



Can Smart Homes Actually Save Money?

TAGABUN TAHARIM TITUN

In the bustling urban landscapes of Dhaka and Chattogram, the term “smart home” is often associated with luxury like automated curtains, voice-controlled speakers, or high-end security cameras. However, as electricity prices rise and the national grid faces increasing pressure, a new narrative is emerging: the smart home as a financial tool. Beyond the convenience of turning off a light with a smartphone, modern IoT (Internet of Things) ecosystems are proving to be essential in curbing the soaring utility bills of Bangladeshi households.

SMART THERMOSTATS DRIVE MAJOR SAVINGS

The single largest contributor to electricity bills in Bangladesh is climate control. In the sweltering heat of a tropical summer, air conditioners account for nearly 75% of a typical urban household’s power consumption. Global data suggests that smart thermostats can reduce cooling bills by 15% through machine learning that adjusts to occupancy and outdoor weather patterns.

In the local market, brands like Walton have localised this technology. Walton’s Inverna (Extreme Saver) series, equipped

with IoT-based smart control, allows users to monitor their power consumption in real-time. According to tests certified by the Bangladesh University of Engineering and Technology (BUET), these smart-controlled units can cost as little as Tk 2.19 per hour in Eco-mode. By allowing users to schedule cooling and adjust temperatures remotely, the risk of “accidental waste”, leaving an AC running in an empty room—is virtually eliminated.

LIGHTING AUTOMATION REDUCES ELECTRICITY WASTE

While an individual bulb might not seem like a major expense, lighting typically accounts for 15% of household energy use in Bangladesh. The move from traditional incandescent bulbs to LEDs was the first step; the second is automation. Smart lighting systems, such as those integrated via Samsung SmartThings or LG ThinQ, utilise motion sensors and ambient light detection to optimise output.

If a room is sufficiently lit by daylight, smart sensors can dim the lights or turn them off entirely without human intervention. Global research from various platforms indicates that smart lighting can save between 7% and 27% on a home’s lighting energy use. In

large Bangladeshi apartments where lights are frequently left on in corridors or guest rooms, this automation translates to hundreds of taka saved every month.

LOCAL BRANDS LEADING SMART INTEGRATION

The transition to energy-efficient living is being championed by local and international brands tailored for the Bangladeshi market. Singer Beko has introduced “ProSmart Inverter” technology in their washing machines and refrigerators, focusing on reducing noise and energy consumption. Their smart-ready appliances are designed to handle the voltage fluctuations common in the local grid, ensuring that energy-saving features remain operational even under stress.

Similarly, LG Bangladesh has largely promoted its ThinQ ecosystem. Through a single app, users can manage everything from their refrigerator’s cooling intensity to the drying cycles of their washing machines. The app provides a

“Home Energy Platform” that identifies which appliance is the “energy vampire” of the house, allowing homeowners to make data-driven decisions on when to upgrade or service their devices.

SEE PAGE J2

“After switching to a Walton Inverna IoT AC and setting it to Eco-mode via the app, my AC bill dropped by nearly 35% compared to my old non-inverter unit.”

SIFAT KHALIL

A private banker living in Wari, Dhaka

An advertisement for the Gree Air Conditioner. The top half shows a white Gree air conditioner mounted on a blue wall. Below it, a fluffy orange cat sits on a blue sofa. The bottom half features four circular icons representing smart features: No Direct Airflow, Long-distance Air Supply, G-AI Inverter, and Smart Control. The text "MAKE COMFORT AIRY TIME" is prominently displayed. The Electromart logo and contact information are at the bottom.

An advertisement for the Walton "Milionir" offer. The top half features the Walton logo and the "Milionir" offer text. Below it, three winners are shown with their names and photos. The bottom half displays various Walton appliances, including a washing machine, a refrigerator, a microwave, and a smart TV. The text "উপহার গ্রাণ্ডদের কয়েকজন" (A few winners of the prize) is visible. The bottom of the ad includes the Walton logo, contact information, and a QR code.



Can Smart Homes Actually Save Money?

As the cost per unit of electricity will continue to climb under new government tariffs, the initial investment in smart technology is believed to pay for itself within 18 to 24 months

FROM PAGE J1

REAL DATA ON MONTHLY BILLS

The financial impact of these technologies is no longer theoretical. Real-world comparisons show a stark difference in monthly expenditure. Rezwan Ahmed a private service holder with a family of 6 lives in Gulshan, has shifted to a disciplined, smart-assisted cooling routine and utilising IoT-enabled appliances saw their monthly DESCO bill drop from Tk 2,800 to Tk 1,600—a saving of over 40%.

“After switching to a Walton Inverna IoT AC and setting it to Eco-mode via the app, my AC bill dropped by nearly 35% compared to my old non-inverter unit,” says Sifat Khalil, a marketing executive living in Wari. “The ability to check my daily unit consumption on my phone has made me much more conscious of our family’s habits.”

Another testimonial comes from the professional sector. “The LG ThinQ app allows me to track exactly which room is drawing the most power. By automating my balcony and kitchen lights with

motion sensors and using the energy-saving mode on my washer, I saved more than 1000 BDT in just one month,” notes Farhana Kabir, a founder and senior architect living in Dhaka.

FUTURE OF ENERGY EFFICIENT LIVING

The roadmap for the Bangladeshi home is clear: integration is the key to affordability. As the cost per unit of electricity will continue to climb under new government tariffs, the initial investment in smart technology is believed to pay for itself within 18 to 24 months. By making individual devices work as a coordinated system, homeowners are not just buying convenience but are securing a more sustainable and cost-effective future.

Whether it is a Singer Beko refrigerator adjusting its compressor speed during off-peak hours or a Google Nest thermostat learning the family’s schedule, the “smart” in smart home now firmly stands for “saving.”



ZOHEB AHMED
Chief Marketing Officer
Walton Hi-Tech Industries PLC.

Over the next five years, the company will invest heavily in R&D to develop eco-friendly products, supporting Bangladesh’s goal of electronics self-reliance through sustainable manufacturing and innovation.

A blueprint for ‘SMART HOME ECOSYSTEM’

Walton Hi-Tech Industries PLC.

The consumer electronics industry is undergoing a significant transformation with AI and IoT integration. Walton is localising these technologies to enhance energy efficiency and modern living. Zoheb Ahmed, Chief Marketing Officer of Walton Hi-Tech Industries PLC, outlines the brand’s vision for pioneering Bangladesh’s smart home ecosystem.

The Daily Star (TDS): Which smart home appliance category is currently leading your sales in Bangladesh and what is driving that demand?

Zoheb Ahmed (ZA): At present, smart refrigerators, smart inverter air conditioners and smart televisions are the leading categories in Walton’s sales portfolio in Bangladesh. Demand for smart refrigerators is driven by Walton’s pioneering 8-in-1 convertible technology, AI Doctor diagnostics, and inverter systems that deliver up to 70% energy savings. Walton refrigerators have secured the ‘Best Brand Award’ for 12 consecutive years, reflecting deep consumer trust. On the other hand, Walton smart ACs are experiencing rapid growth due to the extreme shift in climate patterns in Bangladesh.

TDS: How is your brand integrating Artificial Intelligence (AI) and IoT to make appliances more intuitive for Bangladeshi users?

ZA: Walton leverages IoT for remote control and energy tracking via smartphone apps. Their proprietary “AI Doctor” uses machine learning to predict faults before breakdowns occur, while offline voice control in Bangla and English ensures accessibility for all users. Developed by their in-house

R&I team, these features make smart appliances more intuitive, reliable, and user-friendly.

TDS: With rising electricity costs, how do your smart appliances specifically help consumers reduce their monthly utility bills?

ZA: To combat rising electricity tariffs in Bangladesh, Walton’s smart appliances utilise advanced inverter technology and intelligent sensors to reduce energy consumption by up to 70%. These features optimise performance based on usage patterns, significantly lowering monthly utility bills for households.

TDS: What maintenance tips would you give users to keep smart ACs, refrigerators, and TVs performing well for a long time?

ZA: To maximise appliance lifespan, clean AC filters quarterly, use “Self-Clean” monthly, and schedule professional servicing twice a year. For refrigerators, avoid overloading and keep condenser coils clean to ensure airflow. Protect TVs by keeping them dust-free, lowering brightness to preserve the backlight, and regularly updating software. Consistent maintenance across all devices ensures peak performance and long-term durability.

TDS: What are the key challenges hindering the industry’s wider adoption in Bangladesh?

ZA: Despite rapid growth, the smart appliance industry in Bangladesh faces several challenges. These include: perceived high initial cost, unreliable electricity infrastructure, limited rural broadband for full IoT benefits, and awareness gaps about long-term savings. Walton addresses these through easy EMI, solar hybrid options, and massive consumer education campaigns.



MD. NURUL AFSER
Deputy Managing Director
Electro Mart Group

Prioritise your budget for high-use appliances that offer significant energy savings and long-term reliability. Refrigerators and air conditioners are the most critical investments; for instance, Konka inverter fridges and Gree G-Inverter ACs can reduce electricity consumption by up to 71% and 70%, respectively. Focus on “smart” features that provide genuine utility.

Powering the SMART HOME REVOLUTION

Electro Mart Group

To combat rising utility costs, Electro Mart Group is pioneering the transition from conventional to AI-driven appliances. Md. Nurul Afser, Deputy Managing Director, discusses how the group is localising advanced technology to deliver sustainable, energy-efficient solutions.

The Daily Star (TDS): Which smart home appliance category is currently leading your sales in Bangladesh and what is driving that demand?

Md. Nurul Afser (MNA): Based on market trends in Bangladesh, Smart Air Conditioners and Smart Refrigerators are leading the smart home appliance sales, with rapidly growing interest in Smart Washing Machines, Microwave Oven and LED TV. 80 to 85% demands are met by the local manufacturing brands. It also shifted to AI-enabled appliances that cater to local needs.

TDS: How do you evaluate the current performance and competitiveness of local brands versus international brands in this industry?

MNA: Local brands command 85-90% of Bangladesh’s electronics market, leveraging competitive pricing and extensive service networks to outperform international rivals. Supported by government incentives and superior rural penetration, they cater effectively to the cost-sensitive consumers. While global brands lead in high-end innovation, local manufacturers have secured consumer confidence through improved after-sales support and local production.

TDS: How is your brand integrating Artificial Intelligence (AI) and IoT to make appliances more intuitive for

Bangladeshi users?

MNA: Gree’s smart technology goes beyond basic Wi-Fi—it actively optimises energy use based on real usage patterns. Gree’s Clivia and Airy series utilise AI and I-Feel sensors to target cooling precisely and learn user habits. By employing predictive cooling—such as energy-efficient pre-cooling based on schedules—these systems maximise comfort while significantly reducing electricity consumption.

TDS: With rising electricity costs, how do your smart appliances specifically help consumers reduce their monthly utility bills?

MNA: Energy efficiency is now a necessity in Bangladesh. While simple maintenance can save 20-30% on energy, Gree’s G-Inverter technology cuts consumption by up to 70% by modulating compressor speed to meet real-time demand. This ensures peak performance during typical operation, significantly lowering monthly utility costs.

TDS: Could you share insights into your company’s ongoing initiatives and future plans for the next 3-5 years?

MNA: Future initiatives focus on hardware-integrated AI and custom silicon to drive appliance efficiency and durability. Key advancements include predictive maintenance to prevent breakdowns, 3DC Inverter technology for adaptive load balancing, and solar hybrid integration that intelligently switches power sources to minimise costs. Furthermore, the transition to next-generation refrigerants will ensure all products remain energy-efficient and environmentally compliant.

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What a smart home actually looks like beyond wi-fi

E RAZA RONNY

In Bangladesh, “smart home” often stops at connected devices. A smart TV, a few app-controlled lights, maybe a voice assistant. Useful, but limited.

A fully realised smart home works at a systems level. Devices exchange data, adjust behaviour, and optimise how the house runs. The impact shows up in energy use, time saved, and fewer routine decisions.

WHERE THE EFFICIENCY COMES FROM

Energy management is the most developed part of smart home technology, and it is where the numbers are clearest. Smart thermostats such as Google Nest Thermostat and systems from Ecobee use occupancy sensors and machine learning to adjust heating and cooling automatically. Field data shows these systems can reduce HVAC energy use by around 10 to 20 percent, depending on usage patterns.

At a larger scale, companies like Verdigris Technologies install AI-based sensors that monitor electricity at circuit level. Their systems identify inefficiencies and unnecessary loads in real time, something that was not



possible with traditional metering.

This is where smart homes move beyond convenience. They actively reduce waste.

DEVICES THAT COORDINATE, NOT JUST RESPOND

The difference between a connected home and a smart one comes down to coordination.

Platforms like Samsung SmartThings bring multiple devices into a single system. Lighting, appliances, and climate control can respond to shared data instead of acting independently.

Recent updates in SmartThings introduced “ambient sensing”, where devices such as TVs and speakers detect motion and activity to trigger

automation. A room that senses no movement can reduce cooling and switch off lights without manual input. This type of coordination is where time savings begin to show. Small actions disappear from daily routines.

THE KITCHEN AS A DATA POINT

Smart appliances are often dismissed as gimmicks until their practical use becomes clear.

Early models like the Samsung T9000 from 2013 introduced inventory tracking and calendar integration. Newer refrigerators from GE Appliances now include internal cameras and barcode scanning. Users can check contents remotely and build shopping lists automatically.

The effect is simple. Fewer duplicate purchases. Less food waste. Less time spent checking what is already at home. These are not dramatic features, but they solve everyday inefficiencies.

SHIFTING WHEN POWER IS USED

Another area with measurable impact is load shifting. Smart washing machines, dishwashers, and water heaters can run during off-peak hours when electricity demand is lower. This reduces strain on the grid and, in some markets, lowers cost.

Research into AI-driven home energy systems shows total household energy savings of up to 20 percent when these optimisations are applied consistently.

In contexts like Bangladesh, where

load management and power stability are ongoing concerns, this kind of scheduling has practical value beyond cost.

HOMES THAT LEARN PATTERNS

Recent progress comes from how data is used, not from new hardware. AIoT systems track behaviour over time, mapping when people are home, when electricity demand peaks, and how different appliances interact. Operations are adjusted automatically based on these patterns.

Cooling systems can ease off when kitchen appliances are drawing power, helping balance overall load. Rooms can be cooled before occupants arrive, then stabilised once conditions are met. These changes run continuously in the background without requiring constant input.

Many homes described as smart still operate in fragments. A connected air conditioner, a few smart plugs, and a streaming device remain isolated without a shared system. Integration is what allows devices to exchange data and act together.

Platforms like Samsung SmartThings and earlier ecosystems such as Qivicon were built around this idea. Linking systems allows coordinated decisions across the home, which is where real efficiency begins.

WHAT THIS MEANS FOR BANGLADESH

The local market is still early. Most households are experimenting with individual products rather than full ecosystems. That gap is likely to narrow. Rising electricity costs, urban density, and growing access to connected devices are pushing demand toward more efficient systems.

A smart home, in practical terms, reduces energy use, trims daily effort, and handles routine adjustments in the background. This is done not by adding more devices, but by making the ones already there work together properly.



MD. RASHEDUL ISLAM
Head of Business
Transcom Electronics Ltd.



“We are shifting the consumer mindset from the initial sticker price to the long-term return on investment through energy-efficient, AI-powered technology.”

SMARTER HOMES For Better Living

Transcom Electronics Ltd.

Transcom Electronics Ltd. has been a cornerstone of Bangladesh’s household electronics market for decades, bringing global giants like LG, Samsung, and Hitachi to local doorsteps. As the nation pivots toward a digital-first lifestyle, Transcom Digital has transformed from a traditional retailer into a pioneer of smart living solutions. Md. Rashedul Islam, Head of Business at Transcom Electronics Ltd., discusses how the company is shaping the future of Bangladeshi homes through innovation and efficiency.

The Daily Star (TDS): Which smart home appliance category is currently leading your sales and what is driving that demand?
MD. Rashedul Islam (MRI): Smart Inverter ACs and Large-Screen TVs are our top performers. The demand is fueled by the dual need for extreme energy efficiency during intense summers and the “Home Cinema” trend. Consumers are increasingly seeking a stadium-like atmosphere for major global sporting events, which has made high-end entertainment systems a priority.

TDS: For buyers on different budgets, how should they decide which smart features are worth the investment?
MRI: For long-term value, buyers should invest in the “heart” of the appliance. This means prioritising a High-End Inverter Compressor for refrigerators, a Direct Drive Motor for washing machines, or an OLED panel for TVs. These core components dictate the actual lifespan and performance of your investment, ensuring the appliance remains functional and efficient for years.

TDS: How is Transcom integrating AI and IoT to make appliances more intuitive for local users?
MRI: Through platforms like

LG’s ThinQ AI, we are creating a connected ecosystem. We offer ACs that learn your cooling habits and TVs that act as a central dashboard for the entire home. Furthermore, Samsung’s AI Energy Mode analyses usage patterns and suggests saving modes to cut consumption, making daily life both intuitive and hands-free.

TDS: With rising electricity costs, how do your appliances help consumers reduce monthly utility bills?
MRI: Efficiency is no longer optional; it is a necessity. Our latest range of Twin-Inverter ACs and AI-ECO refrigerators can reduce monthly energy consumption by up to 70%. This allows consumers to enjoy premium comfort and massive food storage without the constant burden of high electricity bills.

TDS: What is your company’s future vision for the next three to five years?
MRI: Our primary goal is to shift the consumer mindset from “sticker price” to “long-term ROI.” Transcom Digital is evolving into a Smart Solutions Provider. We are transforming our showrooms into interactive hubs where customers can experience a fully connected, AI-powered lifestyle across every product category.



GERALD SUNGHO CHUN
Managing Director
LGE Singapore, Bangladesh branch



Our inverter technology can cut energy consumption by up to 70 percent for Bangladeshi consumers.”

Innovations SHAPING SMART LIVING

LG Electronics Bangladesh

LG Electronics Bangladesh remains a pioneer in smart home market, renowned for integrating ThinQ AI and energy-saving inverter technology into modern households. Mr. Gerald Sungho Chun, Managing Director of LGE Singapore Bangladesh branch discusses LG’s commitment to localised manufacturing and high-tech solutions designed to maximise durability.

The Daily Star (TDS): Which smart home appliance category is currently leading your sales in Bangladesh and what is driving that demand?
Gerald Sungho Chun (GSC): Dual Inverter air conditioners are leading our growth. Rising temperatures and higher electricity costs are pushing consumers toward these energy-efficient solutions. Demand peaks during pre-summer and Eid seasons.

TDS: For buyers on different budgets, how should they decide which smart appliance is worth spending more on and which features are non-negotiable?
GSC: Consumers should focus on core technology like inverter efficiency and durability. Cosmetic features should be considered secondary to voltage protection and build quality.

TDS: Which smart products have been your best sellers in the last three years?
GSC: Our best sellers include 1.5 Ton Dual Inverter ACs and 43-inch Smart TVs. We also see high sales for 260-300L Instaview refrigerators and 7-8kg front-load washing machines.

TDS: How is your brand integrating Artificial Intelligence (AI) and IoT to make appliances more intuitive for Bangladeshi users?
GSC: We use the LG ThinQ app to help users control appliances remotely. This system allows for energy monitoring and smart

diagnostics. We focus on practical AI that simplifies daily life.

TDS: What are the top three features Bangladeshi buyers should look for when choosing a smart home appliance?
GSC: Buyers should prioritise energy efficiency through inverter technology. They should also look for durability features like Gold Fin protection. Finally,

LG is revolutionising the local market by combining practical AI with local manufacturing to provide durable and energy-efficient smart home solutions.

cleaner indoor air solutions are essential for health.

TDS: With rising electricity costs, how do your smart appliances specifically help consumers reduce their monthly utility bills?
GSC: Our inverter technology can cut energy consumption by up to 70 percent. Smart features like scheduling and eco modes also help users manage their power usage effectively.

TDS: Could you share insights into your company’s ongoing initiatives and future plans for the next 3-5 years?
GSC: We will expand our range of energy-efficient and AI-driven products. We are also enhancing our after-sales service. LG is currently setting up a world-class manufacturing facility in Bangladesh.

A No-Nonsense
Smart Shopper's
Checklist

ADRIN SARWAR

We've all been there: lured in by a sleek touch-screen fridge or an AC you can turn on from the office, only to find out the app crashes constantly or the device "forgets" its settings every time the power flickers. In the rush to digitise our homes, it's easy to end up with expensive gadgets that make life more complicated, not easier.

A truly "smart" home isn't about having the most screens; it's about having appliances that understand your environment and work reliably when you need them. This checklist is designed to help you cut through the marketing noise and invest in technology that actually serves you.

In our region, "smart" tech is often "sensitive" tech. Our reality involves frequent voltage fluctuations, high dust levels, and monsoon moisture. A smart device is essentially a computer inside a machine; If the hardware is not rugged enough for local conditions, your expensive investment could short-circuit before the warranty even expires.

THE "REAL LIFE" AUDIT

The biggest trap in smart home shopping is falling in love with a feature in a showroom that doesn't translate to your actual living room. It is easy to be dazzled by a fridge that tells you the temperature or a toaster with a touchscreen, but if those features don't solve a problem you face every day, they are just expensive distractions. Before you even glance at the technical specifications, perform an honest audit by considering these factors:

Before looking at specs, ask if the device fits your actual daily routine.

» Does this "smart" feature solve a recurring

problem (like forgetting to turn off the lights) or is it just a novelty you'll stop using after a week?

» If the WiFi goes out, can you still operate the appliance manually? Never buy a smart device that locks you out of basic functions during an internet outage.

» Is the interface intuitive enough for everyone in the house (children, elderly parents, or domestic help) to use without a manual?

HARDWARE RESILIENCE

In our region, "smart" tech is often "sensitive" tech. Our reality involves frequent voltage fluctuations, high dust levels, and monsoon moisture. A smart device is essentially a computer inside a machine; If the hardware is not rugged enough for local conditions, your expensive investment could short-circuit before the warranty even expires.

» Ensure the device features "Auto-Restart." If the power goes out, the appliance should return to its previous settings (temperature, mode, timer) immediately when power returns.

» Check if the internal sensors and motherboards are tropicalized or coated to withstand high humidity and dust, which are the silent killers of electronics in our region.

» Smart appliances often have weak WiFi receivers. Check if the device requires a "bridge" or if your router is strong enough to reach the kitchen or balcony where the appliance will sit.

SOFTWARE & SUPPORT

Think of a smart appliance as a mix between a machine and a smartphone. It has a "digital brain" that needs regular updates to stay safe and functional. If a brand doesn't offer good long-term support, your high-tech investment can quickly become useless. Before you buy, make sure the company is prepared to back you up:

» Research how often the manufacturer pushes software updates. A smart device without security updates becomes a hacking risk or a "brick" within two years.



» Does the device work with universal platforms like Google Home or Alexa, or are you forced to use a buggy, third-party app that might be discontinued?

» Ask the salesperson specifically about the "Smart Board" or "Inverter Module." Are these stocked locally, or will you have to wait six weeks for an import if it breaks?

» Only buy brands that have an authorized service center within your city. Remote tech support is useless for a leaking smart washing machine.

MAKING SMART SIMPLE

At the end of the day, technology should be invisible. It should work in the background to save you time, energy, and money. If a device requires you to be a tech expert just to get it started, it isn't making your home smarter; it's giving you a second job.

Use this checklist to ensure that your next purchase isn't just a "gadget," but a reliable tool that stands up to local conditions and stays functional for years to come. Happy shopping!

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Teknaf to Tentulia economic corridor on the horizon

ADB pitches \$79 billion plan over 20-year period to decongest Dhaka, Ctg

REJAUL KARIM BYRON

The Asian Development Bank (ADB) has proposed a 20-year development plan involving about \$79 billion to build a major economic corridor from Teknaf to Tentulia with the view to decongesting Dhaka and Chattogram, in line with the BNP's election manifesto.

