

MONTHLY BUSINESS REVIEW

FOREIGN OPERATORS FOR LALDIA AND PANGAON TERMINALS

- Agreements have been signed to assign foreign operators for Laldia and Pangaon container terminals
- The operators will get full tax break for 10 years
- Denmark-based APM Terminals will build and operate the Laldia terminal in Chattogram for 30 years
- Switzerland-based Medlog will manage Pangaon terminal in Keraniganj for 22 years
- The interim government insists that the agreements will protect national interests
- But political parties and activists question why an interim authority with a short mandate rushed to take such long-term and sensitive decisions

DEFAULT LOANS HIT 36%, HIGHEST IN 25 YEARS

TOTAL VS. DEFAULTED LOANS (SEPTEMBER)

Tk 18.03 lakh crore

TOTAL DISBURSED LOANS

Tk 6.44 lakh crore

DEFAULTED LOANS

(around 36% of the total)

ONE-YEAR INCREASE

Tk 3.61 lakh crore

DEFAULTED LOANS INCREASED in just one year.

END OF SEPTEMBER: 36%

YEAR EARLIER: 16.93%

MAJOR BORROWERS DEFAULTED

S Alam

Beximco

Orion

Abdul Monem

AnonTex

Sikder Group

Following the fall of the Awami League government in August last year.

INTEGRATED FERTILISER DEALER

Appointment and Distribution Policy 2025

- Govt introduced the policy with effect from November 16
- New policy will ensure discipline in fertiliser distribution
- Deliver fertiliser to farmers on time
- Make fertiliser available at govt-fixed prices
- Around 2,000 problematic dealers identified for review
- New policy aims to save Tk 3,000cr-Tk 4,000cr annually through reforms

SAMMILITO ISLAMI BANK

all set to start operations

- The bank is scheduled to launch in the first week of December 2025.
- Administrative operations have already begun at its head office in Sena Kalyan Bhaban, located in Dhaka's Motijheel.
- Depositors will be able to withdraw up to Tk 2 lakh immediately. Thereafter, they can withdraw a portion of their deposit every three months.
- On November 26, Bangladesh Bank approved an additional Tk 350 crore in liquidity support for the five banks.
- Staff of the five banks may face salary and benefit cuts.

NINE NBFIS TO BE LIQUIDATED

- Bangladesh Bank has approved the liquidation of nine non-bank financial institutions (NBFIs).
- The nine institutions are: FAS Finance, Bangladesh Industrial Finance Company, Premier Leasing, Fareast Finance, GSP Finance, Prime Finance, Aviva Finance, People's Leasing, and International Leasing.
- These nine account for 52% of the sector's total defaulted loans.
- Bangladesh Bank can now shut down the institutions, appoint liquidators, sell their assets, and distribute the proceeds to claimants.

REMITTANCE & EXPORTS

In November, exports fell for the fourth month while remittance rose 31% Y-O-Y

Bad loans as percentage of TOTAL LOANS

FAS Finance	99.93	Aviva Finance	82.64
Fareast Finance	98.13	Prime Finance	77.71
BIFC	97.30	Premier Leasing	75.20
International Leasing	95.97	GSP Finance	58.49
People's Leasing	95		

Bangladesh on Track for LDC Graduation

The government, in a recent report, states that Bangladesh remains on track for sustainable graduation from the least developed country (LDC) category.

The report was submitted to the UN Committee for Development Policy (UNCDP) in early November.

The report comes at a time when businesses have called for a deferment of graduation by up to six years.

Bangladesh is projected to lose around \$8 billion in exports after graduation due to the loss of duty-free and quota-free market access.

Prime Bank

Home is Where Your Story Begins

Prime Home Loan up to BDT 2.00 Crore