

# DCCI REVIEW

## ENHANCING EXPORT: DIVERSIFYING PRODUCTS & MARKET





**Monthly Bulletin of the  
Dhaka Chamber of Commerce & Industry  
(In-house Circulation Only)**

Vol. XXXXV No. 45 (June 30, 2025)  
Published on 31 July, 2025

**MEMBERS OF THE BOARD  
OF DIRECTORS**

**PRESIDENT**

Taskeen Ahmed

**SENIOR VICE PRESIDENT**

Razeev H Chowdhury

**VICE PRESIDENT**

Md. Salem Sulaiman

**DIRECTORS**

Ashraf Ahmed

Enamul Haque Patwary

Engr. M A Wahab

Kamrul Hasan Tuhin

M. Mosharraf Hossain

Md. Mostafa Kamal, Peng

Md. Siaam Al-ddin Malik

Minhaj Ahmed

Mohammad Saifur Rahman Saif

Muhammad Zamsher Ali

Nayeemur Rahman

Rasheed Mymunul Islam

Saif Uddowlah

Salman Bin Rashid Shah Sayeem

Syed Mamnun Quader

# Contents

Editorial	01
Chamber News	02
Outcome Report	14
Article	21
National Economy	23
SAARC News	27
Asia-Pacific News	29
Middle East News	31
International News	33
সংবাদ বিচিত্রা	35
Trade Information	37
Share Market	38
Pictorial	39

**REVIEW ADVISORY BOARD**

*Founder Chairman*

**Late Nuruddin Ahmed**

**Chairman**

Shamsul Huq Zahid

**Members**

A. S. M. Quasem

M A Momen

Hossain Khaled

**Editor**

Abu Jar Md. Akkas

## **DCCI** REVIEW

Published by :

**Dhaka Chamber of Commerce & Industry (DCCI)**

Dhaka Chamber Building (4<sup>th</sup> floor)

65-66 Motijheel Commercial Area

Dhaka-1000, Phone : +88-02-47122986 (Hunting)

Fax : 88-02-47122475

E-mail : info@dhakachamber.com

Website : www.dhakachamber.com

For online version: dhakachamber.com/publication/review

**DCCI Gulshan Centre**

bti Landmark (Level-11), Plot-16, Block-CWS (A)

Gulshan Avenue, Gulshan-1, Dhaka-1212.

Tel: +88-02- 222264246

**Mohammadpur Service Zone**

75C Asad Avenue, Mohammadpur, Dhaka-1207.

Tel: +88-09-666-319655

## Enhancing export: diversifying products & market

Export diversification, both the diversification of products and the exploration of fresh destinations, has more or less always been in discussion although the issue has never been effectively attended to. Bangladesh's dependence on a limited range of export products, largely dominated by apparel, and markets, mostly the European Union, the United States and the United Kingdom, has, therefore, always posed risks in a global economy that remains volatile, mostly so in recent times. Bangladesh relies heavily on apparel, which accounts for more than 80 percent of the country's total export.

Such overreliance creates vulnerability to external shocks. Economic downturns in buyer countries, geopolitical aspects and trade barriers could hamper the export situation. In the event of such a proposition, Bangladesh could face immediate and substantial economic setbacks. Diversification both in products and destinations is, therefore, essential not only to ensure sustainable export growth but also to create employment, foster innovation and stabilize foreign exchange earnings.

Bangladesh's export profile remains heavily concentrated despite its impressive growth in global trade over the past decades. In the 2023–24 fiscal year, Bangladesh's total export earnings stood at an estimated \$52 billion and apparel accounted for 81 percent alone. Other sectors such as leather and leather goods fetched around \$1 billion, followed by jute and jute goods with about \$800 million, frozen and live fish and pharmaceutical products. The figures show the overwhelming dominance of the apparel sector in the export basket. Geographically, exports are equally concentrated: more than 60 percent of the country's exports are mostly destined for the European Union and the United States. Emerging markets in Asia, Africa, and Latin America remain underdeveloped and contribute a small fraction to total exports. This leaves Bangladesh vulnerable to global demand shocks and policy changes. Without diversification, Bangladesh's progress in export-led development would, therefore, risk stagnation or even reversal.

Achieving product and market diversification requires a multi-pronged strategy. The government should first identify high-potential sectors such as agro-processing, information technology, light engineering, ceramics, electronics, and shipbuilding. It should then arrange for targeted investment, research and development support and export incentives for the sectors. The government should improve quality standards and compliance

mechanisms that will help to gain access to high-end overseas markets.

Engaging in trade negotiations and bilateral agreements can reduce entry barriers in new markets, especially in Asia, Africa and South America. Extensive market research and branding initiatives should be undertaken to understand foreign consumer preferences and build a global image of "Made in Bangladesh" beyond garments. Digital trade infrastructure should be enhanced to facilitate cross-border electronic commerce and services exports. Without a coherent strategy that aligns production capacity with global demand trends, diversification efforts may not translate into meaningful gains.

To make diversification a reality, both the government and the private sector should act collaboratively. The government should create a conducive policy environment by offering fiscal incentives, export subsidies and streamlined regulatory frameworks for non-apparel sectors. It should also invest in skills development, logistics, infrastructure and innovation ecosystems. Establishing special economic zones tailored to emerging sectors can provide the scale and competitiveness. Private businesses should also shift from a risk-averse, apparel-centric approach and invest in innovation, product development and market research. Industry associations should take the lead in identifying new export sectors and coordinating promotional campaigns abroad. Collaborations between academia, industry and the government can bridge knowledge gaps and create a pipeline of products and services for export. Without mutual commitment and shared responsibility, efforts to diversify may remain fragmented and ineffective.

The reciprocal tariff that the US president Donald Trump has imposed on Bangladesh, as also on many other countries, has now made it necessary to diversify products and destinations for exports so that the loss, in product and market, that Bangladesh might incur from the trade war could be overcome in other ways. Bangladesh should urgently diversify its export base to safeguard and enhance its economic resilience. Overdependence on a single sector and limited markets exposes the country to significant external risks. The government should develop sector-specific policies, improve trade infrastructure, and expand trade partnerships. The private sector should embrace innovation and explore opportunities with a long-term perspective. They should foster a culture of adaptability and strategic planning **■**

## Budget not as friendly as expected: DCCI chief



President of Dhaka Chamber Taskeen Ahmed (front row, second from left) is seen sharing his initial reaction on the National Budget for FY2025-26 with the media on June 02. DCCI Senior Vice President Razeev H Chowdhury (front row, left), Vice President Md. Salem Sulaiman (front row, right), Director & Immediate former President Ashraf Ahmed (front row, second from right) along with the members of the Board of Directors were present during the event.

The President of the Dhaka Chamber of Commerce and Industry, Taskeen Ahmed, in his initial budget reaction has said that the proposed budget is not as much friendlier for businesses and investment expansion as expected by the business community. "We have seen a few positive steps such as inflation containment, a few tax waivers, automated return system, a reduction in a few advance taxes, a central bonded warehouse, VAT waiver for LNG import. But eventually," he said, "it is a mixed budget where businesses will also be under some pressure because of some tax burden."

As for tax-free income limit, he said, this year the tax-free income limit for individuals has remained almost unchanged and the move will create an extra tax burden on taxpayers, especially the middle-income group and service holders from the next

year. He said that Tk 100 crore fund for youth entrepreneurs was a good move. But, those who sell their products online will have to bear extra costs that will discourage startups. On one hand, internet costs have been slashed and, on the other hand, VAT on cell phones would increase which will impede growth of digitalization process.

Duty on automobile spares import is proposed to increase from 10 percent to 25 percent, which he said is dissatisfactory. It will hamper the local automotive sector. The revenue collection target set will be a big challenge, especially dependence on indirect tax, he said. The government's dependence on local banks to meet budget deficit could shrink private sector credit flow. He said that the increase in turnover tax from 0.6 percent to 1 percent will increase the cost of doing business. He proposed

that the government should reduce the cost of borrowing for businesses. The rate should be range between 6 percent to 7 percent. He stressed on a quality implementation of the annual development program and austerity in government expenditure.

Taskeen Ahmed also said that no visible steps have been taken to reduce inflation. Moreover, relying on the banks to meet the deficit budget is a negative aspect. The rate of turnover tax for the corporates has been increased to 1% from 0.6%. He also requested the government to reconsider this proposal. Besides, he also requested to revisit the decision of increasing vat rate on local production of mobile phones and processed food.

