



The proposed SIM activation system aims to prevent fraud, such as registration using photos, screens, videos, masks, or deepfakes, and would enable customers to activate mobile connections remotely through a smartphone. PHOTO: STAR/FILE

SIM REGISTRATION

BTRC approves experimental facial verification trial

MAHMUDUL HASAN

Bangladesh Telecommunication Regulatory Commission (BTRC) has approved a proposal from mobile operators to test a new system that would allow citizens to register SIM cards using real-time facial "liveness" verification.

This process aims to prevent fraud, such as registration using photos, screens, videos, masks, or deepfakes, and would enable customers to activate mobile connections remotely through a smartphone.

Association of Mobile Telecom Operators of Bangladesh (AMTOB) submitted the proposal to BTRC, with technical support from a licensed certifying authority, Relief Validation Limited (RVL).

After reviewing the submission, the BTRC approved a six-month proof of concept to test SIM registration following this method.

For now, the trial will be held exclusively on an experimental basis, with no commercial use. Moreover, the facial data acquired during the process must be deleted after the trial.

Under the proposal, RVL will provide the technology and verification

infrastructure for facial liveness checks and digital identity authentication.

"We have approved a proof of concept because technology has evolved, and we want to see whether the process can be made easier for customers," Md Emdad ul Bari, chairman of BTRC, told The Daily Star.

"At present, biometric verification is mandatory for SIM registration. This means customers must visit a customer care centre for services such as new SIM registration, SIM replacement, or ownership transfer," he added.

"If the proof of concept shows that the system can ensure proper verification without security risks, we may consider allowing it to be fully implemented."

HOW THE SYSTEM WORKS

"Facial recognition-based SIM registration is an early-stage alternative biometric method, like fingerprint scanning. Several certified authorities have expressed interest, and the proof of concept will begin soon," said Mohammad Zulfikar, secretary general of AMTOB.

According to the proposal, customers would start SIM registration through a mobile operator's app.

The system would capture images of the front and back of the user's National

Identity (NID) card and use optical character recognition to extract key details such as the NID number, name, and date of birth.

Using the NID number, RVL would retrieve the citizen's official photograph from the Election Commission database.

The user would then take a live selfie or record a short video. The system would compare it with the NID photo using facial recognition and liveness detection to confirm that the person is physically present. If the match fails, the process stops.

For liveness detection, users will be asked to perform simple actions -- like blinking or turning their head -- to confirm authenticity.

Once the verification is successful, RVL would generate a digitally signed report and would send it to the BTRC's Central Biometric Verification Monitoring Platform (CBVMP) and the operator.

After confirming RVL's signature and the customer's identity, the operator would link the mobile number and resubmit it to CBVMP for final approval. The system could also allow remote eSIM activation.

RVL informed regulators that it is legally authorised under the ICT Act and

CCA rules to collect and store customer data, including NID number, name, date of birth, address, mobile number, and email address.

To protect this information, RVL uses strong encryption, hardware security modules, distributed denial-of-service protection, malware defence, and web application firewalls. Its AI system can also detect spoofing attempts and accurately match older NID photos.

CONDITIONAL APPROVAL BY BTRC

The BTRC has set several conditions for the trial. It will apply only to new SIM registrations, remain strictly experimental with no commercial use, and run alongside existing biometric verification.

Operators must get customers' consent before collecting biometric data and ensure protections.

All data handling must follow international security standards. Facial data cannot be stored beyond the approved framework and must be deleted after the trial.

BTRC will closely monitor the process. "By law, mobile operators cannot store biometric data, and they also do not store any fingerprint data under the current SIM registration process," Zulfikar said.

Iran vets friendly ships for Hormuz passage: trackers

AFP, London

Iran is selecting ships from friendly countries to pass through the Strait of Hormuz, a crucial trade waterway cut off by the Middle East war, data trackers indicated Tuesday.

Tehran's forces have closed off the waterway, through which a fifth of the world's oil and liquefied natural gas passes in peacetime, with deadly hits reported on vessels since the war began with US-Israeli strikes on Iran on February 28.

But at least five ships exited the Strait via Iranian waters on March 15 and 16, maritime intelligence firm Windward said in an analysis report on Tuesday.

"The new route illustrates how Iran's selective blockade has evolved to allow allies and supporters to transit", it said, citing its tracking as "rising evidence that Iran is exerting permission-based transit and control of the strait".

