



Govt sees early signs of economic recovery

Report to UN claims stabilisation and improving indicators, but economists highlight inflation, unemployment, weak investment and mounting debt concerns

REFAYET ULLAH MIRDHA

The government has painted a relatively stable picture of the economy in a report to the United Nations, saying early signs of recovery appeared in the middle of this year.

Some economists, however, remain critical of key macro indicators and say that the outlook is far from assured.

"The complacent views shown in the report are not consistent with the facts," said Zahid Hussain, former lead economist of the World Bank Dhaka office.

He said that of the three major macroeconomic factors, foreign exchange, inflation and financial distress, only foreign exchange shows improvement. Inflation and financial distress continue to pose serious concerns.

Submitted early this month to the United Nations Committee for Development Policy (UN-CDP), the annual report itself acknowledged several challenges highlighted by economists.

Even so, it argued that the macroeconomic performance of Bangladesh is "unique" compared to countries where regime change occurred through violent overthrow or mass uprising.

Drawing comparisons with Sri Lanka and Indonesia, the finance ministry report

GDP GROWTH Fell from 7.1% (FY22) to 3.97% (FY25)	FY25 rebound still below past averages	INFLATION Stuck at 8%-9% in 2025	Food & non-food prices remain high
EMPLOYMENT	Unemployment rose to 3.66% (2024) from 3.35% (2023)		
From 2023 to 2024	Youth unemployment increased to 8.07% from 7.25%	NEET youth rose to 20.3% from 18.9%	Educated jobless number went up to 13.5% from 13.1%
BANKING SECTOR			
Fragile, heavy NPL burden	5 banks merging; 9 NBFIs may be liquidated	Deposits slowed to 7.7% in May this year from 8.6% in Apr 2024	Credit growth fell to 8.03% in Apr 2025 from 11.09% in Apr 2024

claimed that several economic indicators in those countries failed to recover after government changeovers, unlike the development trajectory of Bangladesh.

It said those economies saw sharp declines in output and foreign direct investment, along with rising inflation, while Bangladesh maintained positive output and FDI growth and reported declining inflation.

"As a result, Bangladesh could avoid any significant development setbacks," said the report, continuing the narrative of the past four years ahead of the country's scheduled graduation from the least developed country club next year.

Indonesia saw its poverty rate jump from around 15 percent to 33 percent within a year after the changeover, while around 26 percent of the population in Sri Lanka lived in poverty in 2023, a year after the violent fall of the regime, according to the report.

In support of the claim of "early signs of recovery" by mid-2025, the report cited higher GDP growth, easing inflation, a stabilised exchange rate and

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Economic activities subdued amid political uncertainty

MCCI says tight monetary stance dampens demand

STAR BUSINESS REPORT

Bangladesh's overall economic activities have remained subdued in the aftermath of political uncertainties, leading to weaker demand and reduced investment, even though several sectors recorded improvements owing to easing inflation and greater stability in the forex market.

"Bangladesh Bank's tight monetary and fiscal stance, in place since August last year, has further dampened domestic demand," said the Metropolitan Chamber of Commerce and Industry (MCCI) in its review of the economic situation during the July-September quarter of the fiscal year (FY) 2025-26.

The flagship report of the leading chamber, released yesterday, said private-sector credit growth declined to a historic low of 6.29 percent in September 2025, underscoring weak investment appetite and fading business confidence.

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The central bank has maintained a tight monetary policy for three years in its battle to tame inflation, which remained above 9 percent from March 2023 to May 2025.

BB has kept the policy rate — at which it lends to commercial banks — at 10 percent since October 2024 and is likely to keep it unchanged for now, although inflation has moderated in recent months.

In October, inflation was 8.17 percent, down from 8.36 percent a month earlier, according to official data.

The MCCI said the downturn in inflation is likely to continue in November and December of FY26. Inflation may drop to 8.12 percent this month and 8.05 percent in December, according to projections.

The report pointed to higher consumer prices in rural areas.

"Living in villages has become costlier in recent times, as the inflation rate in rural Bangladesh in September 2025 was higher than in urban areas."

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Fully digital payment system by July 2027

Governor says

STAR BUSINESS REPORT

Bangladesh Bank (BB) plans to eliminate cash-outs within July 2027 by integrating all financial institutions, including banks, mobile financial service (MFS) providers, insurance companies, and other relevant entities, into a single interoperable transaction system.

"Under the system, cash-outs will no longer be required," BB Governor Ahsan H Mansur said yesterday at an event at The Westin Dhaka, organised by the central bank.

At the programme, BB signed an agreement with the Gates Foundation's Mojaloop, an open-source software platform for financial firms and regulators, to establish the interoperable transaction platform called the Inclusive Instant Payment System (IIPS).

Mansur said digitisation is essential for ensuring transparency in financial transactions and that an interoperable system is key to achieving this. "There is no alternative to moving towards this system in the future. It will enhance transparency, reduce corruption, and increase revenue collection."

The central bank governor said Bangladesh must go cashless.

"The system we signed an agreement for today (Monday) is used in many countries around the world. Through this, a complete interoperable transaction system will be launched among all types of financial institutions."

He said it is possible to implement the system by July 2027.

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BB yet to release Q2 bad loan data

Analysts raise concerns over transparency

MD MEHEDI HASAN

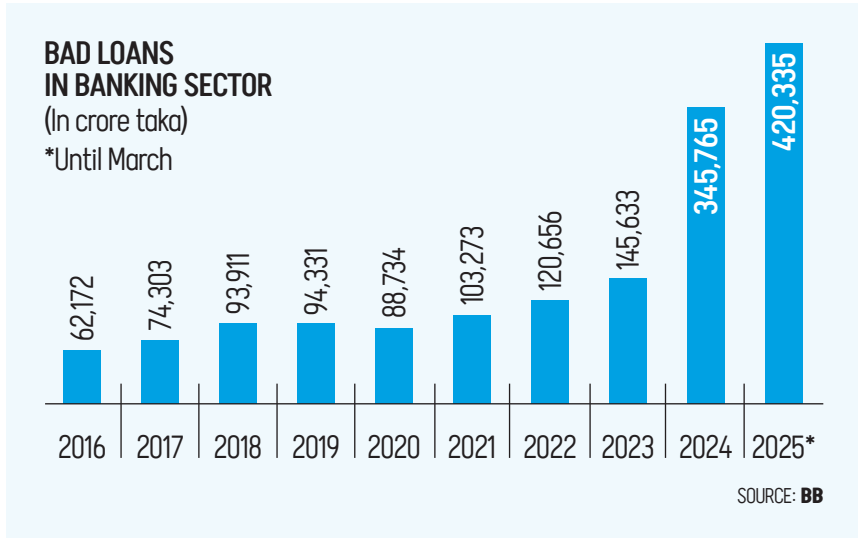
Bangladesh Bank has not published the banking sector's classified loan data for the April-June quarter even five months after it ended, leaving analysts without a clear picture of the sector's condition.