The chamber's Senior Vice President Razeev H Chowdhury, Vice President Md. Salem Sulaiman and members of the board of directors attended **r**

## DCCI delegates went to Sri Lanka to expand bilateral trade & Investment

A 22-member business delegation of the Dhaka Chamber of Commerce and Industry left for Colombo, Sri Lanka on June 16. The four-day visit of the team, led by the chamber's President Taskeen Ahmed, is aimed at expanding bilateral trade and investment. The trade delegates will also explore business and investment opportunities there.

DCCI delegates will have several bilateral business forums and B2B matchmaking sessions with the

Ceylon Chamber of Commerce, the National Chamber of Exporters of Sri Lanka, the National Chamber of Commerce of Sri Lanka and the Federation of Chambers of Commerce of Sri Lanka. The delegates will meet the Lankan industry minister, deputy foreign minister and deputy finance minister.

In the 2023–24 fiscal year, the total bilateral trade between Bangladesh and Sri Lanka was

worth only \$134.06 million. In all the meetings, the DCCI delegation will try to focus on attracting Sri Lankan investment or joint ventures to Bangladesh in potential sectors such as agro and food processing, health care and pharmaceuticals, tourism and hospitality, renewable energy, manufacturing and industry, construction and infrastructure, logistics and supply chain, IT and digital services and financial services **r**



DCCI President and leader of the delegation Taskeen Ahmed (centre), Senior Vice President Razeev H Chowdhury (seventh from right), Vice President Md. Salem Sulaiman (seventh from left) along with the DCCI delegation members are seen in a group photograph taken in Colombo, Sri Lanka on June 16.

## DCCI delegates hold talks with Ceylon Chamber

A business dialogue between the visiting delegation of the Dhaka Chamber of Commerce and Industry and the Ceylon Chamber of Commerce was held at the Hilton Colombo Residence Hotel on June 17.

Sri Lanka's Minister for Industry and Entrepreneurship Development Sunil Handunneththi was the chief guest of the event. Taskeen Ahmed, president of the Dhaka Chamber, said that despite the immense

potential of trade and investment between the two SAARC countries, the potential had not yet reached at the desired level. But, this potential can be exploited by improving relations between the private sectors of both countries. He said that Sri Lankan entrepreneurs could invest in Bangladesh's logistics infrastructure, tourism, education and health services, construction, renewable energy, agro-processing products and information technology sectors. He

urged Sri Lankan businesses to import pharmaceuticals, apparel, footwear, electronics and jute products from Bangladesh.

Taskeen Ahmed emphasized the importance of expeditiously signing preferential trade agreements between the two countries to expand trade and investment. In addition, Sri Lanka's experience and technical assistance in the development of maritime economy, deep-sea fishing



*Dhaka Chamber President and leader of the delegation Taskeen Ahmed (right) seen speaking at the business dialogue organized by the Ceylon Chamber of Commerce held at the Hilton Colombo Residence Hotel, Sri Lanka on June 17. Members of the DCCI business delegation, Sri Lankan entrepreneurs and dignitaries attended the function.*

and port management would play an important role in improving Bangladesh's skills in the sectors.

Duminda Hulangamuwa, chair of the Ceylon Chamber of Commerce, said that Bangladesh had been one of the closest friends of Sri Lanka for years. Although the trade figures between these two countries do not reflect the real strength of both-way trade, it is high time "we moved it further." Terming Bangladeshis "pro-business" and the private sector "very resilient", he said that Sri Lanka would always

stay by Bangladesh. He said that both Sri Lankan and Bangladeshi companies would work together to keep the economies strong in this region. He invited Bangladeshis to invest in Sri Lanka's potential sectors such as logistics and tourism.

Sunil Handunnethi, minister for industry and entrepreneurship development of Sri Lanka, said that this business forum was timely to achieve not only the commercial benefits but also shared interest of regional progress. The economic

relation of both countries had showed promising bilateral trade and investment but failed to achieve the required growth. He said that the potential of bilateral trade was still untapped. Textile, pharmaceuticals, ship-building and digital services are some of the potential sectors for investors of both Bangladesh and Sri Lanka, he added. "We are equally committed to supporting our local entrepreneurs and businesses in exploring opportunities in Bangladesh and we invite your enterprises to consider our nation as a gateway to diversified market, especially in opening up our economic policies," he added.

High commissioner of Bangladesh to Sri Lanka Andalib Elias, high commissioner of Sri Lanka to Bangladesh Dharmapala Weerakkody and the president of Sri Lanka-Bangladesh Business Council Dr Asanka Ratnayake also spoke on the occasion. Andalib Elias said that Sri Lanka was also rapidly progressing like Bangladesh. He also said that Bangladeshi businesspeople were enthusiastic about collaborating with their Sri Lankan counterparts to elevate the economy to a new height.



*Dhaka Chamber President Taskeen Ahmed (second from right) and Ceylon Chamber President Duminda Hulangamuwa (second from left) seen exchanging the MoU signed on June 17 at the Hilton Colombo Residence Hotel, Sri Lanka. President of Sri Lanka-Bangladesh Business Council (SBBC) Dr. Asanka Ratnayake (left) and High Commissioner of Bangladesh to Sri Lanka Andalib Elias (right) are also seen in the picture.*

Rizwan Rahman, former President of the Dhaka Chamber, presented the keynote paper on the investment potential of Bangladesh. He said that young, skilled human resources and special economic zones of Bangladesh had created huge potential for foreign investors in Bangladesh. He emphasized the need for FTAs at the earliest to expand trade and investment between the two countries.

Meanwhile, at least 200 business-to-business matchmaking meetings were held between the DCCI delegates and Sri Lankan counterparts where 90 Sri Lankan companies took part. During this time, the entrepreneurs from both countries got the opportunity to exchange their business and investment information and ideas.

A memorandum of understanding was signed between the Dhaka Chamber and the Ceylon Chamber of Commerce to expand bilateral trade and investment as well as to strengthen relations between the private sector



*Minister for Industry and Entrepreneurship Development of Sri Lanka Sunil Handunneththi (left), Chairman of Ceylon Chamber of Commerce Duminda Hulangamuwa (center) and High Commissioner of Bangladesh to Sri Lanka Andalib Elias (right) delivered their speeches at the business dialogue hosted by the Ceylon Chamber of Commerce held at the Hilton Colombo Residence Hotel, Sri Lanka on June 17.*

representatives of both countries. The Dhaka Chamber president Taskeen Ahmed and the Ceylon Chamber president Duminda Hulangamuwa signed the memorandum.

The business delegates, led by the Dhaka Chamber president Taskeen Ahmed, later paid a courtesy call on

Sri Lanka's deputy minister for foreign affairs and foreign employment Arun Hemachandra.

The Dhaka Chamber's Senior Vice President Razeed H Chowdhury, Vice President Md. Salem Sulaiman and the delegates also attended the event **r**

## Sri Lankan exporters want to boost export to Bangladesh

The business networking meeting between DCCI delegates and Sri Lankan National Chamber of Exporters was held at the Marine Bay Hotel in Colombo, Sri Lanka on June 17. The business delegation of the Dhaka Chamber of Commerce and Industry, led by the chamber's president Taskeen Ahmed, is on a four-day visit to Sri Lanka to explore trade and investment opportunities.

In his opening remarks, the National Chamber of Exporters of Sri Lanka president Indhra Kaushal Rajapaksa welcomed the delegation and said that Sri Lankan exporters were keen on increasing export to Bangladesh. He said that both Sri Lanka and Bangladesh were SAARC countries and had a good bilateral

economic relation. He said that strong communication between the private sector of both the countries was crucial for boosting export and import.

The secretary general and chief executive officer of the National Chamber of Exporters of Sri Lanka Shiham Marikar said that Sri Lankan exporters imported a lot of raw materials for their production. He said that Sri Lanka had free trade agreements both with India and Pakistan and a few were also in the process of being signed. Bangladesh has been one of the largest and trusted trading partners of Sri Lanka for a long time and many Sri Lankan companies are also operating in Bangladesh, he added, requesting

Bangladeshis to import more from Sri Lanka.

