Business

DHAKA FRIDAY OCTOBER 30, 2026, KARTIK 14, 1433 BS
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Imported items' contribution to inflation rises: BB

STAR BUSINESS REPORT

The contribution of imported goods to inflation is increasing, reflecting Bangladesh's growing exposure to international price pressures despite a moderation in overall consumer prices, according to Bangladesh Bank (BB).

The average contribution of import-concentrated food and non-food items to inflation rose to 27 percent in the July-September quarter from 24.9 percent in the preceding quarter, the central bank said in its latest quarterly report on Inflation Dynamics in Bangladesh.

In contrast, the average contribution of domestic items declined to 73 percent in the July-September quarter from 75.1 percent in April-June.

Inflation averaged 8.31 percent in the July-September quarter, down from 9.21 percent in the preceding quarter, primarily due to a sharp decline in the contribution of vegetables and rice- and wheat-related items, BB said.

However, protein-based foods remained the largest contributor to food inflation, accounting for nearly half of the total.

Inflation averaged 8.31 percent in the July-September quarter, down from 9.21 percent in the preceding quarter

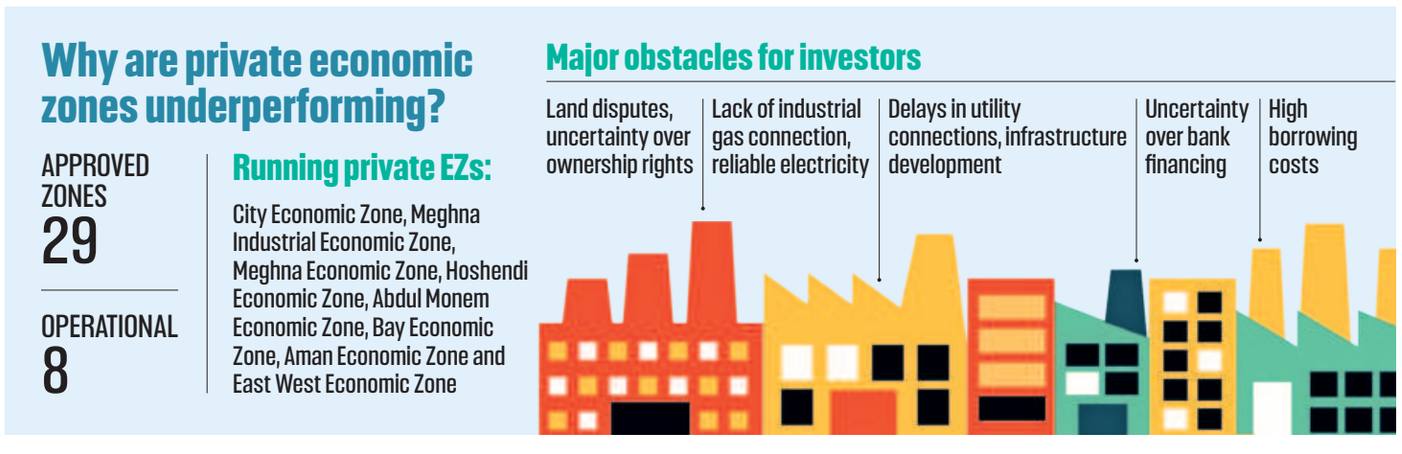
Citing projections from multilateral lending agencies, including the International Monetary Fund (IMF), BB warned that the recent moderation in consumer prices could reverse as global inflation is projected to rise to 4.7 percent in 2026, driven mainly by higher energy and food prices.

This would reverse the improvement seen in FY2025-26, when average inflation fell from double digits to 8.7 percent, according to the latest World Economic Outlook, the central bank said.

Domestic energy inflation also remained elevated during the July-September quarter, averaging 17.40 percent, up from 17 percent in the preceding quarter.

Solid fuels, including firewood, agricultural by-products, cow dung and jute sticks, remained the main driver, with inflation in the category reaching 22.1 percent. Inflation in fuels and lubricants also rose to 14.7 percent from 13.8 percent in the previous quarter.

The central bank said the recent increase in fuel prices, which has yet to be reflected in the inflation figures, remained a significant concern.



Economic zones built to end land, gas woes are stuck with both

JAGARAN CHAKMA

Around a decade ago, the authorities began issuing licences for private economic zones to speed up industrialisation, attract domestic and foreign investment, create jobs and expand exports.

The idea was to spare businesses the cost and hassle of buying land in scattered locations, building roads, arranging gas and electricity connections and securing multiple approvals.

But more than 15 years after the initiative began, developers and investors say some of the very problems the zones were meant to solve are holding back investment.

So far, 29 private zones have been licensed, but only eight are running, some of them only partially. Developers say land and utility supplies, the issues the zones were supposed to resolve, are blocking investment from turning into working factories.

Take the Abdul Monem Economic Zone in Gazaria upazila of Munshiganj. The developer, Abdul Monem Limited, has so far invested Tk 1,000 crore in the project.

But it cannot use 20-25 acres of the site because of disputes with local residents.

This creates three problems. They have prevented the full implementation of the master plan, made it harder to allocate plots to investors and pushed up costs as work falls behind schedule despite money already spent on land development and infrastructure.

"For private economic zones, land disputes are a major problem," said ASM Mainuddin Monem, managing director of Abdul Monem Limited.

The zone is also struggling without an industrial gas connection.

Mainuddin, who is also president of the Private Economic Zones Association of Bangladesh (PEZAB), said the company spent Tk 10-Tk 15 crore of its own money laying an eight-kilometre gas pipeline, but the connection never came.

High borrowing costs of 14-16 percent add to the burden, he said. While the site sits idle, the banks continue to charge high interest.

Mainuddin said attracting investors requires reliable utilities, clear land ownership and predictable costs. He urged the government to resolve land disputes and to consider long-term leases of public land for qualified developers.

UNCERTAIN LAND RIGHTS DETER INVESTORS

Given the scarcity of land and the lack of ready-made industrial sites, private zones remain essential for the country.

But while developers face disputes over land acquisition, prospective investors face uncertainty over land rights.

Without long-term rights to a plot, investors cannot readily use those rights as collateral to get bank loans for factory construction, said Mahmud Hasan Khan, vice-chairman of Sirajganj Economic Zone Limited (SEZL).

A consortium of 10 industrial groups developed the zone and has invested more than Tk 1,000 crore in land, roads, bridges, drainage, electricity and other infrastructure.

SEZL estimates that full development of the zone could attract about $5 billion in phased investment and create 500,000 direct and indirect jobs.

Hasan urged the government to introduce registered long-term leases, preferably of up to 99 years, and to let investors mortgage their land rights to banks, subject to regulatory approval.

Md Abdul Quader Khan, an adviser to the Private Economic Zones Association, said investor interest is no longer the main constraint. "Rather, it is the lack of a registrable and mortgageable long-term land framework."

READ MORE ON B3

Dollar nears Tk 124 in inter-bank market

STAR BUSINESS REPORT

The US dollar rose to nearly Tk 124 in the inter-bank market yesterday as banks faced mounting pressure to settle payments for oil and gas imports through letters of credit (LCs).

The weighted average exchange rate climbed to Tk 123.99 from Tk 123.98 a day earlier, according to Bangladesh Bank (BB) data.

To ease the pressure on the market, the central bank sold $122 million from its foreign exchange reserves to commercial banks on Wednesday.

Bankers said higher payments for oil and gas imports were the main reason for the dollar's rise.

Eastern Bank PLC quoted the dollar at Tk 124.35 for spot selling and Tk 123.35 for spot buying yesterday, up 7 paisa from the previous day for both transactions.

State-owned Sonali Bank quoted a spot selling rate of Tk 124.20, while its buying rates ranged from Tk 122.93 to Tk 123.20. Both rates were considerably lower a week earlier.

A BB official said dollar inflows and outflows were roughly balanced. However, demand for dollars typically increases towards the end of the month as businesses settle import payments, putting upward pressure on the exchange rate.

Remittance inflows also tend to slow during this period, temporarily widening the gap between dollar supply and demand, the official added.

READ MORE ON B3

CPA to drop Saif Powertec from container terminal operation

DWAIPAYAN BARUA, *Ctg*

The Chittagong Port Authority (CPA) has decided not to renew Saif Powertec Ltd's contract to operate Chittagong Container Terminal (CCT) when it expires on November 2, its secretary said.

"Their six-year contract to operate CCT would not be renewed," CPA Secretary Syed Refayet Hamim told The Daily Star yesterday. He, however, said no decision had been finalised on how the terminal would be operated after November 2.