The plan, titled North-West Dhaka South-East Economic Corridor, envisages investments of \$20 billion in the first three years, \$45 billion over the following seven years and the remainder over the final decade, The Daily Star has learnt from officials with direct knowledge of the matter.

The proposed corridor would connect Matarbari, Chattogram, Mirsharai, Dhaka North and South, Gazipur, Bogura, Rangpur, Dinajpur and Tentulia. Development activities would span a 100-kilometre belt -- 50 kilometres on each side of the route -- covering 44 surrounding districts.

Special focus would be given to building suitable health, education, power and energy infrastructure so that people would be compelled to shift from Dhaka and Chattogram.

SEE PAGE 2 COL 1



Under a sky heavy with clouds, farmers in Matian Haor of Tahirpur race against the clock to bring home their golden paddy before the impending rains. For them, the harvest is more than grain -- it's the lifeline that sustains the family. In Sunamganj's haor belt, uncertainty hangs as the looming flash flood forecast threatens to wash it all away.

PHOTO: COLLECTED

Nuclear fuel loading starts at Rooppur power plant

AHMED HUMAYUN KABIR TOPU

The Rooppur Nuclear Power Plant officially began fuel loading into one of its two units yesterday afternoon, marking a historic moment in the nation's energy sector.

At least 300 megawatts of electricity are expected to be supplied to the national grid within the next three months.

Located on the banks of Padma in Pabna's Ishwardi, the \$12.65 billion RNPP was built with Russian technology. The first concrete was poured on November 30, 2017, when the Awami League government was in power. Delays due to unavoidable circumstances like Covid-19 pandemic and Ukraine-Russia war, the country's debut nuclear plant has finally entered its operational phase.

"It will take 30 to 40 days to complete the fuel loading," said Md Zahedul Hasan, managing director

SEE PAGE 5 COL 1

'I couldn't bring a single grain home'

Relentless rain, embankment breaches, labour crisis push haor farmers to brink

STAR REPORT

Across the haor districts of northeastern Bangladesh, thousands of farmers are losing their only annual harvest to a combination of record pre-monsoon rainfall, breached embankments, and an acute shortage of harvesters and labourers.

"My golden paddy fields were destroyed. I couldn't even bring a single grain home. How can I sustain my family?" Ratan Mia, a farmer from Kalimpur village in Kishoreganj's Austagram upazila, said while sitting on the bank of a submerged haor that swallowed his 10 acres of paddy.

Forecasters warn that the worst is still ahead, citing a possibility of flash floods on the horizon.

The Flood Forecasting and Warning Centre (FFWC) yesterday issued a 72-hour alert warning of heavy to very heavy rainfall across the entire northeastern haor basin.

"Water levels of all rivers in the region are rising fast, and the low-lying areas in Sylhet, Moulvibazar, Habiganj and Netrokona districts will be flooded in the next 72 hours," said the alert.

SEE PAGE 2 COL 1

Top gangster shot dead in New Market

STAFF CORRESPONDENT

A top-listed criminal was shot dead in front of Dhaka University's Shaheed Shahnewaz Hall in the New Market area around 8:00pm last night.

Khandokar Noyeem Ahmed Titon, 59, was released on bail in August 2024 after serving a long prison term. His name appeared second on the government's list of 23 top criminals in 2001. Investigators believe he was killed by his rivals in the underworld.



Titon

He was the brother-in-law of another notorious gangster, Sanjidul Islam Emon. Law enforcement sources said Emon himself is suspected of involvement. Emon was also suspected of orchestrating the daylight shooting of Tariq Saif Mamun, another top criminal, in Old Dhaka on November 10 last year.

Police said Titon was long involved in extortion and tender manipulation, among other criminal activities in

SEE PAGE 2 COL 4

JS heats up over Jamaat's role in '71 war

STAFF CORRESPONDENT

Jamaat-e-Islami MPs erupted in protest in parliament yesterday after ruling party lawmaker Fazlur Rahman said that it was a "double crime" for members of 1971 martyrs' families or freedom fighters to engage in Jamaat politics.

Freedom fighter Fazlur Rahman, speaking during the motion of thanks to the president's address, asserted that the Liberation War was unparalleled and could not be compared with any other movement.

His remarks sparked an uproar that raged for more than ten minutes, forcing Speaker Hafiz Uddin Ahmad to rise to his feet and urge opposition members to restore order.

At one stage, treasury bench MPs also stood in protest, further escalating the chaos. Frustrated by the disorder, the Speaker remarked that the way lawmakers were behaving "would make children ashamed".

Fazlur said that the opposition leader stated that he himself comes from a freedom fighter's family and a martyrs' family and yet is involved in Jamaat politics.

SEE PAGE 2 COL 4

Eskayef begins making modern Novo Nordisk insulin

STAFF CORRESPONDENT

For millions of people living with diabetes in Bangladesh, insulin could soon become more affordable and easier to access, as Eskayef Pharmaceuticals Ltd has begun producing modern penfill cartridges in partnership with Danish company Novo Nordisk.

To that end, Eskayef has entered a technology transfer arrangement with Novo Nordisk, which supplies roughly 40 percent of Bangladesh's insulin demand, marking a shift from reliance on imports.



Today's event is a step forward It is a new start for our country. It demonstrated that 'we can'.

SARDAR MD SAKHAWAT HUSAIN, health minister

The price of the locally manufactured products, expected to hit the market from next month, will be 18 percent lower than imported ones, while maintaining the same quality standards, officials said.

"Today's event is a step forward It is a new start for our country," Health Minister Sardar Md Sakhawat Husain said at the launching event of the initiative at a city hotel yesterday.

"It demonstrated that 'we can'," the minister said, hailing the collaboration between the two companies.

The world's largest producer of insulin, Novo Nordisk has been supplying Bangladesh with NovoMix and

NovoRapid insulin products for more than two decades through shipments from its global manufacturing sites.

The penfill cartridges of NovoMix and NovoRapid are small pre-filled insulin containers used in injection pens, allowing patients to take more precise and convenient doses compared to traditional vial and syringe methods.

Under the new arrangement, these cartridges will be produced locally by Eskayef using Novo Nordisk's technology and manufacturing processes, aligned with international standards. Each batch will also be verified in Denmark to

ensure compliance with the company's global quality requirements.

Currently, more than 14 million patients in the country are living with diabetes and the burden continues to increase, creating an urgent need for local capacity, officials said.

Simen Rahman, group CEO of Eskayef owner Transcom Limited, described the initiative as marking "a proud milestone".

"This achievement is the result of years of commitment, precision and collaboration," she said, adding that Eskayef has invested over \$30 million (around Tk 370 crore) in this project.

SEE PAGE 2 COL 4



Bottled soybean oil becomes scarce

B1



Dual demands of Shamim's No. 6 role

P11

আন্তর্জাতিক শব্দসচেতনতা দিবস ২০২৬

আর নয় শব্দদূষণ চাই মুক্ত জীবন

শব্দদূষণ শব্দগলি নষ্ট করে, মেধা বিকাশ বাধাগ্রস্ত করে ও জীববৈচিত্র্য ধ্বংস করে। আসুন শব্দদূষণ নিয়ন্ত্রণে সচেষ্ট হই।

শব্দদূষণ নিয়ন্ত্রণে সমন্বিত ও অংশীদারিত্বমূলক প্রকল্প পরিবেশ অধিদপ্তর পরিবেশ, বন ও জলবায়ু পরিবর্তন মন্ত্রণালয়

US TRADE DEAL A partnership for greater bilateral trade Says US envoy to Dhaka

STAFF CORRESPONDENT

US Ambassador to Dhaka Brent T Christensen yesterday dubbed the recently signed Agreement on Reciprocal Trade (ART) between Bangladesh and the Trump administration a genuine partnership that will create opportunities for more trade and investment for both nations.

The US envoy made the remarks while speaking at a discussion on commercial and economic policy during the AmCham High-Level Luncheon and Policy Dialogue at the Sheraton Dhaka, attended by the commerce minister, diplomats, business leaders, academics and experts.

On the ART, the ambassador said it is a policy that emphasises trade over aid, investment over assistance, and a genuine partnership that creates opportunities for both countries.

Noting an enormous potential of bilateral trade, he called this moment an extraordinary opportunity for Bangladesh.

Christensen expressed hope that if fully embraced and executed, the ART could propel not only trade between the two countries but also Bangladesh's economic development to new levels.

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Brent T Christensen



From left... DG of Directorate General of Drug Administration Maj Gen Shameem Haidar; Prof Farid Uddin; President of Diabetic Association of Bangladesh and National Prof AK Azad Khan; Danish Ambassador Christian Brix Møller; Transcom Ltd CEO Simeen Rahman; Health Minister Sardar Md Sakawat Husain; MD of Novo Nordisk Bangladesh Riad Mamun Prodhan; Senior Vice-President (Asia Pacific) of Novo Nordisk Jay Thyagarajan; and Director of BIRDEM Academy Prof Md Faruque Pathan pose for a photo at the launch of modern penfill cartridges, being produced locally by Eskayef Pharmaceuticals Ltd in partnership with Danish company Novo Nordisk.

PHOTO: COURTESY OF PROTHOM ALO

Teknaf to Tentulia economic corridor on the horizon

FROM PAGE 1

In its 51-point election manifesto, the BNP pledged to reduce population density in Dhaka by enhancing services in districts and upazilas and by strengthening local governments.

Once operational, the corridor could raise Bangladesh's GDP growth by two percentage points on average and generate 10 million jobs within a decade and help reduce poverty for around 12 million people.

ADB began study for the plan last year, when reform initiatives by the interim government across several sectors were gaining momentum.

The Manila-based multilateral lender submitted the draft report soon after the current government assumed office, while the final report is expected next month, according to officials.

Earlier this month, the draft proposal was handed over to Finance Minister Amir Khosru Mahmud Chowdhury, who placed it before Prime Minister Tarique Rahman on Sunday.

Tarique gave the green light to the ADB's plan with some directives, The Daily Star has learnt from people involved with the proceedings.

The proposal includes investments to upgrade existing roads, railways and waterways along the corridor, alongside projects in education, healthcare, energy and power.

It envisions land-based LNG terminals and gas exploration initiatives. The other components include multimodal transport hubs, port development and digital connectivity.

According to the draft, infrastructure would be developed to support small and medium enterprises (SMEs) within urban areas across the 100-kilometre belt.

Existing roads, rail lines and inland

water terminals would be modernised, while new facilities would be built to ensure smoother transportation of goods.

Digital connectivity projects would also be undertaken to support the growth of ICT-related businesses.

Key infrastructure investments include upgrades to Mongla Port in Khulna, Benapole Port in Jashore and Sheola Land Port in Sylhet to strengthen connectivity and trade facilitation.

Areas along the Naf River and the Sabrang area in Teknaf upazila would be developed as special tourism zones.

Tarique called for special support for farmers and SMEs in northern Bangladesh, particularly through improved rail links, to ease the movement of goods to Dhaka and other key markets.

He also called for the development of international-standard healthcare facilities to help reduce the outflow of foreign currency spent on treatment abroad.

The proposed financing would come from a combination of ADB support, other development partners, private investors and the Bangladesh government, according to finance ministry officials involved with the proceedings.

One of the key objectives would be to attract private investment into economic activities linked to the corridor.

The Economic Relations Division said part of the financing would come directly from ADB, with co-financing arrangements also under consideration.

The plan also seeks to draw foreign investment through projects designed for private sector participation.

ADB has long financed initiatives aimed at boosting trade and economic

cooperation among Bangladesh, India's northeastern states, Bhutan and Nepal.

Within Bangladesh, it has also supported projects focused on domestic economic corridors.

Against this backdrop, officials said ADB is now keen to finance a comprehensive, long-term development plan for Bangladesh.

The proposed corridor initiative is highly ambitious in both scale and scope, though it would be difficult to assess fully without seeing the detailed plan, said Zahid Hussain, former lead economist at the World Bank's Dhaka office.

"A 20-year plan will span multiple electoral cycles. Bangladesh's past experience shows that changes in government often lead to shifts in project priorities. Ensuring continuity of commitment will therefore be a major challenge," he told The Daily Star.

Governance would also be a major factor as such a plan could not be managed by a single ministry.

With components spanning transport, health and industry, it would require a "whole-of-government" approach, he said, adding that it remains unclear which entity would serve as the lead agency, how inter-ministerial coordination would be handled and what the overall management framework would look like.

The success of the plan would depend on a well-defined governance structure, he said. However, the ADB proposed that the Prime Minister's Office or the cabinet division be the coordinating agency.

On financing, Hussain said attracting private investment, including foreign direct investment, would be another big challenge.

farmers who cultivated with loans.

Juned Miah, a farmer from Hajipur Union in Kulaura upazila in Moulvibazar, said, "All is lost. I cultivated paddy on loan, spending Tk 27,000 per acre. The paddy was submerged before harvesting."

Farmer Ramzan Ali of Austagram in Kishoreganj said he had borrowed Tk 1.5 lakh to cultivate Boro this season. "As soon as the paddy started ripening, it was submerged in water. Now both debt repayment and livelihood are uncertain," he said.

Kabil Miah, also from Austagram, said, "How can I harvest the paddy that is underwater? The paddy is turning black and brown. The golden paddy is being destroyed in front of my eyes."

Md Jamal Uddin, additional director for monitoring and implementation at the DAE Field Service Wing, said, "All respected departments and officials have been coordinating since April 20 for the prompt harvest of Boro. The chief secretary of the prime minister also ordered the deputy commissioner to take necessary action."

"We have appointed 11 civil service officials in Sunamganj along with another three for Netrokona, Habiganj and Kishoreganj, who will be working to bring in more labourers from different districts and influencing locals to join the harvesting," he said.

[Our correspondent Dwaha Chowdhury, from Sylhet; Mintu Deshwara, from Moulvibazar; Jaydul Islam, from Netrokona; and Tafsilul Aziz, from Kishoreganj, contributed to this report.]

JS heats up over Jamaat's role in '71 war

FROM PAGE 1

"No one from a martyrs' family or a freedom fighter can join Jamaat. If someone does so, it amounts to a 'double crime'," he said.

At this point, Jamaat MPs began shouting in protest.

The Speaker repeatedly urged the opposition MPs to maintain order, asking Fazlur to continue his speech: "Honourable Members, please preserve discipline in the House."

But Jamaat MPs ignored his call and kept shouting. Amid the uproar, Fazlur said: "Had they found our leader Ziaur Rahman before December 16, they would have killed him."

At one point, the Speaker rose from his seat and urged the opposition members to restore order.

The Speaker reminded the MPs: "This is Bangladesh's national parliament. Every member here is elected and has the right to speak. If you disagree, you may counter with arguments. But disturbing a member while speaking is unacceptable."

He urged the MPs to respect parliamentary procedure, warning: "The way you are behaving, even children would be ashamed. Such venerable individuals, who have become grandfathers, their grandchildren may be sitting in the gallery watching. What will they think about this?"

"When the Speaker rises, it is the duty of all members to sit down. If you do not respect the Chair, people will lose respect for the parliament itself."

He assured the opposition that after Fazlur's speech, they would be given time to respond, even extended time if necessary, and that any unparliamentary remarks would be examined and expunged.

Concluding, the Speaker asked Fazlur to finish within three minutes, after

which the opposition leader would be heard.

Fazlur was then allowed to complete his address, in which he said that December 14, 1971 is observed as Martyred Intellectuals Day.

The hundreds of intellectuals who were killed are said to have been murdered by Al-Badr.

"And you all know whose force Al-Badr was. Unfortunately, on the first day of this parliament, I could not hear much in the parliament [due to sound malfunction]. In this House, a condolence motion was also brought regarding them. Even if I were alone, I would have protested, but since my party did it, I remained silent. The matter is very clear: whether today or tomorrow, or the day after, the main message will go down in history."

Fazlur said he respects the participants of the July uprising. To compare it with the Liberation War and freedom fighters is "wrong".

"But for any reason, August [mass uprising] is not a revolution. August was a mass uprising... Comparing the Liberation War is like comparing the Pacific Ocean with a pond, or the Himalayas with a hillock."

The Liberation War is unparalleled, he said.

"In the jungles of this country, not only cuckoos sing -- there are royal places where the Royal Bengal Tiger lives. Against freedom fighters, Razakars will never win in this country," he said.

Both he and the Speaker were freedom fighters, he said.

"After December 16, hundreds of Razakars surrendered to me. I did not kill anyone -- I sent them all to jail for trial. My point is: after August 5, 2024, so many police stations were looted, so many policemen were killed. They were not fighting then; they were innocent.

Eskayef begins making

FROM PAGE 1

Simeen said local production of modern insulin cartridges ensures a reliable and uninterrupted supply of lifesaving global insulin for people living with diabetes in the country.

More importantly, it demonstrates Bangladesh's readiness to embrace advanced technology transfer and reinforces the country's position as the critical hub for high value biopharmaceutical manufacturing, she added. "This is a celebration of our capability, a partnership and a future."

Riad Mamun Prodhan, managing director of Novo Nordisk Bangladesh, said the local production is a meaningful step to expand access to modern insulin at a cheaper rate.

National Prof AK Azad Khan,

president of the Diabetic Association of Bangladesh, said Bangladesh has achieved a milestone in the field of biopharmaceutical manufacturing.

"But this should not be the end. Bangladesh needs many more such advancements in this field," he said while presiding over the programme titled "Bravo Bangladesh: Accelerating Access of Modern Insulin."

Maj Gen Shameem Haidar, director general of the Directorate General of Drug Administration, said this collaboration reinforces a fundamental commitment that essential medicines must meet clear requirements for quality, safety, and efficacy, especially for complex biologic products such as insulin.

Christian Brix Møller, the Danish

Digital laws still pose risks to free speech, privacy Say speakers at conference

STAFF CORRESPONDENT

The digital laws recently passed by parliament pose risks to freedom of expression and privacy, said speakers at a conference yesterday, stressing that each law needs to be reviewed to safeguard rights.

At the event titled, "Digital Rights Asia-Pacific (DAPAC) Bangladesh National Conference 2026", they pointed out that the laws were passed hastily without stakeholder consultation, and these have retained several provisions that allow extensive digital surveillance, creating a scope for misuse.

Digitally Right and EngageMedia, which work on internet rights, organised the event at the Bangladesh-China Friendship Conference Centre with the theme "Meaningful, Inclusive Lawmaking." Transparency International Bangladesh (TIB) and development organisation D-Net joined as session partners.

During his speech, TIB Executive Director Iftekharuzzaman expressed concern over several provisions in the recently passed Cyber Security Act, Bangladesh Telecommunication (Amendment) Ordinance, Personal Data Protection Ordinance, and National Data Management Ordinance.

He said the new laws contain inconsistencies and contradict both the spirit of July and the electoral pledges of parties represented in parliament.

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'I couldn't bring a single grain home'

FROM PAGE 1

Last evening, the government opened a control room to monitor the situation in the haor regions.

According to data from the Department of Agricultural Extension (DAE), Boro paddy accounts for nearly 55 percent of Bangladesh's yearly rice production.

Around 20 percent of the country's total rice production comes from the haor region, according to the Bangladesh Rice Research Institute.

For about a decade, excessive rainfall in the pre-monsoon has been recorded in the northeast region of the country and upstream in India.

The rainfall is triggering early flash floods, and the farmers in the haor region are still reeling from the 2017 and 2022 floods that destroyed almost all their Boro harvest.

In Sunamganj, there was a breach yesterday at two farmer-built embankments -- the Ikrahchai dyke in Chandalipara village in Madhyananagor upazila and the Gujaoumi embankment at Dekhar Haor in Sadar upazila.

The Water Development Board is on alert to protect all 602 kilometres of newly constructed dykes in the district and has ordered relevant Project Implementation Committees (PIC) to monitor round the clock for any breaches.

"If the dyke construction had been properly completed on time and quality had been ensured, we would be relieved. Now we are in fear and working around the clock to harvest as much paddy as possible," said

Jahid Hasan Arif, a farmer of Korchar Haor in Bishwambarpur upazila in the district.

Jamir Ali, a farmer from Shiyalmara Haor in Sunamganj Sadar upazila, said, "It's raining continuously, and my paddies are almost underwater now. We are struggling to harvest, as labourers don't want to pick paddy from water."

As of yesterday, 65-70 percent of all Boro paddy in the haor districts has been harvested. Now farmers are under pressure to finish before the floods arrive.

Meanwhile, waterlogged fields have rendered combine harvesters useless, and agricultural labourers are nowhere to be found.

"The paddy is ripe, but there are no workers, and machines cannot enter the fields," said Josef Miah, a farmer from Boali village in Khaliajuri Upazila in Netrokona.

He said, "It costs around Tk 2,000 to harvest paddy from one katha. In this situation, harvesting or not harvesting makes no difference -- either way, I incur losses."

Even harvested paddy is not safe. Continuous rain has prevented drying, causing grain to sprout in the field or be sold at unfair prices.

Uttam Talukdar, a farmer from Harindhara village in Kolmakanda, said, "I took paddy to the market, but no one is interested in buying wet paddy. I was forced to sell some at Tk 700 per maund just to pay the labourers. After paying them, I was left with nothing."

The situation is intense for the

ambassador to Bangladesh, said Denmark and Bangladesh share a strong commitment to improving health and building skills and capabilities.

Novo Nordisk's technology transfer and local production partnership with Eskayef is a practical example of how Danish innovation can support access to quality diabetes treatment, while strengthening local biomanufacturing capacity, he said.

Jamal Bhuyan, captain of Bangladesh's national football team; Jay Thyagarajan, senior vice-president, Region Asia Pacific at Novo Nordisk; Thomas Dyg, director, GCM of Novo Nordisk; and Mohammed Ikhtiar Hossain, executive director of Eskayef Pharmaceuticals Ltd, among others, spoke at the programme.

Top gangster shot dead in New Market

FROM PAGE 1

Rayerbazar and Mohammadpur. Though out on bail, he had been absconding without appearing before court.

Masud Alam, deputy commissioner of DMP's Ramna Division, said police are trying to track down the killers. "Footage from CCTV cameras in surrounding areas is being collected, and eyewitnesses are being interviewed."

Witnesses said two men on a motorcycle carried out the attack.

UK froze £250m

FROM PAGE 12

further in that area. Of course, we can't talk about specific cases. They all need to follow due legal process and make sure that they are evidence-based. But it is a high priority for us," she said.

Diplomatic Correspondents Association, Bangladesh (DCAB) hosted the event at the Jatiya Press Club.

Cooke said the UK is committed to supporting Bangladesh's efforts to strengthen economic governance

and tackle illicit finance.

The envoy said this is something that they have worked very closely with the government over the last 18 months to two years.

"I think that [steps taken so far] gives you a very strong demonstration of the commitments to working with the government on this area," she said.

The UK will also host the Illicit Finance Summit in London, scheduled for June 23-24, to strengthen international cooperation, share

expertise and advance collective action against illicit finance, the high commissioner said.

She said the UK hoped to welcome Bangladesh Finance Minister Amir Khosru Mahmud Chowdhury to London for this gathering.

DCAB President AKM Moinuddin and General Secretary Emrul Kayesh also spoke at the event, where the High Commissioner described the relationship between Bangladesh and the UK as "modern and strategic."



Traffic grinds to a halt at Gabtoli, a key entry point to Dhaka, underscoring the anticipated strain on long-distance travel around the capital. The situation highlights the need for better traffic management. The photo was taken yesterday.

PHOTO: PALASH KHAN

Bangladesh urged India to normalise visa issuance
Says foreign minister

STAFF CORRESPONDENT

Foreign Minister Khalilur Rahman yesterday said Bangladesh had urged India to normalise the issuance of visas for Bangladeshi citizens.

"It is hoped that positive changes will be seen in this regard soon," he said while answering a query from Kishoreganj-5 MP Sk Mujibur Rahman Iqbal in the Jatiya Sangsad.