The Dhaka Chamber President Taskeen Ahmed said that the private sectors of Sri Lanka and Bangladesh were hungry for exports. The bilateral trade is quite modest, worth only \$150 million although it is in favour of Sri Lanka, he said. "But we are here for investments. We are here to explore export opportunities for our manufactured products," he said, inviting Sri Lankans to import more Bangladeshi products. In order to enhance both-way trade and investment, he urged more business dialogues.

He invited Sri Lankan exporters to visit Bangladesh to see its potential.



President of DCCI and leader of the delegation Taskeen Ahmed (right) seen addressing at the business networking meeting arranged by the Sri Lankan National Chamber of Exporters (NCE) held on June 17 at the Marine Bay Hotel in Colombo, Sri Lanka. Members of the DCCI business delegation along with the Sri Lankan exporters took part in the meeting.

There is a huge potential for business-to-business engagement. Bangladesh is one of the fastest-growing economies especially over the last 15 years and its gross domestic product has crossed \$450 billion. Most of the LEED certified factories in the apparel industries are now in Bangladesh. The geopolitical changes that happened in the last few years have created an opportunity for the East Asian and Asian countries that can be harnessed over a few decades.

He invited Sri Lankan exporters to come to Bangladesh to invest as Bangladesh has a huge market base of about 180 million people. He said that like Sri Lanka, Bangladesh was also an import-dependent country, importing more than \$70 billion, which can be an opportunity for Sri Lankan exporters to tap.


He also urged Sri Lankan investors to explore the vast promising opportunities in Bangladesh, which is one of South Asia's most competitive and investor-friendly destinations. With generous fiscal and non-fiscal

incentives, including 100% tax holidays, full foreign ownership, bonded warehouse facilities, and intellectual property protections, Bangladesh presents a large domestic market and emerges as the most preferred investment destination.

He said that Sri Lanka had expertise in tourism and tea sectors and Bangladesh had expertise in some other sectors such as apparel, leather and pharmaceutical sectors. He,

therefore, suggested an exchange of expertise which would help to unlock avenues in export markets.

Eighty members of the National Chamber of Exporters, Sri Lanka participated in B2Bs with the DCCI delegates and about 100 B2Bs were successfully held during the program.

The Dhaka Chamber's Senior Vice President Razeev H Chowdhury and Vice President Md. Salem Sulaiman attended 



DCCI President Taskeen Ahmed (centre) seen receiving a token of appreciation from President, National Chamber of Exporters of Sri Lanka (NCE) Indhra Kaushal Rajapaksa (second from right) after a business networking meeting held on June 17. DCCI Senior Vice President Razeev H Chowdhury (second from left), Vice President Md. Salem Sulaiman (left) and Secretary General of National Chamber of Exporters of Sri Lanka Shiham Marikar (right) were also present during the event.

## Sri Lanka urges Bangladeshis to invest in pharma sector

Members of the visiting delegation of the Dhaka Chamber of Commerce and Industry participated in a business plenary session, 'Sri Lanka & Bangladesh Economic Ties: Building Bridges for Growth's, that the National Chamber of Commerce of Sri Lanka organized at the National Chambers auditorium in Colombo on June 18. The High Commission of Sri Lanka in Bangladesh extended support to the Dhaka Chamber in organizing the visit to Sri Lanka.

Welcoming the DCCI delegation, Anura Warnakulasooriya, president of the National Chamber of Commerce of Sri Lanka, said that mutual trust and confidence were essential for expanding trade and investment and such cooperation between the private sectors of the two countries would help to increase bilateral trade.

The Dhaka Chamber's President Taskeen Ahmed said that despite global economic challenges and geopolitical turmoil in few decades, Bangladesh's economic growth had been quite stable and Bangladesh's sectors such as apparel, pharmaceuticals, leather products, agro-processing, electronics and

light engineering, and information technology played an important role in this journey.

He said that Sri Lankan entrepreneurs had already invested \$438.11 million in Bangladesh in the banking and financial sector, textile and apparel, energy, construction and urged them to come forward more in potential sectors of Bangladesh.

DCCI President stressed the need for reviving the double taxation avoidance agreement signed nearly three decades ago for the betterment of bilateral trade. He invited Sri Lankan investors to visit Bangladesh and see the state-of-the-art facilities of economic zones here.

Andre Fernando, president of the Sri Lanka-Bangladesh Business Cooperation Council, urged Bangladeshis to invest in and contribute to the development of Sri Lanka's pharmaceutical sector.

Mangala Wijesinghe, chair of the Sri Lanka Export Development Board, said that the export sector contributed 19.6 percent to Sri Lanka's gross domestic product and

the total exports in 2024 amounted to \$16.2 billion. He said that Sri Lanka was emphasizing expanding export markets and diversifying its export products. He noted that in 2024, Sri Lanka imported pharmaceutical products, apparel, fabrics and chemicals from Bangladesh. Besides, he said that there was significant potential for increasing bilateral trade in sectors such as cotton and textiles, fabrics, spices, animal feed, plastic products, nuts, and agricultural products. He urged Bangladeshis to invest in Sri Lanka's pharmaceutical, packaging, logistics and export-oriented manufacturing sectors.

Renuka M Weerakone, director general of Sri Lanka's Board of Investment, said that the signing of a free trade agreement between the two countries would significantly boost trade and investment and help to remove tariff-related barriers. She said that Sri Lanka established specialized economic zones to attract foreign investment in the pharmaceutical, medical equipment and fabric sectors and Bangladeshis were encouraged to invest in these areas.



Dhaka Chamber President Taskeen Ahmed (fourth from left), President of National Chamber of Commerce of Sri Lanka Anura Warnakulasooriya (second from left), President, Sri Lanka Bangladesh Business Corporation Council Andre Fernando (left), High Commissioner of Bangladesh to Sri Lanka Andalib Elias (third from left), Chairman & Chief Executive Officer, Sri Lanka Export Development Board Mangala Wijesinghe (fifth from left) and Director General, Board of Investment of Sri Lanka Renuka M Weerakone (sixth from left) along with entrepreneurs of Bangladesh and Sri Lanka participated at a business plenary titled "Sri Lanka & Bangladesh Economic Ties: Building Bridges for Growth" organized by the National Chamber of Commerce of Sri Lanka held on June 18 at National Chamber's Auditorium in Colombo, Sri Lanka.

She noted that sectors such as infrastructure, tourism, information technology and education also had great potential for foreign investors in Sri Lanka. Renuka added that the Board of Investment of Sri Lanka was running 15 export processing zones equipped with all necessary services to facilitate and support investors.

Andaleeb Elias, Bangladesh's high commissioner to Sri Lanka, said that signing a free trade agreement would be instrumental in expanding bilateral trade and investment.

Sri Lankan high commissioner to Bangladesh Dharmapala Weerakkody joined the event virtually and spoke.

Rizwan Rahman, former president of the Dhaka Chamber said that a free trade agreement would be beneficial for trade and investment between the two countries. He said that there was an ample opportunity for both the countries to work together in harnessing the potential of the blue economy and maritime resources. He emphasized the importance of the removal of tariff-related barriers

and policy reforms.

Around 150 B2Bs were held with the DCCI delegates where around 70 Sri Lankan businesses participated. The B2B matchmaking session provided an opportunity for the entrepreneurs of both countries to exchange business and investment-related information.

The Dhaka Chamber's Senior Vice President Razeev H Chowdhury, Vice President Md. Salem Sulaiman and members of the board of directors attended **r**

## Sri Lanka seeks Bangladeshi investment in IT sector

The visiting business delegation led by Taskeen Ahmed, president of the Dhaka Chamber of Commerce and Industry, paid courtesy calls on Sri Lanka's deputy minister for foreign affairs and foreign employment, Arun Hemachandra, and deputy minister for finance and planning, Dr. Harshana Suriyaperuma, at their respective offices in Colombo on June 19. Arun Hemachandra expressed hopes that strengthening relations between the private sectors of the countries would enhance bilateral trade and investment. Regarding a free trade agreement

with Bangladesh, he said that Sri Lanka had already signed FTAs with Thailand and Singapore and was analyzing the potential benefits and risks of an FTA with Bangladesh. He invited Bangladeshi entrepreneurs to invest in Sri Lanka's promising sectors and assured them of full support from the Lankan side.