The central bank usually releases non-performing loan (NPL) figures within a month of each quarter's end. This year, however, publication has been consistently delayed. The January-March data came out only in June, and no date has been set for the second-quarter release even though banks have

multiple reports are produced, helping stakeholders understand the banking industry," one official said.

DELAY COMES AMID RISING NPLs
The delay comes at a time when non-performing loans have been hitting record highs. In March, NPLs reached a record Tk 4,20,335 crore — 24.13 percent of total outstanding loans of Tk 17.42 lakh crore — according to BB data. At the end of 2024, bad loans stood at Tk 3,45,765 crore, meaning Tk 74,570 crore was added in just three months.

Years of loan irregularities, scams and mismanagement during the previous Awami League government



already begun publishing their third quarter figures.

The lack of updated information has added to uncertainty among stakeholders assessing the scale of loan stress in the sector. BB has not offered a clear explanation for the delay.

When asked, Arefin Hossain Khan, executive director and spokesperson of the central bank, told The Daily Star last week that the figures were pending because Governor Ahsan H Mansur had been abroad. "But he has now returned, and it is expected that the data will be published soon," he said.

According to central bank officials, the regulator collects quarterly data from commercial banks and typically needs about a month to compile the dataset. After preparation, it is forwarded to various departments following the governor's approval.

"Based on the classified loan data,

pushed NPLs to these levels, according to officials. After the political changeover in 2024, the hidden loans started to come to light.

Unofficial estimates suggest bad loans may have exceeded Tk 6 lakh crore by June, with several banks now reporting that more than half their loan books are in default.

BB has asked banks to intensify recovery and rescheduling efforts to contain the surge.

Governor Mansur has publicly stated on multiple occasions that actual bad loans exceed 30 percent of the banking sector's loan stock.

Multiple banks have reported steep rises in defaults. AB Bank's NPLs, for instance, have climbed to nearly 84 percent of its total loans. As of September, the bank had Tk 35,982 crore in outstanding loans, of which

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mastercard Eastern Bank PLC.

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দরপত্র বিজ্ঞপ্তি

তারিখঃ ২৩/১১/২০২৫খ্রিঃ

স্মারক নং-৪৬৩৫/১ম খন্ড (রেশন)

২০২৫-২০২৬ অর্থ বছরের ৩য় কোয়ার্টারের (জানুয়ারি/২০২৬ হতে মার্চ/২০২৬ পর্যন্ত) জন্য রেশন সামগ্রীর মন্তরভাল ও সয়াবিন তৈল দরপত্রের মাধ্যমে ক্রয় এর নিমিত্তে দি পাবলিক প্রকিউরমেন্ট বিধিমালা/২০০৬ ও ২০০৮ অনুসারে নিম্নবর্ণিত শর্ত সাপেক্ষে সীলমোহরকৃত খামে উন্মুক্ত দরপত্র আহবান করা যাচ্ছে।

