

Tk 1cr+ household deposits rose 8% in June 2025: BB

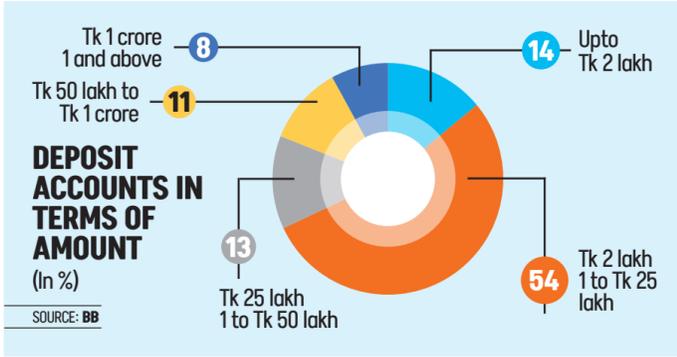
STAR BUSINESS REPORT

The number of household deposit accounts containing between Tk 1 crore and Tk 25 crore rose by nearly 8 percent year-on-year in June 2025, reflecting the key role played by households in sustaining the financial system.

According to a Bangladesh Bank (BB) report, these accounts increased to 36,932 as of June 2025, up from 34,258 in June 2024.

The total amount held in these specific deposit tiers rose from Tk 80,200 crore in June 2024 to Tk 82,000 crore in June 2025.

"The deposit base of Bangladesh's banking sector remained predominantly concentrated in the private sector, reflecting the central role of households and private institutions in sustaining financial intermediation," BB said in its June 2025 Banking Sector Update report.



The overall number of household deposit accounts grew significantly from 14.2 crore in June 2024 to 15.9 crore in June 2025, an 11.4 percent increase.

Total household deposit volume also expanded significantly, reaching Tk 11.08 lakh crore in June 2025, compared to Tk 9.93 lakh crore in June 2024.

Private sector deposits accounted for 83 percent of the total, of which household deposits alone constituted 55 percent, underscoring the dominance of individual savings.

Other private entities, including corporations and financial auxiliaries, contributed 28 percent, while the public sector held the remaining 17 percent.

Deposits between Tk 2 lakh and Tk 25 lakh increased to Tk 6.04 lakh crore from Tk 5.22 lakh crore. Meanwhile, small-value accounts of up to Tk 2 lakh rose from Tk 13.3 lakh crore to Tk 14.8 lakh crore.

The central bank noted that this expansion demonstrates both quantitative and qualitative growth, driven by retail and middle-tier savers.

"The data also reveal that deposits are heavily concentrated in small-value accounts, signifying broad-based financial inclusion," BB said.

Graft drained

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higher. In such cases, formal transparency and accountability mechanisms had limited impact," said Khan.

"In circumstances where a small circle of politically connected investors dominates the bidding process, businesses collude, and there are no effective horizontal checks on bureaucrats and regulators," he added.

"We have to attract new investors who are not politically connected, but they keep away because of the high political risks," said Khan.

The impact was immediate and measurable. New investors entered the market, and contracted prices dropped by at least 25 percent because new actors ensured horizontal checks on procurement agencies, the study author noted.

At the event, Zakir Hossain Khan, chief

executive officer (CEO) of Change Initiative, urged the new government to revise or scrap the corruption-prone contractor agreements signed by the previous administration.

Bangladesh's external debt has risen from \$23.5 billion in 2009 to nearly \$112 billion in 2025, a 377 percent increase.

At the same time, one out of every Tk 5 of government revenue is now spent solely on interest payments, even before repaying the principal.

"Energy is the lifeblood of the economy. But if, after crossing \$100 billion in external debt, we continue to subsidise corruption-ridden power and energy projects with \$5 billion annually, Bangladesh will rapidly move toward financial insolvency. The power and energy master plan has been hijacked by masterminds of corruption," the CEO said.

Legal fights heat up

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Banglalink joined with its own complaint in October, "in public interest", adding a more specific allegation: that Robi continued to issue SIM cards under Airtel's old 016 number series without any publicly documented regulatory approval to do so - potentially in breach of a merger condition that barred such use beyond two years.

Both GP and Banglalink urged the BTRC to investigate, citing its mandate under the Bangladesh Telecommunication Regulatory Act, 2001.

Robi dismissed both complaints. Its Chief Corporate and Regulatory Officer, Shahed Alam, said the dual-brand arrangement had been formally approved by both the BTRC and the telecom ministry, and that no regulation barred an operator from running multiple brands.