The move comes as the government is reviewing proposals from foreign firms to operate the terminal. The non-renewal will leave Saif Powertec without a terminal operating role at Chattogram port, as it lost the operation of New Mooring Container Terminal (NCT) last year.

A senior CPA official, seeking anonymity, said the authority planned to hand over CCT's operations to Chittagong Dry Dock Ltd, a Bangladesh Navy-owned entity, on an interim basis until a foreign operator is appointed.

A senior CPA official said the authority planned to hand over CCT's operations to Chittagong Dry Dock Ltd, a Bangladesh Navy-owned entity, on an interim basis

The CPA has yet to formally announce the interim arrangement. Chittagong Dry Dock has been operating NCT since July last year, following the expiry of Saif Powertec's contract. On October 8 this year, the CPA signed a 15-year concession agreement with UAE-based DP World to operate and maintain the terminal.

The shipping ministry began reviewing a proposal from Saudi firm Red Sea Gateway Terminal International to operate CCT last month. Red Sea Gateway submitted the proposal in late April, seeking to operate CCT and the General Cargo Berth, as well as to implement the proposed Bay Terminal Project.

In a letter dated October 19, the CPA asked Saif Powertec to remove its machinery, equipment, structures and other assets from CCT as soon as possible after the contract expires. It also asked the company to ensure timely payment of salaries, allowances, wages and outstanding dues owed to workers and employees engaged at the terminal.

Meanwhile, Saif Powertec employees at CCT and former employees at NCT, who now work under Chittagong Dry Dock, suspended container handling and other operations at the two terminals for an hour yesterday afternoon, demanding payment of their salaries and wages.

READ MORE ON B3



AI-ASSISTED INFOGRAPHIC

How to build a balanced investment portfolio

AHSAN HABIB

Many people in Bangladesh earn a decent income and invest their savings yet often fail to generate satisfactory returns. In some cases, they even lose their principal by making poor investment decisions.

There is no hard-and-fast rule governing how much money should be allocated to each asset class or how an investment portfolio should be structured. However, investment experts recommend several strategies that can help minimise risks while improving returns.

Suppose you have a relatively small amount of money and are unsure whether it is worth investing.

If you have Tk 1 lakh or a similar amount that you may need at short notice, a three-month bank deposit scheme could be a suitable option. You can keep the money in the scheme until it is needed, allowing the deposit to renew automatically and interest to accumulate. The money can also be withdrawn when necessary.

However, if you do not expect to need the money for at least three to five years, savings certificates could be a better option.

For those with larger sums, such as Tk 10 lakh, Tk 15 lakh, Tk 20 lakh or even several crore taka, bank deposit schemes are also suitable for short-term investments.

However, if you have a substantial amount that you are unlikely to need in the foreseeable future and wish to invest for the long term, putting all your money into bank deposits may not be the best strategy. Instead, consider diversifying your investments across several instruments.

Your Money

Suppose you have Tk 1 crore and are unwilling to take investment risks. One option would be to invest Tk 50 lakh in savings certificates and Tk 40 lakh in treasury bonds or government sukuk. The remaining Tk 10 lakh could be kept in a fixed deposit receipt (FDR) with a sound bank.

This arrangement would allow you to meet unexpected financial needs without having to liquidate your savings certificates or treasury bonds.

Buying savings certificates is relatively straightforward. You can purchase them through government banks or post offices. Treasury bonds and sukuk are available through certain banks, and investors can also open a beneficiary owners' (BO) account with a brokerage house to invest in these instruments.

If participating in bond auctions seems cumbersome, open-ended fixed-income mutual funds offer an alternative.

These funds pool money from investors and invest it in bonds, sukuk, shares and other financial instruments. The returns generated are distributed among investors, while the asset management company charges a fee for managing the portfolio.

Several asset management companies in Bangladesh,

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SPOTLIGHT

Bangladesh must brace for another inflationary shock

Economists warn

STAR BUSINESS REPORT

Bangladesh needs to prepare for another bout of inflation as global prices could rise from this coming winter, driven by surging oil prices and higher agricultural production costs, economists warned yesterday.

They called for stronger social protection, better market management and a fairer distribution of economic growth to protect vulnerable households from rising living costs.

"We should not assume that the situation will improve in the coming months. We need to prepare for the possibility that it could deteriorate further," said AKM Enamul Haque, director general of the Bangladesh Institute of Development Studies (BIDS).

Crops currently growing in fields worldwide would begin to be harvested next month, but production costs had already doubled, he claimed.

Oil prices had risen from around $70-80 to $115 since February, driving up the costs of fertilisers, pesticides and other agricultural inputs.

READ MORE ON B3

Bank Asia to set up Hong Kong subsidiary

STAR BUSINESS REPORT

Bank Asia's board has approved a plan to set up a wholly owned subsidiary in Hong Kong, with an initial capital injection of HK$6 million over three years.

The board approved the proposal at a meeting on Wednesday, according to a disclosure posted on the Dhaka Stock Exchange (DSE) website yesterday.

The subsidiary will operate under a Money Lenders Licence. Through the new venture, the bank aims to expand its international banking business, strengthen cross-border trade finance and tap growing trade and investment between Bangladesh and China.

The plan is subject to approval from Bangladesh Bank and completion of the required incorporation and licensing procedures in Hong Kong.

In a separate disclosure, the bank reported consolidated earnings per share (EPS) of Tk 3.24 for January to September 2026, up from Tk 2.37 in the same period last year.

Consolidated net operating cash flow per share (NOCFPS) rose to Tk 66.13 from Tk 38.17 over the same period.

Mutual funds, institutional investors vital for market growth

BSEC chief stresses improving financial literacy of investors

STAR BUSINESS REPORT

Bangladesh's capital market cannot achieve sustainable growth without a stronger mutual fund sector and greater institutional investor participation, Masud Khan, chairman of Bangladesh Securities and Exchange Commission (BSEC), said yesterday.

Speaking at a meeting with capital market stakeholders to review the Bangladesh Securities and Exchange Commission (Mutual Fund) Rules, 2025, he stressed the need to improve financial literacy so investors can make informed decisions.

He said the capital market cannot rely solely on retail investors to drive growth, highlighting the role of mutual funds in broadening the investor base and increasing institutional participation.

Masud also called on capital market institutions and other stakeholders to work together to strengthen investors' financial knowledge and awareness.

The meeting, held at the BSEC office in Dhaka, focused on reviewing the existing mutual fund rules and identifying areas for possible amendments to make the regulatory framework more effective and market-friendly.

He said the commission would review the rules and consider necessary amendments in light of international best practices and stakeholders' recommendations.

He also assured participants that the commission would not make any unreasonable or unjustified decisions and urged them to have confidence in its intentions.

The meeting began with a presentation, titled "Review on the Bangladesh Securities and Exchange Commission (Mutual Fund) Rules, 2025", delivered by Md Mahmoodul Hoque, executive director of the BSEC.

Representatives of the Dhaka Stock Exchange, Chittagong Stock Exchange, Central Depository Bangladesh Limited, mutual fund trustees, asset management companies, custodians and other capital market institutions also attended the meeting, along with BSEC commissioners and officials.



PHOTO: CENTER FOR ZAKAT MANAGEMENT

Jun Kato, president and CEO of ONODERA User Run Co Ltd; Mohammad Ayub Miah, chief executive officer of the Centre for Zakat Management; Arastoo Khan, vice-chairman of the Institute of Islamic Social Finance; and Niaz Rahim, group managing director of Rahimafrooz, pose for a photograph after signing the memorandum of understanding at a ceremony held in Dhaka yesterday.

Japan-Bangladesh partnership to train youth for jobs in Japan

STAR BUSINESS DESK

Japan's ONODERA User Run Co Ltd will collaborate with three Bangladeshi organisations to establish a Japanese Language and Skill Development Centre to prepare young people, particularly those from underprivileged communities, for employment in Japan and Bangladesh.

The company will partner with the Centre for Zakat Management (CZM), the Institute of Islamic Social Finance (IISF) and Rahimafrooz to provide Japanese language training, professional skills development and orientation on Japanese workplace culture.

The initiative aims to help young Bangladeshis access credible employment opportunities and build sustainable livelihoods.

The four organisations will contribute their respective expertise to the project.

Among other companies, ONODERA User Run will lead language training and employment preparation, while CZM will identify eligible trainees from underprivileged communities and facilitate access to training and scholarships where appropriate. IISF will provide training facilities, and Rahimafrooz will offer strategic support for youth development and employment.

The organisations signed a memorandum of understanding (MoU) in Dhaka yesterday to formalise the partnership, according to a press release.

