Finance Division tightens spending rules for revised budget

STAR BUSINESS REPORT

The Ministry of Finance has directed all ministries and divisions to suspend or restrict expenditure in several areas, including foreign travel and vehicle purchases, as part of efforts to rein in spending in the revised budget for the current fiscal year.

The Finance Division issued the initial guidelines yesterday for preparing the revised budget for fiscal year (FY) 2026-27, which has an overall outlay of Tk 938,000 crore.

As budget allocations are rarely fully utilised by the end of a fiscal year, resulting in overspending in some areas and underspending in others, the Finance Division initiates the budget revision process after the first quarter.

Under the operating budget, the construction of all new residential, non-residential and other buildings or structures by ministries and divisions must remain suspended, except for projects under the ministries of education, health and agriculture.

However, ongoing construction projects that are at least 70 percent complete may continue, subject to funding approval from the Finance Division. Emergency expenditure may also be permitted on a case-by-case basis, provided prior approval and proper justification are obtained.

To curb public spending, allocations for purchasing all types of motor vehicles, watercraft and aircraft will remain suspended. Exceptions will be allowed only for newly established government entities or the replacement of vehicles under the Table of Organisation and Equipment (TO&E) that are more than 10 years old, subject to Finance Division approval.

Except for ambulances and security vehicles, all newly purchased or replacement jeeps and cars must be fully electric vehicles (FEVs).

The guidelines also prohibit allocations under the operating budget for land acquisition, although expenditure under the development budget may continue in accordance with the prescribed guidelines.

No funds will be allocated for interest-free special advances to government employees for purchasing vehicles.

Government-funded participation in foreign training programmes, seminars, symposiums and workshops has also been suspended. However, foreign travel or training may be permitted for essential and urgent purposes, subject to approval from the appropriate authorities in line with official circulars.

Govt thinks

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He said the IMF's projection was based on the assumption that no reforms would be undertaken.

"The forecast says, 'if reforms are not undertaken'," he said, adding that multilateral institutions had recognised the government's reform programme and offered support at the recent annual meetings of the World Bank and the IMF.

To boost household spending, the government plans to increase remittances and expand its Family Card programme. It also aims to raise exports while monitoring the impact of higher fuel prices.

Titumir said several economic indicators, including the Purchasing Managers' Index (PMI), pointed to a recovery.

"We are moving towards relief and restoring confidence. All the indicators of an economic recovery, and all the indicators needed to bring the economy out of the Intensive Care Unit (ICU), are showing positive signs," he said.

On investment, Titumir said Chinese companies had started investing in economic and industrial zones in Chattogram, while Japanese firms had shown interest in setting up manufacturing operations in Bangladesh.

He stressed that increasing private sector credit was essential to revive business activity. Bangladesh Bank has announced a support package, of which one-fifth has already been disbursed.

The government is also reviewing proposals for the Family Card programme to ensure that poor and extremely poor households receive support.

"We are reviewing the proposals to ensure that poor and extremely poor people are included in the programme so that it can inject fresh life into the economy," he said.

Titumir also called for better implementation of the Annual Development Programme (ADP), saying the fiscal year should be aligned with the economic cycle.

He pointed out that development work often slows during the monsoon, making it difficult to use public funds effectively.

"Development work under the ADP does not take place during the monsoon. If you insist on carrying out the work then, the money will simply be thrown into the water," he said.

On revenue transparency, Titumir said the NBR would resume publishing revenue statistics regularly from December, addressing concerns over delays.

"You will receive the statistics regularly from December. There will be no deviation from this commitment," he said, adding that the government was putting the necessary systems in place.

Describing the condition of the economy inherited by the government, Titumir said the damage extended across several sectors.

"We have inherited an economy that has been shattered and left in ruins," he said.