BTRC Chairman Maj Gen (ret'd) Md Emdad ul Bari told The Daily Star the regulator would proceed "based on the law" - a formulation that left the matter unresolved heading into the new year.

GP CHALLENGES REGULATORY CONSTRAINTS

The most consequential legal development of the year, however, concerned GP's challenge to the SMP framework - the regulatory architecture introduced in 2018 specifically to prevent monopolistic behaviour by any operator exceeding a 40 percent threshold in subscribers, revenue, or spectrum.

Under the framework, GP faces three specific obligations: prior regulatory approval before launching new service campaigns, a shortened lock-in period for customers porting in under the mobile number portability facility, and a reduced inter-operator call charge of Tk 0.07 per minute against the standard Tk 0.10.

GP had challenged the original SMP designation in 2019 and lost. Its 2025 writ, which described the regulatory decision as "arbitrary and unlawful," fared better.

The High Court granted a three-month stay on SMP enforcement, temporarily

suspending all three obligations and restoring the standard Tk 0.10 inter-operator rate.

The BTRC signalled it would contest the order.

Chief Corporate Affairs Officer Tanveer Mohammad said the company had sought regulatory review multiple times before moving to court.

WHY SUDDEN FLARE IN LEGAL BATTLES

The legal issues, though rare, largely stem from an "imbalanced" regulatory field and anti-competitive behaviours, say Robi and Banglalink, hinting towards GP's dominance.

Robi Axiata CEO Ziad Shatara told The Daily Star that the company views the situation differently from some of its competitors and prefers to resolve disputes outside the courts whenever possible.

"But when we cannot reach an agreement, we go to court to seek an opinion on what the appropriate solution should be. I don't see this as a bad thing. It is a stand we believe in, and we want to pursue our rights."

Responding to questions about the concentration of profitability in the hands of a single operator, Shatara said, "There is no doubt that the situation in Bangladesh is more biased towards one operator compared to others," he said.

He added that the regulator now has an opportunity to take stronger enforcement measures to correct market imbalances.

Johan Buse, chief executive officer of Banglalink, in an interview last year, told The Daily Star that regulatory imbalance has left one operator dominating profits in Bangladesh.

"In every country, there is always a number one operator with around 50 percent of the market. But never have I seen before that they have 90 percent of the profit. That is the issue here."

Buse said, "If that persists, the other operators have a very difficult conversation with their investors. We are all part of international groups. Investment goes where returns are best. Bangladesh needs to make itself more attractive as an investment destination."

However, GP CEO

Yasir Azman rejected that there was any regulatory favouritism toward the operator.

"Any narrative that suggests that the regulatory landscape in Bangladesh favours a single player is not only unfounded but ignores the reality of the SMP regime under which Grameenphone operates," he said.

"Far from being biased in our favour, the current regulatory framework imposes stringent SMP restrictions that actively stifle Grameenphone's ability to innovate and bring new services to market," he added.

He went on to say that these constraints penalise efficiency and limit the choices available to Bangladeshi consumers. "Under these strict regulations, GP operates in full compliance with all applicable laws and regulations, and we believe any disputes should be addressed through established and appropriate legal and regulatory processes."

Azman also stated that GP's market leadership is not a regulatory outcome, but rather a direct result of the company's investment in infrastructure, operational excellence, and trust of customers.

"While some operators have chosen to pursue some matters through complaints or legal avenues, we believe such issues will be resolved transparently, without any negative impact on innovations, customer experience and service continuity," he added.

Telecom expert Abu Nazam M Tanveer Hossain offered a broader reading of the year's legal activity.

Noting that the sector is moving from a growth phase to a more mature, competitive one, he said, "In such an environment, market-share gains are no longer driven by organic subscriber growth, but by taking revenue from competitors."

He said operators generally have two constructive paths to do that: first, sustained capex and opex to deliver a clearly superior network experience; second, differentiated services

and new propositions that increase customer value and stickiness.

"What we are seeing instead is a rising preference for a third path: using legal and regulatory forums to constrain competitors, create uncertainty, and reallocate portions of the revenue pool. This is often a symptom of a market where reinvestment is cautious, and innovation is limited, while short-term commercial pressure remains high," he added.

Inflation

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remains above the target, meaning tight policies are likely to continue in the near term.

The 12-month average headline inflation rate fell from 10.03% in June 2025 to 9.45% in September 2025.

Regarding the banking sector, the report said the country's banks remain under strain, as a sharp deterioration in asset quality - not seen in decades - hit profitability and weakened capital.