Jun Kato, president and chief executive officer of ONODERA User Run; Mohammad Ayub Miah, chief executive officer of CZM; Arastoo Khan, vice-chairman of IISF; and Niaz Rahim, group managing director of Rahimafrooz, signed the agreement in the presence of Aya Yoshida, minister of the Embassy of Japan in Dhaka.

Jun said the initiative would help young Bangladeshis develop the language proficiency and practical skills needed to succeed in Japanese workplaces.

Niaz said the partnership would connect young people's potential with international employment opportunities through relevant skills and dignified work.

UCB reports progress in sustainable finance

STAR BUSINESS DESK

United Commercial Bank PLC (UCB) has unveiled its third independent sustainability report, titled "Transforming Intent into Planetary Impact", at a ceremony at its corporate office in Dhaka yesterday.

The bank has introduced a web-based interactive report, the first of its kind in the banking sector, according to a press release.

The report details the bank's environmental, social and governance (ESG) performance, corporate governance and sustainable finance initiatives for 2025, following the global IFRS S1 and S2 disclosure standards.

Sharif Zahir, chairman of the bank, attended the ceremony as the chief guest, alongside board members and senior management officials.

Speaking at the launch, Sharif emphasised responsible capital allocation, saying, "Operating within a nation uniquely exposed to climate vulnerabilities, UCB recognises that capital must serve as an active catalyst for ecological restoration and sustainable economic progress."

In 2025, UCB disbursed Tk 17,927 crore in sustainable finance, accounting for 72.29 percent of its total disbursements, well above Bangladesh Bank's regulatory baseline of 20 percent.



Sharif Zahir, chairman of United Commercial Bank PLC (UCB), poses for a photograph at the launch of the bank's third independent sustainability report, titled "Transforming Intent into Planetary Impact", at its corporate office in Dhaka yesterday. PHOTO: UNITED COMMERCIAL BANK

Green finance disbursements reached Tk 488.67 crore, equivalent to 30.40 percent of term loan disbursements against a target of 5 percent. The bank's outstanding green finance portfolio stood at Tk 2,744 crore.

UCB also financed 27 LEED-certified green industrial establishments, including 12 platinum- and 13 gold-rated facilities, and facilitated more than $3 billion in readymade garment exports.

Mohammad Mamdudur Rashid, the bank's chief executive officer, said sustainable banking was essential to long-term economic resilience and institutional governance, beyond being a corporate obligation.

BRAC Bank's nine-month profit jumps 38%

STAR BUSINESS DESK

BRAC Bank's net profit, including earnings from its subsidiaries, rose 38 percent year-on-year to Tk 2,121 crore in the first nine months of 2026, driven by higher revenue, deposit growth and improved operating efficiency.

The bank reported a net profit after tax of Tk 1,536 crore in the same period last year.

Excluding its subsidiaries, the bank's net profit grew 50 percent to Tk 1,584 crore from Tk 1,055 crore a year earlier, according to a press release issued yesterday.

The bank's total revenue increased 26 percent year-on-year during the period, supported by higher interest and non-interest income.

Despite a challenging economic and banking environment, its customer deposits grew 16 percent from December 2025, while loans and advances increased 7 percent.

As of September 30, the bank's customer deposits stood at Tk 103,091 crore, while loans and advances reached Tk 77,947 crore. Its total funds under management exceeded Tk 181,038 crore.

BRAC Bank also improved its operating efficiency, with its cost-to-income ratio falling to 41 percent in the third quarter of 2026 from 46 percent in the same period last year.

Its earnings per share, including those of its subsidiaries, rose to Tk 7.70 in the third quarter from Tk 5.29 a year earlier.

The bank's net asset value per share increased to Tk 56.40 as of September 30 from Tk 44.84 at the end of December 2025.

Its return on equity stood at 20.28 percent, while return on assets was 1.65 percent.

The bank's non-performing loan ratio remained unchanged at 2.27 percent compared with December 2025.

Tareq Refat Ullah Khan, managing director and chief executive officer of BRAC Bank, said the results reflected the strength of its business model, governance and disciplined execution.

Continued customer confidence had helped the bank achieve growth well above the market while maintaining strong asset quality, he said.



PHOTO: DBH FINANCE

Nasimul Baten, managing director and CEO of DBH Finance PLC, inaugurates the financial institution's 19th branch at HAL-GBDL Kazi Morning Glory in Mirpur, Dhaka recently.

Government of the People's Republic of Bangladesh
Office of the Executive Engineer
Education Engineering Department (EED)
Naogaon.
E-mail: ee_nao@eedmoe.gov.bd
Memo No.37.07.6400.001.44.001.23-1873 Date: 29-10-2026

e-Tender Notice No.- 23/Eng. College/2026-27/OTM

e-Tender is invited in the National e-GP system portal (http://www.eprocure.gov.bd) for the procurement of the following works under EED, Naogaon Districts as mentioned below:

Sl No.	Tender ID No.	Name of work	Tender Last Selling (Date & Time)	Tender Closing & Opening (Date & Time)
01	1325497	Construction Of 10-Storied Academic (02) Building With 10- Storied Foundation Including Sanitary, Water Supply & Electrification works At Naogaon Engineering College, Naogaon District.	25 November-2026; 17:00	26 November-2026; 13:00

This is an online Tender, where only e-Tender will be acceptable in the National e-GP System Portal and No offline/hard copies will be accepted. Further information and guidelines are available in the National e-GP System Portal and from e-GP help desk (helpdesk@eprocure.gov.bd). The procuring entity reserves the right to accept or reject any or all tender(s) without assigning any reason what so ever. Published date & Time is 29 October, 2026 at 16:00 PM.

Sd/-
(Prodip Kumar Sarker)
Executive Engineer
Education Engineering Department
Naogaon.
GD-2621

Agrani Bank PLC.
Head Office
Procurement and Common Services Division (Common)
9/D, Dilkusha C/A, Motijheel, Dhaka-1000
TELEPHONE: PABX 9566160-69 (10 Lines)
9566153-54 (2 Lines) 02-9513293 (Division)
Email- dgmcsd@agranibank.org

Invitation for e-Tender

e-Tender is invited in the National e-Gp System Portal (https://www.eprocure.gov.bd) for the following works:

Tender ID	PPS No.	Lot Description	Last Selling Date	Closing & Opening Date	Procurement Method
1359699	ABPLC/PCSD-COMMON/VEHICLE/13-3124/07	Invitation for Tender for the Major Overhauling of Engine, Transmission and Suspension Systems, Repair of Steering Box, Cross Shaft and Differential along with other related works for Nissan Double Cabin Pickup (Model-2014, 2488 cc) under the Transport Pool, Agrani Bank PLC., Head Office, Dhaka-1000.	12-11-2026 14:00	12-11-2026 14:00	OTM

This is an online tender, where only e-Tender will be accepted in the national e-GP portal and no offline/hard copies will be accepted.
To submit e-Tender, registration in the national e-GP system portal (https://www.eprocure.gov.bd) is required. Th e fees for downloading e-Tender documents from the National e-GP portal has to be deposited online through any registered bank's branches. Further information and guidelines are available in the national e-GP portal and e-GP Help Desk(helpdesk@eprocure.gov.bd).

(Signed)
Nahid Sultana Chowdhury
Deputy General Manager
GD-2613

Directorate General Defence Purchase
Ministry of Defence
New Airport Road, Tejgaon, Dhaka-1215
Web: www.dgdp.gov.bd
E-mail: info@dgdp.gov.bd

RE-TENDER NOTICE

1. Sealed tender in **Foreign currency** is invited from Bonafide Manufacturer/ Dealer/ Supplier/ Importer (enlisted with DGDP) for supply of the following item for Bangladesh Navy:

Ser	Name of Item	Date of Selling		Date of Opening	Cost of Tender Schedule	Tender No	Currency
		From	To				
1.	Spare Parts for Diesel Generator (Brand: Baudouin) (Qty: 07 L/I)	29-10-2026	11-11-2026	**12-11-2026**	BDT 1,000.00	254.07.012 .2026	Foreign

2. Tender schedule with detailed specifications/conditions will be available in this Directorate General on payment as per invitation of tender selling rate (non-refundable) during office hours between 0900 hours to 1300 hours on the above-mentioned date of selling. The tender can be dropped in the tender box latest by 1200 hours and the same will be opened at 1205 hours on the specified date of opening in the presence of the tenderers (if present).

