USDA cuts Bangladesh's rice import projection



PHOTO: STAR/FILE

STAR BUSINESS REPORT

The United States Department of Agriculture (USDA) has reduced its forecast for Bangladesh's rice imports in trade year 2026-27 by four lakh tonnes, citing higher domestic supplies.

In its November issue of the World Markets and Trade report on grains, released last week, the agency trimmed its projection from 15 lakh tonnes to to 11 lakh tonnes, as higher local grain availability reduces the need for foreign purchases.

As a result of reduced imports by Bangladesh and West Africa, alongside lower export volumes from India, the USDA revised down its forecast for global rice trade in 2026-27.

The report also slashed Bangladesh's rice import estimate for 2025-26 by two lakh tonnes to eight lakh tonnes.

The US agency also lowered its estimate of Bangladesh's national rice consumption and residual utilisation for 2026-27 to 3.86 crore tonnes from its October estimate of 3.88 crore tonnes.

The projected amount of domestic consumption is higher than the 3.83 crore tonnes estimated for 2025-26.

Risky banks

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Bank boards should verify links among borrower groups, collateral values and owners' contributions. They should also report actual cash recovered separately from interest waivers and loan write-offs, he said.

"A fall in reported defaulted loans does not necessarily mean banks have recovered money from borrowers," Ahsan said.

Private-sector credit growth fell to 4.75 percent in August and further to 4.17 percent in September, while bank deposits grew 11.96 percent in August.

This reflects weak investment demand and banks' limited ability to extend fresh loans, he said.

The review identifies weak balance sheets, high non-performing loans, capital shortages and unequal access to finance as major challenges facing the banking sector.

It also cautions that the Tk 60,000 crore in stimulus and refinancing programmes announced for various sectors represents funding limits, not proof that the money has reached productive businesses.

The authorities should publish monthly data on disbursements, repayments and the costs of subsidies and loan guarantees under each programme, the institute recommended.

SEPARATE PLANS NEEDED FOR TROUBLED BANKS

The institute called for bank-specific plans to restore capital or resolve financial problems instead of providing the same support to all troubled lenders.

At the end of 2025, the banking sector's capital adequacy ratio stood at negative 2.64 percent, while the shortfall in required provisions was around Tk 191,441 crore.

By March 2027, BB should approve capital restoration plans for banks that remain viable and resolution plans for those that cannot recover, Ahsan said.

The Finance Division should disclose the cost of any support to the public exchequer. Government assistance should be based on verified financial needs, a fair sharing of losses, governance reforms and a clear exit plan, he added.

The review also recommends appointing professional boards, improving lending practices and recovering more loans from major borrowers at state-owned banks receiving public support.

Any suspected misuse of funds by owners, directors, managers or officials should be investigated, with legal action and recovery of funds where evidence supports them.

Banks should also report their capital positions separately, showing verified provisions, cash contributions from owners and government commitments.

BETTER LIQUIDITY MONITORING, DEPOSITOR PROTECTION

Although banks held Tk 441,954 crore in excess liquid assets above regulatory requirements in August, the review warns that this sector-wide figure may hide cash shortages at individual banks.

Weak banks should submit weekly cash-flow forecasts to BB, detailing their payment obligations and available collateral.

Bank treasury departments should also prepare rolling 13-week forecasts and test their ability to meet large withdrawal demands and foreign currency funding needs.

BB should record the purpose, security and expiry date of all liquidity support. Repeated emergency borrowing should trigger a separate assessment of whether a bank needs capital restoration or resolution.

The review also calls for stronger deposit protection and effective repayment arrangements for customers of banks under resolution.

BB and these banks should test their ability to repay depositors using a single, consolidated record for each customer. They should also publish payment schedules backed by available funds by December.

The statutory deposit protection limit of Tk 2 lakh per eligible depositor at each member institution should be clearly explained and distinguished from any final settlement covering only the principal amount. Banks should also introduce a system to resolve disputed claims.

MAKE FINANCE MORE ACCESSIBLE TO FARMERS, SMALL BUSINESSES

The institute recommends measuring financial inclusion by how regularly people use financial services rather than simply counting the number of accounts.

BB should publish district-level data on the active use of basic bank accounts and farm-loan arrears by March 2027. Banks should ensure farmers receive loans before crop-related expenses arise and monitor repayments after harvest, it said.

Bangladesh had around 3 crore no-frill accounts in June. However, the number alone does not show whether customers use them regularly, the review said.

The institute also called for better access to finance for cottage, micro, small and medium enterprises (CMSMEs), particularly women-owned businesses.