However, a rebound in deposit growth improved overall liquidity, and BB's continued support for responsible borrowers, along with banks' stronger recovery efforts, should help curb the rise of non-performing loans (NPLs).

On the external sector, Bangladesh faced pressure in the first quarter as the current account shifted from surplus to deficit. This was driven by a larger trade deficit and higher external payment obligations, including import costs and interest on external debt.

Strong remittance inflows partly offset the pressure. On the financial account, large net inflows came from foreign direct investment and medium- and long-term borrowing, while portfolio investment remained low.

Even though the overall balance of payments was positive for the quarter, gross official reserves fell slightly, mainly due to valuation effects and lower foreign liabilities of the central bank. Nevertheless, reserve levels remained comfortable, supporting exchange rate stability under the market-based system.

Govt initiates

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and there is more in the pipeline. Therefore, there is no reason to panic," he added.

The minister acknowledged that prices of some goods tend to rise at the beginning of the month of fasting for Muslims, often because of a sudden spike in demand. However, he said such pressures usually do not last very long.

Responding to a question on whether the proximity of Ramadan to the new administration taking office posed a challenge, he said the month would be a major test. The government must meet public expectations and deliver.

On investment, the minister said uncertainty deters both foreign and domestic investors. A stable environment is essential. Investors commit capital only when they are confident of reasonable returns on their investment and labour.

Muktadir also pointed to demographic pressures. Around 20 to 22 lakh people enter the labour market each year. Weak investment over the past two to three years has added strain to the economy. Unless reversed quickly, he said, it could threaten jobs and growth.

State Minister for Commerce Md Shariful Alam and Commerce Secretary Mahbubur Rahman were also present.

Gold prices rise

REUTERS
Gold prices rose in low market liquidity on Wednesday, rebounding from a one-week low hit in the previous session, while markets await the release of the Federal Reserve's January meeting minutes for cues into the rate outlook.

Spot gold rose 1.2 percent to \$4,934.74 per ounce by 07:41 GMT, after declining more than 2 percent on Tuesday. US gold futures for April delivery gained 1 percent to \$4,954.

Deregulation necessary

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transparency and efficiency into them," he said.

He added that the existing patronage-based economy must be transformed into a democratic one. "To do this successfully, we need deregulation and liberalisation. We should not remain solely dependent on a manufacturing-driven economy; rather, we must diversify it."

"Sports, culture and various professional groups must be brought into the economic mainstream," he

said.

He pointed to the example of the shital pati, a traditional woven mat from Barisal that sells for Tk 600 to Tk 700. With proper craft training, access to credit and online marketing, he said artisans could broaden their product range and tap into larger markets.

Bangladesh Bank Governor Ahsan H Mansur, Finance Division Secretary Md Khairuzzaman Mozumder and Financial Institutions Division Secretary Md Abdur Rahman were present.

"We have to build an

economy that ensures the participation of all citizens. If people from all levels and professions are engaged in economic activities, it will be possible to bring overall change to the national economy," Chowdhury said.

At the event, Zanayed Saki, state minister for finance and planning, said the economic system should be shaped in line with the implementation of the 31-point reform agenda announced by Tarique Rahman. He called for establishing a democratic economic order.

বাংলাদেশ সরকারী কর্ম কমিশন
Government of the People's Republic of Bangladesh
Bangladesh Public Service Commission Secretariat
Agargaon, Sher-e-Bangla Nagar, Dhaka-1207.
www.bpsc.gov.bd

Memo No: 80.00.0000.403.07.020.24-38 Date: 18.02.2026

e-Tender

This is to notify all concerned that the following e-Tender is invited in the National e-GP portal (<http://www.eprocure.gov.bd>) for the procurement of goods as follows-

Name of Goods	Package No & Tender ID	Publication, Last Selling and Closing Date & Time
Supply of Multimedia Projector	Invitation Reference No.: 80.00.0000.403.07.020.24-36 Tender ID: 1231271	Tender Publication: 22-Feb-2026, 09:00 am Last Selling: 01-Mar-2026, 05:00 pm Closing: 02-Mar-2026, 11:00 am

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 (<http://www.eprocure.gov.bd>) is required.

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

(Mofijur Rahman)
Deputy Director (Admin-3)
Telephone No: 55006639

GD-340

Government of the People's Republic of Bangladesh
Local Government Engineering Department
Office of the Upazila Engineer
Pirojpur Sadar, Pirojpur
www.lged.gov.bd

Memo No. 46.02.7980.000.14.001.25-79 Date: 18/02/2026

e-Tender Notice-04/2025-2026

e-Tender is invited in the National e-GP System Portal (<http://www.eprocure.gov.bd>) for the procurement as below: Procurement Method: Open Tendering Method (NOTM).

