

BGMEA wants single-digit interest rates for exporters

STAR BUSINESS REPORT

Garment exporters have urged the central bank governor to bring export loan interest rates down to single digits and provide easier loan conditions for small and medium enterprises (SMEs).

They emphasised that if incentive funds are not released promptly and regularly, many factories may soon be forced to shut down, which would negatively impact the labour market, according to a statement from the Bangladesh Garment Manufacturers and Exporters Association (BGMEA) issued yesterday.

In a meeting with Md Mostaqur Rahman, governor of Bangladesh Bank (BB), BGMEA leaders said that due to liquidity shortages, many factories are struggling to pay workers' wages and utility bills, including electricity.

Mahmud Hasan Khan, president of BGMEA, led the business delegation. He stated that due to instability in the global economy and various domestic constraints, the country's garment industry is currently going through a difficult period.

The leaders strongly urged the continuation and enhancement of policy support measures, particularly an increase in cash incentives, to help safeguard the industry during this critical period and encourage the

emergence of new entrepreneurs.

They proposed increasing the special cash incentive rate from 0.30 percent to 1 percent, raising the alternative cash incentive rate (in place of bonded warehouse and duty drawback facilities) from 1.5 percent to 2 percent, and increasing the incentive for SMEs from 3 percent to 4 percent.

Additionally, they proposed reducing the interest rate on packing credit (PC) to 7 percent, increasing the Pre-shipment Credit Refinance Scheme from Tk 5,000 crore to Tk 10,000 crore, and extending the tenure of this fund until 2030.

Although many banks have rescheduled loans, they are not providing the necessary working capital, which is hampering both the smooth operation of factories and the timely repayment of loans, they said.

The central bank governor assured that effective measures would be taken on matters within the jurisdiction of the BB, according to the BGMEA statement.

Regarding cash incentives, he firmly stated that no application will remain pending from now on and that, to ease liquidity constraints for exporters, arrangements will be made to disburse monthly cash incentives within the same month.

Banks allowed to offer loans against govt bonds

STAR BUSINESS REPORT

Bangladesh Bank (BB) has allowed banks to offer loans to clients against Treasury Bonds (T-bonds) held under lien, according to a circular issued yesterday.

A lien is a legal right or claim that a lender has over an asset (the T-bonds) belonging to a borrower.

The move comes after banks expressed interest in offering credit facilities backed by T-bonds, as bonds placed under lien have now been recognised as eligible collateral.

The central bank said that before extending any overdraft or term loan, the relevant T-bonds must be duly marked as "lien" by the lending bank.

Under the directive, lenders may finance up to 75 percent of the bond's face value.

However, the outstanding loan amount must not, under any circumstances, exceed the face value of the bond due to the accumulation of interest or profit, charges, or fees, the BB added.

The regulator further stipulated that the tenure of the loan facility must not exceed the maturity period of the bond. It also prohibited banks from extending any form of financing or facility intended to facilitate the purchase of T-bonds.

RMG exports to emerging markets fall 6% in Jul-Feb



STAR BUSINESS REPORT

Garment exports from Bangladesh to non-traditional markets declined by 6.34 percent year-on-year to \$4.24 billion in the July-February period of the current fiscal year.

Every market other than the European Union (EU), the UK, Canada, and the US is considered non-traditional or emerging for Bangladesh.

The total market share of garment exports to non-traditional markets stood at 16.44 percent during this time, according to data from the Export Promotion Bureau (EPB).

In the same period, Bangladesh's total RMG exports reached \$25.8 billion, registering a 3.73 percent year-on-year fall.

The EU remained Bangladesh's largest export destination for RMG, accounting for 49.18 percent of total exports in this category.

Export earnings from the bloc stood at \$12.69 billion, registering a year-on-year decline of 5.49 percent.

The US retained its position as the second-largest market, with RMG exports amounting to \$5.03 billion during the period. This represented 19.50 percent of total RMG exports, though shipments fell by 0.74 percent year-on-year.

Exports to Canada and the UK showed positive momentum. Apparel exports to Canada grew by 3.08 percent in July-February to reach \$871.58 million, representing a 3.38 percent share.

Shipments to the UK slightly increased by 1.22 percent to \$2.97 billion, accounting for an 11.5 percent share.

The knitwear segment recorded a 4.56 percent fall to \$13.68 billion, while woven exports fell by 2.79 percent to \$12.10 billion during the same period.

BB asks bankers to avoid cars, use public transport

STAR BUSINESS REPORT

Banks should take precautionary steps to reduce electricity and fuel consumption in their offices, Bangladesh Bank (BB) has urged, in view of ongoing global geopolitical uncertainties that could disrupt energy supplies.