১	মন্ত্রণালয়/বিভাগ	স্বরাষ্ট্র মন্ত্রণালয়/ জননিরাপত্তা বিভাগ।			
২	সংস্থা	বাংলাদেশ পুলিশ।			
৩	দরপত্র সম্পাদনকারী প্রধান	পুলিশ সুপার ব্রাহ্মণবাড়িয়া।			
৪	কি কারণে দরপত্র আহবান	জেলা পুলিশের বেশন সামগ্রী ক্রয়।			
৫	দরপত্র নং	০৪/২০২৫-২০২৬খ্রিঃ			
৬	তারিখ	২৩/১১/২০২৫খ্রিঃ			
কাজের বিবরণঃ					
৭	দরপত্রের পদ্ধতি	উন্মুক্ত দরপত্র।			
অর্থের উৎসঃ					
৮	বাজেট ও অর্থনৈতিক খাত	রাজস্ব খাত।			
তথ্যাদিঃ					
৯	দরপত্র বিজ্ঞপ্তি প্রচারের তারিখ	২৫/১১/২০২৫খ্রিঃ তারিখের মধ্যে			
১০	দরপত্র বিক্রয়ের শেষ তারিখ ও সময়	১৭/১২/২০২৫খ্রিঃ, বিকাল ১৭.০০ ঘটিকা।			
১১	দরপত্র জমা প্রদানের সর্বশেষ তারিখ ও সময়	১৮/১২/২০২৫খ্রিঃ, দুপুর ১২.০০ ঘটিকা। (নির্দিষ্ট সময়ের পর আর কোন দরপত্র গ্রহণ করা হবে না।)			
১২	দরপত্র খোলার তারিখ ও সময়	১৮/১২/২০২৫খ্রিঃ, দুপুর ১২.৩০ ঘটিকা।			
অফিসের নাম ও ঠিকানাঃ					
১৩	দরপত্র ডকুমেন্ট/সিডিউল বিক্রয়কারী অফিস	০১। পুলিশ সুপারের কার্যালয়, ব্রাহ্মণবাড়িয়া। ০২। পুলিশ সুপারের কার্যালয়, কুমিল্লা।			
	দরপত্র গ্রহণকারীর অফিস	০১। পুলিশ সুপারের কার্যালয়, ব্রাহ্মণবাড়িয়া।			
	দরপত্র খোলার স্থান	০১। পুলিশ সুপারের কার্যালয়, ব্রাহ্মণবাড়িয়া।			
দরপত্র সম্পর্কিত তথ্যঃ					
১৪	দরপত্রের যোগ্যতা	(১) হালনাগাদ ট্রেড লাইসেন্স (২) টিন/ইটিন সনদ (৩) আয়কর রিটার্ন জমার সনদ (৪) ভ্যাট রেজিস্ট্রেশন সনদ (৫) ব্যাংক সলভেন্সী সনদ (৬) ব্যাংক স্টেটমেন্ট (৭) গ্রিফাকালসার লাইসেন্স (৮) এনআইডি কার্ডের ফটোকপি (৯) অন্যান্য যোগ্যতা যাহা টেন্ডার ডকুমেন্ট/সিডিউলে (PG-2/PG-3) উল্লেখ আছে। (বিপ্লব সফল ডকুমেন্টস হালনাগাদ হতে হবে)।			
১৫ মালামালের বিবরণঃ					
ক্রমিক নং	মালামালের বিবরণ	পরিমাণ (টন)	দরপত্রের মূল্য (অফেরতযোগ্য)	নিরাপত্তা জামানত (টাকা)	কাজ সম্পন্ন করার সময়
ক	উন্নতমানের মন্তর ডাল ক্রয়	৪২.০০	২,০০০/-	১,৭৫,০০০/-	জানুয়ারি/২৬-মার্চ/২৬ পর্যন্ত
খ	উন্নতমানের সয়াবিন তৈল ক্রয়	৪২.০০	২,০০০/-	২,০০,০০০/-	জানুয়ারি/২৬-মার্চ/২৬ পর্যন্ত
বিঃ দ্রঃ	মন্তর ডাল ৩.৫ কেজি, ৪ কেজি ও ৫.৫ কেজি ওজনের প্যাকেট, সয়াবিন তৈল ০.৫ ও ২ লিঃ বোতল জাত সরবরাহ করতে হবে প্যাকেটের গায়ে স্পষ্টভাবে ওজন, প্যাকেট জাতের তারিখ ও মেয়াদ উত্তীর্ণের তারিখ উল্লেখ করতে হবে।				
দরপত্র সম্পাদনকারীর বিবরণ					
১৬ দরপত্র আহবানকারী কর্মকর্তার নাম	এহতেশামুল হক				
১৭ দরপত্র আহবানকারী কর্মকর্তার পদবী	পুলিশ সুপার, ব্রাহ্মণবাড়িয়া।				
১৮ দরপত্র আহবানকারী কর্মকর্তার ঠিকানা	পুলিশ সুপারের কার্যালয়, কাউতলী, ব্রাহ্মণবাড়িয়া।				
১৯ দরপত্র আহবানকারী কর্মকর্তার যোগাযোগের মাধ্যম	ফোনঃ ০২৩৩৪৪২৭৬৮০, মোবাইলঃ ০১৩২০-১১৪৯০০				
২০					
ক) কোন কারণ দর্শানো ব্যতিরেকে কর্তৃপক্ষ যে কোন দরপত্র গ্রহণ বা বাতিল করার ক্ষমতা সংরক্ষণ করেন।					
খ) দরপত্রে উল্লেখিত যে কোন আইটেমের পরিমাণ বৃদ্ধি অথবা কমানোর বিষয়ে কর্তৃপক্ষের ক্ষমতা রয়েছে।					
গ) দরপত্র পিপিআর/২০০৬ ও পিপিআর/২০০৮ মোতাবেক সকল শর্তাবলী কার্যকর হবে।					
ঘ) দরপত্র সিডিউলে যাবতীয় শর্তাবলী উল্লেখ রয়েছে (বিস্তারিত জানতে রেশন শাখায় যোগাযোগ করতে পারেন ০১৭১২-২২৯৬০৬)।					

National Livestock Week begins tomorrow

15 individuals, organisations to receive awards

STAR BUSINESS REPORT

Bangladesh will observe National Livestock Week 2025 for the first time, holding programmes across the country from tomorrow till December 2.

Fisheries and Livestock Adviser Farida Akhter announced the schedule at a press conference at the ministry in the Secretariat yesterday.

The week's theme will be "Indigenous breeds, modern technology: Development will advance through the livestock".

To mark the observance, the government will hold awareness activities, rallies, seminars, workshops, exhibitions and a Livestock Awards ceremony.

Under the National Livestock Award Policy, 15 individuals and organisations will be recognised in five categories for their outstanding contributions to the sector. Gold, silver and bronze medals will be awarded to first, second and third place recipients respectively.

Planning Ministry Adviser Wahiduddin Mahmud is scheduled to present the awards at the inaugural ceremony. Chief Adviser Muhammad Yunus will deliver a congratulatory message via video.

Adviser Farida Akhter said the livestock sector plays a crucial role in socio-economic development, contributing 1.81 percent to GDP with a growth rate of 3.19 percent, and accounting for 16.58 percent of agricultural GDP.

In monetary terms, livestock GDP stands at Tk 91,036 crore, she noted.

She said poultry is now the second-largest employment-generating industry in the country, supported by more than Tk 40,000 crore in private investment. The country has 85,227 registered commercial poultry farms and about 191,000 small-scale farms, producing around 6.68 crore eggs a day.

The adviser highlighted government efforts to curb animal diseases, including the administration of 17 lakh lumpy skin disease vaccine doses, zoning initiatives to eradicate foot and mouth disease, and nearly 6 crore doses of PPR vaccine for goats.

Farida Akhter said the observance of National Livestock Week is expected to promote modern technologies, strengthen safe food production, foster women and youth entrepreneurship, help meet international standards and enhance public-private coordination.

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improvements in foreign exchange reserves and the balance of payments.

The government attributed these gains to measures such as the introduction of a pegged exchange rate system, market-based interest rates, reduced subsidies and rationalised public expenditure. A temporary freeze on non-essential spending also created fiscal space for priority sectors, including health, agriculture and social protection.

The report highlighted a 12.5 percent rise in the Dhaka Stock Exchange Broad Index (DSEX) in July as evidence of growing investor confidence. It ranked third among major global market performers that month. The index gained 605 points to close at 5,443, the highest level in nine and a half months.

However, Hussain dismissed the stock market surge as short-lived.

"The rising trend of stock market indicators was temporary, and the surge in the DSEX index did not last long," said the economist. "So, it cannot be said that investor confidence is restored only with this indicator. The daily trading at the Dhaka Stock Exchange is also showing a downward trend."

Growth figures also challenge the somewhat upbeat narrative of the report.

Real GDP growth has declined since FY22, dropping from 7.1 percent to a provisional 3.97 percent in FY25.

After a strong rebound in FY21 to FY22 driven by manufacturing and exports, growth slowed due to rising inflation, foreign exchange shortages and weaker private investment, the report mentioned.

It said the sharper decline reflects continued macroeconomic pressures,

not in double digits now, it is still high in Bangladesh," said Hussain.