আইএসপিআর/বিবিধ/৩৯১

Lt Commander BN
For Director General
Directorate General Defence Purchase
GD-2624

Government of the People's Republic of Bangladesh
Local Government Engineering Department
Office of the Executive Engineer
District: Bandarban.
www.lged.gov.bd
Memo No: 46.02.0300.000.07.002.26-1437 Date: 28/10/2026

e- GP: Tender Notice No. 05(2026-2027) LTM/ OTM

e -Tender is invited in the e-GP system Portal (http://www.eprocure.gov.bd) for the Procurement of the following works. Details are given below:

Sl. No.	Package No.	Tender ID & Ref No.	Description of works	Tender Documents Last selling (Date & Time)	Tender Closing (Date & Time)	Tender Opening (Date & Time)
1	LGED/GOB M/ BND/26-27/ RW-06	1355145, APP ID: 232785.	Periodic Maintenance of UZ HQ - Munnuam Bazar via Paindu UP office Road at Ch:7540m-10340m [RUMA] ID: 403913002	11-Nov-2026 16:00	12-Nov-2026 13:00	12-Nov-2026 13:00
2	LGED/GOB M/ BND/26-27/ RW-08	1361037, APP ID: 232785.	Periodic Maintenance of Chikkan Para (St. Alikadam Bus - Station) Chuonipara Road at Ch:00m-3000m [ALIKADAM] ID:403043006	11-Nov-2026 16:00	12-Nov-2026 13:00	12-Nov-2026 13:00
3	LGED/GOB M/ BND/26-27/ RW-09	1361198, APP ID: 232785.	Periodic Maintenance of Lama - Suwalac Road from Ch: 2000m-5000m [LAMA] ID:403512001	11-Nov-2026 16:00	12-Nov-2026 13:00	12-Nov-2026 13:00
4	LGED/GOB M/ BND/26-27/ BW-10	1361545, APP ID: 232785.	Emergency Maintenance of Thanchi (Shajahanpara) - Zinnapara Road from Ch: 300 - 850 m. [THANCHI]ID:403954003	11-Nov-2026 16:00	12-Nov-2026 13:00	12-Nov-2026 13:00
5	LGED/GOB M/ BND/26-27/ BW-13	1362197, APP ID: 232785.	Emergency Maintenance of (0401) Kastaly Holidia Road - Bandarban University Road AT Ch: 0-585m [BANDARBAN-S] ID 403145064	11-Nov-2026 16:00	12-Nov-2026 13:00	12-Nov-2026 13:00

The interested persons/firm may visit the website www.eprocure.gov.bd to get the details of the tender.
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. In any cases, Subcontractor should not be allowed for implementation of Part or full portion of the approved Scheme. To submit e-tender, registration in the National e-GP system portal is required.
Further information and guidelines are available in the National e-GP system portal and e-GP Help Desk (helpdesk@eprocure.gov.bd).

28/10/26
(Prati Rada Dewan)
Executive Engineer
LGED, Bandarban.
e-mail: xen.bandarban@lged.gov.bd
Tel: 02333302083
GD-2620

FTA talks with Malaysia focus on trade, investment

STAR BUSINESS REPORT

The first round of Bangladesh-Malaysia FTA (free trade agreement) negotiations covered trade in goods and services, rules of origin, customs procedures, digital trade, and sanitary and phytosanitary (SPS) measures.

The talks also covered technical barriers to trade, SME interests, investment, intellectual property and trade facilitation, according to a commerce ministry statement yesterday.

During the talks, 13 working groups reviewed the draft texts and structural components of the respective FTA chapters.

Speaking at the closing ceremony, Khadiza Nazneen, lead negotiator for the Bangladesh delegation and additional secretary at the Ministry of Commerce, highlighted Malaysia's advancements in electronics, semiconductors and digital technology.

She said that once the agreement comes into effect, it could open up new possibilities for technology transfer, attracting investment and expanding cooperation in the industrial sector.

Rashidi Said, the chief negotiator for Malaysia, said the next round of discussions was expected to focus on resolving differences in various chapters of the agreement and reaching mutually acceptable positions.

Negotiators aim to bridge differences in key chapters, with the next round scheduled for January 2027

Following Bangladesh's graduation from least developed country (LDC) status, establishing new commercial partnerships could play a vital role in maintaining competitiveness in the international market, expanding export destinations and attracting foreign direct investment.

If an effective free trade agreement is implemented with Malaysia, a key economy within the Association of Southeast Asian Nations (ASEAN), it could expand market access for Bangladesh's goods and services, enhance the technological capacity of industries and create opportunities to participate in regional supply chains, the statement also said.

However, the actual benefits will depend on the final terms of the agreement, the scope of tariff concessions, the protection of domestic industrial interests and the implementation framework.

For this reason, balancing the commercial interests of both countries to ensure a sustainable and mutually beneficial agreement is considered crucial in the ongoing negotiations.

With the conclusion of the first round of talks, the process of formulating the Bangladesh-Malaysia FTA has moved one step forward.

As a continuation of these discussions, both sides have set an initial target of holding the second round of meetings in January 2027, with the aim of concluding the deal by the end of next year.

How to build

FROM PAGE B1

including IDLC, Shanta, VIPB and UCB, offer mutual funds that invest in treasury bonds, sukuk and other relatively low-risk securities. Investing through these funds can provide an opportunity to earn returns while keeping investment risks relatively low.

Last year, some of these funds generated returns ranging from 13 percent to 18 percent.

Now, suppose you have Tk 1 crore and are willing to accept some risk in pursuit of higher returns. In that case, you could invest Tk 50 lakh in savings certificates, Tk 20 lakh in treasury bonds or sukuk, and the remaining Tk 30 lakh in open-ended mutual funds.

If you are prepared to take on greater risks in exchange for potentially higher returns, you could increase your allocation to mutual funds. However, at least half of your total investment should remain in savings certificates.

Open-ended mutual funds come in different varieties, with some carrying relatively low risks and others involving moderate or high risks. Depending on your risk appetite, you can diversify your investments across several types of funds. Shariah-compliant mutual funds are also available.

Whatever your investment strategy, remember one fundamental principle: never put all your money in one place.

You may wonder why you should invest through open-ended mutual funds rather than directly in the stock market. Unless you have financial analysis expertise, investing directly in the stock market in a country like Bangladesh may not be the best option. The risk of losses can outweigh the potential gains.

Rather than putting your principal at risk by investing directly in shares, you could invest through mutual funds, where professional fund managers make investment decisions on your behalf and may be better positioned to generate returns.

Finally, there is a fundamental principle of investing worth remembering. One of the biggest mistakes investors make is constantly looking for ways to double or triple their money within a short period.

There is no investment scheme anywhere in the world that can reliably double your money in a short time. Instead, an investment that generates annual returns somewhat higher than bank deposit rates without exposing you to excessive risk may be a more sensible choice.

Dollar nears

FROM PAGE B1

Import payments rose 12 percent year-on-year to $12.20 billion in July and August of the current fiscal year, according to BB data. Payments for petroleum products alone doubled to $2.49 billion.

Industry insiders said rising global fuel prices amid tensions in the Middle East had increased the country's import bill.

Despite the recent volatility, foreign exchange reserves remain at a comfortable level. Gross reserves stood at $31.54 billion under the BPM6 method on October 19, up from $26.34 billion a year earlier.

The dollar also traded at a higher rate in the kerb market. Most money changers were selling the currency at Tk 128 and buying it at Tk 127 to Tk 127.50 yesterday.

Bangladesh

FROM PAGE B1

Enamul made the remarks at a discussion on food security, nutrition and poverty reduction at the National Press Club yesterday. Right to Food Bangladesh, a civil society advocacy platform, organised the event.

Food security requires access to nutritious and safe food, not merely enough to fill one's stomach, he said. He called for a review of the public food distribution system, particularly support for rural households facing seasonal income uncertainty.

Citing Bangladesh Bureau of Statistics data, Enamul said 51 percent of rural people were indebted, compared with 32 percent of people in metropolitan cities and around 40 percent in other urban areas.

"If our system is too focused on urban areas, we may fail to reach rural households facing greater income uncertainty and financial pressure," he said.

He also called for stronger market oversight and supply-chain reforms, saying a price commission alone would not solve the problem unless markets functioned properly. Climate change would further complicate food security, he added.

Sayema Haque Bidisha, a professor of economics at the University of Dhaka, said economic growth alone could not ensure food security unless its benefits were distributed more equitably.

"If growth does not reduce inequality and is not inclusive, it cannot ensure food security or deliver its benefits to ordinary people," she said.

Bidisha said the impact of inflation should be assessed by examining changes in food consumption, nutritional intake and household coping strategies, rather than relying solely on poverty statistics.