Through a circular issued yesterday, BB instructed banks to adopt a series of energy-saving measures at their head offices, branches, and sub-branches to ensure efficient use of electricity and fuel.

The directive noted that the current global situation has created risks of disruptions in international fuel supply chains, raising concerns about potential energy shortages. To address the situation and ensure optimal use of

national resources, the government has already taken several austerity measures, it added.

As part of these measures, banks have been asked to limit the use of electrical equipment, including lighting, fans and air conditioners inside their offices. Maximising the use of daylight was encouraged.

The central bank further instructed banks to maintain air conditioner temperatures at no lower than 25 degrees Celsius.

To reduce fuel consumption, banks have been advised to limit the use of vehicles and adopt cost-saving measures in both personal and institutional travel.

Officials have also been encouraged to use public transport or car-sharing where possible.

Three more LNG cargoes

FROM PAGE B1

This comes amid ongoing uncertainty over timely shipments from Qatar, as Gulf shipping remains heavily disrupted. Tehran has threatened to "set fire" to vessels in the Strait of Hormuz, a key oil chokepoint connecting the Persian Gulf with the Gulf of Oman and the Arabian Sea.

Bangladesh meets nearly 30 percent of its gas demand through imported LNG, while domestic output

continues to fall short of the total requirement of about 2,650 mmcf (million cubic feet per day).

The country also spends around \$1 billion annually to import over 6 million tonnes of petroleum, mostly sourced from the Middle East, with more than half of LNG imports in 2025 passing through the Strait of Hormuz.

In other approvals, the government yesterday cleared the purchase of 3.10 lakh litres of rice bran

oil and palm oil. Indonesian bidder Powerhouse General Trading will supply 1.30 lakh litres of palm oil, while local suppliers will provide rice bran oil.

Additionally, the cabinet committee on public purchase approved the buying of 240 megawatts of electricity from a gas-based power plant of the Electricity Generation Company of Bangladesh at a cost of Tk 23,880 crore, with a tariff rate of Tk 3.3664 per kilowatt-hour.

War may push

FROM PAGE B1

If the conflict escalates, the chamber predicts a series of macroeconomic challenges, including higher electricity production costs, inflation driven by transport hikes, and potential interruptions in remittance flows from the Middle East.

To mitigate these risks, the DCCI urged the government to build strategic fuel reserves, diversify energy import sources, and maintain close coordination between financial institutions and the business community.

How dependent are we

accounting for 30 percent.

Eastern Refinery Limited processes the imported crude, refining it into 13 petroleum products, including diesel, petrol, octane and jet fuel.

While crude imports remain concentrated among these four countries, the sourcing of refined products shows a different trend.

PETROL, DIESEL, FURNACE OIL. Bangladesh imported 3 lakh tonnes of petrol during the same period -- between January 2025 and March 2026.

Only five percent, or around 36,000 tonnes, came from the Middle Eastern countries Oman and Qatar, while the largest share was sourced from Singapore, which supplied around 1.15 lakh tonnes, accounting for about 38

percent of total petrol imports.

For diesel and furnace oil, Bangladesh relied heavily on Singapore and Malaysia, with no supplies sourced from Middle Eastern countries.

Of the 39.07 lakh tonnes of diesel imported, Singapore provided 17.5 lakh tonnes, or 45 percent, while Malaysia supplied 8.76 lakh tonnes, or 22 percent.

Similarly, furnace oil imports reached 17.43 lakh tonnes, with Singapore accounting for 10.19 lakh tonnes, or 57 percent, and Malaysia contributing 6.81 lakh tonnes, or 39 percent.

Meanwhile, diesel imports from India are rising, increasing from 70,055 tonnes in 2024 to about 122,000 tonnes in 2025. The Bangladesh Petroleum Corporation (BPC) plans to import more

than 100,000 tonnes from India this year.

To facilitate these imports, BPC regularly imports refined products from Numaligarh Refinery Limited. Beyond the rail transport used since 2016, the Bangladesh-India Friendship Pipeline now carries fuel from Numaligarh to Parbatipur in Dinajpur.

LNG AND LPG During the same period, the country imported 25.86 lakh tonnes of liquefied natural gas (LNG). Of this, 16.52 lakh tonnes, or 64 percent, came from Qatar.

Additionally, about 4.36 lakh tonnes, or 17 percent, were imported from the United States. The remaining LNG was sourced from Nigeria, Equatorial Guinea, Indonesia, Angola, Malaysia, and Australia.

In the case of liquefied petroleum gas (LPG), the country was previously heavily dependent on the Middle East, but recently its reliance on the United States has been increasing.

Over the past 14 months, Bangladesh imported 15.87 lakh tonnes of LPG, of which 11.07 lakh tonnes, or 69 percent, came from Middle Eastern countries such as the United Arab Emirates, Iraq, and Oman.

