

# RMG exports to non-traditional markets fall in Jul-Nov

Higher US tariff is to blame, experts said

## STAR BUSINESS REPORT

Garment exports to non-traditional markets declined by 3.19 percent year-on-year to \$2.67 billion in the July-November period of the current fiscal year.

Due to higher reciprocal tariffs in the USA, other major players are exporting higher volumes of garment items to non-traditional markets, which is why exports from Bangladesh declined, local exporters said.

Bangladesh considers all markets as non-traditional or emerging markets except the EU, the USA, Canada and the UK, according to data from the Export Promotion Bureau, compiled by the Bangladesh Garment Manufacturers and Exporters Association.

During the same period, Bangladesh's RMG exports to the USA rose 3.06 percent year-on-year to \$3.22 billion, representing 19.98 percent of total apparel shipments.



PHOTO: STAR/FILE

Exports to Canada and the United Kingdom also showed positive momentum, posting year-on-year growth of 6.51 percent and 3 percent, respectively.

Around \$554.47 million worth of garments were shipped to Canada, while \$1.85 billion went to the United Kingdom.

The EU remained Bangladesh's largest export destination for RMG, accounting for 48.57 percent of total exports in this category.

Export earnings from the EU stood at \$7.83 billion, down 1.03 percent year-on-year.

According to EPB data, overall apparel exports in the July-November period reached \$16.13 billion, reflecting a 0.09 percent increase compared to the previous year.

In terms of product category performance within the RMG basket, knitwear recorded a 1 percent decrease, indicating modest but stable performance.

## Silver falls from record peak

### REUTERS

Silver prices fell nearly 3 percent on Friday after hitting an all-time high earlier in the session, as profit-taking set in, while gold rose to a seven-week peak.

Spot silver fell about 3 percent to \$61.7 per ounce by 01:46 p.m. ET (1846 GMT), after hitting a record high of \$64.64 earlier.

Spot gold rose 0.3 percent to \$4,293.43 per ounce, after scaling its highest level since October 21 earlier. US gold futures settled 0.4 percent higher at \$4,328.3.

The US dollar held steady after falling in recent sessions. A firmer dollar makes greenback-priced metals less affordable for foreign buyers.

There's some blowing up of steam, an slight uptick in the US dollar and an element of profit-taking putting pressure on prices, said Bart Melek, global head of commodity strategy at TD Securities.

Silver prices are up nearly 5 percent for the week and have gained 112 percent this year, spurred by tightening inventories, sustained industrial demand and its inclusion on the US critical minerals list.

"The price increase has become excessive, which calls for caution," CMZ said in a note. In the longer term, the fundamental outlook for silver remains positive due to forecast increases in industrial demand, it said.

## Army entity gets

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However, changes introduced under the new policy meant the licence category was revised, moving it from NTTN to the newly created NICSP category to match the updated rules.

"They applied for an NTTN licence, but by the

time the policy changed. It became an NICSP category," the BTRC chairman told The Daily Star.

He previously said the army does not have a dedicated telecom network of its own and that building one solely for military use would be too costly under

current budget constraints. A commercially viable setup, he said, could meet both civilian and military communication demands.

A BTRC official said the final issuance of the NICSP licence may take time, as detailed guidelines under the new policy are yet to be approved.

Army Transmission Company Ltd, a subsidiary of the Army Welfare Trust, first applied for an NTTN licence on May 9 this year by submitting the application in hard copy.

The proposal was later placed before the BTRC's highest decision-making body, which asked the company to resubmit it through the online License Information Management System. The digital application was filed on June 3.

In its submission, the company said it plans to connect all cantonments and military training institutions through a secure underground fibre optic network. It also proposed building a backup fibre backbone to support civil administration during natural disasters such as floods, cyclones and earthquakes.

The company also expressed readiness to provide secure and dedicated fibre

connectivity to law enforcement agencies, including the Rapid Action Battalion (RAB), Border Guard Bangladesh (BGB) and the Coast Guard.

Separately, the BTRC has also recommended issuing an NTTN licence, now classified as NICSP, to Bangla Phone and forwarded the proposal to the ministry for mandatory prior approval.

Other applicants for NTTN licences include Mango Teleservices Limited, Banglalink parent company VEON and the Bangladesh Computer Council.

Bangladesh currently has six NTTN operators. Together, they have laid around 148,000 kilometres of optical fibre nationwide, according to BTRC data.

These operators are responsible for building, maintaining and managing the country's fibre optic transmission backbone, which is shared with telecom operators and internet service providers.

## Tourism picks up

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Alam added that many regular visitors who previously travelled every year are no longer coming and have discouraged their friends and family based on recent experiences.