Households may sell assets, including gold and jewellery, or borrow money to meet daily expenses, leaving them financially vulnerable even when their hardship is not immediately reflected in official poverty figures, she said.

She called for higher allocations for social safety net programmes, greater transparency in benefit distribution and minimum-wage arrangements covering workers beyond the garment sector, particularly those employed in the informal economy.

Economic

FROM PAGE B1

WAITING FOR GAS

City Group built the Hosendi Economic Zone on more than 108 acres in Gazaria upazila of Munshiganj, which was inaugurated in November 2022.

The group has invested Tk 10,000 crore in 10 industrial units there, including cement, ceramics, shipbuilding and food processing. It expected them to create 10,000 direct and 5,000 indirect jobs.

But everything has stalled because the zone has no industrial gas connection.

"We have been unable to begin operations over the past three and a half years due to the lack of a gas connection, resulting in substantial opportunity losses every month," said Masihul Huq Chowdhury, executive director of City Group.

He said inadequate feasibility studies before the regulatory approval of economic zones may have contributed to the difficulties some zones face.

At the Cumilla Economic Zone, three manufacturing units of Meghna Group of Industries (MGI) have also stood idle for three years since construction finished, still waiting for gas and electricity connections.

An MGI official, who spoke on condition of anonymity, said the company has invested $700 million in the three units.

It invested $400 million in a steel mill, $200 million in a glass factory and $100 million in a paint polymer plant.

The company has lost about Tk 80 crore a year since 2022 maintaining the idle facilities, the official added.

'NO SUCCESSFUL MODEL EVEN AFTER 15YRS'

M Masrur Reaz, chairman and chief executive of Policy Exchange Bangladesh, said Bangladesh has yet to establish a successful model for privately developed or public-private partnership zones despite launching the clustered industrialisation programme about 15 years ago.

He said weak investor confidence, energy shortages and inadequate infrastructure are undermining the zones' ability to attract investment.

In the January-June period this year, net foreign direct investment (FDI) fell 28 percent year-on-year to around $795 million, according to Bangladesh Bank data.

Net FDI in the country's economic zones fell about 26 percent, to $4.93 million from $6.63 million a year earlier. The zone figures cover all economic zones and do not separate out privately managed ones.

Masrur said economic pressures since 2022-23 have weighed on investment across the economy, including high inflation, sluggish growth, concerns over the banking sector, law and order, and political uncertainty.

Even the public flagship zone in Mirsharai, Chattogram, has infrastructure issues, particularly inadequate industrial water supplies, he said. Other zones are only partly developed, or have facilities but few investors.

The economist said the government should prioritise economic recovery and industrial infrastructure, while ensuring reliable utilities, easier access to land and faster regulatory services.

Nahian Rahman Rochi, a member of Invest Bangladesh, said energy availability remains a global challenge, and Bangladesh is addressing it through both short and long-term interventions.

"At the same time, deregulation measures, including the 14-day licensing reform, should significantly improve ease of doing business."

"We hope this will be an accelerator to the private zone operators who will be able to provide reliable utilities and other infrastructure support services as zone operators," said Nahian.

CPA to drop Saif Powertec

FROM PAGE B1

They also staged a demonstration in front of the company's office inside the port, according to sources.

Confirming the protests, Hamim said the workers resumed operations after the CPA terminal manager assured them that steps would be taken to address their demands.

Saif Powertec Managing Director Tarafder Ruhul Amin could not be reached for comment as his mobile phone was switched off.

The company began its involvement at Chattogram port in 2005, when it secured a contract to repair and maintain four newly procured ship-to-shore quayside gantry cranes at CCT.

In August 2006, the company was engaged to operate the cranes, and in March 2007, the then army-backed government appointed it to operate CCT and NCT.

The company subsequently secured contracts to operate the terminals through tenders. The CPA signed a six-year contract with Saif Powertec on October 17, 2019, which took effect in 2020 and is due to expire on November 2, 2026.

Government of the People's Republic of Bangladesh

Office of the Project Director,
Climate Resilient Livelihoods Improvement and Watershed Management in The Chittagong Hill Tracts (CRLIWM-CHT) Sector Project,
Project Management Office,
Rani Tatu Roy Para, Public Health Area, Rangamati.

Memo No: Four-1/CRLIWM-CHT/2024-688 Date: 28/10/2026

REQUEST FOR EXPRESSION OF INTEREST

Request for Expression of Interest (EOI) for engagement of Individual Consultant for below mentioned positions under Climate Resilient Livelihoods Improvement and Watershed Management in The Chittagong Hill Tracts (CRLIWM-CHT) Sector Project' supported by GOB & Asian Development Bank (ADB). The details of EOI Notice will be published in "Consultant Services Recruitment Notice" (CSRN) on the website of ADB. The important features of EOI are as follows:

Consultant Type		Individual	
Consultant Source		National	
Information for Applicants			
Title of service (Package No.)	Minimum Educational Qualification	Minimum Requirement	Other requirements
Social Safeguards Officer (CRLIWM/ICS/S-04/3, ADB Package No. CRLIWM/CI/ICS/SD-04)	Master's in Sociology/Economics or a related field	a. 8 years of experience in designing and/or implementing involuntary resettlement actors in Bangladesh. b. Excellent written and spoken communication skills in English. c. Applicant should know at least one ethnic community language in CHT	As per ToR
CMS Publication Date		30/10/2026	
Deadline for Submitting REOI		28/11/2026	
Estimated Commencement Date		15/12/2026	

Interested Individual Consultants are invited to submit their expression of interest, online, using ADB portal: https://cms.adb.org. No off-line/physical submission is allowed. To view the CSRN, interested individual may access the Consultant Management System (CMS) of Asian Development Bank. For any further information, you may contact the undersigned by email.

(Paban Kumar Chakma)
Project Director
Email: pd.crliwmcht@gmail.com

GD-2619

আশুগঞ্জ পাওয়ার স্টেশন কোম্পানী লিমিটেড
ASHUGANJ POWER STATION COMPANY LIMITED
(An Enterprise of Bangladesh Power Development Board)

ISO 9001:2015, ISO: 14001:2015 & ISO 45001:2018 Certified Management System.
Corporate Office: Navana Rahim Ardent (Level-8), 185, Shahid Syed Nazrul Islam Sarani, Bijoy Nagar, Dhaka-1000. Phone: +880-02-226667034
Ashuganj Office: Ashuganj, Brahmanbaria-3402
Website: www.apscl.gov.bd, E-mail: apscl@apscl.org.bd

স্মারক নং: ২৭.২৫.১২৩৩.০০০.২১৭.১১.০০০৩.১৮(এড-৪).১০১৮

তারিখঃ ১৩ কার্তিক ১৪৩৩ বঙ্গাব্দ / ২৯ অক্টোবর ২০২৬ খ্রিস্টাব্দ

নিয়োগ বিজ্ঞপ্তি

আশুগঞ্জ পাওয়ার স্টেশন কোম্পানী লিঃ (এপিএসসিএল) বাংলাদেশের অন্যতম বৃহৎ বিদ্যুৎ উৎপাদনকারী প্রতিষ্ঠান। উক্ত প্রতিষ্ঠানের নিম্নোক্ত পদসমূহে নিয়োগের লক্ষ্যে বাংলাদেশের প্রকৃত নাগরিকদের নিকট হতে নিম্নবর্ণিত শর্তসাপেক্ষে অনলাইনে (http://apscl.teletalk.com.bd ওয়েবসাইট এ) দরখাস্ত আহবান করা যাচ্ছে। অনলাইন ব্যতীত কোন প্রকার আবেদন গ্রহণ করা হবে না।