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
জনপ্রশাসন মন্ত্রণালয়
মুদ্রণ ও প্রকাশনা অধিদপ্তর
তেজগাঁও, ঢাকা
dpp.portal.gov.bd

নম্বর-০৫.০৪.০০০০.০০৯.১১.০০২.২৬(অংশ-২)/ ১৮৮২

তারিখ: ২৫ কার্তিক ১৪৩৩ / ১০ নভেম্বর ২০২৬

বিজ্ঞপ্তি

মুদ্রণ ও প্রকাশনা অধিদপ্তরের ১৩তম হতে ২০তম গ্রেডের লিখিত পরীক্ষার সময়সূচী বিষয়ে অবহিতকরণ

মুদ্রণ ও প্রকাশনা অধিদপ্তরের শূন্যপদে জনবল নিয়োগের লক্ষ্যে গত ২৩ অক্টোবর ২০২৩ তারিখে ০৫.০৪.০০০০.০০৯.১১.০০১.২৩/২২৩২ সংখ্যক বিজ্ঞপ্তি এবং ১৬ জুন ২০২৬ তারিখের ০৫.০৪.০০০০.০০৯.১১.০০২.২২ (অংশ)/১০১৪ সংখ্যক বিজ্ঞপ্তি মোতাবেক নিম্নবর্ণিত ২১ ক্যাটাগরির পদে জনবল নিয়োগের লক্ষ্যে গত ৩০/১০/২০২৬ ও ০৬/১১/২০২৬ তারিখে প্রাক বাছাই পরীক্ষা অনুষ্ঠিত হয়। বাছাই পরীক্ষায় উত্তীর্ণ প্রার্থীদের লিখিত পরীক্ষা ছকে বর্ণিত সময়সূচী অনুযায়ী সরকারী তিতুমীর কলেজ ও তেজগাঁও আদর্শ স্কুল এন্ড কলেজে অনুষ্ঠিত হবে :

তারিখ ও সময়	গ্রুপ	পদের নাম	কেন্দ্রের নাম
২৭ নভেম্বর ২০২৬ সকাল ১০টা হতে ১১.৩০টা পর্যন্ত	গ্রুপ-এ ১৪টি পদ	কম্পিউটার অপারেটর, সাঁটলিপিকার-কাম-কম্পিউটার অপারেটর, সাঁট মুদ্রাক্ষরিক-কাম-কম্পিউটার অপারেটর, লাইব্রেরিয়ান (ইউ.ডি.এ), সহকারী লাইব্রেরিয়ান (ইউ.ডি.এ), অফিস সহকারী-কাম-কম্পিউটার মুদ্রাক্ষরিক, হিসাব সহকারী (এল.ডি.এ), সহকারী স্টোরকিপার, সেলসম্যান, কপিহোল্ডার, সহকারী চেকার, মেকানিক (মেকানিক্যাল), ইলেকট্রিশিয়ান, বাইন্ডার	সরকারী তিতুমীর কলেজ
২৭ নভেম্বর ২০২৬ সকাল ১০টা হতে ১১টা পর্যন্ত	গ্রুপ-বি ৭টি পদ	ড্রাইভার, পানি পাম্প চালক/পাম্প চালক, অফিস সহায়ক, নিরাপত্তা প্রহরী, পোর্টার, পরিচ্ছন্নতা কর্মী, কাউন্টার (প্রেসের জন্য)	তেজগাঁও আদর্শ স্কুল এন্ড কলেজ

প্রার্থীগণকে অবশ্যই নিম্নোক্ত নির্দেশনাবলী অনুসরণ করতে হবেঃ

ক. পরীক্ষার্থীকে লিখিত, ব্যবহারিক ও মৌখিক পরীক্ষায় অংশগ্রহণের সময় অবশ্যই ইতোপূর্বে ইস্যুকৃত ছবিযুক্ত প্রবেশপত্র সঙ্গে আনতে হবে;

খ. পরীক্ষা কেন্দ্রে মোবাইল ফোন, ঘড়িসহ যেকোনো ধরনের ইলেকট্রনিক ডিভাইস, বই-পুস্তক, ক্যালকুলেটর, ব্যাগ আনা যাবে না; যদি পরীক্ষার্থীর নিকট কোনো ধরনের ইলেকট্রনিকস ডিভাইস পাওয়া যায় তবে তার পরীক্ষা তাৎক্ষণিক বাতিল বলে গণ্য হবে ও তাকে কেন্দ্র থেকে বহিষ্কার করা হবে এবং তার বিরুদ্ধে আইনানুগ ব্যবস্থা গ্রহণ করা হবে;

গ. পরীক্ষা চলাকালে কোনো প্রকার অসদাচরণ অথবা অসদুপায় অবলম্বন করলে প্রার্থীর উত্তরপত্র বাতিলসহ তার বিরুদ্ধে তাৎক্ষণিক আইনানুগ ব্যবস্থা গ্রহণ করা হবে।

(মোহাম্মদ রুহুল আমিন)
পরিচালক (উপসচিব)
ও
সদস্য সচিব
বিভাগীয় নির্বাচন কমিটি
মুদ্রণ ও প্রকাশনা অধিদপ্তর

GD-2731

BSEC

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amount owed to a brokerage house or merchant bank.