Meanwhile, employment also offers little comfort.

Unemployment rose to 3.66 percent in 2024 from 3.35 percent in 2023.

Youth unemployment increased to 8.07 percent and the share of NEET (Not in Education, Employment, or Training) youth climbed to 20.3 percent. Educated joblessness also increased to 13.5 percent from 13.1

Hussain said the central bank has not published updated NPL data since March this year, and the level remains high. Private sector credit growth is weakening due to monetary tightening.

Selim Raihan, an economics professor at Dhaka University, said inflation has fallen sharply in many countries but remains elevated in Bangladesh.

He also said investor confidence has not improved, pointing to one of the lowest private sector credit growth rates in the region.

"There are many uncertainties in the economy, such as politics, employment and economics. The government could have become more critical in portraying the

country's economy in the annual report to show the real picture. But it opted for a rosy picture," he commented.

M Masrur Reaz, chairman of Policy Exchange Bangladesh, said it is true that the economy was in a crisis situation and that some indicators, such as foreign exchange reserves, are now improving.

"However, it is still a far cry to say the economy is doing well, even if some bounce back has taken place. Employment has decreased, the poverty rate is rising, private sector credit growth is falling, debt obligations are increasing, and energy imports are growing to meet demand."

"We are not in a comfort zone now," said Reaz.

FISCAL SECTOR	DEBT AND DEFICIT
Tax-to-GDP ratio declined to 7.4% (FY24) from 7.7% (FY13)	Deficit averaged 3.94% of GDP in FY14-FY25 (SAFE)
Monthly revenue collections only around 50% of targets	External debt was 15.7% of GDP in FY23 (Risk may rise to MEDIUM)
Dev spending fell to 66.4% in FY25 from 90% average	Peak repayment in FY27, amount \$5.3b

subdued demand and slower external trade, indicating a period of adjustment after years of expansion.

According to the report, quarterly data showed modest gains. In the first quarter of FY25, agricultural output grew by only 0.76 percent, while industry and services expanded by 2.44 percent and 2.41 percent.

Bangladesh is still struggling to manage the high inflationary pressure following the outbreak of the Russia-Ukraine war.

Although the general rate eased from 9.05 percent in May 2025 to 8.48 percent in June this year, it hovered around 8 percent in subsequent months.

"Although the inflation is

percent.

Hussain said poverty is growing due to stagnant employment and declining welfare conditions.

The report said that the International Monetary Fund (IMF) in 2023 categorised Bangladesh as a "low risk" country in terms of debt distress, but a recent staff mission indicated the risk may be elevated to "medium" due to evolving domestic conditions.

Moreover, the report said energy shortages continue to hamper the industry. The government is also struggling to revive the banking sector, weighed down by a massive volume of non-performing loans (NPLs).

BB yet to release

FROM PAGE B1

Tk 30,138 crore were classified as bad. The bank had Tk 10,115 crore in bad loans in September 2024. Union Bank alone accounted for Tk 25,303 crore of the country's Tk 4,20,335 crore in bad loans as of March 2024.

"WHY THE SECRECY?"

Analysts say the delay undermines transparency at a moment when confidence in the banking

sector is fragile.

Mustafa K Mujeri, executive director of the Institute for Inclusive Finance and Development and a former BB chief economist, said withholding information is a trait of the ousted government.

"This should not be the case under the current government. People must be allowed to know the real facts," he said.

He questioned why

BB, which introduced the practice of publishing NPL data quarterly, is now holding it back. When information is not published in a timely manner, it creates confusion among stakeholders and leads to misconceptions.

"Everyone knows NPLs have increased significantly, so why this secrecy? We have heard they have now reached Tk 6.5 lakh crore. Whatever the actual figure

is, it should be disclosed. Without timely data, it is not possible to formulate the right policies," he stated.

Fahmida Khatun, executive director of the Centre for Policy Dialogue, echoed the concern. "Getting data on time has long been a challenge in Bangladesh," she said. "We need classified loan information for proper analysis. If data is delayed, it loses relevance."

Government of the People's Republic of Bangladesh

Office of the Executive Engineer
Education Engineering Department
Brahmanbaria
Website: eed.brahmanbaria.gov.bd

Invitation for e-Tender

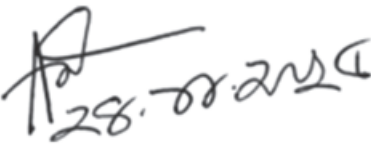
Tender Notice No. 19/e-GP/EED/BRAH/4931(SHED) 2024-25

Date: 24/11/2025

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

SL No.	Tender ID	Name of work	Procurement method	Tender document last selling/ date & time	Tender opening date & time
1	1182817	Overall Repair and Renovation Works of Existing Academic and Administrative Building at Govt. Hazi Abdul Jalil High School, Ashuganj, Brahmanbaria.	NCT (LTM)	10-Dec-2025 16:00	11- Dec -2025 12:00
2	1182818	Overall Repair and Renovation Works of Existing Academic and Administrative Building at Firoz Miah Govt. College, Ashuganj, Brahmanbaria.	NCT (LTM)	10-Dec-2025 16:00	11- Dec -2025 12:00
3	1182819	General Repair and Renovation Works Including Existing Academic and Administrative Buildings at Nasiragar Govt. College, Nasiragar, Brahmanbaria.	NCT (LTM)	10-Dec-2025 16:00	11- Dec -2025 12:00
4	1182821	Construction of Retaining Wall and Boundary Wall at Nabinagar Government College, Nabinagar, Brahmanbaria.	NCT (LTM)	10-Dec-2025 16:00	11- Dec -2025 12:00

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 (www.eprocure.gov.bd) is required. The fees for downloading the e-Tender documents of following Package from the National e-GP System Portal have to be deposited online through any registered bank's branches up to the following date & time. Further information and guidelines are available in the National e-GP System Portal and from e-GP help desk (helpdesk@eprocure.gov.bd).