The Dhaka Chamber's President Taskeen Ahmed said that because of ongoing geopolitical shifts, global trade dynamics were changing and new opportunities were opening up across South and Southeast Asia. He noted that while Bangladesh was the

world's second-largest exporter of apparel, Sri Lanka was significantly ahead in areas such as technology, value addition of goods, and innovation.

He highlighted that there was ample potential for bilateral trade and joint initiatives between the private sectors of both countries. He also emphasized that signing an FTA would further strengthen trade ties and people-to-people connectivity. He said that Bangladeshi firms were keen on joint collaboration with Sri Lankan businesses and hoped that Sri Lankan entrepreneurs could



Sri Lanka's Deputy Minister for Foreign Affairs and Foreign Employment Arun Hemachandra (ninth from left), DCCI President Taskeen Ahmed (eighth from left), Senior Vice President Razeev H Chowdhury (10th from left), Vice President Md. Salem Sulaiman (sixth from left), DCCI's former President Rizwan Rahman (seventh from left) along with other members of the delegation are seen in a group photo taken after a courtesy meeting held on June 19.

consider investing in potential sectors of Bangladesh.

Rizwan Rahman, the former president of the Dhaka Chamber, said that the economies of Bangladesh and Sri Lanka were quite similar in structure. Therefore, a preferential trade agreement may not be as effective and a fully-fledged free trade agreement would accelerate bilateral trade and investment.

In a separate meeting, Dr. Harshana Suriyaperuma, Sri Lanka's deputy minister for finance and planning, said that both countries had ample opportunities for joint collaboration, particularly in information technology and digital services, pharmaceuticals, tea, energy, financial services and tourism sector.

He said that Sri Lanka had already formulated a digital road map aimed at making the country fully digital in two years, with all services being automated. He added that the



Deputy Minister for Finance and Planning of Sri Lanka Dr. Harshana Suriyaperuma (fifth from left), DCCI President Taskeen Ahmed (sixth from left), Senior Vice President Razeev H Chowdhury (fourth from left), Vice President Md. Salem Sulaiman (fourth from right) along with the members of the delegation are seen in a group photo taken after a courtesy meeting held on June 19.

government was encouraging foreign investment in the establishment of state-of-the-art data centers, an area where Bangladeshi investors could be a part. He also invited Bangladeshi investors to explore opportunities in Sri Lanka's pharmaceutical sector to

help meet the local demand.

The Dhaka Chamber's Senior Vice President Razeev H Chowdhury and Vice President Md.Salem Sulaiman attended **r**

## Growing NPL hurts borrower's trust, tightens credit

As of mid-2025, the volume of non-performing loans surged to an alarming Tk 4.2 lakh crore (\$35 billion), up from Tk 3.45 lakh crore six months ago. This now accounts for over 24 percent of the total outstanding loans which severely undermines financial stability, investor confidence and the creditworthiness of the sector, said Taskeen Ahmed, president of the Dhaka Chamber of Commerce and Industry at a seminar on the banking sector that the Dhaka Chamber held in its auditorium at Motijheel on June 28.

Taskeen Ahmed also said that this would create a crisis of confidence and capacity, stemming from poor governance, weak recovery mechanisms and insufficient credit risk assessment. For borrowers, this would lead to a tightened credit

environment, higher collateral demands and elevated interest rates.

He said that a coordinated policy response, linking monetary tools with fiscal strategies, is essential to restore confidence, stimulate credit flow and enable business revival. He proposed a six-month extension in the current loan classification timeline to enable businesses to carry out viable revival strategies without being labeled as defaulters.

Dr Anisuzzaman Chowdhury, special assistant to the chief adviser on Economic Relations Division, said that both borrowers and lenders have to be responsive. "We must protect the formal sector. Otherwise, the development of the informal sector will be hampered," he said. He stressed the need for coordination

between monetary and fiscal policies for an overall macroeconomic stability.

At the same time, he underscored the importance of co-ordination and integration of policies for the reform of the financial sector. He said that even in the current situation, banks in a good condition can reduce the interest rate to some extent if they want and this would provide some relief for borrowers, especially SME entrepreneurs.

Ashraf Ahmed, a former president and current director of the Dhaka Chamber, presented the keynote paper. He said that the economy had faced several challenges recently such as the devaluation of the taka, rising dollar exchange rate, a supply deficit, import restrictions, high inflation,



*Dhaka Chamber President Taskeen Ahmed (third from right) seen speaking at a seminar on “Current Challenges in the Banking Sector: Borrowers’ Perspective” held on June 28. Special Assistant to the Chief Adviser, Economic Relations Division, Ministry of Finance Dr. Anisuzzaman Chowdhury (third from left), Executive Director, Monetary Policy Department, Bangladesh Bank Dr. Md. Ezazul Islam (second from right), Chairman, Bangladesh Association of Banks Abdul Hai Sarker (right), Group Managing Director, Anwar Group of Industries and former President of DCCI Hossain Khaled (second from left) and Director and immediate former President Ashraf Ahmed (left) are also seen in the picture.*

high interest rates, inadequate credit flow to the private sector, etc.

Only because of inefficiency, “we are paying high price for energy in importing energy from the international market. Moreover, gas supply shortage in industries indicates a significant loss of growth opportunity up to 50 percent of industrial output although it was possible to double the production of goods if energy supply is available,” he said. He said that in 2025, the interest rate on loan has increased from 9 percent to around 14 percent and for this, the private sector will have to pay Tk 1.39 trillion in additional interest, he added.

Ashraf Ahmed said that because of increasing default loans, the credit flow to the industries would decline and this would lead to a lower investment and the weakening of the private sector. He pointed out that the default loans of only 14 banks were about 40 percent while the remaining 47 banks that are performing well had only 5–7 percent of the defaulted loans. So, this problem is not the problem of the overall banking sector.

Ashraf Ahmed said that creditors should get the restructuring and rescheduling facilities under legal protection as a way of corporate revival. He said that there was no alternative to structural reforms in the banking management system to ensure good governance. For long-term financing, he stressed the need for capital market reforms.

Monetary tightening from the 2025 fiscal year reduced the import capacity by 31.8 percent compared to the 2022 financial year because of constrained credit and persistent devaluation of the taka.

Dr. Md Ezazul Islam, executive director of the Monetary Policy Department, Bangladesh Bank, said that after 2014–15, a few banks have gone under the control of certain families, which has led to opaqueness and instability in the overall financial sector.

He said that after the political changeover in July–August 2024, the confidence of entrepreneurs and borrowers started building up following the central banks move to

keep forex reserve and market-based currency exchange rates stable.

Hossain Khaled, group managing director, the Anwar Group of Industries, and former president of the Dhaka Chamber, said that SMEs were the main driving force and one of the partners in the supply chain of large enterprises. So, if large enterprises suffer, it will have an impact on SMEs in the backward linkage.

It is true that because of political and global economic challenges, “our economy has to face several setbacks.” He said that in terms of lending, “we should come out of traditional bank-client relationship to bank-client partnership mindset. It will help the borrowers to have good guidance from the banks as well.”

He added that the growing NPL widened the gap between demand and supply that increased production costs. If this trend continues, employment generation will decline. At the same time, he said that the economy might shrink because of negative credit flow or negative equity or cash crunch.

Abdul Hai Sarker, chair of the Bangladesh Association of Banks, said that because of weak policies, the default loans were gradually increasing and the rate of recovery of default loans was very slow. In the absence of an adequate number of financial loans court, there is a delay in the legal process to recover NPLs.

He also said that there was a need to enhance coordination between policymakers and implementing agencies to reduce default loans. If local borrowers do not feel comfortable regarding the lending situation, it will be difficult to attract investment.

Fazle Shamim Ehsan, executive president of the BKMEA and managing director of Fatullah Apparels Ltd, said that it was unfortunate that good borrowers were often deprived of facilities or incentives from banks. He said that because of high exchange

rate, banks were sometimes reluctant to increase the credit line.

He mentioned that the borrowers of comparatively weak banks were suffering because of their high non-performing loans and bad relation with the central bank.


Mati Ul Hasan, managing director of Mercantile Bank Plc, said that the banking sector had been the most affected sector in recent times. In order to give banks relief by recovering defaulted loans, he suggested asset management companies under PPP initiatives. This initiative would enable banks to recover a portion of their non-performing loans, he added.