Under the decision, stockbrokers and merchant bankers can adjust their negative equity and unrealised losses progressively through 2030. Based on their negative equity positions as of September 30, 2026, institutions must maintain a minimum provision of 25 percent annually, starting from 2027.

However, any new negative equity created during 2026 must be fully provisioned within the same year. If further negative equity arises in subsequent years, provisions must be made in the respective years.

Beneficial owner (BO) accounts with negative equity can rebalance their portfolios by selling existing shares and using the proceeds to buy new 'A' category shares. However, they will not be allowed to take out new margin loans. Block market transactions will also be prohibited for these accounts when selling shares.

During the provisioning and adjustment period, no interest on margin loans or portfolio management fees can be charged to these BO accounts.

Investors will not be held liable for, or burdened with, financial claims arising from negative equity accounts. Institutions granted the extended deadline will also be barred from declaring or distributing cash dividends.

At the meeting, the BSEC also decided that bonds carrying conditions for listing on the Alternative Trading Board (ATB) but remaining unlisted must apply for listing on the main board of the respective stock exchange by November 30, 2026.

64.5% of adults

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branches and full online connectivity, underscoring their continued position as the backbone of formal financial access.

Agent banking maintains 20,501 outlets serving 2.5 crore accounts, with 86 percent of these outlets and 85 percent of the accounts concentrated in rural areas, predominantly driven by private commercial banks and Islamic banks.

At the end of 2025, merchant onboarding reached approximately 9.63 lakh under Bangla QR, a national interoperable QR code payment standard introduced by Bangladesh Bank to establish a unified, secure and cost-effective merchant payment ecosystem.

During 2025, Bangla QR processed approximately 64 lakh merchant payment transactions, amounting to Tk 2,771 crore.

An analysis of the data showed that financial inclusion is higher among men than women. This gender gap remains consistent across both rural and urban areas.

The inclusion rate increases with education, as account ownership rises from 55.1 percent among adults with no formal education to nearly 90 percent among those with tertiary-level education.

Across the financial sub-sectors, a highly uneven growth pattern was observed in 2025.

The number of accounts at finance companies rose by 19 percent and those at banks by 10 percent compared to the previous year.

MFSs and microfinance institutions posted moderate growth of 8 percent and 7 percent, respectively.

Capital market intermediaries remained broadly stable, recording a marginal decline of around 0.6 percent.

BASIC Bank

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The bank subsequently took control of the premises through court representatives, following the prescribed legal procedures.

The deal dates back to the tenure of the bank's former chairman Bacchu, whose time at the helm was marked by widespread financial irregularities.

Three months after Bacchu became chairman in 2009, the bank's board decided to purchase a building for its head office. Four months later, BASIC Bank signed an Tk 81 crore agreement to buy the under-construction building in Motijheel.

The contract, which was not registered, was legally inadmissible in court. The proposed building was named Zaman-Basic Bank Tower.

Business Resources Limited was responsible for both the land sale and construction, effectively placing both aspects of the deal under the control of the same person.

The bank's current management said Bacchu played the main role in the disputed land deal, the unregistered contract and the large payment.

Established in 1989, the state bank was profitable till 2009, when the then Awami League government appointed Jatiya Party leader Bacchu as its chairman. Soon after, the commercial lender became mired in financial irregularities.

An inspection by the Bangladesh Bank later found that loans of nearly Tk 4,500 were disbursed with serious irregularities across four branches between December 2009 and November 2012. The loans are yet to be recovered by the bank.

BB seeks

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Central bank officials also said illegal transactions, online gambling, betting and crypto trading through MFS platforms were on the rise, with such activities largely carried out through fake accounts.

bKash Limited is a subsidiary of BRAC Bank PLC. It began as a joint venture between BRAC Bank and Money in Motion LLC.

Shamsuddin Haider Dalim, head of corporate communications at bKash, told The Daily Star that all bKash accounts are opened through either e-KYC or paper-based KYC, following the customer due diligence (CDD) protocol set out in the regulator's guidelines.

Customers' identities are verified through biometric authentication against National ID (NID) records in the Election Commission (EC) database.