ক্রমিক নং	পদের নাম, সংখ্যা ও প্রারম্ভিক মূলবেতন	শিক্ষাগত যোগ্যতা
১.	সহকারী প্রকৌশলী (বৈদ্যুতিক) (পদ: ১৫টি) মূল বেতন: ৫২,০০০/-	কোনো স্বীকৃত বিশ্ববিদ্যালয় হতে ইলেকট্রিক্যাল প্রকৌশল বিষয়ে স্নাতক ডিগ্রি;
২.	সহকারী প্রকৌশলী (যান্ত্রিক) (পদ: ১১টি) মূল বেতন: ৫২,০০০/-	কোনো স্বীকৃত বিশ্ববিদ্যালয় হতে মেকানিক্যাল প্রকৌশল বিষয়ে স্নাতক ডিগ্রি;
৩.	সহকারী ব্যবস্থাপক (প্রকিউরমেন্ট) (পদ: ১টি) মূল বেতন: ৫২,০০০/-	কোনো স্বীকৃত বিশ্ববিদ্যালয় হতে যে কোন প্রকৌশল বিষয়ে স্নাতক অথবা যে কোন বিষয়ে স্নাতকোত্তর ডিগ্রি;
৪.	সহকারী ব্যবস্থাপক (স্টোর) (পদ: ২টি) মূল বেতন: ৫২,০০০/-	কোনো স্বীকৃত বিশ্ববিদ্যালয় হতে যে কোন বিষয়ে স্নাতকোত্তর ডিগ্রি;
৫.	সহকারী ব্যবস্থাপক (কেমিকেল) (পদ: ২টি) মূল বেতন: ৫২,০০০/-	কোনো স্বীকৃত বিশ্ববিদ্যালয় হতে কেমিকেল ইঞ্জিনিয়ারিং বিষয়ে স্নাতক ডিগ্রি অথবা রসায়ন/ফলিত রসায়ন বিষয়ে স্নাতকোত্তর ডিগ্রি।
৬.	সহকারী ব্যবস্থাপক (হেলথ, সেফটি এন্ড এনভায়রনমেন্ট) (পদ: ২টি) মূল বেতন: ৫২,০০০/-	কোনো স্বীকৃত বিশ্ববিদ্যালয় হতে এনভায়রনমেন্টাল ইঞ্জিনিয়ারিং/এনভায়রনমেন্টাল সাইন্স বিষয়ে স্নাতক ডিগ্রি অথবা এনভায়রনমেন্টাল সাইন্স বিষয়ে স্নাতকোত্তর ডিগ্রি।
৭.	সহকারী ব্যবস্থাপক (অর্থ/হিসাব/ইন্টারনাল অডিট) (পদ: ২টি) মূল বেতন: ৫২,০০০/-	কোনো স্বীকৃত বিশ্ববিদ্যালয় হতে বাণিজ্য (ফিন্যান্স/একাউন্টিং/একাউন্টিং ইনফরমেশন সিস্টেম) বিষয়ে স্নাতকোত্তর অথবা (ফিন্যান্স/একাউন্টিং/একাউন্টিং ইনফরমেশন সিস্টেম) বিষয়ে এমবিএ ডিগ্রি।
৮.	সহকারী ব্যবস্থাপক (এইচআর ও প্রশাসন) (পদ: ৩টি) মূল বেতন: ৫২,০০০/-	কোনো স্বীকৃত বিশ্ববিদ্যালয় হতে এইচআরএম/ব্যবস্থাপনা বা যে কোন বিষয়ে স্নাতকোত্তর ডিগ্রি;
৯.	উপ-সহকারী প্রকৌশলী (বৈদ্যুতিক) (পদ: ৯টি) মূল বেতন: ৪০,০০০/-	কোনো স্বীকৃত ইন্সটিটিউট হতে ইলেকট্রিক্যাল/ সংশ্লিষ্ট বিষয়ে ডিপ্লোমা ডিগ্রি;
১০.	উপ-সহকারী প্রকৌশলী (যান্ত্রিক) (পদ: ১৩টি) মূল বেতন: ৪০,০০০/-	কোনো স্বীকৃত ইন্সটিটিউট হতে মেকানিক্যাল/পাওয়ার/অটোমোবাইল/ সংশ্লিষ্ট বিষয়ে ডিপ্লোমা ডিগ্রি;
১১.	জুনিয়র এসিসট্যান্ট (অর্থ/হিসাব/ইন্টারনাল অডিট) (পদ: ৩টি) মূল বেতন: ২০,০০০/-	কোনো স্বীকৃত বিশ্ববিদ্যালয় হতে স্নাতক (বি.কম) বা সংশ্লিষ্ট ডিগ্রী;
১২.	জুনিয়র এসিসট্যান্ট কাম কম্পিউটার অপারেটর (পদ: ৮টি) মূল বেতন: ২০,০০০/-	কোনো স্বীকৃত বিশ্ববিদ্যালয় হতে স্নাতক ডিগ্রি;
১৩.	ফায়ারম্যান (পদ: ৬টি) মূল বেতন: ১৪,৫০০/-	কোন স্বীকৃত ইনস্টিটিউট হতে এসএসসি বা সমমান ডিগ্রী; # ফায়ারম্যান পদের জন্য শারীরিক যোগ্যতা: উচ্চতা (৫ ফুট ৪ ইঞ্চি, ওজন: B.M.I চার্ট অনুযায়ী প্রার্থীকে ফিট থাকতে হবে, বুকের মাপ: ৩২ ইঞ্চি, আই ভিশন: ৬/৬)। ফায়ার সার্ভিস বা ফায়ার ফাইটিং কাজে প্রশিক্ষণ প্রাপ্ত ও অভিজ্ঞতা সম্পন্ন প্রার্থীদের অগ্রাধিকার দেওয়া হবে।
১৪.	নিরাপত্তা প্রহরী (পদ: ১২টি) মূল বেতন: ১৪,৫০০/-	যে কোন স্বীকৃত ইনস্টিটিউট হতে এসএসসি বা সমমান ডিগ্রী; # সিকিউরিটি গার্ড পদের জন্য শারীরিক যোগ্যতা: উচ্চতা (৫ ফুট ৬ ইঞ্চি, ওজন: B.M.I চার্ট অনুযায়ী প্রার্থীকে ফিট থাকতে হবে, বুকের মাপ: ৩২ ইঞ্চি, আই ভিশন: ৬/৬)। প্রশিক্ষণপ্রাপ্ত সাবেক সেনাবাহিনী/ বিজিবি/ পুলিশ/ আনসার এর সদস্যগণ নিয়োগের ক্ষেত্রে অগ্রাধিকার পাবেন এবং এইক্ষেত্রে তাদেরকে অভিজ্ঞতা সনদ/এনওসি সনদপত্র প্রদান করতে হবে। তাদের ক্ষেত্রে বয়স সর্বোচ্চ ৪২ বছর।
১৫.	স্টোর হেলপার (পদ: ১টি) মূল বেতন: ১৪,৫০০/-	যে কোন স্বীকৃত ইনস্টিটিউট হতে এসএসসি বা সমমান ডিগ্রী।

ফ্রিঞ্জ বেনিফিট/সুবিধা:

১. ফ্রিঞ্জ বেনিফিট/সুবিধার মধ্যে রয়েছে মূল বেতন, নিয়মিত আবাসন (খালি থাকা সাপেক্ষে) বা সংস্থার বিধি অনুসারে বাড়ি ভাড়া ভাতা, দুটি উৎসব ভাতা, নববর্ষ ভাতা, শিক্ষা ভাতা, মেডিকেল ভাতা/প্রতিপূরণ, পাওয়ার স্টেশন ভাতা (প্রযোজ্য ক্ষেত্রে) এবং কোম্পানির বিধি অনুসারে অন্যান্য ফ্রিঞ্জ বেনিফিট প্রাপ্য হবেন।

২. প্রাথমিকভাবে শিক্ষানবিশ (Probationer) হিসাবে নিয়োগপত্র ০১ (এক) বছরের জন্য প্রদান করা হবে এবং শিক্ষানবিশকালের সন্তোষজনক মূল্যায়নের ভিত্তিতে শিক্ষানবিশকাল ০১ (এক) বছরসহ ০৩ (তিন) বছরের জন্য চুক্তিভিত্তিক নিয়োগ নিশ্চিত করা হবে। প্রতি ০৩ (তিন) বছর পর সন্তোষজনক মূল্যায়নের ভিত্তিতে চুক্তি নবায়ন করা হবে। অবসর গ্রহণের বয়স ৬০ (ষাট) বছর।