Abu Saleh Md. Nur Nabi
Executive Engineer
Education Engineering Department
Brahmanbaria
E-mail: ee_brah@eedmoe.gov.bd



পাবনা বিজ্ঞান ও প্রযুক্তি বিশ্ববিদ্যালয়
রাজাপুর, পাবনা-৬৬০০

কর্মস্থলে যোগদানের জন্য বিজ্ঞপ্তি

তারিখ: ১৭/১১/২০২৫খ্রিঃ

আরক নং-পাবিপ্রবি/রেজিঃ/সংস্থাপন/৪৩৬/১৫২১

বর্তমান ঠিকানা
মাদিয়া আফরিন
সহকারী অধ্যাপক
ইলেকট্রিক্যাল এন্ড ইলেকট্রনিক ইঞ্জিনিয়ারিং বিভাগ
পাবনা বিজ্ঞান ও প্রযুক্তি বিশ্ববিদ্যালয়, পাবনা।

স্থায়ী ঠিকানা
মাদিয়া আফরিন
পিতাঃ এ.বি.এম এমদাদ আলী
গ্রামঃ সরকার পাড়া, টুটপাড়া মেইন রোড
ডাকঘরঃ খুলনা সদর, খুলনা সিটি কর্পোরেশন, খুলনা।

আপনি মাদিয়া আফরিন, সহকারী অধ্যাপক, ইলেকট্রিক্যাল এন্ড ইলেকট্রনিক ইঞ্জিনিয়ারিং বিভাগ, পাবনা বিজ্ঞান ও প্রযুক্তি বিশ্ববিদ্যালয় গত ২৪/০৯/২০১৭খ্রিঃ The Griffith University, Australia -তে পিএইউডি প্রোগ্রামে অধ্যয়নের জন্য আপনার শিক্ষাক্রমি আবেদন এবং বিভাগীয় প্রাথমিক কমিটির সুপারিশের প্রেক্ষিতে, বিশ্ববিদ্যালয় কর্তৃপক্ষের সাথে শর্ত সাপেক্ষে অঙ্গীকারনামা দাখিলপূর্বক প্রতি বছর নয়মাস সাপেক্ষে ১০/১০/২০১৭খ্রিঃ হতে ০৯/১০/২০১৮খ্রিঃ পর্যন্ত ০১ বছরের জন্য শিক্ষাক্রমি অনুমোদন গ্রহণ হন। পরবর্তীতে আপনার আবেদনের প্রেক্ষিতে, গত ২৩/০৮/২০১৯খ্রিঃ পাবিপ্রবি/এক/৪২/৫৭৪০ "আরকে ১০/১০/২০১৮খ্রিঃ হতে ০৯/১০/২০১৯খ্রিঃ পর্যন্ত ২য় বার, গত ০১/০২/২০২০খ্রিঃ পাবিপ্রবি/এক/৪২/১১৬ "আরকে ১০/১০/২০১৯খ্রিঃ হতে ০৯/১০/২০২০খ্রিঃ পর্যন্ত ৩য় বার, গত ১৫/০৩/২০২১খ্রিঃ পাবিপ্রবি/এক/৪২/১১৬ "আরকে ১০/১০/২০২০খ্রিঃ থেকে ০৯/১০/২০২১খ্রিঃ পর্যন্ত ৪র্থ বার ও গত ১২/১০/২০২১খ্রিঃ পাবিপ্রবি/এক/৪২/৫৩৬ "আরকে ১০/১০/২০২১খ্রিঃ থেকে ০৯/১০/২০২২খ্রিঃ পর্যন্ত ৫ম বারের মতো এবং গত ২৫/০২/২০২৩খ্রিঃ পাবিপ্রবি/এক/৪২/২৯০ "আরকে ১০/১০/২০২২খ্রিঃ থেকে ০১/০১/২০২৩খ্রিঃ পর্যন্ত ০৩ (তিন) মাস ২২ (বাইশ) দিন বিনা বেতনে কর্তৃপক্ষ কর্তৃক শিক্ষাক্রমি অনুমোদিত হয়। পরবর্তীতে আপনার আবেদনের প্রেক্ষিতে, গত ০১/০১/২০২৩খ্রিঃ পাবিপ্রবি/রেজিঃ/সংস্থাপন/পি.এফ-৪৩৬/১০৭ "আরকে ০১/০২/২০২৩খ্রিঃ থেকে ০১/০৭/২০২৩খ্রিঃ পর্যন্ত মোট ০৬ (ছয়) মাস পূর্ণ বেতনে মাতৃককালীন ছুটি মঞ্জুর করা হয়েছিল। গত ০১/০৭/২০২৩খ্রিঃ বিশ্ববিদ্যালয় কর্তৃক মঞ্জুরকৃত আপনার তাহিত মাতৃককালীন ছুটির মেয়াদ শেষ হয়। আপনি শিক্ষাক্রমি ও মাতৃককালীন ছুটি ভোগ শেষে স্ব-বিভাগে যোগদান করেন নাই। উল্লেখ্য, আপনার মঞ্জুরকৃত শিক্ষাক্রমি মেয়াদ ০৫ (পাঁচ) বছর পূর্ণ হওয়ার শিক্ষাক্রমি নীতিমালা অনুযায়ী গত ০৯/১১/২০২২খ্রিঃ পাবিপ্রবি/এক/৪২/১১৫৮ "আরকে গত ১০/১০/২০২২খ্রিঃ হতে আপনার বেতন ভাতাদী বন্ধ রয়েছে। পরবর্তীতে আপনি পুনরায় ০১/০৮/২০২৩খ্রিঃ থেকে ০১/০৭/২০২৪খ্রিঃ পর্যন্ত বিনা বেতনে এক বছরের শিক্ষাক্রমি বর্ধিত করণের আবেদন করেন। যার প্রেক্ষিতে, ২৭/০৯/২০২৩খ্রিঃ পাবিপ্রবি/রেজিঃ/সংস্থাপন/পি.এফ-৪৩৬/১২৫৪ "আরকে ০১/০৮/২০২৩খ্রিঃ থেকে ০৯/০৮/২০২৪খ্রিঃ পর্যন্ত আপনার বিনা বেতনে এক বছরের শিক্ষাক্রমি বর্ধিত করা হয়নি জািলে স্ব-বিভাগে যোগদানের জন্য ২ম বার, গত ২২/০৩/২০২৫খ্রিঃ পাবিপ্রবি/সংস্থাপন/পি.এফ-৪৩৬/৭২৮ "আরকে স্ব-বিভাগে যোগদানের জন্য ২য় বার এবং ২০/০৯/২০২৫খ্রিঃ পাবিপ্রবি/সংস্থাপন/পি.এফ-৪৩৬/১২১৬ "আরকে স্ব-বিভাগে যোগদানের জন্য ৩য় বার উপরে উল্লিখিত স্থায়ী ও বর্তমান ঠিকানায়। পরে রেফ করা হলেও আপনি এখন পর্যন্ত স্ব-বিভাগে যোগদান তথা কর্তৃপক্ষের সাথে কোনরূপ যোগাযোগ করেননি। এমতাবস্থায়, মাদিয়া আফরিন, সহকারী অধ্যাপক, ইলেকট্রিক্যাল এন্ড ইলেকট্রনিক ইঞ্জিনিয়ারিং বিভাগ-কে বিজ্ঞপ্তি প্রকাশের ০১(এক) মাসের মধ্যে নিজ কর্মস্থলে যোগদানের জন্য বলা হলো। নির্ধারিত সময়ের মধ্যে যোগদানে ব্যর্থ হলে পরবর্তী রিজেক্ট বোর্ডে পাবনা বিজ্ঞান ও প্রযুক্তি বিশ্ববিদ্যালয়ের প্রাক্ষরক পদের চাকুরি হতে আপনাকে বরখাস্ত (Dismissal from Service) করার বিষয়ে চূড়ান্ত সিদ্ধান্ত গ্রহণ করা হবে এবং আপনার কাছ থেকে বিশ্ববিদ্যালয়ের আর্থিক পাওনাদি আদায়ের ব্যাখ্যাব্য বহন্য গ্রহণ করা হবে।