He said that in e-KYC, information from the NID is captured exactly as it appears using optical character recognition (OCR), while facial recognition is used to confirm the person's identity.

Any error in the NID is therefore reflected in the account records, and only the customer can change the captured information.

"A large number of the reported accounts showing an age of 100 or above is due to errors in the birth dates recorded in the respective NIDs," he said.

The account holders concerned have been asked to correct their dates of birth in the EC database and inform bKash so that their KYC records can be updated, he added.

In some paper-KYC cases, he said, the year of birth was entered incorrectly during manual data entry. These unintended errors have since been corrected.

All the accounts in question have been placed under Enhanced Due Diligence (EDD), and necessary risk mitigation measures have been taken, Dalim said.

bKash has 8.5 crore registered accounts, of which 4.20 crore are active.

Fruit imports grow

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between May and August, according to a 2026 review published in the International Journal of Agricultural Research, Innovation and Technology.

The review identifies inadequate cold-chain facilities, a lack of suitable off-season varieties and weaknesses in post-harvest management as constraints on year-round supply. This has helped sustain demand for imported fruits, particularly apples, oranges and grapes, which are available throughout the year.

Consumer research also points to the importance of purchasing power. A 2022 study of 155 respondents in a peri-urban area around Bangladesh Agricultural University found that income, education and nutritional knowledge were positively associated with fruit consumption. Apple, grape and orange consumption, in particular, showed a positive correlation with income, while higher prices reduced the quantities purchased.

FAMILIAR FRUITS DOMINATE

The growth has been driven largely by familiar fruits rather than exotic varieties.

Apple imports increased from 34,274 tonnes in 2009 to more than 1.65 lakh tonnes in 2025, while orange imports rose from 20,025 tonnes to over 1.57 lakh tonnes. Together, they accounted for about three-fifths of all fruit imports in 2025.

Newer varieties arrive in much smaller quantities, but their growth has been striking. Bangladesh imported just 129kg of kiwifruit in 2009, worth Tk 18,265. By 2025, the volume had increased to 14,582kg, valued at Tk 52.59 lakh. Imports reached 24,214kg in the first 10 months of 2026.

The figures suggest that the expansion has not replaced traditional choices but has widened the range of fruits available to consumers.

Aminul said rising purchasing power, particularly among urban consumers, and changing food habits had created demand for a wider variety of imported fruits. Supermarkets and specialised fruit shops had also made them more accessible.

RISING COSTS, RISING REVENUE

The expansion has not been uninterrupted. Importers have faced mounting pressure since 2022, when a shortage of foreign currency prompted the authorities to discourage imports and conserve reserves.

Bangladesh Bank introduced a 100 percent margin requirement for opening letters of credit (LCs) for fruit imports. The government also raised regulatory and supplementary duties, increasing the overall tax burden.

Saiful Alam, owner of Shah Amanat Fruits Imports, said importers previously could open LCs with margins of 10 to 30 percent, depending on their banking relationships and business records.

"The higher upfront payment requirements, alongside increased import taxes and dollar shortages, made imports more expensive and constrained the ability of traders to bring in supplies," he told The Daily Star.

Those costs were eventually passed on to consumers, he added.

The Bangladesh Trade and Tariff Commission (BTTC) said in a report sent to the commerce ministry on October 27 that imports of apples, oranges, mandarins, grapes, pears and pomegranates had fallen by more than a third in the three years to fiscal year 2024-25 (FY25) before recovering by roughly a tenth the following year.

The commission linked the decline to successive increases in duties and taxes, which pushed the combined rate on these fruits from around 89 percent in FY21 to about 122 percent in the current fiscal year.

The depreciation of the taka has added to the pressure. The dollar cost about 43 percent more in local currency over the five years to 2025-26, according to the commission.

Thanks to the rising duties, despite the slowdown, imported fruits have become an important source of government revenue.

"Imported fruits are an important contributor to customs revenue because of the relatively high tax incidence on the products," said Sharif Mohammad Al Amin, assistant commissioner of Chattogram Custom House.

NBR collection from imported fruits rose from Tk 186 crore in 2009, when the average duty-tax incidence was around 59 percent, to Tk 5,967 crore in 2025, when duty-tax incidence averaged at 119 percent. Revenue collection reached Tk 5,222 crore in the first 10 months of 2026 alone.

