



Mahbubur Rahman, chairman of Eastland Insurance PLC, inaugurates the non-life insurer's 40th founding anniversary celebration at its head office in Dhaka on Saturday.
PHOTO: EASTLAND INSURANCE

DBH Finance opens branch in Bogura

STAR BUSINESS DESK

DBH Finance PLC, the specialist housing finance of the country, has recently launched a new branch at Bitu Tower on Rangpur Road in Bogura city.

This is the non-bank financial institution's (NBFI) 17th branch, according to a press release.

Nasimul Baten, managing director and chief executive officer of DBH Finance PLC, inaugurated the branch as the chief

guest.

The new branch has been opened with the objective of offering home loans and deposit services to people living in this region, the release added.

The finance company with prime focus in housing finance provides financing under both conventional home loans and shariah compliant Islamic housing finance.

Other high officials of the NBFI were also present during the opening ceremony.



Nasimul Baten, managing director and CEO of DBH Finance PLC, inaugurates the non-bank financial institution's new branch in Bogura city recently.
PHOTO: DBH FINANCE

Southeast Bank organises annual business conference

STAR BUSINESS DESK

Southeast Bank PLC organised its "Annual Business Conference-2026" at the United Convention Centre in Dhaka on Saturday.

MA Kashem, chairman of Southeast Bank PLC, inaugurated the conference as the chief guest, according to a press release.

Md Khalid Mahmood Khan, managing director of the bank, presided over the conference. During the conference, the bank's overall performance in 2025 was reviewed, and satisfaction was expressed over the results.

Discussions focused on developing a well-organised strategic business policy and planning for 2026.

Participants explored potential growth areas and provided necessary guidelines to further advance the bank.

Rehana Rahman, vice chairperson of the bank, and Jusna Ara Kashem, Duluma Ahmed, Nasir Uddin Ahmed, Khandker Badrul Hassan, Nur Nahar Tarin and Md Rafiqul Islam, directors, attended the event.



MA Kashem, chairman of Southeast Bank PLC, poses for a group photograph with participants of the bank's "Annual Business Conference-2026" at the United Convention Centre in Dhaka on Saturday.
PHOTO: SOUTHEAST BANK

Among others, additional managing directors, deputy managing directors, senior executives from the head office, divisional heads, heads of branches, managers (operations) and departmental heads of the relevant branches, sub-branch heads, and heads of offshore banking units were also present.

Draft AI policy targets innovation

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RISK-BASED REGULATION OF AI SYSTEMS

The policy introduces a risk-based regulatory framework, categorising AI systems as prohibited, high-risk, limited-risk, or low-risk.

Prohibited applications include social scoring, indiscriminate biometric surveillance, and deepfakes intended to disrupt democracy or elections. High-risk uses, such as in healthcare, law enforcement, and credit assessments, will require Algorithmic Impact Assessments and strict human oversight.

An Independent Oversight Committee, established through an act of Parliament, will audit AI systems for bias and recommend suspension of applications that violate ethical standards or human rights.

The policy also introduces strict liability for high risk AI, ensuring deployers are accountable for harm regardless of intent.

STEPS TO SAVE JOBS FROM AI THREAT

While AI could increase productivity by 4.3 percent, automation may threaten up to 60.8 percent of garment sector jobs, affecting around 2.7 million workers, and put a total of 5.38 million low-skilled roles across sectors at risk by 2041.

To prepare the workforce, AI

education will be introduced from grades 8 and 9, alongside upskilling programmes.

The draft prioritises high-impact sectors such as agriculture and healthcare. AI applications in agriculture will support precision irrigation, pest detection, and localised weather forecasting for Bangladesh's 16 million farming households.

In healthcare, AI will assist in public health management and crisis prediction, but life-altering clinical decisions will remain under certified medical professionals.

The policy is designed to remain in effect until 2030, when it will be replaced by a permanent Artificial Intelligence Act.

ADDRESSING PRACTICAL PROBLEMS

Faiz Ahmad Taiyeb, special assistant to the chief adviser for the Ministry of Posts, Telecommunications, and Information Technology, said the draft has three primary goals – strengthening AI readiness in institutions, academia, and industry, improving government efficiency through AI, and enhancing service delivery to citizens.

"Additionally, we have tackled risks highlighted in UNESCO's AI readiness assessment, such as gaps in data protection, interoperability, and cybersecurity. Many of

these issues are being addressed through the Cyber Security Act, Data Protection Act, and other initiatives," he said.

Taiyeb added, "We are improving data access for academia and industry, developing a Bangla LLM to make local knowledge searchable, and creating national interoperability and responsible data exchanges so AI can solve real-life problems effectively."