বিজন কুমার ব্রহ্ম
রেজিস্ট্রার
পাবনা বিজ্ঞান ও প্রযুক্তি বিশ্ববিদ্যালয়
পাবনা।

জিডি-২৫৩৪



বাংলাদেশ কৃষি গবেষণা ইনস্টিটিউট
Bangladesh Agricultural Research Institute
সংগ্রহ ও ভান্ডার শাখা
গাজীপুর-১৭০১।

কৃষিই সমৃদ্ধি

Email: dd.procure@bari.gov.bd
Younusali.bari@gmail.com
Phone : 59359/49279140

Memo No: 12.21.0000.000.007.05.0236.25.1974

Date: 20 November, 2025

e-GP: Tender Notice No. 08 ; Re-Tender Notice No. 05 (2025-2026)

e-Tender is invited in the e-GP system Portal (<http://www.eprocure.gov.bd>) for the procurement of the following goods. Details are given below :

Sl No	Package no.	Tender ID & Ref No	Description of goods	Tender Documents Last selling (Date & Time)	Tender Closing date & Time	Tender Opening date & Time
01.	PN-12	1178611& IRN : 0236	Office Furniture 04 (Four) Items.	30.11.2025 11:00	30.11.2025 12:30	30.11.2025 12:30
02.	PN-11	1181101 & IRN : 0251	Research Materials (Nylon Net) 01 (One) Item.	26.11.2025 15:00	26.11.2025 16:30	26.11.2025 16:30

The interested persons/firm may visit the website www.eprocure.gov.bd to get the details of the tender.

This is an online tender, where only e-Tender will be accepted in the national e-GP portal and no offline/hard copy will be accepted. To submit e-Tender, Registration in the National e-GP system portal is required.

Further information and guidelines are available in the National e-GP system portal and e-GP Help Desk (helpdesk@eprocure.gov.bd).

Budget Type : Revenue


(Md. Younus Ali)
(BARI-0663)
Deputy Director (In-Charge)
On behalf of Director General

GD-2539

Gold holds steady

Gold prices held steady on Monday as growing expectations of a Federal Reserve rate cut next month helped offset pressure from a firm US dollar.

Spot gold was up 0.1 percent at \$4,070.97 per ounce, as of 1011 GMT. US gold futures for December delivery fell 0.3 percent to \$4,067.80 per ounce.

The dollar held near the six-month highs hit on Friday, making greenback-priced gold more expensive for holders of other currencies.

“Gold steadied as investors evaluated the prospect of another Fed rate cut after New York Fed President John Williams signalled there may be room to lower borrowing costs amid a softening labour market, even as other officials struck a more cautious tone,” said Ole Hansen, head of commodity strategy at Saxo Bank.

Williams on Friday said that US interest rates could fall without putting the Fed’s inflation goal at risk, while helping guard against a slide in the job market.

Gold, a non-yielding asset, tends to do well in low-interest-rate environments

Bets of a rate cut next month had surged to 76 percent from 40 percent on Friday, following dovish comments from Williams, the CME FedWatch tool showed.

Gold, a non-yielding asset, tends to do well in low-interest-rate environments.

