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STAR BUSINESS REPORT

Bangladesh Bank (BB) has reduced the loan provisioning requirement for short-term agricultural and cottage, micro, and small enterprise (CMSME) loans in a move aimed at encouraging banks to expand credit to priority sectors.

The central bank issued a circular in this regard yesterday, saying that scheduled banks will be allowed to maintain a lower provision of 0.50 percent against all unclassified short-term agricultural loans and CMSME loans until December 31, 2026.

Previously, banks were required to keep provisions of 1 percent for standard loans and 5 percent for Special Mention Accounts (SMA), as per Bangladesh Bank's loan classification and provisioning policy issued in November 2024.

## Food ads to be barred from doctor endorsements

SUKANTA HALDER

Food companies will no longer be allowed to use doctors, nutritionists or other health experts to endorse their products, as the authorities have introduced rules to curb misleading health claims and deceptive advertising practices.

The new regulations by the Bangladesh Food Safety Authority (BFSA) were published in a gazette on December 14.

The new rules, titled Safe Food (Advertisement and Claims) Regulations, 2025, will come into force six months after the date of the gazette notification.

The changes are expected to reshape how food products are marketed, especially processed items that often rely on expert endorsements, inflated nutrition claims or comparisons with rival brands.

According to the BFSA, the regulations target widespread practices that mislead consumers, including overstating ingredient content, exaggerating nutritional value and promoting undernourishing foods as healthy choices.

For baby food, many parents believe imported items are of higher quality and prefer foreign brands. The photo was taken from Khulna city yesterday.



PHOTO: HABIBUR RAHMAN

Advertisements cannot compare or disparage similar food products to claim superiority, nor exaggerate the origin, quality or nutritional value of a product in ways that mislead consumers.

Imported foods may not be marketed in a manner that suggests they are superior to domestically produced alternatives. Processed or mixed foods must not be presented as natural, and advertisements must not promote excessive consumption.

Any religious claims, including halal certification, must be supported by approval from a recognised religious authority or an accredited certifying body.

Companies are also barred from citing awards unless they relate directly to food safety or product quality.

Advertisements must also avoid content that mocks or demeans individuals based on physical appearance, disability, gender, religion, race or other personal attributes.

The tight rules are likely to raise compliance costs for food makers and advertisers. Many companies have long depended on expert-backed claims to build consumer confidence.

Ahsan Khan Chowdhury, chairman and chief executive of Pran-RFL Group, one of the largest food conglomerates in Bangladesh, welcomed the new rules.

"As there had been no regulations on food advertising, there was a degree of uncertainty," he told The Daily Star. "Now we know what can and cannot be done."

Consumer rights advocates welcomed the move but urged caution against excessive regulation.

AHM Shafiquzzaman, president of the Consumer Association of Bangladesh, said food safety should be ensured without placing unnecessary barriers on business.

"Maintaining this balance is crucial," he said. "Consumers need protection from misleading claims, but trade facilitation and fair business practices must also be considered."

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"We have found that many companies do not include the declared quantities of ingredients on their products as stated on the label," said Anwarul Islam Sarkar, member for enforcement at the BFSA.

"Some are also selling undernourishing foods with false or misleading information. These rules are meant to stop such practices," he added.

Under the regulations, advertisements must not contain false or deceptive claims, nor suggest that a product can reduce the risk of disease or deliver specific health benefits through daily consumption. Claims implying that modifying a single risk factor can prevent illness are also prohibited.

The new rules place wide-ranging limits on promotional practices.

## NBR misses Jul-Nov revenue target despite 15% growth

STAR BUSINESS REPORT

The National Board of Revenue (NBR) recorded a 15 percent year-on-year growth in tax collection during the first five months of the fiscal year 2025-26 (FY26), but still fell short of its target by nearly Tk 24,000 crore.

According to provisional data released yesterday, the revenue authority collected Tk 14,813 crore between July and November, up from Tk 12,894 crore in the same period last year.

All three major revenue streams contributed to the growth. Local-level value added tax (VAT) collection rose by about 22 percent to Tk 58,231 crore from Tk 47,743 crore a year earlier.

Income and travel taxes increased by 17 percent to Tk 47,881 crore, while customs duties from international trade grew by 5.28 percent to Tk 42,864 crore, supported by higher imports after restrictions were eased.

Meanwhile, the government, in a meeting last month, decided to raise the revenue

collection target for the fiscal year by 5 percent to Tk 5,88,000 crore, going against the usual practice, following stronger-than-expected revenue performance in the July-September period, The Daily Star reported on November 21.