শর্তাবলীঃ

১. বয়সসীমা: ৩০ অক্টোবর ২০২৬ তারিখে প্রার্থীর বয়স সর্বোচ্চ ৩২ বছর হতে হবে। বিভাগীয় প্রার্থীদের ক্ষেত্রে বয়স ৪০ বছর পর্যন্ত শিথিলযোগ্য।
২. শিক্ষাগত যোগ্যতা: কোন পরীক্ষায় ন্যূনতম ২য় বিভাগ অথবা সিজিপিএ ৪.০০ এর স্কেলে ন্যূনতম ২.৫০ অথবা সিজিপিএ ৫.০০ এর স্কেলে ন্যূনতম ৩.৫০।
৩. সকল পদে বাংলা ও ইংরেজি ভাষায় দক্ষতা অত্যাবশ্যক, কম্পিউটার চালনায় পারদর্শী ও অংশগ্রহণমূলক নেতৃত্বের গুণ থাকতে হবে।
৪. প্রার্থীগণ পরীক্ষার ফি বাবদ ১নং হতে ১০নং পদের ক্ষেত্রে ২২৩/- টাকা, ১১ ও ১২নং পদের ক্ষেত্রে ১১২/- টাকা এবং ১৩নং হতে ১৫নং পদের ক্ষেত্রে ৫৬/- টাকা টেলিটক প্রিপেইড মোবাইল মারফত SMS এর মাধ্যমে জমা প্রদান করবেন।
৫. অনলাইনে আবেদন করার লিংক এপিএসসিএল এর ওয়েবসাইটে http://www.apscl.gov.bd এবং টেলিটক এর ওয়েবসাইটে http://apscl.teletalk.com.bd পাওয়া যাবে। এছাড়া বাংলাদেশের একমাত্র রাষ্ট্রীয় মোবাইল অপারেটর টেলিটকের জবপোর্টাল https//alljobs.teletalk.com.bd ওয়েবসাইটে সরাসরি প্রবেশ করেও বিজ্ঞপ্তিটি পাওয়া যাবে। আবেদনপত্র পূরণ ও পরীক্ষার ফি জমাদানের **শুরুর তারিখ ও সময়: ০২ নভেম্বর, ২০২৬ খ্রি:, সকাল ১০.০০টা এবং শেষ তারিখ ও সময়: ৩০ নভেম্বর, ২০২৬ খ্রি:, বিকাল ৫.০০টা।**
৬. কোন সরকারি/আধা সরকারি/স্বায়ত্বশাসিত/বিদ্যুৎ সেক্টর প্রতিষ্ঠানে চাকুরীরত প্রার্থীগণকে অবশ্যই যথাযথ কর্তৃপক্ষের অনুমতিক্রমে আবেদন করতে হবে এবং অনুমোদনের কাগজ মৌখিক পরীক্ষার সময় দাখিল করতে হবে।
৭. মুক্তিযোদ্ধা সনদপত্র/ শারীরিক প্রতিবন্ধী সনদপত্রের সত্যায়িত কপি মৌখিক পরীক্ষার সময় দাখিল করতে হবে।
৮. নিয়োগের ক্ষেত্রে কোটা সংক্রান্ত সরকারি নীতিমালা/বিধি-বিধান অনুসরণ করা হবে।
৯. কোন কারণ দর্শানো ব্যতিরেকে যে কোন আবেদনপত্র এবং নিয়োগ প্রক্রিয়া বাতিল করার ক্ষমতা কর্তৃপক্ষ সংরক্ষণ করে।
১০. নিয়োগকারী কর্তৃপক্ষ পদের সংখ্যা হ্রাস/বৃদ্ধি করার অধিকার সংরক্ষণ করে।
১১. নিয়োগ পরবর্তী পদায়নের ক্ষেত্রে বাংলাদেশের যে কোন স্থানে কাজ করার মানসিকতা থাকতে হবে।
১২. যে কোন প্রকার তদবীর/সুপারিশ প্রার্থীর অযোগ্যতা হিসেবে গণ্য হবে।

{বি:দ্র: অনলাইনে আবেদন এবং টাকা জমা দেয়ার কাজটি প্রার্থী নিজে করবেন। এক্ষেত্রে অন্য কোন মাধ্যম থেকে উক্ত কাজটি সম্পন্ন করে প্রার্থী প্রতারিত হলে কর্তৃপক্ষ দায়ী থাকবে না। শেষ তারিখ ৩০/১১/২০২৬ পর্যন্ত অপেক্ষা না করে হাতে যথেষ্ট সময় নিয়ে online এ আবেদনপত্র পূরণ ও আবেদন ফি জমাদান করতে পরামর্শ দেয়া যাচ্ছে।}

এপিএসসিএল'র ওয়েবসাইটে প্রবেশ এর QR Code

এপিএসসিএল'র টেলিটক পোর্টালে প্রবেশ এর QR Code

মোহাম্মদ এনামুল হক
উপ-মহাব্যবস্থাপক (এইচআর ও প্রশাসন)
যোগাযোগ: email: hrm@apscl.org.bd



Kamalganj upazila in Moulvibazar produces and sells around 6.5-7 million tomato seedlings annually. Nurseries have emerged in areas including Adampur, Jalalpur, Bangaon, Kandigaon, Madhyagaon and Najatkona, supplying farmers across the country. PHOTO: SALAUDDIN SUVO

How one man's experiment grew a tomato seedling industry

Surendra Kumar Singha's grafting technique, developed to combat tomato wilt, has helped turn the upazila into a hub producing 6.5-7 million seedlings a year

MINTU DESHWARA

In 1989, tomato plants across parts of Bangladesh were falling victim to a disease that could wipe out an entire crop. For farmers, wilt was more than a plant disease; it threatened their livelihoods.

For Surendra Kumar Singha, then an employee of the Department of Agriculture, the devastation raised a question: could anything be done to stop it?

Without the internet, he searched agricultural publications and magazines for an answer. He cannot recall the publication's name, but a Japanese agricultural journal introduced him to a possible solution: grafting tomato plants onto the rootstock of wild eggplant, a plant naturally resistant to wilt.

Surendra decided to try it. The experiment worked.

Nearly four decades later, his discovery has helped transform Kamalganj upazila in Moulvibazar into a major centre for grafted tomato seedlings, supplying farmers across the country and supporting a seasonal business worth millions of taka. Now 76 and retired from government service, Surendra lives in Tilakpur village, where locals know him as the "vegetable doctor".

WEED TO THE RESCUE

The unlikely hero of Surendra's experiment was bon-begun, or wild eggplant, a plant he had known since childhood. It grows along roadsides and on fallow land, and he initially collected it from the wild. The wild plant's natural resistance to wilt made it a suitable rootstock.

By joining the upper part of a tomato seedling to the base of a wild eggplant, Surendra developed plants that, he said, were more resistant to disease and produced higher yields.

A conventional tomato plant yields around 4 to 5 kg, while a grafted plant can produce 8 to 10 kg, he said. They also tolerate waterlogging better and can withstand heavy rainfall.

Singha initially sourced wild eggplants from Sreemangal but now raises his own rootstock seedlings with his workers.

Wild eggplant seedlings aged around two months are grafted with tomato seedlings about a month old. He mainly uses the BARI-8 and Mangal Raja tomato varieties. The grafts fuse within three to six days, followed by another 10-12 days of care before sale.

Retirement in 2012 did little to slow him down. Over the past 35 years, the entrepreneur has taught the technique to around 1,200 people in Kamalganj.

He now employs eight workers, all trained by him. Together, they grafted 120,000 seedlings this year, selling each for Tk 10 to Tk 12. Surendra invested around Tk 5 lakh and generated sales of about Tk 10 lakh, though he declined to disclose his net profit.

A GROWING SEEDLING HUB

The technique has spread across Kamalganj, turning the upazila into a major hub for grafted tomato seedlings.

According to the local agriculture office, the upazila produces and sells around 6.5-7 million seedlings annually, generating transactions worth Tk 50 to Tk 60 million in a single season. Nurseries have emerged in areas including Adampur, Jalalpur, Bangaon, Kandigaon, Madhyagaon and Najatkona, supplying farmers across the country.

Bajendra Kumar Sinha, another resident of Tilakpur, has been producing grafted seedlings for around 35 years. With the help of 12 workers and family members, he produces about 100,000 seedlings annually, selling each for Tk 12 this year.

"I produce 100,000 grafted seedlings on approximately 30 decimals of land. The production cost is around Tk 5 per seedling. If a seedling dies during the care period, the cost of that particular plant can rise to Tk 6 to Tk 7," he said.

The grafting method has created a seasonal trade worth Tk 5 crore to Tk 6 crore, supplying millions of seedlings nationwide and supporting farmers, nursery owners and seasonal workers, despite rising costs and falling tomato prices

Farmers from other regions initially came to Kamalganj to learn the technique, but grafted seedlings are now produced in many parts of the country, he said.

The business has also created opportunities for tomato growers and seasonal workers. Abdul Mannan, a farmer from the Sukurulla area, has cultivated summer tomatoes for nearly a decade on about 13 kears of land, equivalent to around 1.5 hectares.

"Last season, cultivating 13 kears cost me around Tk 25 lakh, and I earned about Tk 55 lakh," he said.

Mannan also produces around 1 lakh seedlings annually. His production cost is about Tk 4 per seedling, which he sells for Tk 8 to Tk 10. Buyers come from areas including Brahmanbaria, Kishoreganj, Jaintapur and Sunamganj.

But rising costs and falling tomato prices are putting pressure on growers. Mannan said he had already spent around Tk 20 lakh on cultivation this season, with another Tk 6 to Tk 7 lakh likely to be needed.