Speaker Hafiz Uddin Ahmad tabled the question and answer at the outset of the day's proceedings.

Iqbal asked whether the government had taken initiatives to improve

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ACC paralysed for 56 days amid leadership vacuum

Delay in forming search body stalls appointments, key activities

DIPAN NANDY

The Anti-Corruption Commission (ACC) has effectively been paralysed for nearly two months with its leadership positions remaining vacant during this time.

The crisis emerged since all the members of the commission, including Chairman Dr Mohammad Abdul Momen, resigned on March 3 this year. Since then, the ACC has been facing severe constraints in its ability to make critical decisions on corruption-related cases, investigations, and enforcement actions.

As of yesterday, one month and 26 days have passed since the resignations. Officials say despite the restoration of the ACC Act, 2004, no initiative has been taken yet to form the legally required search committee to appoint a new commission.

Sources said the interim government had moved to amend the ACC Act through an ordinance issued on December 23 last year. After the BNP-led government assumed office on February 17, parliament convened on March 12 and 133 ordinances – including those related to the ACC – were placed before the House.

Of those, 113 were passed, seven were rejected, and 13 – including the ACC-

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- মাসিক চক্রবৃদ্ধি ভিত্তিক আকর্ষণীয় সুদ/মুনাফা (৩ মাস মেয়াদী এফডিআর সুদহার অপেক্ষা ১% বেশী)
- হিসাব খোলা ও মাসিক জমার পরিমাণ ১০০ টাকা ও এর গুণিতক
- ন্যূনতম ৬ মাস মেয়াদী
- যেকোন দিন যতবার ইচ্ছা টাকা জমাদানের সুবিধা
- কোন মাসে টাকা জমা দিতে না পারলেও কোন জরিমানা দিতে হবে না
- মোট জমাকৃত স্থিতির উপর ৯০% ঋণ সুবিধা
- যৌথ নামে/ প্রতিষ্ঠানের নামে হিসাব খোলা যাবে

Measles breaks out in remote hills of Bandarban

83 show symptoms thus far; locals cite poor healthcare access

MONG SING HAI MARMA, Bandarban

At least 83 patients have been undergoing treatment with measles symptoms in Bandarban, including some confirmed cases, as of Monday, according to the district civil surgeon's office.

The situation is particularly critical in Alikadam upazila, where most of the cases have been identified.

Dr Md Shahin Hossain Chowdhury, civil surgeon of Bandarban, said a temporary medical camp was set up on Saturday at Kurukpata Bazaar in Alikadam upazila to control the situation. The camp has facilities to treat up to 30 patients at a time, along with three doctors, three nurses, one laboratory specialist, and an assistant civil surgeon on duty.

Doctors said 65 patients came with fever and rashes to the camp on day one, while 55 came with similar symptoms on the following day



(Sunday). Of them, three were confirmed to have measles on the first day and another six on the next day. The infected individuals are being treated at the camp, they added.

According to the civil surgeon's office, at least 28 patients are being treated with measles symptoms in Alikadam upazila and six each in Lama and Naikhongchhari upazilas.

Most of the infected are children from the Mro and Marma communities.

However, no cases have so far been reported yet in the district headquarters, Thanchi, Ruma, and Rowangchhari upazilas.

Dr Md Hanif Chowdhury, a physician at Alikadam Upazila Health Complex, said 28 Mro children from Kurukpata union are admitted to the hospital with measles symptoms; they are all residents of the union.

Also, at least 35 out of around 150 Mro children at the "Plennoi Hostel" in Yangring Para of Kurukpata union have been diagnosed with measles symptoms, said locals.

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Bougainvilleas bloom brightly even in this concrete jungle called Dhaka. Numerous flowers have begun blossoming recently, adding vivid colours all across the country, marking the transition from spring into early summer. The photo was taken in the capital's Paribagh area yesterday.

PHOTO: MEHEDI HASAN

RAMPURA KILLINGS

Witness alleges 'helicopter gunfire' at ICT

STAFF CORRESPONDENT

A prosecution witness yesterday told the International Crimes Tribunal-1 that he saw gunfire from a helicopter targeting student protesters during the July 2024 uprising.

"I saw from the 13th floor of my office in Aftabnagar shots being fired from a Rab helicopter at protesting students around 3:00pm on July 18," Md Maruf Hossain, an assistant marketing manager at Power Grid Bangladesh, testified before the tribunal.

Maruf, also a university student, was deposing in a

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4 Dhaka zones face highest heat exposure: study

Experts call for more green spaces, improved urban health system

STAFF CORRESPONDENT

A recent study identified four areas within Dhaka city -- Uttara-Airport-Bashundhara, Farmgate, Gulistan-Shahbagh, and Shyampur -- as having the highest heat exposure, both in terms of mean and maximum temperatures.

The areas represent diverse land-use patterns and include some of Dhaka's major commercial centres, as highlighted in a policy brief titled "Advancing Urban Health Systems Through Evidence".

The findings were presented at a roundtable discussion hosted by the BRAC James P Grant School of Public Health at BRAC University, themed "Rethinking Urban Health Systems: From Research to Policy."

The study was conducted under the CHORUS (2020- April 2026) Research Programme, funded by the FCDO and led by BRAC JPGSPH and ARK Foundation in Bangladesh, which focuses on strategic purchasing and health system improvements in urban settings.

Using detailed spatial analysis, researchers identified strong intra-urban inequality, with certain neighbourhoods significantly more exposed to heat risks, highlighting the need for targeted interventions, including awareness campaigns, early warning systems, and localised planning.

The study also stressed better resource allocation and performance-based

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FROM PRESS GALLERY



464 murder, 666 rape cases filed since Feb 17

Says home minister

STAFF CORRESPONDENT

Home Minister Salahuddin Ahmed yesterday said since the government assumed office on February 17 this year, a total of 464 murder cases and 666 rape cases have been filed nationwide.

Responding to a question from NCP MP Hasnat Abdullah, he said 604 suspects have been arrested in connection with

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Shama Obaed alleges graft by young interim govt members

Nahid demands proof

STAFF CORRESPONDENT

State Minister for Foreign Affairs Shama Obaed Islam yesterday told parliament that while the July uprising demonstrated the patriotism of the new generation, corruption allegations have emerged against younger members of the interim government formed after August 5, 2024.

Responding to the remarks, Opposition Chief Whip and former interim government adviser Nahid Islam challenged her to present evidence, asking where he had committed corruption.

Speaking during the discussion on the motion of thanks regarding the president's address, Shama Obaed argued that if the president or his speech were

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Mandatory pro bono work for lawyers

Proposes law minister

STAFF CORRESPONDENT

Law Minister Md Asaduzzaman yesterday said the government may amend laws to require lawyers to handle at least 10 percent of their cases pro bono, ensuring justice for poor and helpless citizens at no cost.

“There are more than 40 lakh pending cases at the (lower) courts and 80,000 lawyers across the



SEE PAGE 9 COL 3

Keep MPs out of local govt

Urges Bangladesh Institute of Planners

STAFF CORRESPONDENT

The Bangladesh Institute of Planners (BIP) yesterday called for a clear separation between Members of Parliament and local government institutions, cautioning that overlapping roles undermine accountability and effective governance.

At a press conference at its office, BIP leaders said MPs may maintain constituency offices to engage with voters, but these should be located outside local government bodies.

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Spate of shootings turns Raozan into ‘terror zone’

23 killed since August 2024; most linked to political disputes

FM MIZANUR RAHAMAN

A spate of shootings has turned Raozan upazila in Chattogram into what residents call a “terror zone”, with two people killed in similar attacks within 48 hours.

Law enforcers say 23 people have been killed in Raozan between August 5, 2024 and April 26 this year, with 17 of those believed to be linked to political disputes.

More than 100 clashes and shooting incidents during the period have left over 350 people injured, many with gunshot wounds.

Most of the victims were BNP leaders or activists, according to local sources, though police have not confirmed all affiliations. Despite recovering over 100 firearms, authorities have struggled to restore control.

During the Awami League government’s tenure, many BNP leaders and activists could not enter the upazila. After the July 2024 uprising that led to the fall of AL, BNP figures returned, often splitting into rival factions.

Supporters of BNP lawmaker from Chattogram-6 Gias Uddin Quader Chowdhury and former North District convener Golam Akbar Khondaker have since clashed repeatedly, each blaming the other.

Police said Nasir Uddin, known as “Madhu Nasir”, was shot in Kadalpur union Ward 6 on Sunday night and later died in the hospital. Officers recovered three empty cartridges from the scene. He was accused in six cases, including murder.

Two days earlier, on April 24,



Armed groups move openly with firearms. Everyone knows who they are, but no one speaks out for fear of attack. Despite the violence, authorities are still talking about drives instead of launching coordinated action.

A Kadalpur resident

Kawsaruzzaman, described by locals as a BNP supporter, was shot dead near his home by unidentified attackers.

Police say the motive in both killings remains unclear.

Raozan Police Station OC Sazedul Islam said investigators are examining whether the incidents stem from political rivalry or other disputes.

“Attacks have been reported in several areas, often carried out by assailants arriving on motorcycles or auto-rickshaws who open fire and flee,” he added.

A senior district police official, speaking on condition of anonymity, said the name Raihanul Alam has repeatedly

surfaced in connection with the violence. He is believed to lead an armed group based in the hills. Another group, led by a figure known as “Dakat Alam”, is also active.

Both groups are allegedly involved in extortion, timber smuggling and control of sand quarries, the official said, adding that fear often keeps victims and witnesses from filing complaints.

Raozan BNP Member Secretary Firoz Ahmed claimed many suspects were once close to former Awami League MP Fazle Karim Chowdhury but now identify as BNP members. He added that many of those killed had been involved in BNP politics.

He said MP Gias Uddin has written to the home ministry seeking a permanent Rab camp in Raozan. The MP could not be reached for comment as he is abroad.

Chattogram Superintendent of Police Nazir Ahmed Khan said the violence stems from disputes over local dominance, sand quarry control, soil extraction, and extortion from transport and business establishments.

“Raozan is a hilly area. Offenders often retreat into the hills, making arrests difficult,” he said, adding that operations are ongoing and police do not consider the political affiliations of those responsible.

A Kadalpur resident, requesting anonymity, said armed groups move openly with firearms. “Everyone knows who they are, but no one speaks out for fear of attack. Despite the violence, authorities are still talking about drives instead of launching coordinated action,” he said.

HC defers bail order for journos Shakil, Rupa until May 11

STAFF CORRESPONDENT

The High Court yesterday deferred until May 11 its order on bail petitions filed by journalist couple Shakil Ahmed and Farzana Rupa in seven cases, including murder cases linked to the July uprising.

A bench of Justice KM Zahid Sarwar and Justice Sheikh Abu Taher passed the order after Deputy Attorney General Ashiquzzaman Nazrul sought time for the state to continue investigations.

The court had earlier concluded hearings on April 21 and fixed yesterday for delivering its order.

According to case records, a Dhaka court on August 31, 2024, sent the couple to jail in a case over the murder of garment worker Rubel, filed with Adabor Police Station.

They were detained on August 21 that year at

SEE PAGE 9 COL 4

2 monks among 3 killed as microbus plunges into ditch

STAFF CORRESPONDENT, Ctg

Three people were killed and several others injured after a microbus carrying Buddhist monks plunged into a roadside ditch in Lohagara upazila of Chattogram yesterday morning.

The deceased were identified as Buddhist monks Agar Dayma, 25, Sa Ching Marma, 24, and driver Loveri Marma, 26.

Abdul Mannan, deputy assistant director of Bangladesh Fire Service and Civil Defence in Chattogram, said the vehicle, travelling from Cox’s Bazar to Chattogram, veered off the road in the Chunati Jangalia area around 9:30am after the driver lost control.

“The vehicle was severely mangled upon impact.

SEE PAGE 9 COL 4

4 Dhaka zones face highest heat

FROM PAGE 3

planning, as only about 3.5 percent of district hospitals were found to operate at full efficiency.

Temperature monitoring conducted between July and September 2023 showed that while the Bangladesh Meteorological Department recorded an average temperature of 29.7 degrees Celsius – close to the study’s 29.9 degrees Celsius – the maximum temperature differed significantly: 37 degrees Celsius by BMD versus 44 degrees Celsius in field data.

The study also found that areas with green and blue spaces are 0.8-1.4 degrees Celsius cooler, and adopting suburban characteristics, such as increased greenery, could reduce temperatures by at least 0.5 degrees Celsius.

To address rising

heat risks, the study recommended establishing a network of monitoring stations and expanding green spaces across the city.

Professor Zahidul Quayyum, co-director of the Centre of Excellence for Urban Equity and Health (CUEH), said nearly 45 percent of urban areas face high heat vulnerability, alongside a shortage of nearby healthcare facilities.

A key challenge is the lack of reliable data on heat-related illness and deaths, which limits accurate assessment in many low- and middle-income countries, said Prof Quayyum.

Dr MA Muhit, state

minister for health ministry, emphasised a holistic approach to health systems through integrating disease patterns, financing, and patient needs and called

for a concrete draft policy to guide transparent and accountable implementation.

Dr Hossain Zillur Rahman, executive chairman of PPRC, who moderated the programme, recommended an integrated action to improve provider efficiency, address user

Measles breaks out

FROM PAGE 3

They alleged that limited healthcare services in the remote hilly areas led to the critical situation.

“If a child falls ill, it costs about Tk 600 to take them to Alikadam Sadar Hospital, which is often unaffordable for us. Due to a lack of mobile network, we cannot even call for a vehicle in an emergency,” said Yangthang Mro, a resident.

Krathu Pung Mro, chairman of Kurukpata Union Parishad, said four children died from measles symptoms in the union. However, no official confirmation has been obtained in this regard.

priorities such as cost and waiting time, strengthen strategic purchasing, and use data systematically.

He also called for identifying potential implementation challenges.

Dr Laura Reichenbach, dean of BRAC JPGSPH, also spoke, among others.

Locals demanded a permanent health centre instead of the temporary medical camp, as well as prompt measures to curb the spread of the disease and similar symptoms.

Meanwhile, the Directorate General of Health Services recorded three more confirmed measles deaths in 24 hours till 8:00am yesterday, taking the total number of confirmed measles deaths to 47 since March 15 across the country.

Besides, the directorate recorded six more suspected deaths in 24 hours, taking the number of suspected deaths to 226.

Bangladesh urged

FROM PAGE 3

relations with India, whether India had stopped issuing tourist or business visas to Bangladeshis, and what steps had been taken to ease travel and visa access.

Khalilur said the bilateral relationship between the two neighbouring countries is reflected in strong solidarity, built on common values, historical connections and robust people-to-people ties.

Since assuming office, the government has taken initiatives to advance relations with India on the basis of sovereign equality, fairness, mutual respect, trust and national interest, he added.

The foreign minister also said he had discussions with the Indian minister for external affairs, the minister for petroleum and natural gas, and the national security advisor during his recent goodwill visit to India.

বারডেম জেনারেল হাসপাতাল
(বাংলাদেশ ডায়াবেটিক সমিতির একটি প্রতিষ্ঠান)
ইব্রাহিম মেমোরিয়াল ডায়াবেটিস সেন্টার
শাহবাগ, ঢাকা-১০০০

বিজ্ঞপ্তি

সংশ্লিষ্ট সকলের দৃষ্টি আকর্ষণপূর্বক জানানো যাচ্ছে যে, বারডেম জেনারেল হাসপাতালে (স্বায়ী ও আউটসোর্সিং) চাকুরীর জন্য কোন টাকা পয়সা খরচ করার বিধান নেই। কোন ব্যক্তি, প্রতিষ্ঠান বা রাজনৈতিক পরিচয় ব্যবহারকারী ব্যক্তি কর্তৃক বারডেম জেনারেল হাসপাতালের স্বায়ী বা অস্থায়ী নিয়োগের জন্য অর্থ লেনদেন একটি শাস্তিযোগ্য অপরাধ। এ ব্যাপারে কেহ টাকা পয়সা লেনদেন করলে বারডেম জেনারেল হাসপাতাল কর্তৃপক্ষ দায়ী থাকবে না।

ভারপ্রাপ্ত মহাপরিচালক, বারডেম

Rupali Bank PLC.
Procurement Division
Head Office
Eunoos Trade Center, (Level -14), 52-53, Dilkusha C/A, Dhaka-1000
Mobile: +8801673-750853; E-mail: ho-procurement@rupalibank.org;
Website: www.rupalibank.com.bd

Ref No. HO/Procurement/ICT/2026/849

Dated: 28.04.2026

Tender No.	Name of work (OTM)	Tender selling last date and time	Tender price (non-refundable)	Last date & time for tender & security submission (refundable)	Tender/ proposal opening time
HO/1 CT/20 26/14	Supply, installation, Testing & Commissioning of 03 sets RISC Server for ICT Operation division to operate CBS System of Rupali Bank PLC.	18/05/2026 Time: 03:00pm	Tk. 3,000/- (Three Thousand Only) ** Pay Order only	19/05/2026 Time: 12:00pm Tender Security Amount: Tk. 25,00,000.00 (Twenty-Five Lac Only)	19/05/2026 Time: 12:01pm (In front of bidder, if any)
HO/1 CT/20 26/15	Supply, installation, Testing & Commissioning of 08 sets CISC Server for ICT Operation division to operate CBS related other services of Rupali Bank PLC.	18/05/2026 Time: 03:00pm	Tk. 2,500/- (Two Thousand Five Hundred Only) ** Pay Order only	19/05/2026 Time: 12:30pm Tender Security Amount: Tk. 15,00,000.00 (Fifteen Lac Only)	19/05/2026 Time: 12:31pm (In front of bidder, if any)

****Note: 1. Details in Rupali Bank PLC. website: <https://www.rupalibank.com.bd>**

(Signed)
Kazi Md. Wahidul Islam
Managing Director
Rupali Bank PLC

**Dated: Dhaka
28 April 2026**

**Sd/-
Company Secretary**

GD-940

Dutch-Bangla Bank PLC
Head Office
47 Motijheel C/A, Dhaka-1000

Notice/Price Sensitive Information

This is for kind information of all concerned that the 307th meeting of the Board of Directors of Dutch-Bangla Bank PLC (the Bank / the Company) was held on 28 April 2026 at 3:00 PM. In the meeting, among others, the Board considered/adopted the Audited Annual Financial Statements for the year ended 31 December 2025 and discussed the issue of holding of the 30th Annual General Meeting (AGM) of the Bank. After discussion the Board took the decisions as under:

Regarding holding of the 30th Annual General Meeting (AGM):

Sl. No.	Date and Time	Tuesday, 16 June 2026, at 11:00 AM.
1.	Date and Time	Tuesday, 16 June 2026, at 11:00 AM.
2.	Venue	Digital Platform (link will be communicated in due course)
3.	Record Date	Tuesday, 19 May 2026.
4.	Recommendation	Total 30% dividend [25% Cash dividend and 5% Stock dividend (i.e. 5 (five) Bonus Shares against every existing 100 (one hundred) Ordinary Shares) for the year ended 31 December 2025.]

The following information regarding the Audited Annual Financial Statements for the year ended 31 December 2025 was also declared/disclosed:

Sl. No.	Particulars	As on 31 December 2025 (Taka)	As on 31 December 2024* (Taka)
01.	Net Asset Value (NAV)	60,070,487,662	51,608,170,451
02.	NAV Per Share*	62.14	53.39
03.	Net profit after tax	9,647,677,367	4,734,756,394
04.	Earnings Per Share (EPS)*	9.98	4.90
05.	Net Operating Cash Flow Per Share (NOCFPS)*	(2.49)	38.10

* EPS, NAV per Share and NOCFPS for 2024 are restated for the increase of number of ordinary shares outstanding through issuing of bonus shares for the year ended 2024 approved by the shareholders in the 29th AGM of the Bank held on 19 June 2025. Net Operating Cash flow Per Share (NOCFPS) has been decreased mainly for purchase of trading securities and EPS increased due to improvement of asset quality.

The details of the published audited Financial Statements for the year ended on 31 December 2025 is also available in the Bank’s website (www.dutchbanglabank.com).

Disclosure regarding recommendation of stock dividend:

- The bonus shares have been declared to increase the paid-up capital of the Bank and to support business growth;
- The bonus shares are declared out of Current year’s profit; and
- The bonus shares are not declared from capital reserve or revaluation reserve or any unrealized gain or out of profit earned prior to incorporation of the company or through reducing paid up capital or through doing anything so that the post dividend retained earnings become negative or a debit balance.

Notes:

- The Members’ whose names would appear on the ‘Record Date’ in the Member / Depository Register of the Company are eligible to attend the meeting and entitled to dividend.
- The Dividend will be paid through BEFTN or any other mode as may be deemed appropriate by the Company as per directive of BSEC.
- Hon’ble Members are requested to update their mailing address with cell number, bank account number, branch routing number, signature and other related information in their BO account maintained with DP before the Record Date.
- As per BSEC notification dated 20 June 2018, the Annual Report 2025 will be duly sent in soft copy to the Hon’ble Members’ e-mail addresses available in their Beneficial Owner (BO) accounts maintained with the Depository Participants. Members are requested to update their e-mail addresses through their respective Depository Participants (DP). The soft copy of the Annual Report 2025 will also be available on the Bank’s website (www.dutchbanglabank.com).
- Income tax at source will be deducted from cash dividend as per income tax rules. In this regard, Hon’ble Members are requested to update their 12 digit Taxpayer’s Identification Number (e-TIN) through their Depository Participants (for BO ID number holders) and share department of the Bank (for Folio number holders only) before the Record Date.
- Depository Participants (DP) / Stock Brokers are requested to send the list of Margin Account Holders, if any, along with their Bank Account within 25 May 2026 to the Company, otherwise, the dividend will be paid to Hon’ble Shareholders’ bank account whose names would appear on the ‘Record Date’.

**Dated: Dhaka
28 April 2026**

**Sd/-
Company Secretary**

GD-953

Bid to reclaim defunct SIBL is alarming

Such a risky move must be firmly rejected

The reported attempt by five sponsor shareholders and former directors of the now defunct Social Islami Bank PLC (SIBL) to revive and regain control of the erstwhile Shariah-based lender is deeply intriguing. SIBL has already been diluted and merged with four other troubled institutions into a single state-owned entity under the Bank Resolution Ordinance, 2025 during the interim government's tenure. All five banks were on the brink of collapse following their asset stripping by the controversial S Alam Group, which has been implicated in multiple financial crime cases, including large-scale money laundering and loan defaulting.

The reported application, submitted to the Bangladesh Bank on Monday, cites Section 18(ka) of the Bank Resolution Act, 2026, which allows former owners to reclaim merged banks. Notably, this provision was inserted at the 11th hour as an amendment to the 2025 ordinance and has since drawn widespread criticism. Critics argue that it could pave the way for the rehabilitation of those who systematically exploited these banks through scams and reckless lending.

Under the amended provision, former owners can regain control by paying 7.5 percent upfront of the funds injected by the government or BB, with the remaining 92.5 percent repayable within two years at 10 percent simple interest. This raises an obvious question: what motivates these former shareholders to seek the return of a bank that no longer exists as an independent entity? Fulfilling such a request would effectively require dismantling Sammillito Islamic Bank PLC—the newly formed institution created through the merger—which began operations on December 2, 2025, backed by Tk 35,000 crore in fresh government capital.

This move also prompts broader concerns. Have the applicants considered the implications for the other four banks in the merger? Or is this merely a test case, perhaps a precursor to similar claims from stakeholders of the remaining institutions? The four banks—First Security Islami Bank, Union Bank, Global Islami Bank, and EXIM Bank—were all part of the same troubled ecosystem. Collectively, the five banks amassed a staggering Tk 1.47 lakh crore in bad loans before the merger. According to a former BB governor, the net worth per share of these institutions ranged from Tk 350 to Tk 420 in the negative. An even more troubling question is: does the controversial amendment signal an eventual pathway for the proxies of S Alam Group to regain influence, if not direct control? It is well-documented that several of these banks were taken over through opaque arrangements and proxy ownership structures linked to the group.