He noted that because of the inadequate supply of gas to industries, production was continuously being hampered. As a result, many entrepreneurs may become defaulters in the coming days. He urged the

government to take effective measures to address this issue and protect the private sector.

Sohana Rouf Chowdhury, managing director of Rangs Motors Ltd, said that entrepreneurs were facing countless challenges because of instability in the financial sector. High interest rates in the manufacturing sector have made it increasingly difficult to sustain business operations.

She emphasized the need for extending the repayment period of bank credit. She said that if a low-cost fund could be allocated for local investors interested in manufacturing electric vehicles, it would help in achieving the desired development in this sector.

The Dhaka Chamber's Senior Vice President Razeed H Chowdhury and Vice President Md. Salem Sulaiman attended 

## Long-term plan needed for resilient ecosystem: DCCI chief

The president of the Dhaka Chamber of Commerce and Industry Taskeen Ahmed has said that reduction in logistics cost and increase in efficiency are critical in an era of increased export and import. Bangladesh ranks 88th among 139 countries in the Logistics Performance Index 2023. Port congestion, customs delays and fragmented infrastructure continue to push up logistics costs, estimated to be 15–20 percent of gross domestic product, far above the global average of 8–10 per cent, Taskeen Ahmed said at a seminar on the logistic sector growth in the DCCI auditorium on June 29.

Taskeen Ahmed said that ports were the lifeline of trade. Chattogram and Mongla ports handle 92 percent of Bangladesh's international trade, accounting for nearly 30 percent of gross domestic product. Upgrades of container scanners, off-

dock automation, AI-driven traffic management and flexible port charges are essential. He suggested connecting shippers and transporters through digital platform, deploying warehouse management system, robotics and cold chain logistics to boost operational efficiency and seamless connection of road, railway, river and sea transportation system.

He said that platforms such as ASYCUDA and the National Single Window should be expanded to eliminate bureaucratic delay, reduce corruption and ensure fast cross-border movement of goods. The Dhaka Chamber's president Taskeen Ahmed has also called for policy support and financial incentives to involve the private sector in the development of ICDs.

Dr. M Masrur Reaz, chair and CEO of the Policy Exchange of Bangladesh,

in his keynote presentation, said that in a few decades, Bangladesh had set an example through its commendable economic progress, but it was mainly dependent on a single export item that is apparel, which accounts for almost 82 percent of Bangladesh's total export earnings.

"We have actually failed to diversify our export products and to find new export destinations that have basically been the European Union, the United Kingdom and the United States." In various competitive indices and sub-indices like global competitiveness index, global innovation index, global skills report, Bangladesh lags behind its regional competitors such as India, Vietnam, Japan and Cambodia.

He said that there was no alternative to increasing trade facilitation and logistics capacity to survive in the global trade competition. Highlighting



DCCI President Taskeen Ahmed (third from right) seen addressing a seminar on “Enhancing Bangladesh’s Logistic Sector for Sustainable Economic Growth” held on June 29. Special Assistant to the Chief Adviser, Ministry of Road Transport and Bridges Dr. Sheik Moinuddin (third from left), Chairman of BIWTC Md. Salim Ullah (second from left), Chairperson of BUILD Abul Kasem Khan (second from right), Chairman and CEO, Policy Exchange of Bangladesh Dr. M. Masrur Reaz (right) and Additional Secretary, Member (Admin and Planning), Chittagong Port Authority Md. Habibur Rahman (left) were present during the event.

the importance of logistics, he said that it was possible to increase export by about 20 percent if only 25 percent of the logistics cost could be reduced and 7.4 percent export could be enhanced if the transportation cost could be reduced by 1 percent.

He said that a sub-sector development master plan was a must for the effective implementation of the National Logistics Policy. He urged improvement in air transportation, rail transportation services, sea ports, land ports, private ICDs and cold-chain logistics. He proposed common or centralized bonded warehouse facilities for SMEs to enhance export readiness.

Dr. Sheik Moinuddin, special assistant to the chief adviser on road transport and bridges stressed a multimodal transportation ecosystem composed of road, railway, river, air and sea to increase competitive ability in global trade in the post-LDC era. “Otherwise, our economy will face a big challenge.” He also said that one of the main hindrances to the development of the logistics sector was the absence of a master plan. He said that the government was working towards an integrated transportation system suitable for the next 25–50

years and urged the private sector to come forward in this regard.

Md. Salim Ullah, Chairman of the Bangladesh Inland Water Transport Corporation, said that the government had already formed a committee to revisit the recently formulated logistics policy. He said that the public agency had taken an initiative to prepare a master plan soon for the development of an inland water transport logistics system.

Abul Kasem Khan, Chairperson of Business Initiative Leading Development, said as far as the development of the logistics sector was concerned, Bangladesh lagged behind. The reality is that in this sector, progress has not been at the desired level, which is quite disappointing. He said that the infrastructure and logistics sector needs an investment of 8–10 percent of gross domestic product or about \$20 billion every year to achieve the desired development goals.

He said that Bangladesh could merely attract \$1–1.5 billion in foreign direct investment, but the infrastructure and logistics sector could attract a huge amount of foreign direct investment. He said that it was necessary to work out a master plan to create a

sustainable and reliable infrastructure for 50 years. He proposed a separate ministry or authority to oversee the development of the logistics sector and insisted on the government’s announcing the period of 2026–2035 as the logistics decade.

Md. Habibur Rahman, additional secretary, member (administration and planning), Chittagong Port Authority, said that the capacity of the seaports would reach about 10 million TEUs by 2030, but to ensure its use, the private sector would need to increase import-export activities manifold. He also said that every five years, “we are losing about 2 percent of arable land. In that case, railways could be the most cost-effective transportation system in the logistics sector.”

He said that it would be beneficial if a special expressway could be made from Chittagong port to Sitakunda only for trucks. He said that the Pangaon river port in Narayanganj was counting a loss of Tk 3 crore each month. He, therefore, called upon the private sector to take a lease from the public sector and run it successfully.

Alamgir Morshed, executive director and chief executive officer of Infrastructure Development Company Limited, said that long-term financing

remained a major bottleneck for developing logistics infrastructure. Besides, “our financial sector is going through a tough time and there is a lack of long-term financing schemes on the capital market.” To tackle this issue, he proposed multiple bond instruments for long-term infrastructure financing. He said that there was a lack of capacity and skilled human resources in this sector, to improve the overall competence.

Shamim Ul Huq, country director of DP World, Bangladesh said that digitalization should be used to enhance the productivity of warehouses. “Our infrastructure is not ready. We need to adopt gradually.”

Humayun Kabir, senior project

officer (transport) of transport sector office of the Asian Development Bank, said that in order to implement Bangladesh’s logistics policy, the Asian Development Bank was keen on providing technical support and it was working closely with the government towards this goal. It is conducting various studies on the logistics sector.

Mohammad Naquib Uddin Khan, president of the Bangladesh Supply Chain Management Society, said that to increase reliability in the logistics sector, reducing costs and lead time as well as enhancing speed are essential. Moreover, in order to further develop this sector, he urged more investment opportunities and

public-private partnership schemes to promote joint ventures.

Rear Admiral M Khaled Iqbal (retired), former chair, Chittagong Port Authority, Abdul Haque, president of BARVIDA, Osama Taseer, former president of the Dhaka Chamber, M Abu Horairah, former vice-president of the Dhaka Chamber, AKD Khair Mohammad Khan, former director of the Dhaka Chamber and Abrarul Alam, convener of the Dhaka Chamber’s standing committee, also spoke on the occasion.

The Dhaka Chamber’s Senior Vice President Razeev H Chowdhury and Vice President Md. Salem Sulaiman attended **r**

## Port store rent exemption only for apparel sector discriminatory: DCCI chief

The shipping ministry in a circular on June 02 said that apparel sector importers have been exempted from the additional fourfold store rent from the expiry of the storage period of imported goods at the Chittagong Port. But this facility will not be allowed for other importers. Being one of the largest trade organizations, the Dhaka Chamber of Commerce and Industry believes that most importers use the Chittagong Port.

Traffic congestion on the highway,

inadequate infrastructure facilities at the port and delays in the unloading process at the port often cause severe traffic congestion in the port area and importers of all industry sectors face various challenges for this.