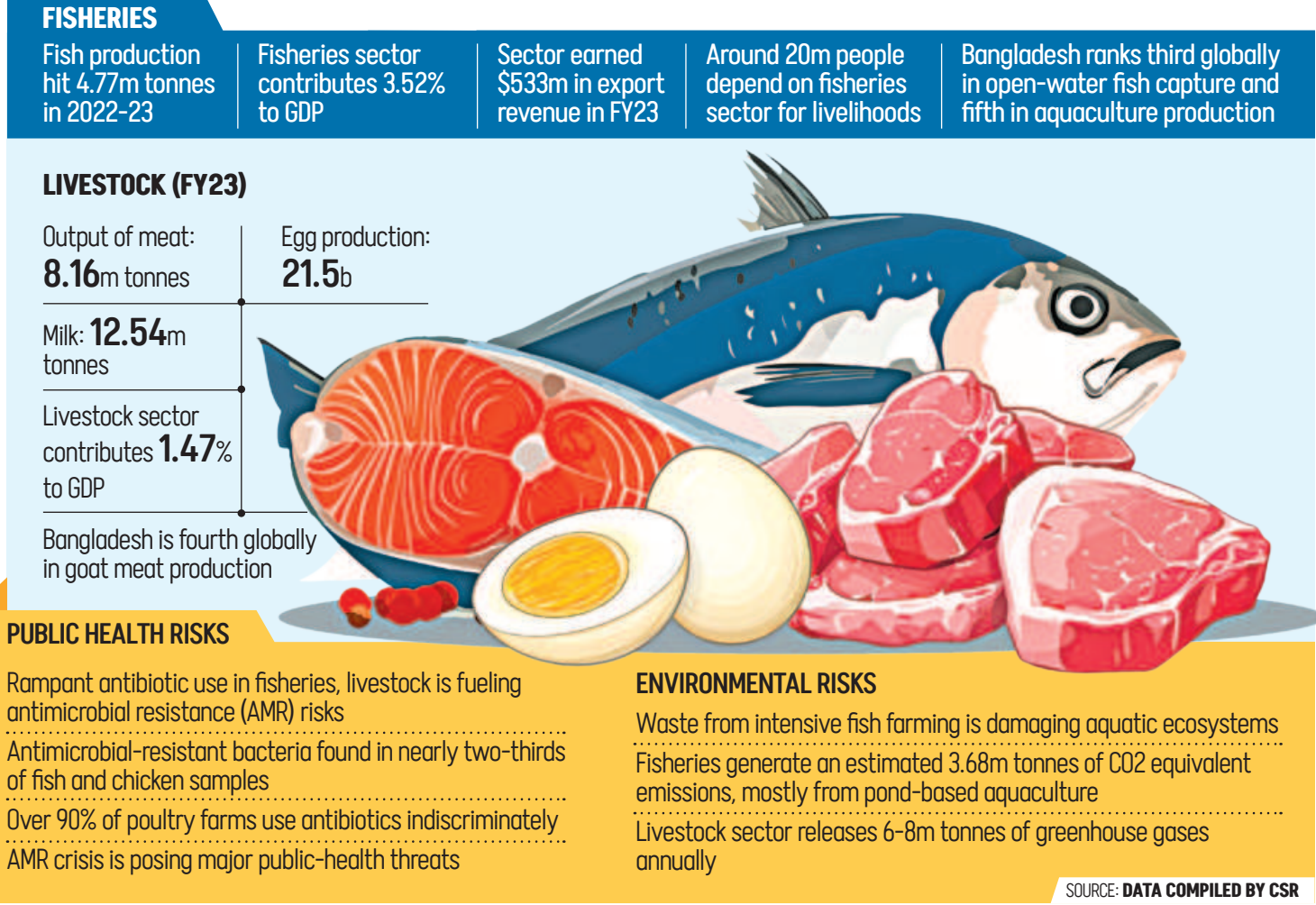
Meanwhile, investors awaited key economic indicators, including US retail sales, jobless claims and producer price figures due later this week.

On the geopolitical front, the US and Ukraine were set to continue work on Monday on a plan to end the war with Russia after agreeing to modify an earlier proposal that was widely seen as too favourable to Moscow.

“Gold struggles to gain traction on Fed cut likely being pushed, China demand concerns, easing trade risks. On downside support, central banks remain net buyers and concerns persist on Supreme Court decision (on Trump’s tariffs),” Standard Chartered said in a note.

Elsewhere, spot silver was up 0.4 percent at \$50.20 per ounce, platinum rose 0.4 percent to \$1,516.20, while palladium fell 0.4 percent to \$1,369.

Sustainable farming key to fisheries, livestock growth: experts



STAR BUSINESS REPORT

Bangladesh should adopt better farming practices that prioritise agrochemical-free and sustainable methods to strengthen the fisheries and livestock sectors, experts said yesterday.

They stressed the need to change farmers’ social behaviour, as many still rely heavily on chemical fertilisers and pesticides. Advanced technology should be used to detect toxic substances, including antibiotics, and farmers must be made aware of their harmful effects, they added.

The statements were made at an event at the Cirdap auditorium in Dhaka, organised jointly by the Agroecology Coalition Bangladesh, Palli Karma-Sahayak Foundation, Welthungerhilfe, and Wave Foundation.

Mamunur Rashid, project head at Welthungerhilfe Bangladesh, said, “According to the Food and Agriculture Organization’s (FAO) guidelines, accelerating agrochemical-free farming practices will reduce health risks for farmers and promote agricultural development.”

“More efforts are needed to convert fish and livestock waste into useful industrial resources. With proper incentives for small-scale farmers, even greater progress in these sectors is possible,” he added.

During his presentation, Ahmed Borhan, research director of the Centre for Social Research, reviewed public health and environmental risks in the fisheries and livestock sector. “There is uncontrolled use of antibiotics in fisheries and livestock. In the poultry sector, more than 90 percent of farms use antibiotics indiscriminately,” he said.

He also raised food safety concerns, saying, “Heavy metals, banned chemicals, and growth-promoting steroids are present

in food.”

Regarding environmental impact, he said, “Bangladesh’s fisheries sector emits approximately 3.68 million tonnes of carbon dioxide equivalent gases annually, 96 percent of which comes from pond-based aquaculture. The livestock sector emits 6-8 million tonnes of greenhouse gases.”

On biodiversity, Borhan said, “Of the 253 species of freshwater fish in Bangladesh, 64 have been identified as endangered. Since independence, the number of marine fish species has declined from 475 to 394 over four decades.”

“Of the 253 species of freshwater fish in Bangladesh, 64 have been identified as endangered. Since independence, the number of marine fish species has declined from 475 to 394 over four decades,” said Ahmed Borhan, research director of the Centre for Social Research

Highlighting policy challenges, he added, “Several fundamental fisheries and livestock policies face implementation gaps, which hinder sustainable transformation.”

Borhan also pointed out nutritional concerns, saying, “The emphasis on high-value export-oriented fish has caused nutritious small indigenous fish species to be neglected, contradicting national goals for nutritional security.”

Furthermore, he warned about the social impacts of shrimp farming. “The expansion of shrimp farming has converted land belonging to small and marginal farmers into enclosed shrimp ponds, rendering many people landless, contrary to the poverty-reduction

objectives stated in current policy,” he said.

Fisheries and Livestock Adviser Farida Akhter said most meat still comes from small local farmers. “To prevent the extinction of several native fish species, natural water bodies must be protected,” she added.

She stressed that, along with regulating fishing in these areas, attention must also be given to safeguarding the environment. “The government has declared many new water bodies as sanctuaries,” she noted.

In the Barind region, fish die and float to the surface of ponds due to heat caused by climate change. “This issue needs to be addressed,” she said, adding that pesticides used in agriculture are also contributing to the decline of fisheries and biodiversity.

“For this reason, pesticides should not be treated solely as an agricultural issue but should also be linked to fisheries policy,” she added.

She expressed concern that, as a food-producing sector, fisheries and livestock receive less policy importance than agriculture.

Jiaoqun Shi, the FAO representative in Bangladesh, said climate change is affecting fish production. “More research is needed on fish conservation. Relevant institutions need further capacity development and improved accountability,” he added.