The public has already paid a heavy price for allowing these banks to be captured and misused by politically connected interests during the Awami League era. Depositors endured severe hardship, often unable to access their own funds and still facing withdrawal restrictions. At the same time, recapitalising these institutions has placed a significant burden on the public exchequer. Given this context, any attempt to reverse the resolution process or restore control to former stakeholders must be firmly rejected. The government's priority should be to stabilise and strengthen the newly formed entity, ensure sound governance, and eventually list it on the stock market to recover public funds and restore confidence in the banking sector.

Safeguard women migrant workers' rights

Address systemic failures, ensure justice for their plight

It is unacceptable that thousands of our women workers who migrate to the Middle East in search of better economic opportunities continue to face abuse, exploitation, and abandonment, with little to no scope for redress. According to the BRAC Migration Programme, at least 69,090 women have returned home since 2019, many after suffering physical, psychological or sexual abuse, food deprivation, unpaid wages, and excessively long working hours. Over the past eight years, bodies of 799 female migrant workers have also been returned to the country.

Take the case of Rahima, who was promised an office job in Saudi Arabia but instead was beaten, starved, denied treatment, and told she had been "bought". In another case, a female returnee alleged she was locked up and repeatedly raped after being lured with false job promises. Many women workers also report having their mobile phones confiscated upon arrival, cutting them off from their families and any source of help. Should this be the fate of a workforce who contributes so much to our economy?

Reportedly, the country has sent more than 12.5 lakh women abroad for work between 2004 and 2025, mainly to countries in the Middle East, with little protection mechanism in place. While some migrants report abuse after returning home, many cases go unreported due to fear of social stigma. A recent Bangladesh National Woman Lawyers' Association (BNWLA) study found that half of the returnees did not seek legal aid, as they lacked awareness or access to support services.

Women workers reportedly filed 2,036 complaints with the Bureau of Manpower Employment and Training (BMET) between 2021 and 2025. Though 1,969 of those complaints were "resolved," most recruiting agencies accused of wrongdoing faced no meaningful punishment. Last year, only 14 of the 110 agencies accused of malpractice were compelled to pay compensation. And, among the 395 migrant workers who were provided legal aid by the Bangladesh missions in fiscal year 2024-25, only 11 were women. Experts claim that embassies often prioritise repatriation over legal action, leaving abusive employers unpunished.

We urge the government to prioritise the protection of our women migrant workers and ensure legal support for them both in destination countries and at home. It must enforce strict oversight of recruitment agencies and impose penalties for any unethical practices. Regular monitoring of workers abroad, stronger diplomatic engagement with host countries, and wider awareness among migrants about complaint procedures are also essential. No woman should be sent abroad for work without first ensuring her safety, dignity, and rights.

Energy crisis demands strict budget discipline now

MACRO MIRROR

Dr Fahmida Khatun
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at the Centre for Policy Dialogue (CPD).
Views expressed in this article are the
author's own.



FAHMIDA KHATUN

The ongoing geopolitical tensions involving the US, Israel, and Iran have again exposed how vulnerable the international energy markets are to conflicts and strategic rivalries. For Bangladesh, an economy that's heavily reliant on fuel imports and has limited fiscal flexibility, this shock presents an immediate macroeconomic challenge. The upcoming national budget for FY2027 should, therefore, go beyond minor adjustments and adopt a transparent, rules-based and forward-looking policy approach.

Managing the transmission channels of a global fuel shock is a complex task. The primary impact is inflation as an increase in global oil and LNG prices raises domestic transport costs, which in turn affects food prices and overall living expenses. Bangladesh has been experiencing persistently high inflation for about three years, which at times reached double digits. In March 2026, point-to-point inflation was 8.71 percent. An energy driven price surge could reinforce inflation expectations, making it more difficult for the monetary policy to stabilise prices without risking further economic slowdown.

The external sector is just as vulnerable. Bangladesh depends heavily on imports for nearly all its petroleum and a growing amount of LNG for power. When global fuel prices rise, the effects are felt here immediately: trade deficit widens, foreign exchange reserves are strained, and maintaining exchange rate stability becomes more difficult. In FY2022 and FY2023, the country's reserves declined sharply due to a surge in the global energy and commodity prices as the Russia-Ukraine war broke out. For example, the reserves, which stood at \$46.48 billion on November 3, 2021, shrank to \$25.92 billion on July 31, 2024 (estimated in the traditional method before the introduction of IMF's BPM6 method). This prompted import restrictions and currency adjustments. A new energy shock could bring these same pressures back, especially since forex reserves still remain fragile.

The growth implications are equally harmful. Rising energy costs increase expenses for industry, agriculture, and transportation. Sectors that rely heavily on energy—especially textiles, manufacturing, and irrigation-dependent farming—

experience shrinking margins and less competitiveness. As a result, investment decisions are postponed or reduced, further dampening the already stagnant private investment, which has hovered around 22-24 percent of GDP for over a decade. In FY2025, it further declined to 22.03 percent of GDP. In this context, the energy shock is more than a price concern; it acts as a barrier to structural change.

The main constraint remains fiscal. Bangladesh's fiscal situation



VISUAL: ANWAR SOHEL

is strained, with a tax-GDP ratio at 6.73 percent in FY2025—one of the lowest among peer economies. While subsidies for electricity and fuel have historically helped stabilise the economy, they have also imposed a continuous fiscal burden. The Bangladesh Power Development Board (BPDB) requires significant annual subsidies to cover the difference between generation costs and retail prices. When global fuel prices rise, the subsidy burden grows rapidly, creating a difficult policy choice. That is, the government either has to fund it through higher fiscal deficits or pass the costs to the consumers via price hikes, which could fuel inflation.

In this context, the next budget should prioritise policy credibility over short-term gains. First, the government has to establish a transparent, rules-based fuel pricing mechanism. The existing method, characterised by irregular and sudden changes, creates uncertainty. Implementing a formula-based system that gradually

adjusts domestic prices in line with international trends would mitigate fiscal risks and enhance predictability. This mechanism should incorporate smoothing measures to prevent sharp price spikes, while still reflecting market conditions.

Second, the subsidy system should be reformed. Wide-ranging energy subsidies are expensive and tend to benefit wealthier households and energy-intensive industries rather than helping the poor. Therefore, the budget should be reallocated to a more targeted subsidy approach that supports sectors where intervention is both economically sound and socially needed. For instance, the agriculture sector needs temporary support for irrigation costs, and public transport subsidies could help reduce urban expenses. Providing direct financial assistance to low-income households through the existing social welfare programmes would be more effective

austerity; it's about making careful decisions to ensure that public funds are used where they provide the most value.

Fifth, in addition to immediate fiscal actions, the budget must tackle the structural challenge of energy security. Bangladesh's dependency on imported fossil fuels creates a strategic weakness. Diversifying energy sources is essential, not just for environmental reasons but also for economic stability. Accelerating investments in renewables is crucial. Although renewables currently make up only 5.37 percent of the country's energy mix, there is considerable potential, particularly in distributed solar systems and rooftop installations.

Sixth, efforts must be put into expanding domestic gas exploration. While the country's proven gas reserves are limited, adopting advanced exploration technologies and forming partnerships with international companies could uncover more resources. Additionally, infrastructure efficiency must be enhanced as system losses in power generation and distribution incur hidden costs for the economy. Tackling these inefficiencies can provide immediate fiscal and economic advantages.

Seventh, strategic fuel reserves are essential. Many countries maintain reserves to buffer against short-term supply disruptions and price spikes. Currently, Bangladesh's reserve capacity is limited. The budget should allocate funds to build and maintain strategic petroleum and LNG reserves as a buffer against external shocks.

Last, the budget should incorporate a contingency plan for external shocks. As geopolitical conflicts and supply chain disruptions increase global economic uncertainty, the fiscal policy must stay adaptable to address unforeseen events without compromising discipline. This could include setting aside contingency funds or creating specific procedures for emergency spending.

The main message is clear. The external shocks have become structural rather than occasional. The global economy faces heightened volatility driven by geopolitical and economic influences that impact energy markets, trade, and financial systems. For Bangladesh, it is crucial to incorporate resilience into the foundation of macroeconomic policies.

The FY2027 budget should serve as more than an annual financial report. It must act as an indicator of policy credibility. It should reflect a decisive move towards rules-based governance, fiscal discipline, and strategic investment. Dependency on ad hoc measures and short-term fixes will increase vulnerabilities. Instead, a cohesive framework is essential to harmonise immediate stabilisation with long-term transformation.

How the Kabinnama can protect Muslim women's rights

Mayesha Afia Jarin
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International Standard University.

Pinak Sarkar
is lecturer in the Department of Law at
International Standard University.

MAYESHA AFIA JARIN and PINAK SARKAR

Last year, a legal controversy arose regarding "a Muslim wife's approval to second marriage" flooding social media, creating confusion, uncertainty, and agitation among the netizens. Some of the social media posts speculated ideas such as "wife's approval is no longer required for second marriage" or "the High Court allows second marriage without wife's approval," among others. This led to the question of whether Muslim men in Bangladesh has ever needed to obtain the consent of their first wives before contracting a second marriage. Here's what the Bangladeshi law says about this issue.

Section 6 (1) of the Muslim Family Laws Ordinance, 1961 (MFLO) says that a married Muslim man cannot remarry while he is already in a marriage unless he seeks written permission from the Arbitration Council. Also, any marriage conducted without such permission will not be registered under the Muslim Marriages and Divorces (Registration) Act, 1974. There is no provision regarding a wife's consent

to her husband's second marriage in any law in the country. This raises the question as to what led to those posts on social media.

Back in 2021, a Supreme Court lawyer challenged the validity of Section 6 of MFLO in a writ petition, saying that this section is arbitrary and discriminatory towards both men and women. She argued that Muslim family law allows a man to have four wives at a time, but simultaneously asks a man to ensure justice and equal rights for all wives. But the Arbitration Council does not have the capacity to ensure that the wives are getting proper maintenance and equal rights; rather, it permits polygamy without ensuring justice for the wives.

In December 2025, the High Court gave its final verdict rejecting the writ petition. The judgment states that Section 6 of MFLO is neither discriminatory, arbitrary, nor unconstitutional. Hence, the authority of permitting a second marriage still lies with the Arbitration Council. However, netizens misunderstood the judgment and flooded social media with posts, creating confusion.

Here's why the power to give permission lies exclusively with the Arbitration Council.

Practically speaking, in most cases, the wife's permission might not be free from undue influence. A husband could coerce his wife to give permission. She might also not permit

a second marriage simply because of jealousy, even if the husband has enough grounds to remarry. The council may allow the husband to remarry on specific grounds like sterility, sickness, physical incapacity to establish conjugal relations, mental illness of the current wife, or if the husband gets a decree for restitution of conjugal rights and the wife refuses to resume conjugal relations. Simply put, there is a significant possibility of misapplication of power in this regard. That is why the permission lies with the Arbitration Council.

The council, if deemed fit, will record its reasons and grant permission to the remarriage. However, to obtain permission, the husband must apply to the chairman, justifying his intention and providing information about his wife's consent in the first place.

From a feminist standpoint, this is obviously not enough. It portrays blind adherence to century-old patriarchal customs. This is where the long-standing debate and muted conversations regarding stipulations in Muslim marriage come. Muslim marriage, being of a contractual nature, provides the scope for inserting stipulations. Many Muslim countries such as Qatar, Kuwait and UAE have made provisions for inserting stipulations. In Bangladesh, there is no specific provision for inserting stipulations in Muslim marriage apart

from Section 17 of the Kabinnama, which reads "Special Conditions if any," and leaves only three lines to insert the conditions, which is barely sufficient.

More importantly, people are not aware of the rights that Shariah as well as Bangladeshi law have given them. Sometimes, even the Kazi himself does not know the purpose of Section 17. Typically, they write something that reinforces the normal events of a marriage, such as "Agreed to maintain the conjugal life as per Islamic ideals and shall abide by the rules and regulations of the Muslim family laws." Most women are not aware that they can put stipulations regarding completion of their education, continuation of a job after marriage, etc in the Kabinnama. A woman can even put a stipulation that the husband cannot remarry without her consent. If the husband breaks any stipulation, the wife has the right to seek divorce. Thus, an absolute and exclusive marital power has been given to women; however, very few of them have actually exercised it in reality.

It brings us to the question: should we then change the law or bridge the gap between knowledge and ignorance? We believe the latter is more effective, given the current legal system of our country. Also, getting anxious by reading clickbait news that many online media are selling these days does not do anyone any good.

Is US trade deal a backdoor for GMO dumping?



Farida Akhter is former adviser to the Ministry of Fisheries and Livestock under the interim government and executive director of UBINIG.

FARIDA AKHTER

Bangladesh signed the US Reciprocal Trade Agreement on February 9, 2026, just three days before the national election. Within two weeks, the US Supreme Court ruled that the tariff regime underpinning such agreements—imposed under the International Emergency Economic Powers Act (IEEPA)—violated federal law. The ruling represents a victory for the rule of law and the US constitutional framework. Immediately after that, Malaysia declared its agreement with the US “null and void,” establishing a precedent for sovereign reassessment of such deals.

The Bangladesh Interim Government, to avoid the reimposition of the reciprocal tariff rate (37 percent) proposed on April 2, 2025, on top of the usual most-favoured-nation (MFN) tariffs on certain or all Bangladeshi imports, signed the deal. Upon signing the “trade deal,” the US reduced the reciprocal tariff rate to 19 percent on Bangladesh’s originating goods. This was perceived as a “relief,” but at what cost?

Meat, dairy imports are a blow to rural livelihood

The US trade deal is nothing but a dumping of genetically modified organisms (GMOs) through meat and dairy products. As the former adviser in the Ministry of Fisheries & Livestock (MOFL), I was aware of the possibility of imports of meat and dairy products. Obviously, we raised concerns that such imports would have a significant adverse impact on our livestock and poultry sectors and the livelihood of people.

Importing meat and dairy products from the US poses unequal trade terms for Bangladesh. The livestock and poultry sector in Bangladesh represents a fundamentally different economic model from that of the US. Here, livestock is embedded in a livelihood

economy, whereas in the US, it is part of an industrial agro-capitalist system. In the US, industrial livestock farming accounts for 21 lakh farms but engages less than two percent of the population. Contrarily, in Bangladesh, livestock keeping is part of the livelihoods of 80-85 percent of 4.1 crore households, often led by women. The meat and milk supply from these sources contributes two percent to the national GDP and 16 percent of agricultural GDP, and provides a significant proportion of animal protein for the 17.5 crore people. Over 83 percent of rural households own livestock (animals and poultry), 46 percent own bovine animals (cattle/buffalo), and 76.3 percent own poultry.

Bangladesh’s poor livestock keepers do not receive any subsidy, but will have to compete with a heavily subsidised industrial livestock sector. The US Department of Agriculture has spent at least \$72 billion in subsidies to livestock and seafood producers over the past few decades. This asymmetry is critical. According to the Food and Agriculture Organization (FAO), smallholder livestock systems are highly vulnerable to import competition due to limited access to credit, technology, and state support.

This trade agreement with the US will allow agricultural and livestock products into the Bangladesh market as per Article 2.3, in which some issues are one-sided; for example: (1) Bangladesh will have to provide non-discriminatory or preferential market access to the US; (2) Bangladesh shall ensure that its sanitary and phytosanitary (SPS) measures are science- and risk-based and do not operate as disguised restrictions on bilateral trade, and shall remove unjustified SPS barriers in areas that undermine reciprocity in agricultural goods; and (3) Bangladesh shall not enter into agreements or understandings with third countries that include non-

scientific, discriminatory, or preferential technical standards; include third-country SPS measures that are incompatible with US or international standards; or otherwise disadvantage US exports to such third countries.

None of these is in favour of Bangladesh’s interests. It is an imposition to accept the USDA Food Safety and Inspection Service (FSIS) unconditionally, despite having an

review, deregulation, additional labelling requirements, or approval from Bangladesh.

One simple demand from environmental and farmers’ organisations was that GMO products, whether produced in the country or imported, should be labelled. But this agreement removes such requirements and necessary regulatory measures. This agreement authorises the US to unload its genetically modified (GM) foods and other



In Bangladesh, livestock keeping is part of the livelihoods of 80-85 percent of 4.1 crore households.

PHOTO: MOSTAFA SHABUI

authenticated regulatory system in place.

It’s nothing but GM soybean and Bt corn dumping

Article 1.6 of the agreement mandates that Bangladesh allow genetically modified (GM) products without pre-market approval, labelling, or additional regulation. US livestock are fed with genetically modified crops (soybean and corn). Article 1.6 states: “Bangladesh shall maintain, for products of agricultural biotechnology, science- and risk-based regulatory frameworks and efficient authorisation processes, to facilitate increased trade in such products.” It also states that these products shall be imported and marketed in Bangladesh for the same purposes without requiring pre-market

products which are considered hazardous by other countries. In the manner of a typical neocolonial power, the US used tariff threats to achieve economic, political, and trade concessions.

The corn and soybeans used for chicken, dairy and meat cattle feed in the US are genetically modified. US chicken feed also contains meat meal from recycled animal by-products (mainly beef and pork). This is a sensitive issue for Bangladesh, with over 90 percent of the population being Muslim. Over 90 percent of the acreage planted with GM soybean varieties in the US has primarily herbicide-tolerant traits, like MON89788 and DAS-44406, for chemical weed control.

According to a 2019 study by the European Union, many weeds (47 species worldwide)

have adapted to the widespread use of such chemicals and become resistant. These herbicide-tolerant weeds are an increasing problem. Widespread adoption of the chemicals has led to an accelerating increase in herbicide use and, consequently, an “arms race” in genetic engineering technology and the use of complementary herbicides. The increasing amount of herbicides sprayed not only causes substantial environmental problems but also creates new challenges for the risk assessment of health effects, since products derived from these plants can introduce new herbicide residues into the food chain.

The US is the world’s second-largest producer of soya beans, accounting for 28 percent of global production. Large agribusiness corporations are highly dependent on exports. The American Soybean Association (ASA) had announced that 2025 would mark a third straight year of losses, while the National Corn Growers Association raised alarms about “the economic crisis hitting rural America.” In 2025, losses for the nine major commodity crops ranged from \$35 billion to \$44 billion.

Under this trade agreement with the US, Bangladesh is not importing soybean and corn directly; they will come through the import of meat and dairy products and other soybean- and corn-based products. Besides, a genetically modified growth hormone called recombinant bovine somatotropin (rBST) is used to increase cows’ milk production by 10-15 percent. Milk from rBST-treated cows is used to make ice cream, butter, cheese, and yoghurt.

What do we do now?

The US Reciprocal Trade Agreement was concluded with nine countries. Among these, Malaysia was the first country to declare the trade deal with the US invalid on March 15, 2026. This should prompt Bangladesh to re-evaluate the deal or follow the Malaysian decision.

From a legal standpoint, Bangladesh is not bound to passively accept the consequences of a contested agreement. Article 6.5 permits termination, while Article 6.2 allows renegotiation. In international trade law, such clauses are not symbolic—they are instruments of sovereignty. The key question, therefore, is not about legality but political will.

The capacity-competence gap in our power sector



Dr Sabbir Ahmad is a researcher and expert in project delivery and engineering. He can be reached at sabbir@ieec.org.

SABBIR AHMAD

Somewhere in Bangladesh, a power plant stands ready to run but sits idle anyway. On most days, it remains offline not because fuel is scarce, but because of a commercial stalemate: decision-makers with dispatch authority lack the expertise to balance operational costs against a mounting revenue deficit. Recent fuel shortage is compounding the picture further as households endure hours of load-shedding while capacity payments accumulate. Either way, the turbines stay silent. This is symptomatic of systemic dysfunction.

Since 2009, installed generation capacity has grown from under 5,000MW to more than 30,000MW in 2025, and electricity access expanded from 47 percent of the population to over 99 percent. Yet, the reserve margin now stands at around 61.3 percent. Per a simplistic calculation, more than half of installed capacity draws capacity payments while generating nothing on a given day. Average unit generation cost has reached roughly Tk 12.35 against a bulk tariff of around Tk 6.63. Annual losses of Bangladesh Power Development Board (BPDB) rose from Tk 5,468 crore in FY2015 to Tk 50,565 crore in FY2025. Between FY2020 and FY2024, the resulting subsidies totalled Tk 1,26,700 crore. A government review found that capacity increased fourfold over the last 15 years while costs jumped elevenfold. Meanwhile, merit-order dispatch—that is, the basic principle of running cheaper plants first—is not consistently applied.

Bangladesh has poured billions into infrastructure, but this investment has not been matched by commitment to the human capital and governance frameworks essential for operational success. The Integrated Energy and Power Master Plan (IEPMP) 2023 maps a future that includes the Rooppur Nuclear Power Plant (RNPP), ultra-supercritical coal technology, and



The Rooppur Nuclear Power Plant project might be the clearest illustration of the capacity-competence disconnect of the country’s energy sector.

PHOTO: WIKIMEDIA COMMONS

a massive scale-up of renewable energy. Each of these demands a qualitatively different capability, engineers who understand nuclear safety, grid integration of variable renewables, Supervisory Control and Data Acquisition (SCADA) and smart grid operations, and high-voltage systems. Above all, we need leaders who can outmanoeuvre political pressure with commercial logic. Shallow knowledge of energy economics, power purchase agreements (PPAs), and the regulatory framework risks locking the sector into contracts it cannot afford for decades.

The clearest illustration of the competency gap is the 2,400MW RNPP project, financed largely by a \$11.38 billion Russian loan. Its first unit secured a commissioning licence for fuel loading this month (which started on yesterday), marking a critical step towards operational readiness. However, a licence is not a substitute for local competency. It requires at least 1,600 trained engineers for safe long-term operation. Despite 1,000 personnel being trained

since 2019 and ongoing specialised training, Bangladesh will remain heavily dependent on Russian engineers for the initial years of operation. This gap will reflect a heavy cost on operating margins, safety accountability, and strategic leverage that all remain, for now, in foreign hands.

However, Bangladesh Power

institutional capacity to fulfil its own mandate, let alone an expanded one for renewable transition demands.

In contrast, India’s National Power Training Institute (NPTI), for example, has trained over 470,000 professionals across 11 regional centres, spanning smart grids, SCADA, thermal, hydro, renewable energy, and regulatory affairs. What separates NPTI from BPPI is not ambition but structure. Success at NPTI, South Korea’s KEPCO, or Malaysia’s Tenaga Nasional were built on consistent funding and the institutional independence to attract top-tier experts. They treated competency as a prerequisite for success, not a reward for it. Even as BPPI launches a new Renewable Energy Training Facility with German support, the core truth remains: we cannot govern what we have not mastered.

The solution lies in mobilising existing institutions, not creating new ones. BPPI must break ground in Keraniganj and fast-track the campus to full functionality under leadership with deep engineering

credentials and a board that bridges public and private expertise. To meet the sector’s needs, annual training must scale up from a few thousand to tens of thousands. While the NPTI took five decades to train 470,000 professionals in India, Bangladesh lacks the luxury of time; our investment must be faster and far more aggressive. Furthermore, BPPI must establish a state-of-the-art laboratory to drive world-class training, testing, and research and development.

We must consolidate BPPI, the BPDB training directorate, SREDA, and Power Cell into a national framework rewarding competence over seniority. Certification for everyone, from operators to controllers, should be based on verifiable exams rather than mere attendance. Real gains happen when the system rewards measurable outcomes, not just time spent in a classroom.

It should also be noted that financial haemorrhaging starts at the top. The massive subsidy burden reflects mismanagement via opaque

contracts and unchecked demand forecasts made without sound financial analysis. To mitigate this, we must equip a new generation of leaders with regulatory and contractual expertise required for the domestic market.