Taskeen Ahmed said that without improving the supply chain and logistics management of the Chittagong Port and communication infrastructure, increasing store rent fourfold will only increase the cost of doing business and Bangladesh will

lag behind in global competition. He said that if special privileges were given to importers of only one sector, it would create discrimination against other sectors.

And it will be considered a hindrance in ensuring a balanced business environment, he added. Because of this move, importers other than in the apparel sector using Chittagong Port may lag behind in the competitive business ecosystem **r**

## DCCI condoles death of Advocate Alhaj Abdul Aziz Sarker, former Director



Former Director of Dhaka Chamber of Commerce & Industry (DCCI) Advocate Alhaj Abdul Aziz Sarker (83), breathed his last on 20 June, 2025 at the BIRDEM Hospital in Dhaka due to old-age complications (Inna Lillahi Wa Inna Ilaihi Rajeeun).

He served DCCI as the Director during 2007-2009. He was born in a respected Muslim family in Cumilla in 1942. Mr. Aziz was involved in Agro-business, Education, Consumer Products and Consultancy. He was the Chairman of Ari Ara Group of Industries, Aziz Group of Industries, Aziz Agro-based Industries, Aziz Seed Products, Aziz Education Extension Cell and Aziz Consumer Products etc.

President of Dhaka Chamber Taskeen Ahmed and members of the board of directors expressed their deepest condolences at his demise and extended profound compassion to the bereaved family members.

After his Namaz-e-Janaza held in Central Shaheed Minar, he was buried at the Azimpur graveyard.

## Seminar on Current Challenges in the Banking Sector: Borrowers' Perspective

Bangladesh's banking sector has been instrumental in driving economic growth and industrialisation, in line with global trends linking finance and entrepreneurship. However, persistent issues like weak governance and poor management have led to a rise in non-performing loans (NPLs). While Bangladesh Bank has introduced measures to address inflation, NPLs, reserve pressures, and the dollar crisis, these efforts have had limited impact. Additionally, excessive government borrowing is crowding out private sector access to credit, undermining industrial expansion. In light of this, Dhaka Chamber of Commerce & Industry (DCCI) organized a seminar titled "Current Challenges in the Banking Sector: Borrowers' Perspective" held on 28th June 2025 to foster dialogue among stakeholders. The objective of this event was to bring policymakers and private sector representatives together to discuss the ongoing challenges faced by the banking and financial sector.

Taskeen Ahmed, President, DCCI, delivered the welcome address, setting the tone for the seminar and highlighting its relevance in the context of intellectual nourishment and policy reflection on the future direction of Bangladesh's banking sector. The keynote paper was presented by Ashraf Ahmed, Immediate former President and Director, DCCI, who provided an analytical perspective on key strategic considerations to overcome present challenges of the banking sector.

Dr. Anisuzzaman Chowdhury, Special Assistant (State Minister Rank), Economic Relations Division, Ministry of Finance, Government of the People's Republic of Bangladesh, graced the event as the Chief Guest. In addition, Dr. Md. Ezazul Islam, Executive Director (Monetary Policy Department), Bangladesh Bank, was present as the Special Guest. A distinguished panel of discussants contributed their insights following the keynote presentation. The panel included Hossain Khaled, Group Managing Director, Anwar Group of Industries and Former President, DCCI, Abdul Hai Sarker, Chairman, Bangladesh Association of Banks (BAB), Fazlee Shamim Ehsan, Executive President, BKMEA and Managing Director, Fatullah Apparels Limited, Mati Ul Hasan, Managing Director, Mercantile Bank PLC and Sohana Rouf Chowdhury, Managing Director, Rang Motors Limited.

### Welcome Address by Taskeen Ahmed, President, DCCI

- By mid-2025, Non-Performing Loans (NPLs) surged to Tk 4.2 lakh crore (USD 35 billion), representing over 24% of total loans, reflecting weaknesses in credit appraisal, recovery, and oversight.
- Tightened credit conditions, especially for SMEs, have slowed private sector credit growth to 7.57%, hindering business expansion, investment, and job creation.
- Inflation averaged 10.13% (12-month Average) in May 2025, and ongoing currency depreciation is pushing up import cost and lowering purchasing power.
- High interest rate and tight liquidity have made borrowing more expensive.

- In the absence of synchronised fiscal support, this policy mix risks dampening investment, constraining credit flows, and slowing the pace of recovery.
- A balanced and coordinated response is essential to stabilize the economy and support private sector growth.
- Targeted credit windows should be calibrated with preferential terms for manufacturing, export-oriented, and green enterprises, ensuring sectoral liquidity without reigniting inflationary pressures.
- Restructure long-term liabilities by allowing repayment of principal and accrued interest over a 7-year horizon, including a 1-year grace period, to ease the financial burden on distressed but viable borrowers.
- Extend the loan classification timeline by six months to provide breathing space for businesses executing turnaround strategies, preventing premature default labels that further restrict access to credit.
- Shift from punitive recovery to rehabilitation, prioritizing the revival of viable firms through flexible debt restructuring rather than aggressive litigation or asset seizure practices.
- Differentiate defaulter profiles by clearly identifying willful versus non-willful defaults, enabling evidence-based rescheduling decisions that reflect both internal business challenges and external economic shocks.

### Keynote Presentation by Ashraf Ahmed, Immediate former President and Director, DCCI

- BDT Devaluation: Taka devalued by 43% from 2022 (85.8 tk/USD) to 2025 (122.9 tk/USD) in steps, which created shocks for the importers and borrowers in Bangladesh.
- Unrealized Losses on Outstanding Debt: Total Private sector borrowing in foreign currency at end of FY22 was Tk 2,143 billion (USD24.98 bn), the value of which stood at Tk 3,233 billion ( USD19.4bn).
- Realized Losses on Conversion: Actual realized FX losses based on 2022 prices stand at nearly Tk 588 bn
- Supply Shortage: Gas supply fell short of predicted energy demand (BER 2019) by nearly 50% in FY 2024.
- Price Hikes: Energy prices for industrial consumers saw significant increases in steps, increasing from Tk. 9.6 to over Tk 40 per CUM of Gas.
- Import Restrictions: Import restrictions, such as 100% margin requirement for LC, has reduced the ability of the private sector to import necessary raw materials, reducing production capacity.
- Demand Destruction: "Inflation Tax" has slowed down demand growth for non-food in the private sector. Net increase in demand has stagnated to a CAGR of less than 5%.
- Cost Increases: Wages have increased by 7.64%, 7.91%, and 8.11% between FY 2022 to FY 2025, total of 25.6%.

- **Delinquency:** Reduced demand and WC shortages have increased defaults in downstream corporate debtors.
- **Reduced Credit Flow and Rationing:** Monetary tightening (FY2022-FY2025) reduced industrial import capacity by 31.8% compared to FY 2022 due to constrained credit.
- **Increased Government Borrowing:** Government borrowing from Banking system increased from 22% in FY 2022 to 24% of Total DMB Advances and Investments, despite a 42% growth, partly due to the higher increase in total DMB Advances and Investment.
- **Lost Workdays:** The estimated lost workdays in FY 2025 are estimated to be 75 to 108 million workdays due to various political and industrial events. Losses are estimated at 16.65 trillion BDT X 2.1% of Industrial GDP, or BDT 350 billion.

**Speech by the Special Guest: Dr. Md. Ezazul Islam, Executive Director (Monetary Policy Department), Bangladesh Bank**

- The financial sector witnessed structural disruptions after 2014–15, when several banks came under the control of specific families, leading to governance issues and sectoral instability.
- Recent political developments have led to a gradual recovery of market confidence, supported by the central bank's efforts to stabilize foreign exchange reserves and promote a market-based currency regime.
- Financially stable banks, particularly those with adequate liquidity, retain the capacity to offer more affordable lending rate to businesses.
- The central bank has adopted a tight monetary policy aimed at controlling inflation and ensuring broader macroeconomic stability.
- The move to market-based interest rate, though effective from a policy perspective, has been met with concern by business leaders, who point to reduced credit flow, increased corporate stress, and a general erosion of borrower confidence.
- The recent widening of the spread between deposit and lending rate, though beneficial for bank profitability, raises valid concerns about loan affordability and equitable access to credit.