Natasha Kaneva, a commodities analyst at JPMorgan bank, said in an analysis on Monday that at least four ships had been tracked exiting the strait via the Larak-Qeshm Channel, near the Iranian coast, over the previous two days.

"This is not a standard route for vessels and could reflect a process designed to confirm vessel ownership and cargo, enabling passage for ships that are not affiliated to the US or its allies," she said in a note sent to AFP.

The vessels included bulk carriers and one oil tanker, the Pakistani-flagged Karachi.

Tracking site MarineTraffic said the Karachi transited the strait with its automatic transponder system activated -- where most vessels keep it turned off to avoid being targeted.

Kaneva said most of the crude passing through the strait was headed for Asia, principally China.

Currencies tread water

REUTERS, Tokyo/London

The US dollar inched higher on Wednesday as easing crude oil prices steadied currency markets ahead of a series of central bank meetings.

The greenback was little changed against the British pound and Japanese yen, which pulled back from levels where traders had braced for possible intervention by Tokyo ahead of a meeting in Washington between US President Donald Trump and Japanese Prime Minister Sanae Takaichi.

It was slightly firmer against the euro, which dipped after two sessions of gains as traders awaited the start of a two-day European Central Bank meeting.

The dollar has strengthened overall since the US and Israel attacked Iran almost three weeks ago, reaching a 10-month high late last week as the conflict and rising oil prices drove investors into safe-haven US assets.

With no sign of de-escalation, Brent futures prices have settled above \$100 a barrel for four consecutive sessions, though prices dipped on Wednesday after Iraqi and Kurdish authorities agreed to resume oil exports via Turkey's Ceyhan port.

Major tourist spots

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At Sugandha Beach, businessman Bishwajit Roy from Dhaka's Chawkbazar was seen vacationing with his family.

"Hotels offer special discounts during Ramadan, and the crowd is thinner. That's why I chose this time to visit," he said. He added that cooking facilities in hotels made food arrangements convenient.

Zahid Russell, manager of a mid-range hotel, Delowar Paradise, near Sugandha Beach, said they have 60 two-bedroom units. On average, only six to seven units were rented regularly during Ramadan.

"We have to pay over Tk 10 lakh in monthly expenses, but income was very low compared to that," he said.

Russell added that discounts of up to 70 percent were offered. Although some units were rented, it only slightly reduced their losses, and profit was out of the question.

RANGAMATI HOTELS, RESORTS BOOKED IN ADVANCE

In Rangamati, hotel, motel, resort,

and cottage owners have completed preparations to welcome visitors, with most accommodations already nearly fully booked.

Sajek Valley remains the most popular tourist destination in the Rangamati district. Every year, hundreds of thousands of tourists visit the destination.

This Eid, around 111 resorts and cottages in Sajek are ready to receive visitors.

"Bookings started five days ago. All resorts and cottages in Sajek are fully booked from March 22 to 27," said Surpan Deb Barma, president of the Sajek Resort and Cottage Owners Association.

"Even if someone wants a room now, we cannot provide it, as nothing is available."

He added that tourist turnout is expected to be higher than last year.

"Last year, business was affected due to political instability. This time, we expect better business as the Eid holiday is longer this year."

Apart from Sajek, Rangamati town and other lake-centric tourist spots are also buzzing with anticipation for

the holiday.

Kaptai Lake remains the main attraction, around which much of the district's tourism industry has developed. Most resorts, hotels, and entertainment facilities are located along the lake.

Alok Bikash Chakma, manager of the Rangamati Tourism Holiday Complex, said, "We have 87 rooms in total, accommodating up to 170 guests. Around 80 percent of rooms are already booked from March 22 to 28."

The iconic hanging bridge over the lake has been repainted ahead of Eid, he said.

"With the extended holiday, favourable weather, and improved security conditions, we expect a record number of tourists in Rangamati this year."

Sumet Chakma, general secretary of the Rangamati Resort Owners Association and owner of Borgi Lake Valley, said, "All our resorts are fully booked from March 18 to 29. All 13 member resorts under our association are also fully booked from March 22 to 28."

Life insurers face mounting unpaid claims

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Bangladesh, and Mercantile Islami Life Insurance have settled all their claims.

INSURERS CITE PAST MISMANAGEMENT

Abdur Rahim Bhuiyan, chief executive officer (CEO) of Fareast Islami Life Insurance Company, said the company's backlog of claims is caused by past financial irregularities, corruption, and fund misappropriation, which caused a severe liquidity crisis.

