Bank (ADB).

Nepal had inflation at 4.1 percent, followed by Bhutan and India.

The ADB projects an easing of

Bangladesh's inflation to 8 percent in FY26, assuming favourable weather, lower global oil prices, and tighter monetary and fiscal stances.

Yet, as per the ADB's projection, consumer prices in Bangladesh will be the highest in the South Asian region.

The question remains as to why this is happening even though Bangladesh Bank (BB) has been maintaining a hawkish monetary policy stance while commodity prices are relatively stable in the global market.

The central bank has hiked the policy rate for the 11th time between May 2022 and October 2024 to 10 percent to curb the price spike.

"We started taking tightening measures late," said Fahmida Khatun, executive director of the Centre for Policy Dialogue (CPD).

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BRAC BANK The Daily Star

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