**Speech by the Chief Guest: Dr. Anisuzzaman Chowdhury, Special Assistant (State Minister Rank), Economic Relations Division, Ministry of Finance, GoB**

- Banks that maintain strong liquidity positions and robust governance systems are well-positioned to offer competitive interest rate, even under a tightened monetary regime.
- The role of international lenders in enabling or failing to prevent corruption and economic mismanagement in Bangladesh over the past 15 years warrants critical examination.
- Strengthening the formal financial sector is vital. If neglected, it may hinder the proper development and formalization of the informal economy.

- Even in a challenging environment, financially sound banks have the scope to lower interest rate, which would ease the burden on borrowers, particularly small and medium-sized enterprises (SMEs).

**Summary of Recommendations**

- Banks should transition from a narrow emphasis on interest rates and profit margins toward fostering collaborative, partnership-based relationships with clients.
- Building trust-based, long-term relationships between financial institutions and their clients is essential to restoring confidence and encouraging sustainable cooperation.
- Government directives for the banking sector should be grounded in operational and economic realities to ensure their successful implementation and desired outcomes.
- Financially weak or underperforming banks should be supported through structured, constructive interventions rather than being overlooked or marginalized.
- Closing the gap between policy design and on-the-ground execution is critical to rebuilding public trust in the banking system.
- A more sophisticated strategy for managing loan defaults is required. This should include rehabilitation-oriented solutions, the deployment of financial technologies for transparent disbursements, and targeted interest subsidies that differentiate between genuine defaulters and willful defaulters.
- A comprehensive legal framework should be established to facilitate the restructuring and rescheduling of creditor obligations-modeled after mechanisms like Chapter 11 bankruptcy protection to enable the recovery of viable enterprises while safeguarding creditor interests.
- Debt tenure should be extended to spread out losses over a longer timeframe, easing the burden on distressed businesses.
- Where necessary, partial debt haircut, covering both principal and interest should be considered to facilitate the revival of viable but struggling enterprises.
- Liquidity and pricing support should be provided through tailored refinancing schemes, which may include dedicated refinancing windows or government-backed credit guarantee facilities.
- Capital market reforms should prioritize deregulation by shifting from feasibility-based assessments to disclosure-based standards, aligning more closely with global best practices.
- To stimulate economic growth, a combination of public expenditure, tax reductions or incentives, preferential trade agreements, and expanded market access is needed.
- With the labor force expanding by approximately 2 to 2.5 million individuals annually (about 2.5%), the economy must generate sufficient new employment opportunities to maintain current unemployment levels.

## Seminar on Enhancing Bangladesh's Logistics Sector for Sustainable Economic Growth

Unlocking the full potential of Bangladesh's logistics sector demands a coordinated, strategic action across several key areas. Coordinated policy execution, strategic investment, and institutional collaboration will be vital to transform Bangladesh's logistics landscape into a competitive enabler of national and regional trade. In view of the above, Dhaka Chamber of Commerce & Industry (DCCI) is organizing a Seminar titled "Enhancing Bangladesh's Logistics Sector for Sustainable Economic Growth" on Sunday, 29th June, 2025. The discussion aims to foster dialogue and collaboration among policymakers, private sector leaders, and development partners to develop an efficient, integrated, and sustainable logistics system that aligns with the country's long-term economic development.

Taskeen Ahmed, President of DCCI, delivered the welcome address and subsequently moderated the event. The keynote presentation was delivered by Dr. M. Masrur Reaz, Chairman and CEO, Policy Exchange of Bangladesh. Sheik Moinuddin, Special Assistant to the Hon'ble Chief Adviser, Ministry of Road Transport and Bridges, Government of Bangladesh, graced the event as the Chief Guest. The event was also attended by Special Guests Abul Kasem Khan, Chairperson, Business Initiative Leading Development (BUILD) and Md. Salim Ullah, Chairman, Bangladesh Inland Water Transport Corporation (BIWTC), Government of Bangladesh.

A distinguished panel of discussants contributed their insights following the keynote presentation. The panel included Humayun Kabir, Senior Project Officer (Transport) ADB, Mohammad Naquib Uddin Khan, President, Bangladesh Supply Chain Management Society (BSCMS), Shamim Ul Huq, Country Director, DP World, Bangladesh, Alamgir Morshed, Executive Director & CEO, IDCOL and Md. Habibur Rahman, Additional Secretary, Member (Admin and Planning), Chittagong Port Authority were present as Distinguished Discussants.

### Welcome Address by Taskeen Ahmed, President, DCCI

- Bangladesh's high logistics costs (15-20% of GDP) and 88th ranking in the Logistics Performance Index 2023 necessitate significant improvements to offset LDC graduation effects.
- Key challenges include port congestion, customs delays, and fragmented infrastructure, which keep logistics expenses well above the global average.
- Digital platforms connecting shippers and transporters are crucial for real-time tracking, transparent pricing, efficient scheduling, and reducing delays.
- Seamlessly integrating road, rail, river, and sea transport systems, leveraging infrastructure like the Padma Bridge, is vital for reducing lead times and costs.
- Upgrading major seaports (Chattogram, Mongla) with modern equipment and AI-driven management, and expediting development of Matarbari and Payra, will improve efficiency and reduce transshipment dependency.

- Expanding and integrating digital platforms such as ASYCUDA and the National Single Window will eliminate bureaucratic hurdles, reduce corruption, and accelerate cross-border movement of goods.
- Developing environment-friendly logistics, including EV fleets, solar-powered warehouses, and eco-packaging, is essential for sustainability and global alignment.
- Significant improvements are needed across all transport modes: extensive dredging for waterways, capacity expansion for railways (including cold-chain), upgrades for aviation cargo, and better integration for land ports.
- Building resilient, shock-absorbent logistics systems through coordinated infrastructure development and a mindset shift towards education is urgent to safeguard Bangladesh's trade interests and economic growth.

### Keynote Presentation by Dr. M. Masrur Reaz, Chairman and CEO, Policy Exchange of Bangladesh

- Logistics costs are exceptionally high, consuming 15–20% of Bangladesh's GDP, significantly above the global average of 8–10%. Private logistics costs vary widely across sectors, and trucking rates are high.
- From FY'24 to FY'25, export earnings from manufactured goods rose by 11.45%, contributing to a 10.1% increase in foreign exchange reserves.
- Ports: Severe port congestion (Chattogram Port ranks 334th globally), shallow draft depths limiting larger vessels, manual cargo handling, and limited private sector participation/FDI.
- Road Transport: Infrastructure limitations, insufficient lanes, low truck utilization (35% empty journeys), and very slow average trucking speeds (18 km/h).
- Air Transport: Issues include lack of temperature-controlled reefer points, inadequate scanners, high airport service charges, and double-level VAT/AIT for international air express operators.
- Rail Transport: Suffers from manual cargo handling, lack of specialized refrigerated transport, delayed infrastructure projects, and absence of electric traction.
- Land Ports: Limited IT-based management, inadequate infrastructure (warehouses, rail siding, parking), and container safety/handling issues.
- Warehousing: Insufficient bonded warehouses, particularly for SMEs, partial exporters, and freight forwarders, leading to delays and increased costs. Private ICDs/CFSs also lack robust MIS and modern equipment.
- Implement the National Logistics Policy 2024 fully and timely manner, establish a nodal logistics authority or champion ministry/department, and develop a comprehensive sectoral masterplan or roadmap.
- Promote digital platforms for tracking and scheduling, deploy Warehouse Management Systems (WMS), robotics, and cold chain logistics. Implement modern

traffic management systems (e.g., RFID toll plazas) and invest in green logistics (EV fleets, solar warehouses).

- Trade facilitation can significantly reduce transaction costs, which range from 2% to 24% of shipment value due to border delays and paperwork. (i.e Vietnam)
- Full implementation of the WTO Trade Facilitation Agreement (TFA) could save \$1 trillion annually in global trade costs, with poorest countries benefiting the most.
- Revise outdated regulations (e.g., Freight Forwarding Licensing Rules) and permit LCL shipments and bonded warehouse facilities for SMEs, partial exporters, and freight forwarders.
- Build skilled human resources through strategic labor market planning, attract FDI in logistics infrastructure, and establish performance metrics. Introduce logistics financing schemes, credit guarantees, and vehicle upgrade incentives.
- Recognize that logistics efficiency is a strategic imperative for national growth, requiring visionary planning, targeted investment, and unwavering implementation to ensure inclusive, diversified, and sustainable economic growth.