Meanwhile, 3.40 lakh tonnes, or 22 percent, were imported from the United States. However, following the recent trade agreement between the US and the Bangladesh government, dependence on the Middle East has begun to decline.

In the last two months alone, 62 percent of the total 1.73 lakh tonnes of LPG imports came from the United States.



Bangladesh Academy for Rural Development
Kotbari, Cumilla
www.bard.gov.bd

No. 47.63.0000.000.033.07.0004.24/528 Date: 11.03.2026

e-Tender Notice

e-Tender is invited in the National e-GP Portal (<http://www.eprocure.gov.bd>) for the Procurement of Goods & Works as stated below:

Sl. No.	Nature of Procurement	Description	Tender ID No.	Publication Date & Time	Closing Date & Time	Method of Tender
01.	Goods	Supply & Installation of AC for Hostel No 2, 3, 5, 6.	1243128	11-Mar-2026 21:30:00	25-Mar-2026 14:30:00	OTM
02.	Goods	Supply & Installation of Generator, Switch Gear & Main Cable for Hostel.	1243134	11-Mar-2026 21:25:00	25-Mar-2026 14:30:00	OTM
03.	Works	Electric wiring, underground cable & related works for Hostel No 3, 5, 6.	1243137	11-Mar-2026 21:20:00	25-Mar-2026 14:35:00	OTM
04.	Works	Water proofing treatment & related works at FQ: 18-23 (Re-tender)	1243164	11-Mar-2026 21:15:00	25-Mar-2026 14:25:00	OTM

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 Portal (<http://www.eprocure.gov.bd>) is required. The fees for downloading the e-Tender Documents from the National e-GP Portal have to be deposited through online at any Branches of registered Bank within closing date and time. Further information and guidelines are available in the National e-GP system Portal and from e-GP help desk (helpdesk@eprocure.gov.bd).


(Irin Parvin)
 Director (Administration)
 BARD, Kotbari, Cumilla.

GD-571



Government of the People's Republic of Bangladesh
Bangladesh Police
Industrial Police-2, Gazipur

Memo No 568/E. Date 11/03/2026

e-Tender Notice (OTM)

e-Tender will be invited in the National e-GP System Portal (<http://www.eprocure.gov.bd>) for supply of the following goods.

Tender ID No.	Description	Publication date and time	Online tender closing & opening date and time
1243008	IP/e-Tender/2025/25 GD-10 Procurement of fortified Soyabean Oil for Ration store IP-2 Gazipur (4th Quarter). FY-2025-2026 (01 Apr/2026 to 31 Jun/2026)	12-Mar-2026 09:00	25-Mar-2026 15:00
1243165	IP/e-Tender/2025/25 GD-11 Procurement of high quality Lentil for Ration store IP-2 Gazipur (4th Quarter). FY-2025-2026 (01 Apr/2026 to 31 Jun/2026)	12-Mar-2026 09:00	25-Mar-2026 15:00
1243202	IP/e-Tender/2025/25 GD-12 Procurement of fire wood for Ration store IP-2 Gazipur (4th Quarter). FY-2025-2026 (01 Apr/2026 to 31 Jun/2026)	12-Mar-2026 09:00	25-Mar-2026 15:00
1243256	IP/e-Tender/2025/25 GD-13 Procurement of Pilau Rice for Ration store IP-2 Gazipur (4th Quarter). FY-2025-2026 (01 Apr/2026 to 31 Jun/2026)	12-Mar-2026 09:00	25-Mar-2026 15:00
1243309	IP/e-Tender/2025/25 GD-14 Procurement of wheat crushing for Ration store IP-2 Gazipur (4th Quarter) FY-2025-2026 (01 Apr/2026 to 31 Jun/2026)	12-Mar-2026 09:00	25-Mar-2026 15:00
1243364	IP/e-tender/2025/25 GD-15 Procurement of Transportation for Ration store IP-2 Gazipur (4th Quarter) FY-2025-2026 (01 Apr/2026 to 31 Jun/2026)	12-Mar-2026 09:00	25-Mar-2026 15:00
1243416	IP/e-Tender/2025/25 GD-16 Procurement of Loading/Unloading Labour for Ration store IP-2 Gazipur (4th Quarter) FY-2025-2026 (01 Apr/2026 to 31 Jun/2026)	12-Mar-2026 09:00	25-Mar-2026 15:00

This is 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 document form the National e-GP System Portal have to be deposited through online to registered bank branch. Further information and guidelines are available in the National e-GP System Portal and from e-GP (helpdesk@eprocure.gov.bd).


Mohammad Amzad Hossain, PPM
 BP-7706121558
 Superintendent of Police
 E-mail: ip2.sp@police.gov.bd

GD-572