The NBR's new target has been increased to Tk 5,03,000 crore.

"This is a highly ambitious target. Usually, the government revises its target downward every year, but this year is an exception," one NBR official said on condition of anonymity.

Senior officials expressed optimism that the gap between actual collection and the target may narrow, noting that the authority has expanded its workforce by adding around 10 new tax zones across the country.

"We have to pursue our goal in the greater interest of the country," a top official said.

The revision comes at a time when Bangladesh is struggling to finance development projects amid a persistently low tax-to-GDP ratio, one of the lowest globally.

## Cox's Bazar to be first cashless district: BB

STAFF CORRESPONDENT, Ctg

Bangladesh Bank (BB) has taken initiatives to develop Cox's Bazar as the country's first cashless district, said BB Governor Ahsan H Mansur on Saturday.

To make Bangladesh cashless, every citizen must have access to smartphones priced between Tk 6,000 and Tk 7,000, he said at an event in Chattogram.

The central bank has set a goal of settling at least 75 percent of retail transactions through digital technologies by 2027.

Chattogram is the country's economic lifeline, hosting the main seaport, export processing zones, heavy industries, energy infrastructure, and a large share of international trade, the governor said.

"Bangladesh must strengthen Chattogram's regional and global connectivity, similar to Singapore, Dubai, and Hong Kong, to fully unlock the region's economic and geopolitical potential," he added.

## Bangladesh-Japan EPA declaration today

STAR BUSINESS REPORT

Bangladesh and Japan are set to announce a joint declaration on the Economic Partnership Agreement (EPA) today, aiming to boost bilateral trade and investment, Commerce Secretary Mahbubur Rahman told The Daily Star yesterday.

The announcement will be made at an event at the commerce ministry, where Commerce Adviser Sk Bashir Uddin and Japanese Foreign Minister Toshimitsu Motegi will hold a phone conversation to launch the declaration.

A joint statement detailing the EPA will follow, Rahman added.

Although the EPA was expected to be enforced this month, the agreement may now be signed in January, after the final document gets the approval of Japan's National Parliament, the Diet.

If implemented, this will be Bangladesh's first full-fledged trade agreement with any country. Currently, Bangladesh has only one Preferential Trade Agreement (PTA) with Bhutan, signed in December 2020 and effective from July 2022.

Bangladesh is negotiating trade deals with over a dozen countries to secure preferential market access ahead of its graduation from the least developed country (LDC) category to developing country status on November 24 next year.

Studies suggest the country could lose nearly \$8 billion, or 14 percent of exports annually, from the loss of LDC-related trade benefits after graduation if it cannot secure trade deals with major partners.

## Bangladesh Lamps PLC.

House # 22, Road # 4, Block # F, Banani, Dhaka- 1213

### NOTICE TO THE SHAREHOLDERS/ INVESTORS

[Transfer of Unclaimed Stock Dividend or Bonus Shares for the year 2021-2022 to the Capital Market Stabilization Fund]

Notice is hereby given that pursuant to the Bangladesh Securities and Exchange Commission (BSEC) Directive No. BSEC/CMRCC/2021-386/03 dated 14 January 2021 and the Bangladesh Securities and Exchange Commission (Capital Market Stabilization Fund) Rules, 2021, stock dividend or Bonus Shares, which remains unpaid or unclaimed or unsettled or undistributed for a period of 3 (three) years from the date of declaration or approval or record date or date of subscription or refund, as the case may be, are required to be transferred by the Company to the Capital Market Stabilization Fund (CMSF).

The concerned Shareholders/Investors are requested to claim the unclaimed stock dividend or Bonus Shares for the year 2021-2022 on or before 21 January 2026 with proper supporting documents at the Share Office of the Company.

Pursuant to the said BSEC Rules, the details of the concerned Shareholders/ Investors whose stock dividends or Bonus Shares are subject to transfer to CMSF have already been published on the Company's website: [www.bll.com.bd](http://www.bll.com.bd)

The Shareholders/Investors are requested to note that in case of the Company does not receive any valid claim by 21 January 2026, the Company shall, with a view to comply with the requirements of the said BSEC Directive and Rules, initiate the necessary actions to transfer the said stock dividend to the CMSF within the stipulated time.

For Bangladesh Lamps PLC.

Mohammad Ruhan Miah  
Company Secretary

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