Sl. No.	Tender ID	Package No.	Name of work	Last selling date & time	Closing date & time
01	1232555	e-Tender/PED P4/PRJ/SAD /2025-26/W20.904	Repair and Renovation work of Pirojpur Sadar URC.	05/03/2026 12.00am	05/03/2026 03:00pm

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 (<http://www.eprocure.gov.bd>) is required. The fees for downloading the e-Tender documents from the National e-GP System Portal have to be deposited through online at any branches of registered banks branches. Further information and guidelines are available in the National e-GP System Portal and from e-GP help desk (helpdesk@eprocure.gov.bd).

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GD-337

Industrial production of fruits, vegetables and yogurt-based products and their use in the manufacturing of commercial food items for income generation and health benefits (PIN-16026)
Department of Food Processing & Preservation (FPP)
Hajee Mohammad Danesh Science and Technology University
Dinajpur-5200, Bangladesh
www.hstu.ac.bd/engineering/fpp

Ref. No. HSTU/HEAT/PIN-16026/2026/24 Date: 18/02/2026

e-Tender Notice

e-Tender is invited in the National e-GP System Portal (www.eprocure.gov.bd) for the procurement of:

Tender ID No.	Package No.	Description of goods/works	Last selling date and time	Closing date and time	Opening date and time
1231515	OTM-HSTU/16 026/G-4	Supply, Installation and Commissioning of Laboratory Equipment for conducting food product analysis in the lab (Lot-1) at HSTU, Dinajpur	04-March-2026 3:30pm	04-March-2026 4:00pm	04-March-2026 4:00pm

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 from the National e-GP System Portal have to be deposited online through any registered bank branches.

Further information and guidelines are available in the National e-GP System Portal and from e-GP help desk (helpdesk@eprocure.gov.bd).

Sd/-
Prof. Dr. Maruf Ahmed
Sub-Project Manager (SPM)
Industrial production... fruits, vegetables... income generation and health benefits.
Dept. of Food Processing and Preservation
HSTU, Dinajpur-5200

GD-334

সিগন্যাল বেস ওয়ার্কশপ
ঢাকা সেনানিবাস, ঢাকা-১২০৬
দরপত্র বিজ্ঞপ্তি

১। সিগন্যাল বেস ওয়ার্কশপের তত্ত্বাবধানে বাংলাদেশ সেনাবাহিনীতে ব্যবহৃত বিভিন্ন টেলিযোগাযোগ সরঞ্জামাদি মেরামত করা হবে। আগ্রহী প্রকৃত মেরামতকারী সংস্থার নিকট হতে বিভিন্ন পিএবিএক্স, মাইক্রোপ্রসেসর সরঞ্জামাদি এবং পাওয়ার সরঞ্জামাদি মেরামতের নিমিত্তে স্থানীয় কর্তৃপক্ষের বরাবরে দেশীয় মুদ্রায় সীলমোহরযুক্ত উন্মুক্ত দরপত্র আহ্বান করা যাচ্ছে। মেরামতব্য সরঞ্জামাদির তালিকাসহ বিস্তারিত বিবরণ দরপত্রে উল্লেখ করা হবে।

২। আগামী ০১ মার্চ ২০২৬ইং তারিখ অফিস চলাকালীন সময়ে (০৭৩০ ঘটিকা হতে ১৪০০ ঘটিকা পর্যন্ত) ৭৫০.০০ (সাতশত পঞ্চাশ মাত্র) টাকা (অফিসের ব্যয়) প্রদানপূর্বক প্রয়োজনীয় বিনির্দেশ/শর্তাবলীসহ দরপত্রের সিডিউল অত্র অফিস হতে সংগ্রহ করা যাবে। উক্ত সিডিউলের শর্তাবলী মোতাবেক আগামী ০৮ মার্চ ২০২৬ তারিখ সকাল ১১০০ ঘটিকার সময় অত্র অফিসে রক্ষিত দরপত্র বাস্তব দরপত্র ফেলতে হবে এবং ঐদিন ১১৩০ ঘটিকায় দরপত্রদাতাদের উপস্থিতিতে দরপত্র বাস্তব খোলা হবে।

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সিগন্যাল বেস ওয়ার্কশপ
ঢাকা সেনানিবাস

GD-333