Bangladesh’s achievement of universal electrification in a single generation is remarkable. Yet, despite established institutions like BPPI and SREDA, the sector faces a stark reality: wholesale losses exceeding Tk 3 per unit, a 61.3 percent reserve margin coupled with persistent load-shedding, and a continued reliance on foreign expertise for its first nuclear plant. These factors signal a gap between our institutional frameworks and operational realities.

The country’s energy story is shifting from a race for megawatts to a quest for competence. The mission is no longer simply to build but to manage, negotiate and optimise. Since the country’s ability to construct at scale has been proven, the test now is whether it has the determination to govern too.



Dhaka South City Corporation
Engineering Department
Electrical Circle

Memo No. 46.207.007.09.22.14.2026

Date: 28/04/2026

Tender Notice

Tender Notice is invited through e-GP Portal (<https://www.eprocure.gov.bd>) by Executive Engineer, Electrical Circle, Dhaka South Corporation for the Procurement of following packages:

Sl No.	Tender ID	Description of work	Last selling (date & time)	Closing (date & time)
1	1265935	Supply & Installation of 11 KV High Tension Switchgear and CC TV Camera with related equipment at Kamalapur Strom Water Drainage Pump Station Under DSCC.	10-May-2026 01.00pm	10-May-2026 02.00pm
2	1258426	Supply & Installation of Spare Parts for Proper Running Existing Air Conditioners at Different Installations under Zone-2 of DSCC for FY: 2025-2026.	10-May-2026 01.00pm	10-May-2026 02.00pm

This is online tender, where only e-Tender will be accepted in the National e-GP Portal and hard copies/offline will not be accepted. To submit e-Tender, registration in the National e-GP System Portal (<https://www.eprocure.gov.bd>) is required.

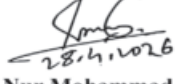
The fees for downloading the e-Tender documents from the National e-GP System Portal have to be deposited online through any registered bank branches.

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

If necessary, information please contact to the PE's Support Desk (02-223386009).

ডিসেম্বর/পরিবার/২২৯/২০২৫-২৬

GD-950



Nur Mohammad
Executive Engineer
Electrical Circle
Dhaka South City Corporation
Phone: 02-223386009

James to perform in Lisbon this July

Bangladeshi rock icon James is set to perform in Lisbon for the first time at the *Lisbon Bangla Live Concert 2026*, scheduled for July 26. The concert will be held at Lisboa ao Vivo, beginning at 5 pm, and is expected to be a major cultural gathering for the Bangladeshi diaspora in Portugal.

Organised by Casa do Bangladesh and Noticias Bangla, the event has been described as the largest Bangla musical show ever held in the country. James is expected to perform his most popular songs, offering audiences a nostalgic musical experience. A press conference and dinner marking the announcement were held in Lisbon, attended by community members, cultural figures, and media representatives, as excitement continues to build.



‘We trust and respect each other, our love never faded’

Wahida Mollick Jolly and Rahmat Ali on thirty years of marriage

SHAH ALAM SHAZU

Veteran actors Wahida Mollick Jolly and Rahmat Ali reflect on three decades of marriage, arguing that trust, restraint and honesty and not only romance—have sustained their partnership.

Both trained at Rabindra Bharati University and later taught at University of Dhaka, the couple have balanced long academic careers with work across theatre, television and film.

They married in 1990 and have two children, now based abroad. “We want them to grow up as good, humane people,” Jolly said.

Asked about the foundation of their relationship, Jolly pointed to emotional attachment over theory. “Many people explain relationships in different ways. For me, the key is affection—affection for the family, for the children, and for my husband. Trust is there, of course. But affection is what matters most. It is because of that we have come this far together.”

She added, “I cannot even imagine living apart from my family.”

Their connection began in Rajshahi during their school years. “We were both from Rajshahi. We met when I was in class ten. He used to do theatre with my father,” she said.

Their bond deepened in Kolkata, where both enrolled at Rabindra Bharati University. “He wanted to join a theatre group and encouraged me to join too. At that time, Theatre Workshop was well known. He joined first, and my father later asked me to join as well,” she recalled.

Jolly said those early days shaped both their craft and relationship. “We often returned late from rehearsals. The group would ask him to drop me home, I did not know Kolkata then. That is how we grew closer.”

Her early promise was evident from the start. “On my first day



PHOTO: SHEIKH MEHEDI MORSHED

at Theatre Workshop, I was given a script to read. Everyone was surprised. We did not have to wait long before getting roles,” she said.

On her husband’s flaws and strengths, Jolly was direct. “His weakness is that he gets angry quickly and speaks the truth bluntly. But he is very simple. A good person, and above all, honest. He has lived his life with integrity. That is perhaps why we are happy.”

Rahmat Ali echoed the emphasis on balance rather than perfection. “We are happy. There is happiness and sorrow in every life, but ours has more happiness. We also argue, we have disagreements, but they do not last. We forget, we accept mistakes.”

He added, “The most important thing is compromise. We make space for each other. Without that, it does not work.”

For him, the principle is clear. “Living honestly—that is where happiness lies.”

On responsibility within the

household, Rahmat credited his wife. “I think Jolly has carried more responsibility—family and children.”

He recalled a period when their careers were based in different cities. “I was teaching at the University of Chittagong while she was at Dhaka University. She managed everything at home during that time. Later, I joined Dhaka University, and we shared responsibilities.”

Asked about Jolly’s defining quality, he pointed to her judgment. “She is very thoughtful. She measures her words. She does not speak impulsively. She thinks before she speaks and before she decides.”

Both emphasised mutual regard as the core of their relationship. “We trust each other. We respect each other. We respect others, too. That is why, we have received so much love in our lives,” Rahmat said.

Jolly closed on a note of restraint rather than sentiment. “I have never harmed anyone. I have respected people and loved them.”



‘Atarbibilane’ set for nationwide release on May 1

A new Bangladeshi film on the struggles of marginalised women, *Atarbibilane*, is set for nationwide release on May 1.

Produced by Times Media, its trailer, songs and poster were unveiled at a press conference at the BFDC in Dhaka. Directed by Mejanur Rahman Labu, the film features Farzana Sumi in the lead as Atarbibibi.

“This role was completely different from anything I’ve done before,” Sumi said, citing extensive preparation and a demanding Ramadan shoot.

The story follows a woman navigating exploitation and repeated setbacks while striving for dignity. Filmed across Dhaka, Daulatdia, Rajbari, Goalanda and Faridpur, the cast includes Mostafa Prokash, Rashed Mamun Apu and others.

WHAT’S THE HAPS?

‘Bonnotherium’

Adapted from Sukumar Ray, *Bonnotherium* turns absurdity into critique. Directed by Ivan Riaz, the play follows a research company chasing profit after discovering a rare species, drawing in opportunists and dreamers alike. Beneath its wit runs a sharper question—what happens when nature is reduced to commerce and spectacle.

Date: Friday | May 1, 2026
Time: 4:30 pm and 6:30 pm onwards
Venue: Bangladesh Mohila Samity, Bailey Road



NEWS

Credible, well managed election

FROM PAGE 12
monitoring and enforcement so that all parties achieve 33 percent women’s representation in all internal committees by 2030.

It suggested considering a requirement for parties to nominate at least one-third women candidates.

Other priorities include amending the Cyber Security Ordinance to place binding obligations on platforms, strengthening campaign finance rules, and extending postal voting to homebound voters, persons with disabilities, internally displaced persons, migrant labourers, and students.

The report praised the Election Commission, saying that it worked independently and transparently, maintained stakeholders’ confidence, and upheld the integrity of the polls.

It said the peaceful election day, transparent tabulation, and broad

acceptance of the outcome helped renew democracy.

The elections were held under a renewed legal framework that largely accords with international standards. The 2025 amendments to the RPO strengthened inclusion and credibility.

Still, the legal framework remained fragmented and required revision to enhance legal certainty, close loopholes, and revise or repeal laws that unduly restrict freedom of expression.

The mission received and corroborated reports of some 56 campaign-related incidents across 27 districts, resulting in at least 200 injuries, mostly involving BNP and Jamaat supporters.

On campaign finance, existing rules were “old and ineffective”. Although spending was capped and post-election reporting was mandatory, limited oversight weakened efforts to verify compliance, the report said.

Women accounted for just under four percent of contestants, and only seven women were elected. The BNP fielded 10 women candidates, while the NCP nominated two. Jamaat and 30 other parties fielded none.

Partisan influencers and deceptive media accounts, including some from outside Bangladesh, were the main sources of disinformation on Facebook and TikTok, according to the report.

On media, the mission said several private outlets tried to offer balanced coverage, but self-censorship remained deeply entrenched. It cited harassment of journalists, digital-led violence, economic vulnerability, and inadequate police protection.

Minorities remained underrepresented, while many persons with disabilities could not vote independently because many polling booths were inaccessible and postal voting was unavailable.

UAE pulls out

FROM PAGE 12
since the 1970s, is likely to weaken OPEC, dominated by the UAE’s neighbour and rival Saudi Arabia, indicating further turbulence for markets, analysts said.

Gulf oil shipments are currently being strangled by Iran’s blockade of the Strait of Hormuz, which flows past the UAE and normally carries one-fifth of the world’s oil.

The UAE, hard-hit by Iranian attacks, has also faced trouble in its relationship with Saudi Arabia, the world’s top oil exporter, after a stand-off between rival forces backed by the two countries in Yemen.

Pre-war, the UAE was the fourth biggest producer in the 22-member OPEC+, behind Saudi Arabia, Russia and Iraq.

Jorge Leon, an analyst at Rystad Energy, said its withdrawal may not immediately impact oil markets while Hormuz shipments remain on hold.

But the UAE will now be free to raise production, “raising broader questions about the sustainability of Saudi Arabia’s role as the market’s central stabiliser – and pointing to a potentially more volatile oil market as OPEC’s capacity to smooth supply imbalances diminishes”.

Jamie Ingram, managing editor for the Middle East Economic Survey, posted that OPEC is losing 13 percent of its production capacity with the UAE’s departure, citing the International Energy Agency.

Founded in 1960, the 12-member OPEC cartel in 2016 partnered up with 10 other producers to form OPEC+ to gain more clout.

BJP eyes saffron surge

FROM PAGE 12
will have to wait until May 4 for the counting, when it will be revealed whether TMC’s symbol Jora Ghas Phul (two flowers with grass) or BJP’s emblem the Lotus blossoms.

The contest is also a high stakes prestige fight between Mamata and Suwendu, once her closest aide in TMC.

Suwendu defeated her in Nandigram in 2021 by about 1,900 votes.

Following the ego boost from taking Nandigram, this time, Suwendu made politics personal. The second seat he is contesting the elections from is Mamata’s home turf Bhabanipur in South Kolkata. There Suwendu is challenging his former mentor, Mamata herself.

The elections have unfolded amid

a row between parties over a Special Intensive Revision (SIR) of the voter roll.

Nearly nine million names, about 12 percent of the electorate, were removed in the SIR, reducing the tally from 7.66 crore in October 2025 to 6.75 crore. West Bengal had 7.34 crore voters in 2021.

TMC has opposed the move, accusing the BJP of polarisation, while the BJP insists it was aimed at eliminating illegal infiltrators.

The deletions could shrink TMC’s vote bank, as seen in Bhabanipur, where 51,000 voters, 21 percent of the electorate, were removed. Mamata had won her by-poll there by 58,800 votes, roughly the same number now deleted.

Besides Mamata, the fate of Kolkata Mayor and Urban Development

Minister Firhad Hakim, Sports Minister Aroop Biswas, Agriculture Minister Sovandeb Chattopadhyay, Education Minister Bratya Basu, Finance Minister Chandrima Bhattacharya, and Industries Minister Shashi Panja will be decided today. BJP leaders Tapas Roy, Swapan Dasgupta, Arjun Singh, Subrata Thakur, and Sajal Ghosh are also in the fray.

Though the election is a high-stakes battle between TMC and BJP, the Indian National Congress, once in power for 25 years, and the CPI (M), which ruled for 34 years, remain on the sidelines.

Their relevance is only being discussed in the event neither TMC nor BJP crosses the majority mark of 148 seats, when their support could become crucial.

‘No militancy in country’

FROM PAGE 12
“These intelligence units monitor whether any member is involved in anti-state or other unlawful activities. There are also coordinated forces and central vigilance systems in place. If anyone is found involved, they are identified and dealt with under military law. This is nothing new,” he said.

Regarding a recent letter reportedly issued by Police Headquarters warning of possible militant attacks, the minister said no such letter had been issued by them.

“However, we always take precautionary measures during different national occasions,” he added.

Meanwhile, at a different programme in the capital, Zahed Ur Rahman, an adviser to the prime minister on information and broadcasting, said that militancy continues to exist in the

country. “We do not want to deny reality – we want to combat it. However, the risk of militancy in the country is not at an alarming level. But as the old saying goes, if we don’t acknowledge a crisis or a disease, it cannot be treated. So, it is there, and we are working to bring it down to zero,” he said.

During the Awami League rule, the militancy issue was presented on a massive scale; they used it as a narrative to stay in power, he alleged.

“Their message was, ‘There are militants in Bangladesh, they will take over everything, so don’t worry about whether I held a fair election – just keep me in power.’ That was the narrative.”

During the interim government’s time, some people tried to claim that there were no militants in Bangladesh at all, Zahed said.

“That is another extreme [position], and it is also false. Militancy existed in Bangladesh at one stage, and it still exists. We actually want to combat it.”

Being cautious is the need of the hour, Zahed said.

“Because we have noticed that during the interim government’s rule, people with these [militant] tendencies have shown a trend of becoming more organised and appearing more openly in public,” he said.

He said the BNP-led government would combat such activities.

“We should not generalise the word ‘militant’ too much. In the past, we clearly saw stories where a house would be surrounded, claims would be made that bombs were being built there, and then Rab would kill people in ‘crossfires’. So, we will be very careful about how we use this term,” he said.

Justice essential to consolidate democracy

FROM PAGE 12
remarks at a programme organised by the law, justice and parliamentary affairs ministry at Shaheed Abu Sayed International Convention Centre, marking National Legal Aid Day.

He said a country lacking the rule of law, justice and human rights can never become truly democratic or humane, adding that no citizen should be deprived of legal remedies due to financial constraints.

Referring to constitutional provisions, Tarique noted that article 27 of the constitution guarantees equality before the law and equal protection for all citizens, echoing article 7 of the Universal Declaration of Human Rights. He underscored that justice is a

constitutional right and reiterated that insolvency must not deny anyone legal support or fair trial.

“To ensure access to justice for those who are not financially capable, the government has adopted specific plans and measures,” he said, adding that legal aid programmes continue to expand nationwide.

Sharing his personal experience, Tarique recalled a long time in prison due to political vendetta, where he saw underprivileged people languish without trial simply because they could not afford legal assistance.

“Justice is the foundation of progress and peace in any state and society. People of every age have aspired for a discrimination-free system where

they can live with dignity and access to justice and remedies,” he said.

Tarique recalled that former president Ziaur Rahman restored judicial independence, laying the foundation stone of justice in the country, while former prime minister Khaleda Zia introduced legal aid initiatives to make justice more accessible.

Law Minister Asaduzzaman, EU Ambassador to Bangladesh Michael Miller, and National Legal Aid Services Organisation Director General Manjurul Hasan also spoke at the programme.

Panel lawyers Syed Khan of Dhaka and Nilima Biswas of Rajshahi received crests and certificates from the prime minister for their contributions.



Farmers load trucks with maize to transport it to open fields for drying and crushing. Maize cultivation is rising in Kishoreganj due to lower cost, lower risk, and higher profit compared to paddy, which is vulnerable to floods and hailstorms. Farmers also earn Tk 1,400–1,500 per maund of maize, while paddy often brings uncertain returns. The photo was taken at the playground of Nikli Sadar in Kishoreganj, recently.

PHOTO: TAFSILUL AZIZ

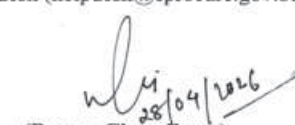
Government of the People's Republic of Bangladesh
Department of Environment
Poribesh Bhaban, E/16 Agargaon
Sher-e-Bangla Nagar, Dhaka-1207.
www.doe.gov.bd

Memo No. 22.02.0000.008.07.041.25-239
Date: 28/04/2026

e-Tender Notice
The following e-Tender is invited in the National e-GP System Portal (www.eprocure.gov.bd):

Sl No	Tender ID No.	Package No.	Package Description	Tender Document Last Selling Date & time	Tender Closing/Opening Date & time
1.	1265637	DoE/eGP/2025-26/GR-4	Supply of Refreshment & Lunch packet for training, seminar & workshop organized by DoE, Head office (Framework Agreement)	05 May 2026 16:00 Hrs.	06 May 2026 12:00 Hrs.

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 e-GP help desk (helpdesk@eprocure.gov.bd).


(Parvez Chowdhury)
Director (Administration)
Phone: 02223375050
E-mail: diradmin@doe.gov.bd

GD-952

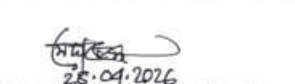
Government of Peoples Republic of Bangladesh
Office of the Institute of Health Technology
Sylhet.
E-mail: ihtsylhet@gmail.com

Memo No. 59.14.0000.208.07.0001.281
Date:28/04/2026

Re-Tender Notice
This is an online Tender, where only e-Tenders will be accepted in e-GP Portal and no offline/ Hard copies will be accepted. To submit e-tender, please register on e-GP system portal (<https://www.eprocure.gov.bd>). For more details, please contract support desk contract numbers.
e-Tender are invited in e-GP system portal (<http://www.eprocure.gov.bd>) by Dr. Moyazzam Ali khan Chowdhury, Principal, Institute of Health Technology, Sylhet for the Procurement of;

Tender Id	Name of Goods	Tender/Proposal Publication Date & Time	Tender/Proposal Last Selling Date & Time	Tender/Proposal Closing/ Opening Date & Time
1266776	Procurement of Sports Items for the F.Y 2025-2026 at Institute of Health Technology, Sylhet	30-Apr-2026 12:00	10-May-2026 10:00	10-May-2026 12:00

e-Tender details can be downloaded on e-GP system portal (<https://www.eprocure.gov.bd>) for pursuer.
e-Tender will be accepted only as stated in above list; accepted tenders will be opened online immediate as stated in above list.


(Dr. Moyazzam Ali khan Chowdhury)
Principal
Institute of Health Technology
Sylhet

GD-936

**বাংলাদেশ বিদ্যুৎ উন্নয়ন বোর্ড**
(Bangladesh Power Development Board)
Office of the Manager
Dohazari-Kaliaish 100 MW Peaking Power Station
BPDB, Satkania, Chattogram
www.bpdb.gov.bd

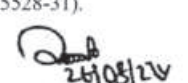
Memo No. 27.11.1582.424.04.002.26.407
Date: 28/04/2026

Invitation for e-Tenders
e-Tenders are invited in the National e-GP System Portal (<https://www.eprocure.gov.bd>) for the Procurement of following works:

1	Ministry/Division	Ministry of Power, Energy & Mineral Resource, Power Division
2	Implementing agency	Bangladesh Power Development Board
3	Project/program name	Dohazari-Kaliaish 100 MW Peaking Power Plant, BPDB, Satkania, Chattogram
4	Tender details:	
e-Tender ID, Ref. No. Package No.		Brief description of work
e-Tender ID: 1262657 e-Tender Ref. No. 27.11.1582.424.04.002.26.406 Date: 28/04/2026		Installation of New CCTV Cameras at unloading station and repair/maintenance of existing CCTV System of DKPPS
Designation & address of office inviting tender		Office of the Manager Dohazari-Kaliaish 100 MW Peaking Power Station, BPDB, Satkania, Chattogram. Email: manager.dkpps@bpdb.gov.bd , xen2.dohazari100@bpdb.gov.bd

These are online tenders, where only e-Tenders will be accepted in the National e-GP System Portal and no offline/hard copies will be accepted. To submit e-Tenders, registration required in the National e-GP System Portal (<https://www.eprocure.gov.bd>). The fees for downloading the e-Tender documents from the National e-GP System Portal have to be deposited online through any registered bank. Further information and guidelines are in the National e-GP System Portal and from e-GP help desk (helpdesk@eprocure.gov.bd)/Contract Number (01762625528-31).

বিদ্যুৎ/জন-১১০৩ (২)/২৮/০৪/২৬


Executive Engineer (Maint.)
Dohazari-Kaliaish 100 MW
Peaking Power Station
BPDB, Satkania, Chattogram

GD-937

Mandatory

FROM PAGE 4

country. Many lawyers are moving toward shortcuts to earn money instead of focusing on commitment to the profession. These tendencies are arising due to a lack of proper training. Every lawyer must maintain ethical standards at a high level," he said at a discussion marking National Legal Aid Day 2026 at the Supreme Court Auditorium in Dhaka.

The event was organised by the Supreme Court Legal Aid Committee.

"Lawyers will be brought under training. An agreement has already been signed between Bangladesh Bar Council and a British law firm to this effect," he added.

The minister also stressed the need for higher budget allocation for the judiciary.

The function was chaired by Justice Kazi Zinat Hoque, chairman of the Supreme Court Legal Aid Committee.

2 monks among

FROM PAGE 4

Three people died on the spot," he told The Daily Star.

Locals rescued the injured and rushed them to nearby hospitals.

Ruhul Amin, sub-inspector of Dohazari Highway Police Station, said efforts are underway to identify the victims and inform their families.

"The bodies have been handed over to the highway police for further legal formalities," he added.

Police are investigating whether speeding or mechanical failure caused the crash.

HC defers bail

FROM PAGE 4

Hazrat Shahjalal International Airport. A day later, a court placed them on a four-day remand in a murder case filed with Uttara East Police Station over the death of Fazlul Karim. On August 26, they were again remanded for five days in the Rubel murder case.

Barrister Jyotirmoy Barua appeared for the petitioners, while Deputy Attorney General Ashiquzzaman Nazrul and Assistant Attorney General Md Al Amin represented the state.

464 murder

FROM PAGE 3

murder cases and 530 in rape cases. Of them, 11 accused in murder cases and 71 in rape cases have been released on bail.

The home minister said all cases involving serious crimes such as murder and rape are being investigated intensively to ensure strict punishment for those responsible, with charge sheets being promptly filed.

In reply to a question from Jamaat MP Md Mujibur Rahman, Salahuddin described land grabbing, extortion and illegal activities as heinous crimes that severely harm society and the state.

He noted that during the Awami League's 15-year rule, groups loyal to the party engaged in land grabbing, illegal control of water bodies and sand quarries, extortion across sectors, tender manipulation and other unlawful activities, leaving people exasperated.

He further said the present government has adopted a zero-tolerance policy against such crimes. Within a short period, many offenders have been arrested and brought under the law, which he said has led to a significant reduction in these offences.

**PRAYER
TIMING**
APRIL 29

Fazr	Zohr	Asr	Maghrib	Esha
4:20	12:45	4:45	6:29	8:00
JAMAAT 4:55	1:15	5:00	6:34	8:30

SOURCE: ISLAMIC FOUNDATION

Witness alleges ‘helicopter gunfire’ at ICT

FROM PAGE 3

crimes against humanity case over the killing of 28 people in Rampura on July 18-19, 2024.

Four former BGB and police officers are accused in the case. Of them, Lt Col Mohammad Redowanul Islam and Maj Rafat Bin Alam Moon are in custody and were present in the dock.

Describing events of July 19, Maruf said he and a colleague, Rakib, joined the protests but retreated as police and BGB opened fire. "At one point, Rakib tried to record the shooting on his phone while standing under a tree when he was shot in the abdomen and collapsed

near Rampura Bridge," he said. Rakib was taken to a local hospital and later shifted to Dhaka Medical College Hospital, where he died, Maruf added.

