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)
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GD-2620