He explained that the new policy was needed just a year and a half after the previous draft because the earlier version focused mainly on infrastructure, while the current policy addresses practical problems centred on service delivery.

Md Ashraf Goni, a faculty member at Stony Brook University in New York, praised the draft for positioning Bangladesh as a rights-based, human-centred, and sovereignty-conscious AI nation prioritising ethical governance over rapid commercialisation.

However, he cautioned, "A strong regulatory framework without sufficient technical capacity could unintentionally slow innovation. Risk-based regulation, mandatory algorithmic impact assessments, and centralised oversight could increase compliance burdens for early-stage innovators. AI evolves rapidly, and policy must keep pace."

NBR to fully

FROM PAGE B1

"A report on tariff transformation has been submitted to the chief adviser, including recommendations for reducing duties," he said, adding that Bangladesh cannot maintain high tariffs after LDC graduation.

However, he said duties had been increased in some areas to protect domestic industries, while rejecting claims of frequent duty hikes.

"In the past one and a half years, we have not increased tariffs to raise revenue. Instead, in the public interest, we reduced duties on imports of rice, onions, potatoes, and soybeans," he added.

Addressing concerns about rising fruit and import-dependent goods prices, Khan said the main reason is the sharp depreciation of the taka against the US dollar, not taxes or customs duties.

"The dollar has risen about 40 percent – from Tk 80 to Tk 85 two years ago to around Tk 126 to Tk 127 now – raising import costs significantly," he said.

He added that no new duties were imposed on fruit imports during this period. "In fact, income tax on fruit imports was cut from 10 percent to 5 percent, and duties on date imports were reduced significantly," he said.

On the planned restructuring of the NBR into two separate divisions, Khan said the matter will be finalised after a secretaries' committee meeting.

Trust Bank arranges managers' conference

STAR BUSINESS DESK

Trust Bank PLC organised its "Managers' Conference 2026" at a resort in Sylhet recently.

Chief of Army Staff General Waker-Uz-Zaman, chairman of Trust Bank PLC, inaugurated the conference as the chief guest, according to a press release.

The Trust Bank chairman shared his views and guided the participants in formulating strategies to accelerate business growth and become the people's bank through a digital-first culture.

Major General Md Hakimuzzaman, vice-chairman of the bank and adjutant general of the Bangladesh Army, attended the event.

During the conference, key issues related to business performance, strategy, digital transformation and customer service were discussed.

Ahsan Zaman Chowdhury, managing director and CEO of the bank, along with other board members, divisional and department heads, senior officials of the head office and branch managers from across the country, were present.



Chief of Army Staff General Waker-Uz-Zaman, chairman of Trust Bank PLC, poses for a group photograph with participants of the bank's "Managers' Conference 2026" at a resort in Sylhet recently.
PHOTO: TRUST BANK

SBAC Bank holds annual business development conference

STAR BUSINESS DESK

SBAC Bank PLC organised a two-day "Annual Business Development Conference-2026" at Sarah Resort in Gazipur recently.

Md Moklesur Rahman, chairman of SBAC Bank PLC, inaugurated the conference as the chief guest, according to a press release.

SM Mainul Kabir, managing director and chief executive officer of SBAC Bank, presided over the event.

By the end of 2025, the bank's deposits stood at Tk 10,800 crore, while loans amounted to Tk 9,445 crore. At present, its paid-up capital stands at Tk 824 crore, it was informed at the programme.

Mohammed Ayub, AKM Delwer Hussain and Maj Gen (retd) Shahedul Haque, directors of the bank, along with Prof Md Maksudur Rahman Sarkar and Ziaur Rahman Zia, independent directors, attended the conference.

Md Rabiul Islam, additional managing director, and Md Altaf Hossain Bhuyan, deputy managing director, conducted the business session.



Md Moklesur Rahman, chairman of SBAC Bank PLC, poses for a group photograph with participants of the bank's "Annual Business Development Conference-2026" at Sarah Resort in Gazipur recently.
PHOTO: SBAC BANK