The BTTC has recommended exempting fruits not produced commercially in Bangladesh from supplementary and regulatory duties. It named apples, oranges, mandarins, grapes, pears and pomegranates.

Among the five countries it compared, Bangladesh had the highest total tax rate and Nepal the lowest. The commission estimated that bringing the rate back to around 89 percent could restore import volumes to their 2021-22 level and raise revenue above Tk 6,500 crore, assuming an average assessed value of Tk 90 per kg.

For traders, the challenge is to keep the market supplied without making imported fruit increasingly unaffordable.

Alam urged the government to balance revenue generation and foreign exchange management with consumers' access to a wider range of food products.

Zila Parishad, Sylhet
(www.zp.sylhet.gov.bd)

Memo No: 46.60.9100.001.01.002.26.479(50) Date: 09-11-2026

:Notice:

OPEN ARCHITECTURAL DESIGN COMPETITION FOR THE FUTURE DEVELOPMENT OF BAISHTILA NATURAL PARK, SYLHET
JOINTLY ORGANIZED BY ZILA PARISHAD, SYLHET
INSTITUTE OF ARCHITECTS BANGLADESH

CRITERIA & VISION	Baishtila Natural Park is an emerging landmark destination for tourism, recreation, and ecological development in Sylhet, undertaken by Zila Parishad Sylhet. Situated on approximately 43.25 acres of scenic hilly terrain adjacent to Osmani International Airport, the site is envisioned as a major public asset that celebrates Sylhet's natural beauty, biodiversity, and cultural identity. An initial Master Planning Framework has already been prepared, and several Phase 1 components are completed or nearing completion. This competition invites architects, landscape architects, and multidisciplinary design teams to propose implementable, future-phase development strategies that build upon the existing framework and elevate Baishtila Natural Park into a premier national destination.	
SITE	Location: 24.965224, 91.852194, Baishtila Natural Park, Sylhet.	
PRIZE	First Prize	**Tk. 5,00,000.00 (Taka Five Lakhs) & Certificate**
	Second Prize	**Tk. 3,00,000.00 (Taka Three Lakhs) & Certificate**
	Third Prize	**Tk. 2,00,000.00 (Taka Two Lakhs) & Certificate**
	Special Mention (3 Nos)	**Tk. 1,00,000.00 (Taka One Lakh) & Certificate each**
JUROR	1. Khandakar Abdul Muktadir, Honorable MP for Sylhet-1 2. Abul Kaher Chowdhury, Administrator, Sylhet Zila Parishad. 3. Ar. Enamul Karim Nirjhar. 4. Ar. Ehsan Khan. 5. Ar. Prof. Iftekhar Rahman.	
ELIGIBILITY	The Architect (Team Leader) must be a 'Regular Member' of the Institute of Architects Bangladesh (IAB) with eight years of professional experience and meeting the conditions outlined in the "Bangladesh National Building Code 2020" are eligible to participate as team leaders. 2. The Team Leader should have up-to-date IAB membership fees.	
REGISTRATION	Eligible Architects/Firms/Team will have to pay an amount of BDT 2000 in cash against his/her IAB Membership No. at the IAB Office (Institute of Architects Bangladesh (IAB) Plot-E/11, Sthapatyacharjo Muzharul Islam Sarani, Agargaon Administrative Zone, Sher-E-Bangla Nagar, Dhaka-1207) from 03.11.2026 to 08.11.2026 between 12:30 pm and 8:30 pm. Upon receiving the amount, IAB will issue a unique registration code against the participant's IAB Membership No. One registered participant can submit only one proposal.	
QUERIES	Queries will only be addressed in written form to the following **iab.zps.competition@gmail.com**, with **'Q-unique registration code'** as the subject.	
DEADLINE	**Registration:** November 09, 2026 to November 15, 2026 (by 8:00 PM) **Queries Deadline:** November 14 - November 18, 2026 (by 6:00 PM) **Reply to Queries:** November 22, 2026 (Online) **Submission:** December 26, 2026 (by 6:00 PM) at IAB Center **Jury:** December 28, 2026 to December 29, 2026 **Result:** December 31, 2026	
CONTACT	Competition Director 1. Ar. Abhijit Mazumdar (M-174) 2. Ar. Imrul Islam Durrany (D-022)	

09.11.2026
(Md. Moyazzem Hossain)
Assistant Engineer
Zila Parishad, Sylhet.

GD-2728