Meanwhile, Brig Gen (ret'd) Abdullahil Amaan Azmi told the tribunal he did not know why Sheikh Hasina, Matia Chowdhury,

and Sahara Khatun had been detained at a house on Hare Road during HM Ershad's military rule.

During cross-examination on Monday, Azmi said he was stationed there with his unit in 1983 under martial law when the three political leaders were held for several days.

He cautioned that political differences between MPs and upazila chairpersons could create "dual leadership", leading to coordination gaps and delays in development work.

BIP General Secretary Prof Mosleh Uddin Hasan proposed forming a "local parliament" at the divisional level to enable

hope that their children will grow up in a new Bangladesh where the rule of law prevails, murders are punished, and justice is ensured.

"If we avoid mudslinging and remain united, this parliament can be the starting point of qualitative development," she added.

After taking the floor following Shama's speech, Nahid said, "I

driven by bot armies, viral posts or insults alone. Had Facebook or social media existed in 1971, we do not know whether the country would have been liberated," she said.

Shama stressed that the Liberation War stands above everything.

She also said she relates to the sentiments of fellow MPs Nahid and Hasnat (Abdullah) and expressed

issuing travel bans on suspects. The ACC Act and its rules provide no legal mechanism for making such decisions in the absence of commissioners.

Routine functions, such as receiving complaints, preliminary scrutiny, and investigations approved by the previous commission, as well as judicial proceedings in courts, however, are ongoing.

According to ACC sources, more than 200 complaints have been submitted since March 3, including allegations against several high-profile individuals — former chief adviser to the interim government Dr Muhammad Yunus, former law adviser Asif Nazrul, and former health adviser Nurjahan Begum — who are currently under review by the ACC's verification committee.

Contacted, ACC Secretary Mohammad Khaled Rahim said, "At present, we are continuing administrative activities with the Cabinet Division's guidance. Investigations and inquiries approved by the previous commission are ongoing.

The verification committee is also functioning, but decisions requiring the commission's approval cannot be made at present."

Asked about the formation of the search committee, he said, "We have no information yet. However, we expect the Cabinet Division to form it soon."

Under the ACC Act, 2004, the five-member search committee must include a judge from the Appellate Division of the Supreme Court, a judge from the High Court Division, the Comptroller

and Auditor General, a recently retired Cabinet Secretary, and the Chairman of the Public Service Commission.

Since its establishment in 2004, the ACC has been led by seven commissions, of which only three commissions — led by former secretary Golam Rahman, former official Md Badiuzzaman, and former senior secretary Iqbal Mahmood, respectively — could complete their tenures.

Former Justice Sultan Hossain Khan led the ACC for two years and three months, while Lt Gen (ret'd) Hasan Mashhud Chowdhury for two years, former secretary Mohammad Moinuddin Abdullah for three years and six months, while the most recent commission under Dr Momen lasted just over a year.

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LAW REVIEW

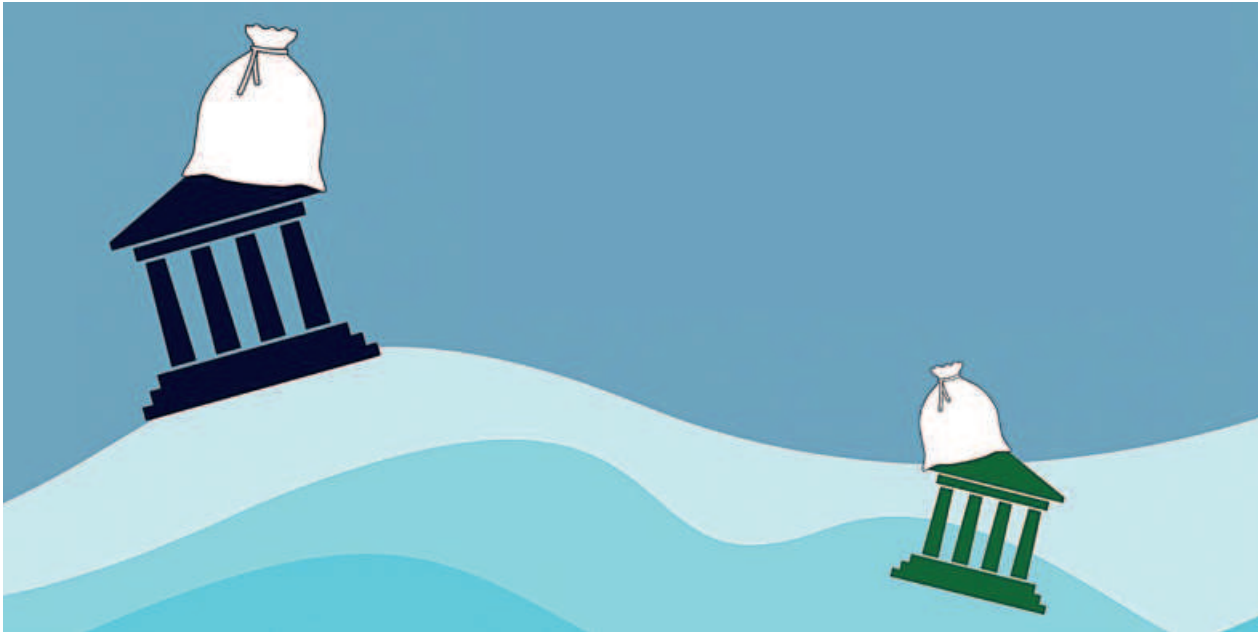
How our law holds loan defaulters accountable

Credit Information Bureau (CIB) is responsible for collecting, analysing, and maintaining credit information of individuals and entities. The Bureau was set up with the objective of reducing the volume of defaulted loans in the banking sector by disseminating such credit information to banks and non-bank financial institutions. The CIB reports enable lending institutions to assess credit risk by providing a comprehensive picture of a potential borrower's financial position, including past repayment history.

MD. NAFIS ANOWAR SANTO

By June 2025, Bangladesh had seen an exponential rise in defaulted loans, marking the highest level since 2000. During the general election this year, the surge gave birth to a public concern regarding the eligibility of election candidates with allegations of loan default. True that the Representation of the People Order, 1972 clearly states that a person cannot be elected as a Member of Parliament (MP) if he/she is a bank borrower (except for borrowing small agricultural loans) and has defaulted on repayment before submitting the nomination paper. Nevertheless, how the law treats loan defaulters is a question that always intrigues the public mind.

First of all, Bangladesh Bank has a specialised bureau, known as Credit Information Bureau (CIB), which is responsible for collecting, analysing, and maintaining credit information of individuals and entities. The Bureau was set up with the objective of reducing the volume of defaulted loans in the banking sector by disseminating such credit information to banks and non-bank financial institutions to assist them in making informed lending decisions and to prevent lending to default borrowers. The CIB reports enable lending institutions to assess credit risk by providing a comprehensive picture of a potential borrower's financial position, including past repayment history. Moreover, the CIB provides information on defaulted bank loans of candidates participating in national and local elections to the Election Commission whenever such



information is formally requested.

Apart from the CIB, the Bank Company Act 1991 is the key law that operates to hold the defaulters accountable. The Act classifies loan defaulters into two categories: (i) defaulter borrowers, and (ii) intentional defaulter borrowers. Under section 5(cc) of the Act, a 'defaulter borrower' refers to any individual, organisation, or company who has failed to repay, either in full or in part, an advance, loan, or any other financial facility—granted to them or to an affiliated entity—including the interest or profit on such facility, for a period of six months after it has become overdue, as defined by the regulations issued by Bangladesh Bank.

In contrast, section 5(aaaa) of the Act defines an 'intentional defaulter borrower' as a person, organisation, or company who takes a loan from a bank or financial institution, has the capacity to repay, but does not repay the loan or interest. The term also includes borrowers who obtain any loan or financial benefit through forgery, fraud, or by providing false information. An intentional defaulter borrower further includes any person or entity that uses the loan or financial facility for a purpose other than that for which it was sanctioned. Additionally, a borrower who disposes of the collateral or security without the prior consent of the concerned bank

or financial institution falls within the scope of this definition. Bangladesh Bank is empowered to issue necessary directions from time to time for the application, interpretation, and enforcement of the provisions relating to intentional defaulter borrowers.

As per section 27AA of the Act, every bank company and financial institution is required to submit, from time to time, a list of its default loan borrowers to Bangladesh Bank in accordance with Articles 43 and 44 of the Bangladesh Bank Order 1972. Bangladesh Bank shall then, pursuant to Article 45 of the said Order, circulate the received list among all bank companies and financial institutions operating in the

country. The object is to prevent banks and financial institutions from giving further loans to the listed persons.

On the other hand, under section 27B(1) of the Act, if banks and financial institutions fail to submit lists of intentional defaulter borrowers to Bangladesh Bank, they may be fined Tk. 50 lakh to Tk. 1 crore, and in the case of a continuing violation, an additional fine of up to Tk. 1 lakh for each day after the first day may be imposed. Thus, the law ensures that the banks and financial organisations comply with the provision. Notably, a circular from the Banking Regulation and Policy Department of Bangladesh Bank, dated 16 April 2025, all banks are now directed to submit detailed information on intentional defaulter borrowers in a special format.

However, before finalising the name of an intentional defaulter borrower, the concerned borrower must be given an opportunity to present their explanation. After the name is finalised, every bank company and financial institution shall inform the concerned borrower within seven working days. Any person or institution aggrieved by being identified as an intentional defaulter borrower may appeal to Bangladesh Bank within 30 days, and the decision of Bangladesh Bank shall be final. In conclusion, loan defaulting is an acute problem for Bangladesh. Our entire economy is getting crippled due to the greed and corruption of some business and political elites. However, despite having many safeguards in the law, we are unable to tackle this problem due to their non-implementation.

The writer is Advocate enrolled with the Bangladesh Bar Council.

YOUR ADVOCATE

The right to resign under the Labour Act

This week, Your Advocate is Barrister Omar H. Khan, Advocate of the Supreme Court of Bangladesh. He is the head of the chambers of the renowned law firm 'Legal Counsel', which has expertise mainly in commercial law, family law, labor law, land law, constitutional law, criminal law, and IPR.

Query
I have been working at an IT firm in Chittagong for about one and a half years. Recently, after receiving a better job offer, I have decided to resign. However, my employer is insisting that I must serve a full three-month notice period. Additionally, he has warned to withhold my provident fund and to not provide me with a certificate of service until all pending tasks are completed. In this context, what are my available legal rights and remedies under the Labour Law?

Tasnim, Chittagong.

Response
Dear Ms Tasnim, thank you for your query. First of all, congratulations on your new job opportunity. Moving forward in your career is a natural and positive step and you have every right to do so. I understand that resigning can feel stressful, especially when your employer is insisting on a three-month notice period, warning about withholding your provident fund and linking your service certificate to pending tasks. These are serious concerns, but the laws in Bangladesh do protect employees in such situations

Firstly, you mentioned that your employer is insisting on a three-month notice period. However, you specified neither your employment category nor whether this duration is actually mentioned in your employment contract. Nonetheless, regarding the procedure of resignation under section 27 of the Act, an employee may resign by giving written notice or by paying wages in lieu of the notice period. But the notice period varies depending on the category of employment (for instance, 60 days for permanent workers and 30 or 14 days for temporary workers). In fact, section 123 ensures that all wages due upon resignation, must be paid within 30 working days. Secondly, the right to receive a service certificate for all workers except temporary and substitute workers is also provided under section 31. Hence, I believe, our labour law has already sufficiently recognised and strengthened the employees' right in terms of resignation.

Needless to say, employees cannot be coerced into remaining in a job through threats, intimidation or withholding of financial entitlements or service certificates. Rather, their rights to fair treatment during resignation, including protection against retaliation and the prompt issuance of service certificates,

are explicitly recognised in our law. It is important to note here that even though employers may have their own internal policies, they cannot override statutory protections or create policies that offer less than what the law provides.

Speaking of provident fund, it is crucial to understand that these are your contributions, often matched by the employer and cannot be withheld as leverage. The same applies to earned salary, leave encashment or other contractual benefits. Any attempt to delay or withhold these payments to pressure you into serving additional months or as a form of intimidation is unlawful.

Employers are, of course, allowed to request reasonable cooperation during the notice period, such as completing ongoing

of future disputes. Keep records of all communication, including emails or acknowledgment receipts, to strengthen your position. Completing reasonable handover tasks professionally, while documenting them, shows good faith and makes it difficult for the employer to claim non-cooperation.

If your employer continues to pressurise you, delays settlement of the provident fund or salary, or refuses to issue your service certificate, you have certain remedies. Under section 33, the worker can initiate a grievance procedure by submitting a written complaint to the employer within 30 days from the date of knowledge of the issue. If the worker is dissatisfied with the decision or if the employer fails to give any decision, they may refer the matter by filing a



projects, transferring responsibilities and returning company property. These are professional obligations, but they do not justify threats or coercion. Under the law, any attempt to use intimidation such as withholding provident fund, salary or service certificates to force an employee to remain beyond their legal notice period is illegal.

Practically speaking, the best way to protect yourself is to submit a written resignation specifying your intended last working day according to the lawful notice period. Avoid relying solely on verbal communication. Email or hand-delivered letters with acknowledgment are safest, as they provide proof in case

written complaint before the Labour Court within the next 30 days. Moreover, section 124A allows a worker to recover unpaid wages and other legal dues through settlement by applying to the Labour Inspector. The authority acts as a mediator and attempts to resolve the matter within 20 days. If mediation fails, you can once again approach the Labour Court to enforce your rights, including the payment of dues and issuance of your service certificate.

In short, you have a legal right to resign. Your provident fund, salary and service certificate are all protected by law.

I hope the above gives you clarity about your concerns and wish you all the best.

LAW AND POLITICS

Unequal sovereignty and international law

FARIHA NOWSHIN TASFIA

On 3 January 2026, the United States (US) captured and detained Venezuelan president Nicolás Maduro and his wife, Cilia Flores, with charges of narco-terrorism conspiracy, cocaine importation, and weapons possession. Meanwhile, President Trump stated that the US would take control of Venezuela until a new government is installed. This is one of the rarest incidents in modern history where a sitting head of state is forcibly taken off his own land by a foreign military force and subjected to criminal charges in a foreign land.

The idea that each state is entitled to manage its own affairs without outside interference is one of the oldest and cardinal principles of international law, dating back to the Westphalian Treaty of 1648. The United Nations Charter also recognises this principle in its articles 2(1) and 2(4) refraining member states from interfering in the internal affairs of another, and from threatening or using force against the territorial integrity of any other state. However, recent events in Venezuela have once again demonstrated that sovereignty is not a right evenly granted to all states but a privilege of a selective few.

The sovereignty, immunity, and non-interference rules exist on papers only. In practice, states who do not yield to the powerful ones, get sanctioned, isolated or invaded, and the Security Council turns a blind eye. The rule of sovereignty in the contemporary international order has only become prerogative of the strong.

The Third World Approaches to International Law (TWAIL) scholars have long argued that the international legal order was never designed to equally protect weaker states. Thus, when the International Court of Justice (ICJ), in the *Nicaragua v United States of America* (1986) case, ruled against the US for its breach of customary international law obligation pertaining to not using force against another state, which they did by assisting the Contra rebels, the US blocked the enforcement of the court decision by exercising its veto power. When any of the five states with veto powers is a party to a dispute, the Council is effectively paralysed. Similarly, in 2019, the US had simply declared the Venezuelan government headed by Nicolás Maduro an illegitimate one without passing any UN Resolution. Instead, the US and the United Kingdom (UK) recognised the rival leader Juan Guaidó as the legitimate president of Venezuela. Moreover, the UK Supreme Court, in December 2021, ruled that Britain's recognition of Guaidó was clear and unequivocal, and thereby approving Guaidó's board to control the Venezuelan assets held in



the Bank of England.

However, what makes the recent arrest of Maduro particularly worrying is the wholesale disregard of a well-established rule of customary international law, namely *immunity ratione personae*. According to this doctrine, a sitting head of state is granted absolute immunity from the criminal jurisdiction of foreign courts, as well as personal inviolability, i.e., immunity from any measure of physical constraint. It is a binding rule of international law affirmed by the ICJ in the landmark *Arrest Warrant case*, where the Court decided that the heads of state, the heads of government and the foreign ministers have complete immunity against foreign criminal prosecutions, irrespective of the seriousness of the alleged offences.

It is true that some argue that there are a few exceptions to this rule of immunity for the most serious crimes, i.e. *jus cogens* violations. However, Maduro's alleged offences of narco-terrorism and drug trafficking clearly do not meet this threshold. Unsurprisingly, the western governments and the vast majority of the allied states opted to keep quiet on this gross violation of international law. Again, the UN Security Council was supposed to prevent this kind of intervention. But it failed to do so due to its structural limitation, namely: veto power. On the other hand, the doctrine of Responsibility to Protect (R2P) has also been abusively used to find justifications for such interventions. The doctrine was initially endorsed by UN member states in 2005, aiming to prevent mass atrocities where a state has unreasonably failed to protect its citizens.

The latest turn of events in Iran further exemplifies this tendency. On 28 February 2026, the US and Israeli forces jointly attacked Tehran and killed Supreme Leader Ali Khamenei. In the aftermath, President Trump publicly asserted that Iran's new supreme leader would not last long without US approval. Needless to say, such a pronouncement is *prima facie* inconsistent with international law as no provision of international law confers upon any State the authority to approve, veto, or otherwise determine the political leadership of another sovereign State. And yet the statement was made openly, without legal justification.

Taken together, the sanctions regime in Venezuela, the arrest of an incumbent president, and open political pressure on leadership succession in Iran tell a coherent story that TWAIL scholars have long been narrating. The sovereignty, immunity, and non-interference rules exist on papers only. In practice, states who do not yield to the powerful ones, get sanctioned, isolated or invaded, and the Security Council turns a blind eye. The rule of sovereignty in the contemporary international order has only become prerogative of the strong.

The writer is student of law at the University of Dhaka.



Riya puts Bangladesh in final

Striker Airin Riya scored a superb hatrick as Bangladesh stormed into the final of the Asian Games Qualifiers with a 3-1 win over Singapore in Tuesday's first semifinal in Jakarta. The BKSP student from Jhenaidah, who skipped her SSC exams to feature in the tournament, struck twice in the final four minutes to seal victory, sending Bangladesh into the title-decider in their debut senior international campaign. Speaking to The Daily Star from Jakarta later that night, coach Zahid Hossain Raju credited his side's fitness and technical edge for the result. "It was an exciting match, even though we had 60 percent control. We unlocked the game in the fourth quarter, which has been our trademark," he said. Bangladesh will face Chinese Taipei in the final, scheduled to kick off at 7:00 pm today.

PHOTO: AHF

SLC quits at govt's request

AFP, Colombo

Sri Lanka's cricket board stepped down on Tuesday after the government asked the sporting body's executive committee to make way for a new administration, officials said. Sri Lanka Cricket (SLC) is the country's richest sporting body but it has been plagued by allegations of corruption and mismanagement. A board official said that its president, Shammi Silva, convened a special meeting to announce his resignation, with 11 months remaining in his fourth two-year term. "The committee resigned to make way for an interim management team headed by a former investment banker, who is also an opposition politician," the official told AFP, asking not to be named. A government official said Sri Lanka's President Anura Kumara Dissanayake had met with Silva over the weekend to discuss the future of the board under a new management. Sri Lanka made an early exit from the T20 World Cup, which it co-hosted with India in February-March. The International Cricket Council (ICC), the sport's world governing body, suspended Sri Lanka's membership in November 2023, citing political interference in the running of the national board. That suspension had been lifted at the end of January 2024, and Silva's committee was restored. He subsequently won a fourth term uncontested as president.

Can Gunners breach Simeone's fortress?



STAR SPORTS DESK

Atletico Madrid return to the Metropolitano seeking a response to their Copa del Rey final loss to Athletic Bilbao last week as Diego Simeone's side host Mikel Arteta's Arsenal

- Both sides are still hunting a first European crown despite long runs in the competition. Arsenal have played 223 European Cup/Champions League matches without winning it (the most), with Atletico next on 190.
- They have already met this season, with Arsenal cruising to a 4-0 win in the league phase last October -- matching Atletico's joint-heaviest defeat in the competition. Their only previous knockout tie came in the 2017-18 Europa League semifinals, when Atletico progressed 2-1 on aggregate.
- At home, however, Atletico are unbeaten in Champions League knockout matches against



in the first leg of their Champions League semifinal tonight. Arsenal arrive amid a fierce Premier League title push, chasing their first league crown since 2003-04 and a first major trophy in six years.

English clubs (P6 W3 D3), each against different teams, though none against Arsenal.

- Arsenal are in strong European form, one game shy of equalling their longest unbeaten run in the competition (10 wins, two draws in their last 12).
- Antoine Griezmann has been involved in 24.2% of Atletico's Champions League goals (56/231 -- 40 goals, 16 assists), the highest share by any player for a team with 100+ goals, just ahead of Lionel Messi's 24.1% for Barcelona.
- Julian Alvarez has also starred, with nine goals -- the most by an Atletico player in a single European Cup/Champions League campaign.

Dual demands of Shamim's No. 6 role

ABDULLAH AL MEHDI, from Chattogram

Players like Shamim Hossain are a rarity in Bangladesh cricket. Batting at number six in T20Is, a position long unsettled in the country's cricketing culture, he has brought a degree of continuity where no one had been able to hold down the position for long. At Mirpur Academy Ground last month, ahead of the ongoing New Zealand series, Shamim spent over an hour facing throwdowns. Strangely enough, instead of rehearsing the all-out hitting his role demands, he focused on basics: playing straight in the V. He relayed that it was not only because it was early days in his preparations after a gap. "Yes [just beginning preparations], but when I will actually bat in matches, this is how I should begin, in a V. Only in the last two-three overs do I experiment with my side shots, so I'm preparing accordingly," Shamim had told this reporter. When it was pointed out that it was not the norm for him, he laughed. "I try most of the time because sometimes you have to play slow if early wickets fall... and this routine comes from experience." Asked how difficult this adjustment was, he remarked, "Everything is easy if you want [but] it's a little tough for me. Actually, for those who go and hit, it's difficult for them. The more control I have, the better it will be for me."



- Rain threat looms over the second T20I, with Chattogram experiencing heavy to moderate showers on Tuesday, leaving parts of the city waterlogged.
- New Zealand skipper Tom Latham remains uncertain for this game as well, having missed the opener due to injury.
- Bangladesh are expected to retain their winning combination.

position. Going down that list, Jaker Ali (18), Afif Hossain (18) and Nurul Hasan Sohan (19) also have a similar number of appearances, and two of those three are out of the T20I side while Sohan is still looking for game time. In this bunch, Shamim boasts the highest strike-rate, 135.44. The reason Shamim needed these routines was to find more continuity. In his last 10 innings, Shamim only faced more than 20 deliveries thrice and fewer than 10 on five occasions. Yet the demand remains for

immediate impact, as seen in the first T20I in Chattogram where his 13-ball 31 contributed to a convincing six-wicket win. "I adjust my stance myself, what feels comfortable... not because of the bowler," he said, citing South Africa great AB de Villiers as an influence for his straighter setup. Asked if he stands at an angle when playing behind the wicket, he said: "Yes, that's when I can do that." The bouncer he dispatched over the wicket-keeper's head for six in the first T20I came from the angular stance, in just the third delivery he faced -- a rare trait in Bangladesh cricket for a volatile position. "We don't have many players for this position," chief selector Habibul Bashar told The Daily Star yesterday. "It can decide games... those batting here must go at 130-140 strike rate. It's the reality, and the batters have to accept that." "A day would come when, in a One-Day [Internationals], there is lots of time and he has to bat differently. He has that ability [to play in the V], and it's all about the mindset... If he understands that, he will be big for the team," he added. For now, Shamim's game carries that duality -- control and chaos -- shaped to meet the demands of a role where time is scarce but impact is everything.