He stressed that new technologies must be used appropriately. “Cost-effective initiatives should be taken that do not harm the quality of life of stakeholders,” he said.

Shakila Faruque, director general of the Bangladesh Livestock Research Institute, said small farmers, who play a key role in the livestock sector, are disappearing.

“Attention must be given to why this is happening. When new varieties are developed in agriculture, new diseases also emerge. Work is being done on this issue,” she added.

Merger of financially weak banks

AFNESARUDDIN

After a long period of faulty medical treatment, when a patient is sent to the ICU, doctors then have a limited scope for any aggressive treatment, and the chance of recovery becomes faint. A similar situation has unfolded in the banking sector. Over many years of severe and continuous mismanagement, some banks have been pushed to a position from which recovery is almost impossible. A process has been launched to merge five banks out of the reportedly 14 that are financially weak.

This crisis in the banking sector did not happen in a day, nor did it begin after August 5, 2024. It is the result of longstanding governance failures that include a lack of internal controls, poor accountability and board-level interference that have undermined professionalism. Other factors that have contributed to the decline include the syphoning of funds, weak business conditions linked to the foreign currency crisis, and withdrawals from weak banks to stronger ones due to depositor panic over the last few years. Undue interference by the central bank, the impact of Covid-19 and other pressures have added to the strain. Political pressure has also played a role, with loan approvals and write-offs often influenced by politically connected groups rather than sound credit assessments.

Loan default culture is not new, but it has deteriorated alarmingly over the past two decades. Chronic non-performing loans (NPLs) caused by habitual defaulters and lenient enforcement of recovery laws remain major problems. Regulatory weaknesses, including inconsistent supervision, delayed interventions by the Bangladesh Bank and limited penalties for non-compliance, have compounded the crisis. Corruption and fraud, such as embezzlement, insider lending and falsified collateral, have come to the surface, damaging trust and eroding capital. Over-banking and weak risk management, with too many banks operating in a small market and aggressive lending without proper due diligence, cannot be ignored. Judicial delays and inefficient legal processes have slowed loan recovery, while weak bankruptcy systems have held back effective resolution. More recently, macroeconomic factors such as inflation, dollar shortages, liquidity pressures and declining confidence have contributed further to the problem.

Valuation and restructuring of capital, including fresh capital infusion, are essential elements of the current effort. Full implementation of IFRS 9 may not be feasible at the moment, but relevant BRPD circulars should be applied alongside the valuation of securities and collateral to determine a fair value for the banks. Provisions already made and interest suspense should also be taken into account.

There is an expectation that foreign investors may be approached for new funding. The question is why investors, foreign or local, would be interested when there is little prospect of a good rate of return or capital gain in the foreseeable future. Conversion of deposits into share capital is one possible measure to ease liquidity pressure, but it requires further discussion. Such a move should be voluntary for depositors and may yield better results if the outlook for the merged entity is strong in the long run.

Penalising sponsors, directors and senior management, especially those who benefited from these episodes, is vital to restore public confidence. Banks have become distressed either through normal business failings or through deliberate and planned syphoning of funds. The creation of false loan accounts for this purpose is a criminal offence, and beneficiaries should face strict penalties.

Fraud examinations generally focus on three key questions: what the process lapses were, who approved and processed them, and who ultimately benefited. Action should be taken under existing laws and, if necessary, new laws should be introduced to protect the public interest. Temporary government funding for restructured banks may be necessary, but public money must be safeguarded in the long term. It is now important to see what reform or rehabilitation proposals come from the authorities working in this area.

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Russia’s oil and gas revenue may fall by 35% in Nov

REUTERS, Moscow

Russian state oil and gas revenue may fall in November by around 35 percent from the corresponding month in 2024 to 520 billion roubles (\$6.59 billion) due to cheaper oil and a stronger local currency, Reuters calculations showed on Monday.

Oil and gas revenue has been the most important source of cash for the Kremlin, making up a quarter of total federal budget proceeds.

The revenue is also set to decline by 7.4 percent from October, excluding cyclical payments of the profit-based tax. The decline in proceeds is painful for Russia, which has heavily boosted defence and security spending since launching its military campaign in Ukraine, which it calls a special military operation, in February 2022.

For the first 11 months of the year, the revenue is seen falling by 22 percent to 8 trillion roubles, on track to reach the 2025 target.

According to Reuters calculations, the price of the Russian oil for tax purposes declined in the period from January to November, to stand at \$57.3 per barrel from \$68.3 in the 2024 period.

At the same time, the rouble has strengthened to 81.1 per dollar from 91.7 in the period from January to November 2024. The finance ministry will publish its estimates on December 3.

The ministry had initially planned to earn 10.94 trillion roubles from oil and gas sales this year, but falling oil prices led it to revise down that expectation last month, to 8.65 trillion roubles. Oil and gas revenue reached 11.13 trillion roubles last year.

Musk’s 2018 pay package could erase years of Tesla profits

REUTERS

Tesla’s gaudy \$1 trillion executive-compensation package for CEO Elon Musk has obscured a more pressing concern: Musk’s 2018 pay package – still tied up in court – could eat up years’ worth of the electric vehicle maker’s future profits.

The Delaware Supreme Court will soon decide whether to reverse a lower-court ruling invalidating Musk’s previous record-breaking compensation package. If Tesla’s appeal fails, it could trigger a \$26 billion hit to profits over two years to account for the replacement stock-compensation package it has promised Musk – at today’s much higher stock price.

For comparison, \$26 billion would equal more than half of Tesla’s total net income since becoming profitable in 2019.

Even if Tesla prevails in court, its profits could be squeezed over the next decade if Musk hits performance goals in his trillion-dollar pay package, with each goal triggering billions in payouts and accounting expenses.

The outsized profit impact highlights the inherent risks of Musk’s super-sized compensation. Even the largest public companies typically have little concern

about bottom-line impacts from CEO pay. The richest packages are typically measured in hundreds of millions – not billions.

Musk’s exponentially bigger compensation creates unique profit uncertainties for Tesla at a time when

earnings are already declining because of falling car sales, disappearing electric-car subsidies and spiking costs of moonshot bets like humanoid robots.

Stock-compensation expenses will not hurt cash flow, and shareholders may brush it off as “just accounting,”



Elon Musk’s exponentially bigger compensation creates unique profit uncertainties for Tesla at a time when earnings are already declining because of various factors, including a drop in car sales.

PHOTO: REUTERS/FILE