CMSME loans accounted for around 16 percent of total bank lending in March, against a target of more than 25 percent. Women's share was just 7 percent, well below the 15 percent target, while the classified loan ratio in the segment stood at 26 percent.

Banks should simplify loan applications, verify women's ownership and control of businesses, and monitor first-time borrowers, lending costs and overdue loans, Khondaker said.

Partial credit guarantees could help businesses that lack collateral, provided they have the ability to repay and lenders retain part of the risk, he added.

China, US talk tariffs ahead of Xi-Trump meeting

REUTERS, *Beijing*

China and the United States discussed tariff cuts, agricultural trade and other issues at their first trade council meeting on Friday, China's Commerce Ministry said on Saturday, days ahead of an expected leaders' meeting in Shenzhen next week.

"The two sides held candid, in-depth and constructive exchanges on implementing the outcomes of previous China-US economic and trade talks, including tariffs, a reciprocal '$30 billion-for-$30 billion' tariff-cut arrangement, agricultural trade and other issues of mutual concern," the ministry said.

It did not say whether any agreements were reached. Both sides will continue using the council to address trade concerns, expand cooperation and reduce outstanding issues, the ministry added.

Following a September summit between Presidents Xi Jinping and Donald Trump in Washington, the two sides proposed a $60 billion package of reciprocal tariff cuts, including roughly $17 billion worth of US farm goods that China imported in 2024, but the plan has yet to be finalised.

Chinese purchases of US farm goods other than soybeans are on track to hit a seven-year low this year, despite an agreement to buy $17 billion annually through 2028, a Reuters analysis of customs data showed earlier this month, underscoring persistent uncertainty over the deal.

Beijing has repeatedly urged Washington to implement the $60 billion tariff-reduction deal, calling it a prerequisite for increasing purchases of US farm goods.

The White House said Trump will meet Xi on Thursday on the sidelines of the Asia-Pacific Economic Cooperation forum in Shenzhen.

Decade

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He proposed lending-mix targets for next year to bring the corporate share down to around 45 percent, and urged banks to develop agriculture and SME products, noting that microfinance institutions have lent more than Tk 2.5 lakh crore at around 24 percent interest.

"So why can't banks lend? They haven't prepared the products," he said.

At the programme, Mashrur Arefin, chairman of the Association of Bankers, Bangladesh (ABB) and managing director and CEO of City Bank PLC, said economic fundamentals remain substantial despite a difficult period of adjustment.

He said gross reserves stood at $30.12 billion under the IMF's BPM6 method and the exchange rate has stabilised after a prolonged period of uncertainty, though rising imports could renew pressure on the exchange rate.

Mashrur said remittances grew 14.2 percent between July 1 and November 11, with about $13 billion received. But it is no substitute for exports, which have recovered after a brief dip to grow by around 6 percent.

The ABB chairman said GDP growth rose to 4.14 percent from 3.49 percent, still below the 6 percent recorded earlier, and inflation has fallen to a 54-month low, although petroleum imports at inflated rates remain a risk.

Private sector credit growth is weak, he said, but the slowdown is temporary, and banks should not be forced to lend.

Mashrur welcomed the Tk 20,000 crore scheme for closed factories, part of a Tk 60,000 crore programme.

He said QR-code payments and similar initiatives could draw about Tk 1.87 trillion held in cash outside the banking system into the formal economy. He urged stakeholders to recognise how far the economy has progressed instead of dwelling on negativity.

Business leaders present at the programme called for steadier policy and cheaper energy.

Meghna Group Chairman Mostafa Kamal said "frequent policy changes" have made it hard for industries to plan. He urged clear industrial and trade policies.

He asked the governor to ensure any renewed monetary tightening does not hurt businesses.

Linking energy costs to inflation, Meghna Group chairman said LPG sold for about $95 in India but $126-$127 in Bangladesh, roughly 33 percent higher, which pushed up prices of many goods.

"Traders alone should not be blamed for high prices, as critics often do on talk shows," he said.

The event was moderated by Bonik Barta Editor and Publisher Dewan Hanif Mahmud.

Women

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Approximately one in five bank borrowers is a woman, highlighting persistent institutional barriers such as collateral requirements and stringent Know Your Customer (KYC) procedures.

Similarly, women accounted for only 14.6 percent of total loan accounts in finance companies. The BB noted that microfinance institutions (MFIs) remain the primary channel for women's access to formal credit in Bangladesh, with female borrowers accounting for 91 percent of 3.20 crore loan accounts.