PHOTO: BFF/COLLECTED

Mohammad Abdullah celebrates with teammates after scoring a 66th-minute winner in their final group match of the Federation Cup against Abahani at the Bashundhara Kings Arena yesterday. The goal proved decisive, knocking the record 12-time champions out of the race for the qualifiers. Despite the victory, however, PWD -- currently battling relegation in the league -- failed to advance from the five-team group. The qualifying spot instead went to Rahmatganj MFS, who held Young Men's Fakirerpool Club to a goalless draw at the Shaheed Dharendra Nath Datta Stadium (inset). The match in Cumilla kicked off nearly an hour late after heavy morning rainfall left parts of the pitch waterlogged. Groundstaff worked extensively to make the surface playable, manually draining water before the game could begin.

43 DAYS TO GO



Two hatricks, one date

The 43rd hatrick in World Cup history was scored by Argentina's Gabriel Batistuta against Greece in the group stage of the 1994 edition. The Argentine striker remains the only footballer to have scored hatricks in two different World Cups. Four years later, in the group stage of the 1998 tournament, he netted another treble against Jamaica. Interestingly, both hatricks came on the same date -- June 21. ****Visit The Daily Star's website to also read: 'A golden goal and the darker aftermath'**

'Will try to keep things simple'

Amite Hasan's maiden national team call-up for the first of two Tests against Pakistan next month marks the culmination of seven years of consistent performances in the domestic circuit, with selectors placing their trust in one of the most reliable performers. In a recent conversation with The Daily Star's Samsul Arefin Khan, Amite spoke about maintaining a simple mindset, expressed deep gratitude for his family's unwavering support, and shared his excitement about the prospect of sharing a dressing room with his idol, Mushfiqur Rahim, among other topics. The excerpts are as follows:

The Daily Star (DS): How does it feel to get a maiden Test call-up?

Amite Hasan (AH): I feel like I've come through a process. I played first-class cricket for a long time, then I was in all the [Bangladesh Cricket Board] BCB camps -- HP, Bangla Tigers, and recently the National Team camp.

DS: How significant was your 162-run knock after coming on as a concussion substitute in your last Bangladesh Cricket League (BCL) four-day match?

AH: After Jaker Ali got hurt, I got the chance to come on as a concussion sub. The next day, I had the chance to bat. I

didn't think too much about scoring 100 or 150; I just tried to play, and the rest was Allah's will.

DS: With 49 first-class matches, you are perhaps the second-most experienced cricketer to have gotten a national team call-up after Zakir Hasan, who played around 67 games before his Test debut. How did you keep yourself going?

AH: I didn't think about it too much. I kept my process simple and enjoyed the game. If I hadn't enjoyed it, it might have felt boring.

DS: There are a few wicketkeeper-batters in the national team. How much are you thinking about securing a place in the playing XI?

AH: I'm not thinking about that too much. I am preparing in my own way. Whenever and wherever I get the opportunity, I will try to do well.

DS: Who first gave you the news that you were selected?

AH: Habibul Bashar (chief selector) sir called me first and let me know.

DS: How satisfying was the news for your family?

AH: From the start of my cricket journey, my family has always supported me. Especially my elder brother; he convinced everyone at home to let me play. When I got the news

from Habibul Bashar sir, I told everyone at home, and they were very happy.

DS: What kind of mindset are you taking to translate your domestic success to the international stage?

AH: I will definitely try to keep things simple. As I said, I was in a camp with 37-38 players where we shared a dressing room, so I have that experience. Regarding the difference between domestic and national levels, I'm not overthinking it. I'll just try to adapt as quickly as possible.

DS: You are starting your career as a wicketkeeper-batter just as Mushfiqur Rahim is nearing the end of his. How does it feel to share a dressing room with someone you might eventually replace?

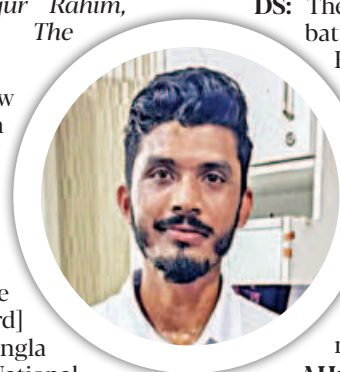
AH: Mushfiqur bhai is my idol. Being able to share a dressing room and have the chance to play with him is very exciting for me.

DS: What are you thinking about the days ahead?

AH: Since the Pakistan series is coming up, I'm thinking about how to prepare and what will lead to a good performance. I haven't been to Pakistan with the 'A' team. I went to Australia and played there. I have experience playing against good bowling attacks on good wickets.

DS: What are your thoughts on the Pakistan bowling attack?

AH: I am watching video analysis and have seen them play on TV. I am preparing myself accordingly.





Justice essential to consolidate democracy: PM

UNB, Dhaka

Prime Minister Tarique Rahman yesterday said his government has taken steps to ensure access to justice for all, especially the financially disadvantaged.



He stressed that there is no alternative to establishing the rule of justice to consolidate the country's renewed democratic journey.

"After more than a decade and a half of fascist rule, the people of Bangladesh have begun to walk once again on the path of democracy. To strengthen this democratic journey, there is no alternative to establishing the rule of justice in the country. This justice is applicable to everyone," he said.

The prime minister made the
SEE PAGE 8 COL 4



SSC examinees at Comilla Ishwar Pathsala High School centre sit either with their feet raised on benches or just submerged as rainwater floods the exam hall yesterday afternoon. The invigilator is also perched on her chair, while dirty drainwater floats through the rooms after an hour and a half of heavy rain left much of Cumilla city waterlogged.

PHOTO: COLLECTED

Fear of 'frozen conflict' grows in Middle East

Reports say Trump unlikely to accept Iran's new terms as oil jumps above \$110

AGENCIES

Efforts to end the Middle East war appeared at a standstill yesterday, with the US considering Tehran's latest offer to unblock the Strait of Hormuz, and Iran saying Washington could no longer dictate terms.

Iran has blockaded the waterway -- a vital conduit for oil and gas shipments -- since the start of the US-Israeli offensive two months ago, sending shockwaves through the global economy.

The impasse yesterday drove oil prices above \$110 per barrel.

CNN reported that US President Donald Trump was unlikely to accept Iran's proposal to restore traffic in the strait, as Qatar warned of the possibility of a "frozen conflict" if a definitive resolution is not found.

"We do not want to see a return to hostilities in the
SEE PAGE 8 COL 1

UAE pulls out of OPEC oil cartels

AFP, Dubai

The United Arab Emirates will withdraw from the OPEC and OPEC+ oil cartels to focus on "national interests", it announced on Tuesday, causing fresh shockwaves as energy prices soar over the Middle East war.

The UAE, one of the world's top oil producers, which has previously chafed at OPEC production quotas, will pull out on Friday, a statement carried by the official WAM news agency said.

The UAE has been an OPEC member through the emirate of Abu Dhabi since 1967, four years before the former British protectorate became a country.

The last OPEC member to withdraw from the cartel was Angola in 2024.

"This decision reflects the UAE's long-term strategic and economic vision and evolving energy profile," the UAE statement said.

"During our time in the organisation, we made significant contributions and even greater sacrifices for the benefit of all," it added.

"However, the time has come to focus our efforts on what our national interest dictates."

The decision, in the midst of the biggest oil shock
SEE PAGE 8 COL 3

BJP eyes saffron surge in Mamata's bastion

3.21cr head to final phase of West Bengal polls

STAR REPORT

The second and final phase of the West Bengal Assembly elections will be held today in 142 constituencies, setting up a decisive contest between the Trinamool Congress (TMC) and India's ruling Bharatiya Janata Party (BJP).

Spread across five districts -- North 24 Parganas, South 24 Parganas, Nadia, Howrah, and Kolkata -- these seats are traditionally TMC strongholds.

For TMC, it must retain its dominance here to secure a fourth consecutive term.

The BJP will have to breach TMC's fort in southern West Bengal and secure a major share in order to capture the throne.

In the last assembly polls in 2021,

TMC won 123 of these 142 seats, BJP secured 18, and the Indian Secular Front (ISF) took one.

In the first phase this time, on April 23, voting was held in 152 of 294 constituencies across 16 districts, recording 93 percent turnout, one

remain TMC bastions.

In 2021, BJP had won 59 of those seats, while TMC secured 92.

Today, 3.21 crore voters will decide the fate of 1,448 candidates, including Chief Minister and TMC supremo Mamata Banerjee,

In the last assembly polls in 2021, TMC won 123 of these 142 seats, BJP secured 18, and the Indian Secular Front (ISF) took one.

of the highest figures in the state's recent election history.

Local media say those districts are largely considered BJP strongholds, though Murshidabad and Malda, dominated by religious minorities,

opposition leader Suwendu Adhikari, and half a dozen cabinet members.

People of West Bengal, an eastern Indian state that shares a 2,216.7 km land border with Bangladesh,
SEE PAGE 8 COL 4

'No militancy in country'

Says home minister; PM's Adviser Zahed says it still exists

STAFF CORRESPONDENT

No militant activities exist in Bangladesh now, Home Minister Salahuddin Ahmed said yesterday, dismissing concerns about such groups.

Speaking to reporters at the Coast Guard headquarters after a programme marking its 31st founding anniversary, he said, "I do not recognise that term [militancy]."

Without using the word "militancy", the minister said the term had been used during the "fascist rule" for political gains. "In the current context, there is nothing like that."

He, however, added that extremist elements exist in every country. "There are always some extremist groups, radical forces or fundamentalist political groups around the world."

Responding to a query about possible militant links within the armed forces, Salahuddin said Bangladesh, like other countries, has its own intelligence mechanisms within disciplined forces, particularly in the defence services.

SEE PAGE 8 COL 4



PHOTO: FIROZ AHMED

Dhaka Power Distribution Company is installing underground power lines in the capital's Bijoy Nagar area, but the work is progressing slowly, leading to increased traffic congestion and growing public suffering.

Credible, well managed election

Says EU polls observers' final report

STAFF CORRESPONDENT

The European Union Election Observation Mission yesterday termed Bangladesh's 2026 parliamentary elections "credible and competently managed", but made 19 recommendations to strengthen transparency, credibility, and integrity of future polls.

Presenting the mission's final report at a city hotel, Chief Observer Ivars Ijabs said the February 12 polls marked "a pivotal step" towards restoring democratic governance and the rule of law.

"For the first time since 2008, elections were genuinely competitive, with fundamental freedoms broadly respected," he said.

The mission, however, said sporadic localised political violence and "persistent fear of mob attacks", often triggered by manipulated online narratives, harmed the democratic process. It said limited political space for women undermined their equal participation.

Of the 19, six were priority recommendations.

They call for revising the legal framework for parliamentary elections, ensuring transparent vote tabulation at upazila and district levels, and amending the Representation of the People Order to ensure strict

SEE PAGE 8 COL 1

UK froze £250m in assets linked to Bangladeshis

Says envoy Sarah Cooke

UNB, Dhaka

British High Commissioner Sarah Cooke yesterday said the UK, since June 2025, has frozen over £250 million in assets linked to Bangladeshis



individuals. This action underlines the UK's determination to uphold the rule of law and the integrity of the international financial system, she said while responding to a question during DCAB Talk.

"We are very committed to working

SEE PAGE 2 COL 4

কেয়ারগিভিং প্রশিক্ষণ নিলে
দেশ বিদেশে কর্ম মেলে

একটাই লক্ষ্য, হতে হবে দক্ষ
কর্মে হব যুক্ত

বিনামূল্যে কেয়ারগিভিং প্রশিক্ষণ

সরকার দেশের শিক্ষা, প্রশিক্ষণ ও কর্মসংস্থানের বাইরে থাকা যুবজনগোষ্ঠীকে সংক্ষিপ্ত প্রশিক্ষণের মাধ্যমে দক্ষ জনশক্তিতে রূপান্তর এবং মর্যাদাপূর্ণ কর্মজীবনে প্রবেশে সহায়তার লক্ষ্যে ASSET প্রকল্পের মাধ্যমে সম্পূর্ণ বিনা খরচে কর্মমুখী প্রশিক্ষণ প্রদান করছে। এর অংশ হিসেবে স্বাস্থ্য ও পরিবার কল্যাণ মন্ত্রণালয়ের স্বাস্থ্য শিক্ষা ও পরিবার কল্যাণ বিভাগের অধীন জাতীয় জনসংখ্যা গবেষণা ও প্রশিক্ষণ ইনস্টিটিউট (নিপোর্ট)-এর আওতাধীন বিভিন্ন আঞ্চলিক জনসংখ্যা প্রশিক্ষণ ইনস্টিটিউট (RPTI) এবং আঞ্চলিক প্রশিক্ষণ কেন্দ্র (RTC)-এর মাধ্যমে NSDA অনুমোদিত কেয়ারগিভিং বিষয়ে সংক্ষিপ্ত প্রশিক্ষণ প্রদান করা হচ্ছে।

মুখ্যমন্ত্রীর:

- সম্পূর্ণ সরকারি খরচে ৩ মাস বা ৩৬০ ঘণ্টা মেয়াদি প্রশিক্ষণ।
- ১৮-৪৫ বছর বয়সি যে কেউ এ প্রশিক্ষণ গ্রহণ করতে পারবেন।
- কম্পিউট হওয়া সাপেক্ষে সাধারণ প্রশিক্ষণার্থীদের প্রত্যেককে মাসে ১,৫০০ টাকা এবং নারী, প্রতিবন্ধী ও ক্ষুদ্র নৃ-গোষ্ঠীর প্রশিক্ষণার্থীদেরকে ২,০০০ টাকা প্রশিক্ষণ ভাতা দেওয়া হয়।
- যাতায়াত ভাতা হিসেবে কম্পিউট হওয়া সাপেক্ষে প্রত্যেককে দৈনিক সর্বোচ্চ ১০০ টাকা করে মাসিক সর্বোচ্চ ২,৫০০ টাকা প্রদান করা হয়।
- নারী, অনগ্রসর ও প্রতিবন্ধীদের অগ্রাধিকার দেওয়া হয়।
- প্রশিক্ষণ শেষে NSDA-এর মাধ্যমে দক্ষতা যাচাইপূর্বক সরকারি সার্টিফিকেট প্রদান করা হয়।

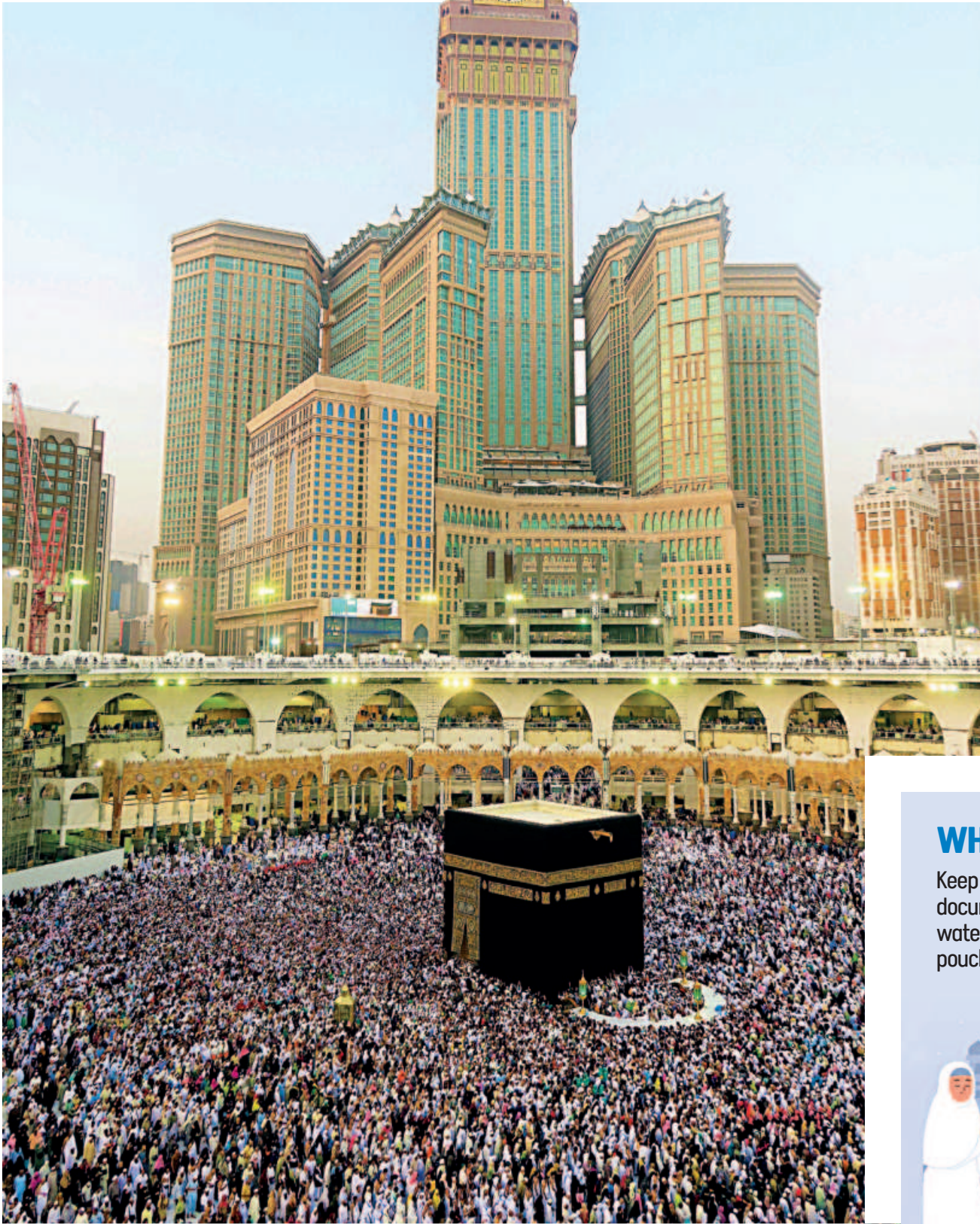
প্রশিক্ষণ প্রতিষ্ঠানমূহ:

(ক) আঞ্চলিক জনসংখ্যা প্রশিক্ষণ ইনস্টিটিউট - RPTI (১৩টি): বরিশাল, বগুড়া, কুমিল্লা, দিনাজপুর, ফরিদপুর, গাজীপুর, খুলনা, কুষ্টিয়া, মানিকগঞ্জ, রাজশাহী, রাঙ্গামাটি, সিলেট এবং টাঙ্গাইল।

(খ) আঞ্চলিক প্রশিক্ষণ কেন্দ্র - RTC (২০টি): আগৈলঝাড়া, বরিশাল; বেড়া, পাবনা; বেতাগী, বরগুনা; ভাঙ্গা, ফরিদপুর; চারখাট, রাজশাহী; ধামরাই, ঢাকা; গাংনী, মেহেরপুর; ঘাটাইল, টাঙ্গাইল; ঈশ্বরগঞ্জ, ময়মনসিংহ; জামালগঞ্জ, সুনামগঞ্জ; কাগুই, রাঙ্গামাটি; মেলাদহ, জামালপুর; মিঠাপুকুর, রংপুর; মনিরামপুর, যশোর; গাবুরা, নোয়াখালী; পার্বতীপুর, দিনাজপুর; শাহরাস্তি, চাঁদপুর; শেরপুর, বগুড়া; সীতাকুন্ড, চট্টগ্রাম এবং তালা, সাতক্ষীরা।

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Hope and Hardship Mark HAJJ DEPARTURE

78,500 pilgrims from Bangladesh set to perform Hajj this year

TAGABUN TAHARIM TITUN

The Hajj pilgrimage is one of the most significant spiritual milestones for a Muslim. Every year, millions of people from across the globe gather in Makkah to perform rituals that require immense physical strength and unwavering mental resolve. Bangladesh remains one of the largest contributors of Hajj pilgrims in the world. According to reports from the Ministry of Religious Affairs the Hajj quota for Bangladesh in 2024 was set at 127,198 pilgrims. Although the numbers fluctuate slightly each year based on bilateral agreements with the Saudi government, approximately 1.2 to 1.3 lakh Bangladeshis prepare for this journey annually. For many Bangladeshis, this journey is the culmination of a lifetime of prayers and financial planning. While the journey is physically demanding due to the heat and long walks, the spiritual reward keeps the pilgrims moving forward.

STORIES OF FAITH AND DEVOTION

The journey is often fueled by personal stories of sacrifice. For some, it is about fulfilling the dreams of loved ones who are no longer there. Rabeya Khatun, a 68-year-old pilgrim, traveled to Makkah with her younger sister this year. Her husband had passed away three years ago, leaving behind a dream they had shared for decades.

"My husband always dreamt of us walking through the gates of the Haram together. He didn't live to see it, but being here with my sister feels like I am finally fulfilling his final wish. The heat is intense, and my legs ache, but my heart is at peace," Rabeya said.

For others, Hajj is a gift of love from the next generation. Ahmed Ullah, a retired school teacher, was able to perform Hajj because of his son's persistence. His son, working a modest job, saved a portion of his earnings for seven years to surprise his father.

SEE PAGE S2

WHAT YOU MUST DO

- Keep official documents in waterproof neck pouches.
- Bring enough medicine and translate doctor prescriptions.
- Wear soft, comfortable sandals for long walks.
- Drink water frequently to avoid heat exhaustion.
- Only use transport provided by Hajj agencies.



WHAT YOU MUST NOT CARRY

- Do not carry zarda, betel leaves or dried fish.
- Do not carry any raw ginger or garlic.
- Limit hand luggage liquids to under 100ml.
- Avoid loose tablets without valid medical prescriptions.
- Do not pack lighters or flammable sprays.





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Hope and Hardship Mark Hajj Departure

Under Saudi law, individuals caught with these substances face immediate arrest, long-term imprisonment, and heavy financial penalties. Even common household items, if not packaged correctly, can lead to hours of detention at airport customs.

FROM PAGE S1

"I always told my son that my only remaining wish was to see the Kaaba. I didn't know he was saving every penny just for me. Standing here today, I realise this journey is not just my prayer, but the result of my son's hard work and love," shared Ahmed.

STRICT REGULATIONS AND PENALTIES

The Hajj environment is strictly regulated to ensure the safety of millions. Failing to follow Saudi customs and administrative laws can lead to severe legal consequences. For instance, carrying prohibited items like zarda, betel leaves and dried fish are strictly mentioned. Under Saudi law, individuals caught with these substances face immediate arrest, long-term imprisonment, and heavy financial penalties. Even common household items, if not packaged correctly, can lead to hours of detention at airport customs.

Beyond luggage restrictions, there are administrative penalties for procedural

errors. The Saudi Ministry of Hajj and Umrah has implemented a "No Permit, No Hajj" policy.

Health regulations are equally strict. Pilgrims who do not carry valid vaccination certificates or attempt to bring unauthorised medicines without a doctor's prescription may be denied entry. If a pilgrim is found carrying commercial quantities of goods under the guise of personal items, they may face confiscation and high commercial taxes. Understanding these rules is essential, as a single mistake can turn a spiritual journey into a legal nightmare.

A JOURNEY OF A LIFETIME

The Hajj is more than just a trip; it is a test of patience. By following the rules and preparing both physically and mentally, pilgrims can focus on their prayers rather than logistical hurdles. Despite the challenges, the sense of unity and the fulfillment of a life-long pillar of Islam make every struggle worth it.

FINANCE YOUR PILGRIMAGE

Performing Hajj is a lifelong spiritual aspiration for millions, yet navigating the financial and logistical requirements often demands careful foresight and expert support. In this interview with The Daily Star, Ahsan Zaman Chowdhury, Managing Director & CEO, Trust Bank PLC discusses how it is simplifying this sacred journey through its Shariah-compliant TIB Barakat Hajj Deposit Scheme and specialised on-ground services.

The Daily Star(TDS): Can you provide an overview of your bank's current Hajj-specific financial products? What makes

qualitative and quantitative screening to exclude shariah prohibited sectors such as alcohol, gambling, and interest-based finance. All investment transactions are conducted using Shariah-compliant contracts like Murabahah, Musharakah and Ijarah.