He further said, "The journey to Saint Martin's now takes more than six hours by sea, in addition to long boarding and disembarkation times and severe congestion at the jetty. These issues have reduced tourist mobility and shortened travel plans." "Visitors are becoming more selective, opting

for higher-end resorts to justify the increased travel expenses," he added.

"Overall occupancy for Sajek resorts in December is around 70 percent," said Suparna Deb Barman, president of the Cottage Malik Samity of Sajek, a forum of resort owners.

"Sajek is no longer empty at any time, with visitors coming even on weekdays. Fridays and Saturdays are the busiest, but tourist activity continues throughout the week. On dates like December 26 and 27, accommodations are fully booked," Barman said.

He added, "The season here gradually starts in August and lasts through February, with activity peaking during this period."

Md Rafeuzzaman, president of the Tour Operators Association of Bangladesh, said, "This December is performing better than December 2024, with bookings close to a normal season."

He added, "Although political tensions ahead of the upcoming election have slowed tourism, the sector is expected to improve further in 2026 once a new government is in place."

**North-West Power Generation Company Ltd.**  
ISO 9001:2015, ISO 14001:2015 & ISO 45001:2018 Certified  
(An Enterprise of Bangladesh Power Development Board)

**Office of the Plant Manager (Superintending Engineer)**  
Sirajganj 225 MW Combined Cycle Power Plant (Unit-1)  
Soydabad, Sirajganj.

Ref: 27.28.8878.101.07.001.19.14.13Date: 14/12/2025

**e-Tender Notice**

The following e-Tenders are invited in the National e-GP System Portal ([www.eprocure.gov.bd](http://www.eprocure.gov.bd)):

Sl. No.	Tender ID	Brief Description of Tender	Publication Date	Last Selling Date & Time	Opening Date
1	1185703	Supply of carbon molecular sieve and other materials for nitrogen generator and instrument air compressor.	14/12/2025	31/12/2025, 15:45	01/01/2026

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](http://www.eprocure.gov.bd)) is required. Further information and guidelines are available in the National e-GP System Portal and e-GP Help Desk ([helpdesk@eprocure.gov.bd](mailto:helpdesk@eprocure.gov.bd))

Engr. Brojendra Kumar Sarker  
Plant Manager (Superintending Engineer)  
Sirajganj 225 MW Combined Cycle Power Plant (Unit-1)  
NWPGL, Soydabad, Sirajganj.

GD-2736

**Government of the People's Republic of Bangladesh**  
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Memo No. 35.01.7600.459.07.001.25-2342Date: 14/12/2025

**e-GP Tender (OTM) Notice**

e-Tender are invited in e-GP System Portal (<http://www.eprocure.gov.bd>) by Executive Engineer, RHD, Road Division, Pabna for the procurement of following works. e-Tender details can be downloaded from e-GP System Portal "<http://www.eprocure.gov.bd>" for purchase. This is online tender, where only e-Tender will be accepted in e-GP Portal and no offline/hard copies will be accepted. To submit e-Tender, please register on e-GP System Portal (<http://www.eprocure.gov.bd>).

Tender ID, Ref. No.	Name of work/supply	Tender document last selling / downloading date and time	Last date and time for tender security submission	Tender closing date and time
1190821, 21/e-GP/PRD/2025-2026	Single Bituminous Surface Treatment (SBST) with Pavement Repair work at Ch 26+800 to 28+800 of Kashinathpur-Dasuria-Natore-Rajshahi-Nawabganj-Kansat-Sona Masjid-Baliadighi Border Road (N-6) under Pabna Road Division during the year 2025-2026.	28-Dec-2025 17:00	29-Dec-2025 14:00	29-Dec-2025 15:00

Accepted tenders will be opened online immediately after closing time.

Executive Engineer, RHD  
Road Division, Pabna

GD- 2744

## One-third of local private banks

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The CEO said the bank has a large recovery team organised on a bucket-wise basis. One team handles loans delayed by one to 30 days, while another takes over when delays exceed that period.

"Each team works independently, and there is a separate legal team as well. This is how we conduct our banking operations," he added.

Until September this year, Prime Bank's total disbursed loans stood at Tk 32,784 crore, of which Tk 1,316 crore became defaulted, representing only 4.01 percent.

"All our credit proposals are vetted for financial viability and sustainability at the time of approval," said Hassan O Rashid, chief executive officer of Prime Bank.

He added that after disbursement, the bank monitors the loan and business performance of borrowers closely. "We avoid sectors where NPLs are high and put a lot of effort into recovery."