He had expected prices of Tk 120 to Tk 150 per kg, but tomatoes were selling for around Tk 90 to Tk 100. He attributed the decline to imported tomatoes entering the market through letters of credit.

For tomato farmers, the technique can bring substantial returns. Moin Uddin of Ghoramara village said he invested Tk 1 lakh in seedlings and made a profit of around Tk 2.5 lakh. Wholesale buyers from areas including Brahmanbaria, Sylhet and Habiganj come to purchase tomatoes, he added.

Summer tomatoes are cultivated on about 60 hectares in Kamalganj, involving around 480 farmers, according to the agriculture office.

Nilufa Yasmin Sweety, additional deputy director (plant protection) of the Department of Agricultural Extension in Moulvibazar, said the department was providing technical guidance to farmers experimenting with grafted tomatoes in summer and winter.

What began as Surendra's search for a way to combat wilt has grown into a business serving farmers far beyond Kamalganj. But as input costs rise, tomato prices fluctuate, and the technique spreads to other regions, local entrepreneurs face the challenge of sustaining their earnings.

The eight percent we never say

MAHTAB UDDIN AHMED

At a town hall, a CEO asked his staff: "Be honest. What is holding this company back?" Silence. "Speak freely," he insisted. "Nothing will happen to you." At last, someone raised his hand: "Sir, the canteen tea is too sweet." He was applauded for his courage. The product everyone privately knew was dying retired two years later, taking the company with it.

"Are you challenging me?" "How dare you?" "Have I come this far by cutting grass?" Across the subcontinent, these are not questions. They are devices for ending conversations, leaving whoever raised the issue feeling guilty. We call it respect for hierarchy. The person at the top calls it peace and quiet.

The reflex follows us from the family table to the boardroom. A junior questions a plan, and the discussion shifts from its merits to the junior's manners. A child disagrees with an elder, and the matter is settled with one word: beyadobi. Teaching people to speak respectfully is sensible. But "respect" quietly expands to mean "say nothing that makes me uncomfortable".

A Harvard Business Review article on high-performing teams calls what people hold back in difficult conversations the "last 8 percent". Its author found that, on average, people stop about eight percent short of what they wanted to say. That measures his study, not our country. Given our allergy to being challenged, our unsaid share is unlikely to be single digits. We may be running a surplus.

The silence is not stupidity; it is arithmetic. The speaker alone pays the cost: a frown, a stalled promotion, lifetime membership of the "difficult" list. Everyone shares the benefit, including the frowning boss. Any accountant can predict what happens when costs are private and gains public: supply dries up.



The silence is not stupidity; it is arithmetic. The speaker alone pays the cost: a frown, a stalled promotion, lifetime membership of the "difficult" list

The bill arrives later. The article describes a manufacturer whose major projects repeatedly derailed, costing tens of millions of dollars, because employees raised concerns only when the damage was serious. Speaking up had become an emergency, not a risk. Bad news eventually travels upwards. It arrives like a patient after three faith healers: softened, delayed and politely deprived of its pulse.

Nor is this confined to offices. The Digital Security Act became a symbol of how law can make citizens think twice before speaking. It was replaced by the Cyber Security Act 2023, itself repealed by the Cyber Security Ordinance 2025. The names keep changing; the memory of legal pressure on speech remains. When criticism is treated as a threat, people learn to price candour everywhere, including the Monday meeting.

The article identifies three cultures that smother candour. The "family" culture: we care for one another too much to upset anyone. The transactional culture: we are blunt, but nobody trusts anybody. The fear-based culture: silence is a sound career strategy. None is unique to our nation, but where hierarchy is sacred and disagreement personal, all three flourish, sometimes in the same department.

The alternative combines care with courage: challenge an idea without being branded disloyal; hear criticism without reaching for the "How dare you?" file. Rudeness is not honesty, and no meeting needs a debate champion. Concerns must be raised early and taken seriously.

Leaders can start with three questions. What are we avoiding saying? Which decision are we postponing to spare someone's feelings? And the hardest: what do I do that makes people hesitate? A leader who asks for candour and punishes the first candid answer has briefed the whole organisation in one move. Respect does not require silence. The most valuable sentence in the room is usually the one someone is still afraid to say. The second most valuable is the leader's reply: "Tell me more," said and meant.

The writer is the founder of BuildCon Consultancies Ltd and BuildNation Ltd

Marico profit falls 7%, declares 350% dividend

STAR BUSINESS REPORT

Marico Bangladesh Ltd reported a 7 percent year-on-year decline in profit for the first half of the current financial year, despite higher sales, as a significant increase in material prices weighed on earnings.

The company, however, declared a 350 percent cash dividend for shareholders.

The multinational consumer goods company posted a profit of Tk 324 crore in the April-September period of the financial year ending in March 2027, down from Tk 348 crore in the same period a year earlier, according to its financial statements published yesterday.

Earnings per share (EPS) fell to Tk 102.52 in the first six months from Tk 110.52 a year earlier.

Meanwhile, the company's sales rose to Tk 1,056 crore in the first half of the financial year from Tk 1,011 crore in the corresponding period last year.

ACI's loss widens for fourth straight year

FEDA AL HOSSAIN

Advanced Chemical Industries (ACI), one of Bangladesh's largest conglomerates, reported losses for the fourth consecutive year in FY2025-26, as inflationary pressures and higher operating expenses widened its losses.

The group's consolidated loss per share stood at Tk 8.59 for the year ended June 30, 2026, compared with Tk 7.40 a year earlier, according to a price-sensitive information (PSI) disclosure published yesterday.

ACI has been posting losses since the financial year ended June 2023. Its last profitable year was 2022, when earnings per share stood at Tk 12.30, according to its financial statements.

Despite the losses, revenue grew 14 percent in FY2025-26, while gross profit increased 20 percent, reflecting performance across key business segments, ACI said in the disclosure.

"Operating expenses increased amid inflationary cost pressures and continued investment in demand generation, outlet network expansion and capability development," the company said.

Borrowing costs also rose to support working capital requirements and strategic investments, it added.

The group's operating cash flow deficit also widened. Its net operating cash flow per share (NOCFPS) stood at negative Tk 58.53 for the year ended June 30, 2026, compared with negative Tk 51.63 a year earlier.

ACI said the figure mainly reflected working capital deployed to support its operations and growth.

Despite the losses, the group's board recommended a 15 percent cash dividend and a 5 percent stock dividend for FY2025-26. The recommended cash dividend is the lowest since at least 2021. For the previous financial year, ACI had recommended a 25 percent cash dividend.

In a separate disclosure on the Dhaka Stock Exchange (DSE), ACI said its board had approved the formation of a new subsidiary, ACI Renewable Energy Limited, at a meeting on October 28.

The subsidiary will have an authorised capital of Tk 50 crore and a paid-up capital of Tk 10 crore. ACI will hold an 85 percent stake, subject to approval from the relevant authority.

ACI shares rose 0.28 percent to Tk 177.60 on the DSE as of 2:07pm today.

As of September 30, 2026, sponsors and directors held 47.27 percent of the company's shares, while institutional and public investors held the remainder.

Beximco Pharma recommends highest dividend since 2020

STAR BUSINESS REPORT

Beximco Pharmaceuticals has recommended a 60 percent cash dividend for the financial year ended June 30, 2026, the highest since at least 2020.

The dividend is up from 47.5 percent paid for the previous year, following a rise in the drugmaker's earnings.

The company's earnings per share (EPS) increased 30 percent year-on-year to Tk 20.17 in FY2025-26, according to a disclosure published on the Dhaka Stock Exchange (DSE) website yesterday.

The company's consolidated net operating cash flow per share also rose to Tk 21.33 for the year ended June 30, 2026, from Tk 16.19 a year earlier.

Shares of Beximco Pharmaceuticals edged up to Tk 143.10 on the DSE at 12:56pm today, compared with the previous day's closing price of Tk 143.

The company's 50th annual general meeting (AGM) for FY2025-26 depends on the holding of its 49th AGM for the previous financial year, it said.

An application seeking permission from the High Court Division of the Supreme Court to excuse the delay in holding the 49th AGM is pending.

The hearing has concluded, and the court is scheduled to deliver its judgment on November 1, 2026, Beximco Pharmaceuticals said.

The company will inform shareholders of the dates, times and other arrangements for both AGMs after the judgment, in accordance with legal and regulatory requirements.

As of September 30, 2026, sponsors and directors held 30.13 percent of the company's shares, while institutional investors, foreign investors and the public held the remainder, according to DSE data.