"The board plans to sell some land assets by 2026 and may take loans to improve cash flow," he added.

Bhuiyan also said the company aims to make significant claim payments this year.

companies recover, but we have received no update," he added.

Chowdhury highlighted past irregularities between 2011 and 2014, such as unreported policies and missing money receipts, which created claim backlogs. "When clients claimed their funds, the money remained pending," he said.

He added that after the political changeover in August 2024, operational funding stopped, halting many claim settlements.

Morshed Alam Siddiqui, managing director of Padma Islami Life Insurance, said the company faces a liquidity crisis, which is slowing claim settlement.

He acknowledged that past mismanagement and fund

Adeeba Rahman, first vice-president of the Bangladesh Insurance Association and sponsor director of Delta Life Insurance, said the decline in claim settlements is due to institutional mismanagement and severe financial stress.

"Many companies operate with almost depleted funds. Premium income is often diverted to excessive administrative costs or investments benefiting personal interests, causing serious liquidity shortages," she added.

Rahman added that there have been allegations against some chairmen and directors for embezzling hundreds of crores. Political changeover in 2024 and economic uncertainty weakened public confidence, and the situation worsened in 2025.

She also criticised the regulator for failing to enforce the 90-day claim settlement rule. "Declining investment is largely due to fund shortages and growing mistrust in the sector," she said.

WEAK OVERSIGHT LEAVES CUSTOMERS WAITING

Md Main Uddin, professor of Banking and Insurance at the University of Dhaka, said poor performance in 2024 carried over into 2025 due to earlier disruptions.

"Many companies failed to earn enough on investments, limiting their ability to pay claims. In some cases, claims were deliberately not paid."

Uddin added that older insurers are trapped in unprofitability and long claim backlogs. "Some avoid settlements because they expect little legal consequence."

He said that without regulatory reforms, such as consolidating weak companies and expanding mandatory health insurance, the sector will struggle to match the country's economic growth.

Md Apel Mahmud, a lifetime member of Idra, said the drop in settlement rates is caused by major discrepancies in company practices. "Some companies report large claim amounts but pay only a small portion," he said.

MAJOR UNDERPERFORMERS IN CLAIM SETTLEMENT

COMPANY	CLAIMS (IN CRORE TK)	PAID (IN CRORE TK)	SETTLEMENT	UNPAID POLICYHOLDERS
Fareast Islami Life	3,442	214	6%	5.66 lakh
Padma Islami Life	280.81	11.21	4%	2.35 lakh
Progressive Life	207.15	44.50	21%	42,162
Golden Life	52.44	5.77	11%	18,331
Sunflower Life	234.35	12.93	5.5%	84,943
Baira Life	80.61	1.31	1.6%	33,131

Bangladesh races to secure LNG

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These shipments are expected between April 5 and 13. UK-based TotalEnergies Gas & Power Ltd will supply one cargo at \$21.58 per MMBtu, while South Korea-based Posco International Corporation will provide two cargoes at \$20.76 per MMBtu.

Earlier, state-run Petrobangla secured two emergency LNG cargoes for March deliveries at nearly three times December prices. One cargo was purchased from US-based Gunvor at \$28.28 per MMBtu, while a second from Vitol cost \$23.08 per MMBtu.

By comparison, LNG purchased in December cost just \$9.99 per MMBtu. Bangladesh's power sector has

transformed rapidly over the past decade. Domestic gas production, long the backbone of electricity generation, has stagnated as major gas fields mature.

To bridge the supply gap, the government began importing LNG in 2018 via floating storage and regasification units (FSRUs) at Moheshkhali. Since then, LNG has become a structurally vital component of the energy mix.

In 2025, Bangladesh spent roughly \$3.88 billion to import 109 LNG cargoes, compared with \$3.02 billion for 86 cargoes in 2024, reflecting rising demand and higher prices, according to data from Dhaka-based management consulting firm LightCastle Partners.

Qatar remains the country's dominant supplier. In 2025, QatarEnergy received around \$1.2 billion, the largest single supplier payment, for delivering 40 contracted cargoes.

Oman's OQ Trading supplied a further 16 under long-term agreements, while the remaining 48 cargoes were bought from the spot market, according to LightCastle data.

Because Qatar's LNG exports originate in the Persian Gulf, most shipments to Bangladesh must transit the Strait of Hormuz.

As a result, the country's energy supply chain remains structurally vulnerable to disruptions in Gulf shipping routes.