At the end of September this year, defaulted loans at BRAC Bank stood at Tk 2,401 crore, or 3.58 percent of its total disbursed loans.

The bank's board consists of eight directors, seven of whom are independent. It also includes economists, bankers, and other experienced professionals, establishing BRAC Bank as a strong institution.

"BRAC Bank's owners do not interfere in management, while the board formulates policy and management handles operations," said

Tareq Refat Ullah Khan, managing director and CEO of the bank.

He told The Daily Star that BRAC Bank places strong emphasis on its recovery department, which is weak in many other banks.

"We recruit experienced professionals in this area because recovery is one of our core priorities. In addition, we give opportunities to problematic borrowers by allowing them to continue their businesses, which helps us in loan recovery."

At the end of September, NPLs at Mutual Trust Bank stood at Tk 3,553 crore, or 6.83 percent of total disbursed loans.

Syed Mahbubur Rahman, managing director and CEO, said that the bank follows proper procedures when disbursing loans.

"We did not act on anyone's recommendation or instruction," he told The Daily Star, adding that even the board did not influence management activities. "That is why we have been able to keep our NPLs low."

He said the bank declined many seemingly viable projects because the assessment suggested problems with the sponsors' repayment behaviour and planning.

"We did not sanction loans under any influence. Loans are approved based on documentation reviewed by each department separately. The board and management of the bank do not tolerate any conflict of interest," added Rahman.

**বাংলাদেশ পানি উন্নয়ন বোর্ড**  
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নির্বাহী প্রকৌশলীর দপ্তর  
নোয়াখালী পানি উন্নয়ন বিভাগ  
বাগাউসো, সোনাপুর  
নোয়াখালী-৩৮০২  
ফোন: ০২-৩৩৪৪৯১১৪৩

[www.bwdb.gov.bd](http://www.bwdb.gov.bd)  
[www.bwdb.noakhali.gov.bd](http://www.bwdb.noakhali.gov.bd)

Memo No. EE/NOA/WD/IT-5/1342Date: 14/12/2025

**e-Tender Notice No. 01: Bamni Closure-01**

The e-Tender notice for procurement of following works and physical services is published in e-GP website (<http://www.eprocure.gov.bd>).

Sl. No.	Tender ID	Package No. & description	Location of the works	Tender document last selling date & time	Tender closing & opening date & time
1	1195392	<b>Bamni Closure-01</b> Construction of 1 No. closure over Bamni River near Sadeq Miar Fisheries Project in Upazila: Companigonj, District: Noakhali under Noakhali WD Division, BWDB, Noakhali.	Noakhali district	06-Jan-2026 12:00	06-Jan-2026 16:00

This is an online tender, where only e-Tenders will be accepted in e-GP Portal and no offline/hard copies will be accepted. To submit e-Tender, registration on e-GP System (<http://www.eprocure.gov.bd>) is mandatory. For more details contact to e-GP help desk ([helpdesk@eprocure.gov.bd](mailto:helpdesk@eprocure.gov.bd)) (16575).

S. M. Refat Jamil  
Executive Engineer  
Noakhali WD Division  
BWDB, Noakhali

পানি-৪১২/২০২৫-২০২৬  
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GD-2742

**Government of the People's Republic of Bangladesh**  
Ministry of Home Affairs  
Office of the Directorate of Engineering  
Bangladesh Coast Guard Headquarters  
Agargaon Administrative Area, Sher-e-Bangla Nagar, Dhaka-1207

**INVITATION FOR TENDER**

Director Engineering Letter no: 44.08.2680.050.49.002.251310Dated: 14 December 2025

**E-TENDER NOTICE**

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

Tender ID	Package Name	Method	Date & Time		
			Publication	Last Selling	Closing and opening
1195178	Procurement of Marine Diesel Engine with standard associated accessories (Gearbox and Control Panel) for Typhoon Boat	OTM	15/12/2025 12:00 PM	29/12/2025 14:00 PM	30/12/2025 12:00 PM
1195970	Procurement of Various Types of Fans (Table, Ceiling, Pedestal and Wall)	OTM	15/12/2025 12:00 PM	28/12/2025 14:00 PM	29/12/2025 12:00 PM

This is an online Tender, where only e-Tenders will be accepted in e-GP Portal and no offline/hard copies will be accepted. To submit e-Tender, please register on e-GP System (<https://www.eprocure.gov.bd>). For more details, please contact support desk contact numbers.

Documents can be downloaded till deadline of Tender/Application/Proposal submission.

RYADH IBNE JAMAL  
Captain BN  
Director Engineering  
Bangladesh Coast Guard

GD-2743