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার	
নির্বাহী প্রকৌশলী, সওজ এর কার্যালয়	
সড়ক বিভাগ, খুলনা	
টেলিফোন নং-০২-৪৪১১০৮৬৮	
মোবাইল নং-০১৭৩০-৭৮২৭৫৬	
ই-মেইলঃ eekhu@rhd.gov.bd	
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(৬ষ্ঠ আহবান)	
সড়ক ও জনপথ অধিদপ্তরের তালিকাভুক্ত ঠিকাদার/ঠিকাদারী প্রতিষ্ঠান এবং ইজারাদার/ ইজারাদারী প্রতিষ্ঠানের নিকট হতে স্ব-স্ব লাইসেন্স-এর ক্ষমতা/অভিজ্ঞতা অনুযায়ী সীলমোহরকৃত খামে বাংলাদেশ ফরম নং-২৯১১-তে কোটেশন আহবান করা যাচ্ছে।	
০১। ইজারা কোটেশন নং	০৩/ইজারা/কেআরডি/২০২৪-২০২৫ (৬ষ্ঠ আহবান)।
২। ইজারার বিবরণ	২০২৫-২০২৬, ২০২৬-২০২৭ ও ২০২৭-২০২৮ অর্থ বৎসরের জন্য সড়ক বিভাগ, খুলনা-এর অধীন শ্রীফলতলা-সেনেরবাজার (জেড-৭০৪২) জেলা মহাসড়কের ১ম কিলোমিটারে অবস্থিত জেলখানা ফেরীঘাট হতে পারাপারকারী যানবাহনের টোল আদায়ের নিমিত্তে ইজারাদার নিয়োগ।
৩। ইজারা চুক্তির মেয়াদ	০৩ (তিন) অর্থ বৎসর।
৪। ইজারা কোটেশনের সিডিউল মূল্য	টাকা ৫,০০০/- (পাঁচ হাজার টাকা) মাত্র।
৫। জামানতের টাকার পরিমাণ	উদ্ধৃত দরের ১০% টাকা মাত্র (ব্যাংক ড্রাফট/পে-অর্ডার/ম্যানি রিসিপিট আকারে)।
৬। ইজারা কোটেশন বিক্রয়ের শেষ তারিখ ও সময়	২২-০২-২০২৬খ্রিঃ তারিখঃ বিকাল ৪:০০ পর্যন্ত।
৭। মুখবন্ধ অবস্থায় ইজারা কোটেশন গ্রহণের শেষ তারিখ ও সময়	২৩-০২-২০২৬খ্রিঃ তারিখঃ দুপুর ১:০০ পর্যন্ত।
৮। ইজারা ডাকে অংশগ্রহণের যোগ্যতা	ট্রেড লাইসেন্স, ভাটি ও আয়কর সনদধারী প্রতিষ্ঠান/নাগরিক, সরকারী/বেসরকারী/স্বায়ত্বশাসিত সকল প্রতিষ্ঠানের ঠিকাদার।
৯। যে সকল কার্যালয়ে ইজারা কোটেশন ক্রয়ের জন্য পাওয়া যাবে	জেলা প্রশাসক, খুলনা/পুলিশ সুপার, খুলনা/নির্বাহী প্রকৌশলী, সওজ, সড়ক বিভাগ, বাগেরহাট/ সাতক্ষীরা/খুলনা, উপ-বিভাগীয় প্রকৌশলী, সওজ, সড়ক উপ-বিভাগ-১/২/১ম সারি কারখানা উপ-বিভাগ, খুলনা।
১০। যে সকল কার্যালয়ে ইজারা কোটেশন মুখবন্ধ অবস্থায় গ্রহণ করা হবে	(ক) তত্ত্বাবধায়ক প্রকৌশলী, সওজ, সড়ক সার্কেল, বয়রা, খুলনা। (খ) জেলা প্রশাসক, খুলনা। (গ) পুলিশ সুপার, খুলনা। (ঘ) নির্বাহী প্রকৌশলী, সওজ, সড়ক বিভাগ, খুলনা।
১১। ইজারা কোটেশন খোলার স্থান, তারিখ ও সময়	স্থানঃ নির্বাহী প্রকৌশলীর কার্যালয়, সওজ, সড়ক বিভাগ, খুলনা। তারিখঃ ২৩-০২-২০২৬খ্রিঃ। সময়ঃ ১:০০ ঘটিকা।
১২। ইজারা কোটেশন আহবানকারী যে কোন সময় কোন কারণ দর্শানো ব্যতিরেকে যে কোন কোটেশন/সকল কোটেশন বাতিলের ক্ষমতা সংরক্ষণ করেন।	
মোঃ জাহিদুর রহমান পরিচিতি নং-১০০৯১১ উপ-সহকারী প্রকৌশলী (চলদা), সওজ সড়ক বিভাগ, খুলনা	প্রকৃতি হাওলাদার পরিচিতি নং-৭০০২২৭ সহকারী প্রকৌশলী (অগদা), সওজ সড়ক বিভাগ, খুলনা
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