TDS: Does your bank offer value-added services such as specialised Hajj debit cards (with zero-forex markups), travel Takaful (Islamic insurance), or currency exchange discounts for pilgrims?

AZC: Trust Bank provides a Hajj Prepaid Card, ensuring

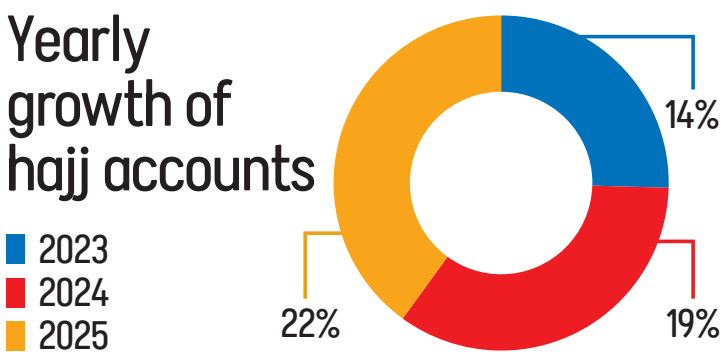


AHSAN ZAMAN CHOWDHURY
Managing Director & CEO,
Trust Bank PLC



Looking towards 2026, the bank is enhancing its support by offering streamlined registration, currency exchange, and tailored deposit schemes at its Ashkona Hajj Camp booth, ensuring the pilgrimage is both financially accessible and professionally organised.

Yearly growth of hajj accounts



your "Hajj Savings Account" or "Hajj Deposit Scheme" unique in this competitive market?

Ahsan Zaman Chowdhury (AZC): Trust Bank PLC offers the TIB Barakat Hajj Deposit Scheme, a Shariah-compliant savings product based on the Mudarabah (profit-sharing) principle. The scheme provides flexibility with tenures ranging from 2 to 10 years. Customers can withdraw their principal along with earned profit before maturity if they secure a Hajj slot early, upon providing valid documentation.

TDS: How does your Shariah Board oversee the management of Hajj funds to ensure they are invested only in Halal avenues?

AZC: The bank's Shariah Supervisory Board ensures strict adherence to Islamic principles. Investments undergo both

secure and convenient financial transactions during pilgrimage. The card is issued free of charge and can be even obtained from Hajj Camp booth with basic documentation such as a passport and NID.

TDS: How is your bank balancing its offerings between long-term savings for the youth and short-term financing for those who want to perform Hajj sooner but haven't started saving yet?

AZC: Trust Bank PLC offers flexible Hajj Deposit Schemes tailored for both long-term planners and immediate pilgrims. With options ranging from monthly instalments for younger clients to a 2-year maturity plan, supplemented by currency services and registration assistance.

Interview conducted by Adrin Sarwar.



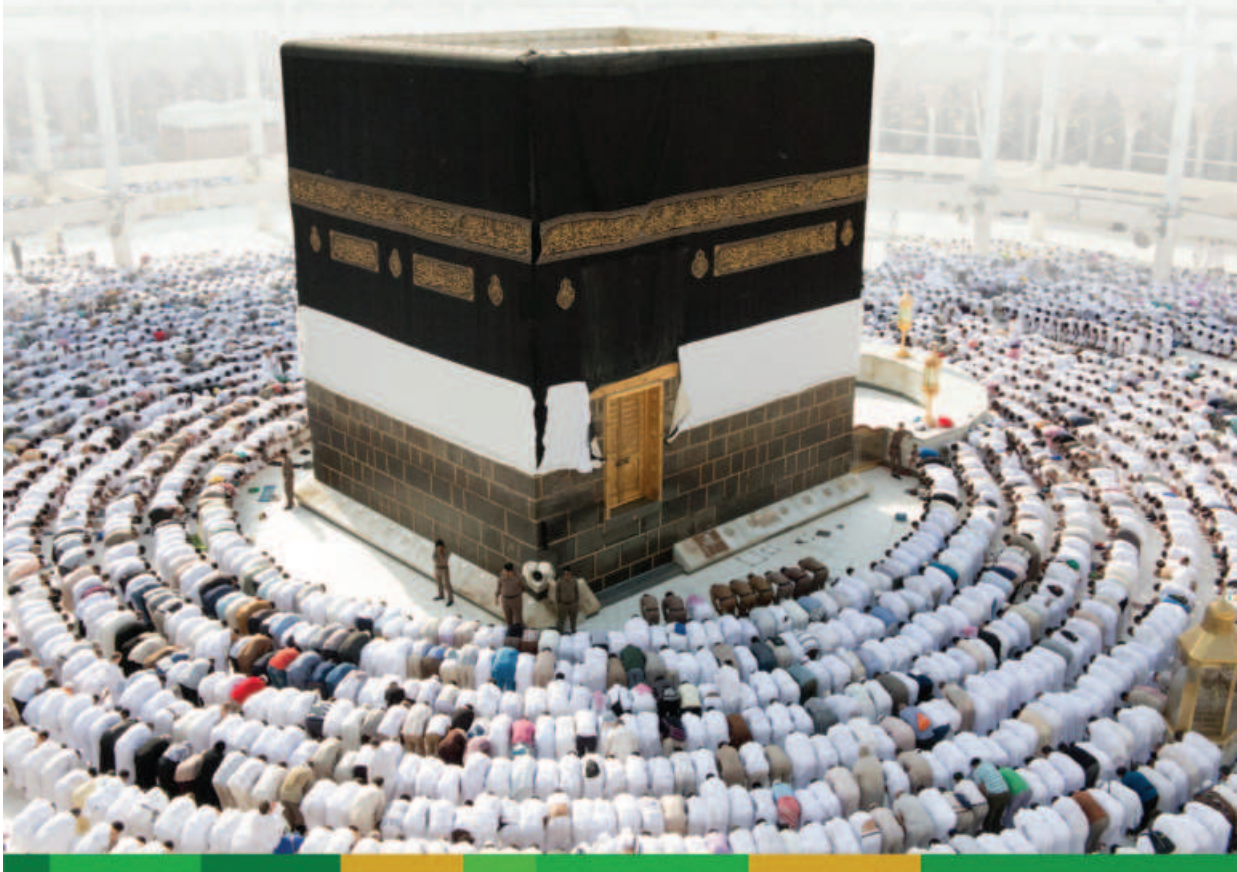
ইসলামী ব্যাংক

বাংলাদেশ শিএলসি | ইসলামী শরী'আহ মোতাবেক পরিচালিত

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- ঊ দ্রুততম সময়ে ফ্রি এভোর্সমেন্ট
- ঊ সৌদি আরবে যেকোনো এটিএম বুথ হতে সৌদি রিয়াল উত্তোলন
- ঊ সৌদি আরবে সকল পিওএস মেশিনে পেমেন্ট সুবিধা
- ঊ হাজীদের থাকা খাওয়াসহ যাবতীয় খরচের বিল পরিশোধ
- ঊ ধর্ম বিষয়ক মন্ত্রণালয়ের 'Labbaik' অ্যাপে কার্ডের ব্যালেন্স ও স্টেটমেন্ট দেখার সুবিধা
- ঊ অব্যবহৃত ব্যালেন্স রিফান্ড সুবিধা
- ঊ কার্ড ইস্যুতে কোন চার্জ নেই। ব্যাংক অ্যাকাউন্টেরও প্রয়োজন নেই
- ঊ ইসলামী ব্যাংকের যেকোনো শাখা, উপশাখা ও আশকোনাছ হজ বুথে এই কার্ড পাওয়া যায়।





M. NAZEEM A. CHOUHURY
Additional Managing Director
Prime Bank PLC.



The Prime Hasanah Hajj Scheme is more than just a financial product; it is a catalyst for social and spiritual enrichment. By encouraging disciplined savings, Prime Bank is helping to foster a culture of financial prudence within the community.

PIONEERING FAITH-DRIVEN financial planning

ADRIN SARWAR

For millions of Muslims in Bangladesh, performing Hajj is the culmination of a lifelong spiritual journey. However, the rising costs and the need for significant payments often turn this sacred aspiration into a financial challenge. Recognising this gap, Prime Bank has introduced the Prime Hasanah Hajj Scheme, a dedicated Shariah-compliant solution designed to make the pilgrimage accessible, organised, and ethically sound.

A VISION ROOTED IN FAITH AND RESPONSIBILITY

The Prime Hasanah Hajj Scheme was born out of a desire to merge practical financial management with spiritual fulfilment. Prime Bank's vision for Islamic banking transcends simple transactions; it aims to provide a socially responsible and spiritually conscious alternative to conventional finance. By offering a structured path to save for Hajj, the bank empowers customers to fulfil their religious obligations without the stress of last-minute financial burdens.

PRACTICAL SUPPORT FOR BANGLADESHI PILGRIMS

The core of the Hasanah Hajj Scheme lies in its simplicity and discipline. Understanding that every individual's financial capacity is different, the bank offers flexible tenures ranging from one to ten years. Customers commit to depositing a fixed amount monthly, allowing them to build a substantial fund over

time. One of the most inclusive features of this scheme is the absence of an initial deposit requirement. Unlike many savings plans that require a significant starting balance, Prime Bank has removed this barrier. This reflects the bank's commitment to financial empowerment and equal opportunity.

THE FOUNDATION OF FAIRNESS

At the heart of the scheme is the Mudaraba principle, a cornerstone of Islamic finance that ensures ethical transparency. Profits generated from these investments are shared according to pre-agreed terms. This model was chosen specifically because it replaces interest with risk-sharing and fairness, ensuring the entire process remains spiritually acceptable for the pilgrim.

TRANSPARENCY AND GOVERNANCE

To maintain the highest standards of trust, the scheme's profit rates are managed with rigorous oversight. Rates are provisional and subject to periodic review by the bank's Asset Liability Committee (ALCO).

Prime Bank also balances fairness with Shariah compliance regarding premature encashment. If a customer needs to close the account within one year, the principal is returned. If closed after one year but before maturity, the customer receives the principal plus profit at the prevailing savings rate.

BEYOND THE RITUALS

7 historical sites to visit during Hajj

ADRIAN SARWAR

For many pilgrims, Hajj and Umrah are more than just a series of rituals; they represent a journey through the very heart of Islamic history. Stepping onto the same sands where the Prophet (PBUH) and his companions once walked brings a sense of closeness. Beyond the essential rites, visiting these sacred landmarks allows pilgrims to reflect on the early days of Islam and the sacrifices made for the faith.

IN AND AROUND MAKKAH

1. The Kaaba and Masjid al-Haram (Makkah)

The focal point of every Muslim's prayer, the Kaaba, is the holiest site in Islam. Surrounding it is the Masjid al-Haram, a place of immense peace. Every corner of this mosque holds historical significance, from the Station of Ibrahim to the well of Zamzam.

How to get there:



The Kaaba

2. Cave Hira (Jabal al-Nour)

Located atop the Mountain of Light (Jabal al-Nour), the Cave Hira is where the Prophet (PBUH) received the first revelation of the Quran from the Angel Jibril. Though the climb is steep, the chance to stand where the message of Islam began is a powerful experience.

How to get there: Located about 4km from Masjid al-Haram, you can take a 15-minute taxi to the mountain's base. From there, it is a steep 1-to-2-hour hike to the top. It is best to visit at dawn or dusk to avoid the intense heat.

3. Cave Thawr

This cave holds a central place in the story of the Hijrah



Cave Thawr

Al-Masjid an-Nabawi

millions of pilgrims.

How to get there: Located about 20km from central Makkah. It is a 30-to-40-minute drive via taxi or bus. During the Hajj season, the Al Masha'ar Al Mugaddassah Metro is also an option.

In and around Madinah

5. Al-Masjid an-Nabawi

The Prophet's Mosque in Madinah is the second-holiest site and serves as the final resting place of the Prophet Muhammad (PBUH). The serene atmosphere and the opportunity to visit the Rawdah—described as a garden from the gardens of Paradise—make this an essential stop for every pilgrim.

6. Masjid Quba

Located on the outskirts of Madinah, Masjid Quba is the first mosque ever built in Islam. The Prophet (PBUH) himself helped lay its foundations. It is highly recommended to visit and pray here, as a prayer in Masjid Quba is said to be equivalent to performing an Umrah.

7. Mount Uhud

This site marks the location of the famous Battle of Uhud. Visiting the martyrs' cemetery at the foot of the mountain serves as a poignant reminder of the early struggles faced by the Muslim community and the steadfastness of the Prophet's companions.

How to get there: Situated about 5km north of the Prophet's Mosque. A taxi or public bus will get you there in approximately 15 minutes from the city centre.

Exploring these historical sites provides a deeper context for the pilgrimage. As you prepare for your journey, including these landmarks in your itinerary ensures a more comprehensive and meaningful experience. May your pilgrimage be both spiritually fulfilling and well-organised, leaving you with memories that last a lifetime.





Jabal al-Rahmah

(migration). It is where the Prophet (PBUH) and his companion, Abu Bakr (RA), sought refuge from their pursuers for three days. It remains a symbol of divine protection and trust in Allah.

How to get there: Situated roughly 4km south of the Grand Mosque. A 15-minute taxi ride will bring you to the foot of the hill, followed by a 1.5-to-2-hour climb to reach the cave.

4. Mount Arafat and Jabal al-Rahmah

Arafat is the heart of the Hajj pilgrimage. Standing on the Mount of Mercy (Jabal al-Rahmah), where the Prophet (PBUH) delivered his Final Sermon, is a moment of profound reflection and repentance for



Masjid Quba



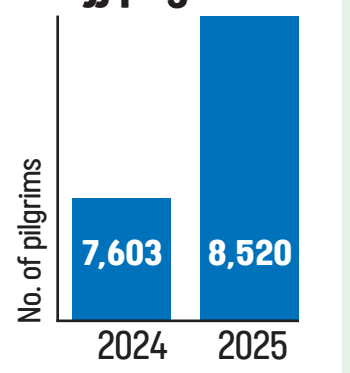
Mount Uhud

Secure savings for
**HAJJ
PILGRIMS**

Islami Bank Bangladesh PLC, the country's pioneer Shariah-compliant institution, is dedicated to making the spiritual journey of Hajj organised for all. Under Managing Director Md. Altaf Hossain, the bank merges Islamic values with digital innovation. He aims to empower believers through structured savings and seamless government integration, ensuring every pilgrim travels with financial peace of mind.

The Daily Star (TDS): What distinguishes your Hajj savings

IBBL yearly hajj pilgrims



products in this competitive market?

Md. Altaf Hossain (MAH): Our cornerstone is the Mudaraba Hajj Savings Account, offering flexible installments over one to twenty-five years. What distinguishes us is our seamless integration with the government's e-Hajj system for direct registration fee payments. We also offer a specialised Hajj Prepaid Card, allowing pilgrims to carry up to USD 1,200 in Saudi Riyals securely.



MD. ALTAH HOSSAIN
Managing Director
(Current charge)
Islami Bank Bangladesh PLC

“Our voice-based AI assistant guides pilgrims by monitoring savings progress in real-time, ensuring they stay on track for Hajj.”





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MAINTAINING WELLNESS THROUGHOUT HAJJ

AFRINA SULTANA

Hajj, Islam's fifth pillar, is a transformative journey of unity, submission to Allah, and personal renewal. This year, Bangladesh, one of the largest contributors to the pilgrimage, is set to send approximately 78,500 pilgrims to the holy lands of Saudi Arabia.

While Hajj is a deeply moving experience, it is also a physically demanding endeavour. To ensure that pilgrims remain in peak condition to perform their rituals, Dr Samiha Sharmin Munia, Assistant Professor at the National Institute of Chest Diseases and Hospital, offers essential guidance on maintaining health and well-being.

COMPULSORY VACCINATION PROTOCOLS

Adhering to the Saudi Ministry of Health's protocols is vital for public safety. All pilgrims aged one and above must receive the quadruple meningitis vaccine at least ten days before their departure.

Hajj is as much a mental challenge as a physical one. Manage the mental strain of Hajj by practising patience amidst large crowds. If you feel overwhelmed, use deep breathing and find a quiet spot for ten minutes of reflection to regain your focus and spiritual composure.

PHYSICAL CONDITIONING AND PREPARATION

To prepare for extensive walking, practice 3-5 km daily a month in advance and break in your footwear to prevent blisters. Additionally,



PHOTO: PRABIR DAS

carry muscle relaxant creams or pain-relief sprays to manage soreness caused by long distances and hilly terrain.

HYDRATION AND HEAT MANAGEMENT

To combat Makkah's intense dry heat, stay hydrated by drinking plenty of water, fresh juice, and ORS. Additionally, carry an umbrella and a portable fan to protect yourself from the sun and provide instant relief.

NUTRITIONAL BEST PRACTICES

To maintain energy and avoid digestive issues in extreme heat, limit heavy, spicy dishes like Biriyani or Kabsha, which can cause lethargy and acidity. Instead, prioritise hydrating fruits and light staples like plain rice with mild curries.

MEDICAL PREPAREDNESS

Pilgrims must carry their regular prescriptions from home, as sourcing specific brands or formulations abroad can be difficult. Dr Munia particularly emphasises that patients with diabetes or

hypertension must have an adequate supply of their medications. For those with diabetes, keeping high-calorie snacks such as dates and nuts in a carry-on bag is essential to counteract potential bouts of low blood sugar (hypoglycaemia) during long rituals.

HYGIENE AND SANCTITY

Maintain hygiene to prevent illness by using hand sanitiser and masks regularly. Ensure sterile blades are used for ritual head shaving to avoid blood-borne diseases, and use fragrance-free soap to comply with Ihram requirements.

By integrating these health strategies with their spiritual preparations, pilgrims can safeguard their physical vitality, allowing them to dedicate their full energy to this once-in-a-lifetime journey of devotion.

Afrina Sultana is a Master's graduate from the University of Dhaka and a regular contributor to the commercial section of The Daily Star.



MOHAMMAD ALI
Managing Director and CEO of Pubali Bank PLC



We have the Pubali Health app, which is designed to cater the specific, emergency needs of these pilgrims in a foreign land.

Hajj savings with DIGITAL EASE

As the Hajj season approaches, it continues to reshape financial activity and consumer behavior across Bangladesh. Mohammad Ali, Managing Director and CEO of Pubali Bank PLC, speaks with *The Daily Star (TDS)* about evolving financial needs during Hajj, emerging digital payment trends, and how the bank is positioning itself to support a more seamless and globally connected pilgrimage experience.

The Daily Star (TDS): Can you provide an overview of your bank's Hajj-specific financial products? What sets them apart?

Mohammad Ali (MA): Pubali Bank has developed a comprehensive suite of Hajj-focused financial products designed to support pilgrims at every stage of their journey. Our Hajj Savings Mudaraba Account and Deposit Scheme are structured to encourage disciplined, long-term savings while remaining fully Shariah-compliant. What distinguishes us is the flexibility we offer in deposit frequency and tenure in Swapna Puran Deposit, allowing customers from diverse income backgrounds to participate. We also ensure transparency in profit calculation and maturity benefits, which builds trust among our clients.

TDS: How does your Shariah Board ensure funds are invested in Halal avenues?

MA: Our dedicated Shariah Board regularly reviews all investment portfolios linked to Hajj funds to ensure strict adherence to Islamic principles. Every financial activity is audited,

and only Halal, risk-appropriate avenues are approved.

TDS: Do you offer digital or automated savings features?

MA: Yes, we are actively integrating digital solutions. Through our mobile banking platform, customers can set automated micro-savings plans, enabling them to contribute small amounts regularly towards their Hajj goal. This approach is particularly beneficial for younger clients who prefer seamless, technology-driven banking.

Steady 2-3% growth in Hajj accounts.

Supported 4,000 pilgrims across 2024-2025 seasons.

TDS: What additional services do you provide for pilgrims?

MA: We aim to go beyond basic financing. Our offerings include travel Takaful, preferential currency exchange rates, and dedicated dual currency debit card facilities for international use. These value-added services are designed to ease the financial and logistical burden on pilgrims.

TDS: What growth have you seen in Hajj accounts?

MA: Over the past three years, we have observed steady and encouraging growth in Hajj account holders, which is 2-3% in numbers.

Interview conducted by Farhan Musfique



IMTIAZ U. AHMED
Managing Director and CEO Midland Bank PLC



Small monthly installments starting from BDT 250 help middle-income households fulfill their sacred dream of performing Hajj.

SIMPLIFYING YOUR SACRED HAJJ JOURNEY

Midland Bank PLC has established itself as a digitally-driven, customer-centric financial institution in Bangladesh. Under the leadership of Managing Director and CEO, Imtiaz U. Ahmed, the bank is revolutionizing the pilgrimage experience through its Shariah-compliant "MDB Saalam" Islamic window. By merging traditional Mudaraba principles with modern technology, Mr. Ahmed aims to make the sacred journey of Hajj financially attainable for every segment of society.

The Daily Star (TDS): What makes your Hajj savings solutions unique in this competitive market?
Imtiaz U. Ahmed (IUA): We offer the MDB Saalam Hajj Savings and MDB Salaam Digital Hajj Savings schemes. They are uniquely flexible, with tenures ranging from three to twenty years and installments starting at just BDT 250. This makes Hajj planning accessible even for middle-income earners. Our digital platform allows customers to open and manage accounts remotely, ensuring Shariah-compliant growth through yearly profit credits and strict adherence to Islamic principles.

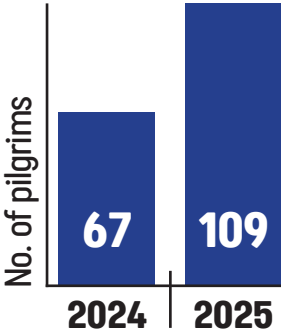
TDS: How does your mobile app facilitate Hajj goals through automation?

IUA: Our MDB Saalam Digital scheme is engineered for maximum convenience. Users can schedule automated monthly transfers—from BDT 250 up to BDT 5,00,000—via our app, internet banking, or bKash. This disciplined, technology-driven mechanism encourages consistent contributions without manual intervention, aligning perfectly with our customer-centric philosophy and Bangladesh Bank's digital-banking regulations.

TDS: What value-added services do you offer to support pilgrims during their travel?

IUA: Upon maturity, customers receive a complimentary MDB VISA Prepaid Card with zero withdrawal fees at MDB ATMs and a 50% waiver on foreign-currency endorsements. Furthermore, our Bancassurance partnerships with Akij Takaful and Sandhani Life allow pilgrims to access Shariah-compliant travel protection and insurance solutions easily through the bank's existing channels.

HAJJ SAVINGS SCHEME PILGRIMS



TDS: How do you balance offerings for long-term youth savings versus short-term needs?

IUA: We balance these through flexible tenures. Younger customers can opt for twenty-year disciplined savings plans, while those wishing to perform Hajj sooner can enroll in short-term plans with higher monthly installments. This approach ensures we cater to both long-term planners and immediate aspirants in a Shariah-compliant manner without relying on conventional lending.

Interview conducted by Tagabun Taharim Titun

البنكية الإسلامية
EBL Islamic Banking

বিশ্বাসে হোক
সহজ ব্যাংকিং



হজ এবং উমরাহ যাত্রায়
আপনার আর্থিক লেনদেন হোক আরও
সহজ ও নিরাপদ
ইবিএল ইসলামিক ডেবিট ও প্রিপেইড কার্ডের মাধ্যমে



মৌদি আরবের সকল VISA পার্টনার আউটলেটে POS মেশিনে পেমেন্ট করার সুবিধা
যেকোনো VISA লোগোযুক্ত এটিএম বুথ থেকে সহজে নগদ উত্তোলনের সুবিধা
ইসলামিক কার্ডে এন্ডোর্সমেন্ট করতে পাসপোর্টসহ নিকটস্থ ইবিএল শাখা বা
স্কাইকেয়ার-এ ভিজিট করুন।

শর্ত প্রায়োক্ত