The findings come despite regulatory requirements under the 2025 CMSME Finance Policy, which stipulates that at least 15 percent of total CMSME financing must go to women entrepreneurs or women-led enterprises.

On the deposit front, women's accounts expanded across multiple channels, reaching 6.4 crore in commercial banks, or 38.5 percent of the total. Women also held 91 percent of savings accounts in microfinance institutions.

Despite this expansion, a substantial gap persists in savings value. Women held 41 percent of total no-frills accounts in late 2025 but accounted for just 36 percent of total deposit value. Rural women held 72 percent of women's no-frills accounts but only 49 percent of their deposit value.

Central bank survey data show that women primarily use formal accounts for savings, Deposit Pension Scheme (DPS) and receiving foreign remittances, whereas men mainly use them for salary receipts and loans.

Food safety

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"That is why these vans are needed," she added.

Visits to the mini lab vans in Dhaka and Barishal found that each can test an average of 70 to 80 samples a month.

The Barishal van can test 32 types of food, including milk, ghee, turmeric, chilli, black pepper, coriander powder, edible and coconut oil, pulses, parboiled rice, sweets, ice cream, green vegetables, honey, bread, fish and salt. Results take from a few minutes to 48 hours.

The van in Barishal city is staffed by a driver, a lab technician and a lab assistant. In October, it received an allocation of Tk 60,000 for engine oil, fuel and other expenses, according to Sagar Mallik, the BFSA food safety officer in Barishal metropolitan.

The vans have limitations too. For example, they cannot reach remote areas and cannot catch every kind of adulteration.

Sagar said the Barishal lab has been unable to reach Bhola because of the ferry crossing. It can detect only vanaspati [vegetable fat or cooking oil] in ghee, not other types of adulteration.

The proposal has drawn a mixed reaction from food safety campaigners and experts. Some welcomed the move to build capacity at the authority, while others questioned whether lab vans are practical in a country with weak road infrastructure.

Meanwhile, the district mini labs in many places were found struggling. Around half a dozen were found to be short of staff or equipment.

STAFF, EQUIPMENT SHORTAGES AT DISTRICT MINI LABS

The district mini lab project began in 2021 to strengthen the institutional and technical capacity of the authority. It aimed to improve the administration of food safety, strengthen inspection and sample collection, upgrade laboratory operations, raise public awareness and build the skills of the officials concerned.

The project cost Tk 45.29 crore, with the government providing Tk 15 crore and the Japan International Cooperation Agency (JICA) the rest, according to a BFSA document. It was due to end on June 30, 2026, but has been extended to December 31, 2026.

Visits to several district offices found the labs short of both staff and equipment.

At the Narayanganj district office, no technician has been appointed to run the lab, leaving the head of the office to take on the extra work.

Narayanganj Food Safety Officer Suraiya Sydun Nahar said the organogram of the authority originally had no technician post at district level.

She said recent revisions have created one, but the number is not enough for an industrial district like Narayanganj.

In Khulna, Food Safety Officer Munni Khatun said the microbiological lab at the metropolitan office is not operating because it lacks a laminar airflow cabinet.

Mohammad Farhan Islam, food safety officer at Chattogram metropolitan office, said the lab has no dedicated staff. So, despite having no technical background, Farhan runs the tests personally.

Sourav Roy, food safety officer at Rangamati office, said the lab is operational but not running at full capacity because, apart from the office head and an office assistant, it lacks adequate staff.

When contacted, BFSA Chairman Md Safiqul Islam said the government has approved 291 additional staff positions, and recruiting and deploying people at district and upazila levels will help ease the manpower shortage.

On equipment that is not working in some districts, he said the authority will give priority to maintenance so the mini labs can be used fully.

EXPERTS URGE FULLER USE OF EXISTING LABS

Latiful Bari, chief scientist at the Food and Nutrition and Agriculture Research Laboratory at the Centre for Advanced Research in Sciences at the University of Dhaka, pointed to the high running costs of mobile testing vans, including driver salaries, fuel, air conditioning and regular maintenance.

He argued that the mobile van model used in countries such as the United States is unsuitable for Bangladesh because of differences in infrastructure, road conditions and available facilities.

He said the BFSA faces a severe staff shortage and should recruit qualified personnel before investing in expensive equipment and infrastructure.

Without enough technicians, he said, the authority will struggle to run its laboratories and carry out the necessary tests.

Instead, Latiful recommended developing locally produced rapid detection kits and giving them to food safety officers for affordable and effective field testing.

He said India, Indonesia and Thailand have developed more than 100 home-grown rapid detection kits for field use. Tackling food adulteration should be the priority before the authority pursues broader food safety initiatives.

AHM Shafiquzzaman, president of the Consumers Association of Bangladesh, said the government should give priority to the effective implementation and sustainability of existing food safety projects before starting new ones.

He said food safety cannot be ensured through infrastructure and licensing requirements alone. It also needs skilled staff, regular testing, effective monitoring and strong enforcement of regulations.

[The Daily Star correspondents Saurav Hossain Siam in Narayanganj, Dipankar Roy in Khulna, Rikors Chakma in Rangamati, Sushanta Ghosh in Barishal and Sifayet Ullah in Chattogram contributed to this report.]

Sourcing expo

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Bangladesh's total exports to Afghanistan stood at $11 million in fiscal year 2025-26, he said.

However, he did not say how much of the agreement had translated into actual shipments or whether it had led to repeat orders.

The challenge of diversifying exports remains considerable. Apparel accounts for around 81 percent of the country's exports, while 44 percent of shipments go to the European Union, according to Hasan.

The EPB chief executive acknowledged that the concentration of exports in a single product category and a limited number of destinations remain a major weakness for Bangladesh.

To address the imbalance, he said the EPB is focusing on product and market diversification by helping non-apparel sectors access international markets, improve their competitiveness and secure policy support.

Connecting local exporters with international buyers is a key part of the bureau's mandate, he said, adding that the agency helps businesses participate in international trade fairs throughout the year to develop overseas market links.

This year's expo will showcase a wide range of products, including apparel and textiles, leather goods, jute products, handicrafts, agricultural and agro-processed goods, plastics, kitchenware, home decor, pharmaceuticals, ICT, packaging, automobiles, bicycles, and light engineering.

Four sectors -- automobiles and bicycles, paper and packaging, light engineering, and ceramics and tableware -- have been added this year, Hasan said.

Buyers and business delegations are expected from the United States, the United Kingdom, Spain, China, Japan, the United Arab Emirates, Afghanistan, India, Pakistan and Argentina, among other countries, he informed.

The expo will feature 240 exhibition stalls, up from 165 last year, along with four seminars, business-to-business meetings, factory visits, networking events and a fashion show.

The EPB has also arranged advance matchmaking between exhibitors and prospective buyers, with meetings scheduled before the expo opens.

Hasan said the EPB is pursuing a district-based export diversification initiative under the "one village, one product" or "one district, one product" model.

According to him, the initiative aims to identify products with export potential across the country and help selected businesses improve product quality and design and access overseas markets.

Khagrachhari is the first district where the EPB held consultations with local businesses and exporters.

The expo's seminars will cover Bangladesh's proposed free trade agreement with the European Union, the recently concluded economic partnership agreement with Japan, sustainable packaging and compliance requirements, Hasan added.

The fair will remain open to visitors from 9:00am to 5:00pm daily, with no entry fee.

Government of the People's Republic of Bangladesh
Office of the Commandant
Police Training Center, Rangpur
www.police.gov.bd

Memo No- 2478 /PTC
Date:14-November, 2026

e-Tender Notice

For financial year 2026-2027 e-Tender is invited in the National e-GP system portal (www.eprocure.gov.bd) for the procurement of works as follows.

SL NO	Tender ID NO	Package Name	Online Tender Notice Publication Date and Time	Online Tender Closing Publication Date and Time	Method of Tender
1.	1369136	Repair/renovation work (civil, sanitary, and electrical) for the 4-storied TRC Barrack Building-1 at the Police Training Centre, Rangpur.	15 November 2026 12:00 AM	07 December 2026 12:00 PM	OTM
2.	1369156	Repair/renovation work (civil, sanitary, and electrical) for the 6-storied TRC Barrack Building-2 at the Police Training Centre, Rangpur.	15 November 2026 12:00 AM	07 December 2026 12:00 PM	OTM
3.	1361413	Construction of an RCC road from the PTC, Rangpur main gate intersection to the R.I. office intersection.	15 November 2026 12:00 AM	07 December 2026 12:00 PM	OTM
4.	1359076	Repair of the sewerage line, septic tank, and soak well/inspection pit at the administrative building of the Police Centre in Rangpur, along with civil and sanitary repair works.	15 November 2026 12:00 AM	07 December 2026 12:00 PM	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 portal (https://www.eprocure.gov.bd) is required.
The fees for last downloading e-Tender document from the national e-GP system portal have to be deposited online through any registered bank branches up to date & time.
Further information and guideline are available in the national e-GP System portal and from e-GP help desk (helpdesk@eprocure.gov.bd).

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