**Speech by the Special Guest: Abul Kasem Khan, Chairperson, Business Initiative Leading Development (BUILD)**

- Despite its strategic geographic position, progress in Bangladesh's logistics sector remains stagnant and disappointing, posing a serious threat to future economic ambitions.
- To meet national economic goals, Bangladesh must invest 8–10% of its GDP annually—equivalent to approximately USD 20 billion—in infrastructure and logistics, a target the country is currently far from achieving.
- Despite current foreign direct investment (FDI) levels hovering around USD 1.5 billion, there is vast untapped potential to attract significantly more FDI, especially in the infrastructure sector.
- A long-term national vision is essential, including the formulation and implementation of a 50-year sustainable infrastructure master plan with a clear execution roadmap aligned with economic priorities.
- The recently formulated logistics policy must be urgently developed into an actionable framework, supported by institutional capacity-building and proper implementation mechanisms.
- To secure long-term financing, businesses need improved access to capital markets, alongside synchronized efforts to strengthen infrastructure, reform institutions, and foster workforce development.
- Establishing a dedicated Ministry or National Authority for Logistics is critical to coordinate efforts, oversee implementation, and drive reforms across the sector.
- Declare 2026–2035 as the 'Logistics Decade' to position logistics as a national development priority and mobilize cross-sectoral action for transformative impact.

**Speech by the Special Guest: Mr. Md. Salim Ullah, Chairman, Bangladesh Inland Water Transport Corporation (BIWTC), GoB**

- The government has recently formed a committee to reassess the newly formulated logistics policy, signalling an opportunity to align the policy more effectively with national development goals and global best practices.
- In a positive step toward improving inland water transport, BIWTA has initiated the preparation of a comprehensive master plan, which is expected to enhance navigability, optimize cargo movement, and promote sustainable waterway logistics.

**Speech by the Chief Guest: Dr. Sheik Moinuddin, Special Assistant to the Hon'ble Chief Adviser, Ministry of Road Transport and Bridges**

- Bangladesh needs a multidimensional transport ecosystem integrating roads, railways, waterways, air transport, seaports, and the information superhighway to enhance its competitive capacity in global trade after LDC graduation; without this, the economy will face serious challenges.
- A major obstacle to logistics development is the absence of a long-term, large-scale master plan.
- The government is working to establish an integrated transport system suitable for the next 25 to 50 years, but active participation from the private sector is essential.
- Bangladesh often fails to achieve desired outcomes from policies due to insufficient involvement of relevant stakeholders in their formulation.
- It is urgent to act on logistics reform, taking inspiration from Vietnam's success in building seamless logistics through collaboration, which Bangladesh has yet to demonstrate.
- The National Logistics Policy must be effectively implemented along with a master plan that integrates water, road, and rail networks, as coordination is key to achieving efficient logistics.

**Summary Recommendations**

- Develop and implement a comprehensive long-term master plan for the logistics sector spanning 25 to 50 years, guiding sustainable infrastructure investment, policy reforms, and sectoral development.
- Establish a dedicated Ministry or Nodal Authority to oversee, coordinate, and monitor logistics sector development, ensuring effective implementation of policies and fostering accountability.
- Declare the period from 2026 to 2035 as the 'Logistics Decade' to emphasize prioritization of logistics reforms, investment mobilization, and strategic sector growth.
- Build a multidimensional, multimodal transport ecosystem that integrates roads, railways, inland waterways, seaports, air transport, and digital infrastructure for seamless cargo movement and enhanced connectivity.

- Construct dedicated freight expressways, including a priority expressway for trucks and lorries between Chattogram Port and Sitakunda, and expand national highways with dedicated cargo lanes, axle-load controls, and congestion mitigation measures.
- Expand and modernize railway freight capacity by developing dedicated freight corridors, upgrading locomotives with electric traction and cold-chain capabilities, and increasing mechanized container handling.
- Prioritize inland waterway transport by increasing dredging activities, expanding ICD capacities such as Pangaon and Dhirasram, and improving intermodal connectivity to utilize cost-effective river transport.
- Upgrade seaports like Chattogram, Mongla, Matarbari, and Payra with modern container scanning, AI-driven traffic management, flexible tariffs, and expanded off-dock automation to boost operational efficiency and reduce reliance on third-country transshipment.
- Review and optimize port site selection focusing on strategic industrial locations such as Narayanganj Road and Adamjee industrial zone to maximize economic benefits.
- Modernize hinterland connectivity with tariff reforms, expanded inland containerization, off-dock facilities, and climate-resilient infrastructure development.
- Improve aviation cargo infrastructure by upgrading scanners (including Explosive Detection Systems), terminals, warehousing, expanding reefer capacity, and lowering handling fees to support high-value air freight.
- Enhance land port infrastructure by better integrating highways and rail lines, simplifying licensing, expanding One-Stop Border Posts, and promoting private investment in Inland Container Depots (ICDs).
- Fully implement the Private ICD and Container Freight Station (CFS) Policy-2021, establish single-window licensing systems, and resolve infrastructure and management challenges affecting private ICDs and CFSs.
- Deploy and integrate digital platforms such as ASYCUDA and the National Single Window to automate customs clearance, reduce delays and corruption, and enable faster, transparent cross-border trade.
- Promote adoption of digital logistics technologies, including Warehouse Management Systems (WMS), robotics, IoT sensors, RFID-enabled inventory tracking, and smart warehouse automation to increase operational efficiency and reduce errors.
- Develop and expand robust cold chain logistics with well-maintained refrigeration equipment, backup power systems, temperature-controlled docks, comprehensive staff training, and strict SOPs to support perishable and pharmaceutical exports.
- Promote environmentally sustainable logistics through electric vehicle fleets, solar-powered warehouses, eco-friendly packaging, circular economy practices, and energy-efficient operations targeting net-zero emissions.
- Address warehousing challenges related to space, compliance, labor, and infrastructure; upgrade facilities with modern handling equipment and sustainability measures to improve productivity.
- Foster multimodal transport integration, ensuring smooth interconnectivity between roads, rail, waterways, and ports to optimize cargo flows and reduce transit times.
- Reduce logistics costs and lead times via policy and operational reforms, tariff rationalization, and streamlined customs and clearance procedures to boost national and international competitiveness.
- Mobilize approximately USD 20 billion annually in logistics and infrastructure investments through diversified financing mechanisms such as bond schemes, credit guarantees, and capital market access for businesses.
- Encourage and facilitate foreign direct investment (FDI) in logistics infrastructure by creating an enabling policy environment with clear regulations and investment incentives.
- Implement long-term logistics development strategies that include credit guarantee programs, vehicle scrappage policies, and incentives to promote private sector investments in multimodal infrastructure.
- Strengthen inter-agency coordination and governance to prevent fragmented implementation, ensuring policy coherence and efficient resource utilization across all logistics-related entities.
- Engage the private sector actively in policy design and execution to ensure realistic, market-responsive logistics solutions that drive sector innovation and growth.
- Build a resilient logistics system capable of absorbing shocks from global disruptions such as geopolitical conflicts and pandemics, ensuring supply chain continuity.
- Diversify export products and markets to reduce vulnerability to global economic fluctuations and support sustainable growth, especially in preparation for the post-LDC graduation period.
- Reform the education system by phasing out unproductive academic subjects in rural colleges and introducing technical, vocational, and skill-based programs aligned with smart manufacturing and global supply chain requirements.
- Develop targeted labor market planning and capacity-building initiatives to cultivate a skilled workforce adept at meeting modern logistics and industrial demands.
- Strengthen logistics governance by institutionalizing a nodal authority, promoting public-private partnerships (PPPs), ensuring robust coordination, monitoring, and leveraging a Single Window system for streamlined processes.
- Enhance border clearance efficiency by deploying full automation, expanding Authorized Economic Operator (AEO) programs, including relevant Other Government Agencies (OGA), relaxing restrictive import rules, and developing One-Stop Border Posts for expedited processing.

## DCCI delegation to Sri Lanka

### Delegation Summary

With a view to expanding economic engagement, exploring new commercial opportunities, and fostering mutual business partnerships, Dhaka Chamber of Commerce & Industry (DCCI) sent a business delegation to Colombo, Sri Lanka for a 4-day visit during 16-19 June, 2025. The 18-member business delegation, led by Mr. Taskeen Ahmed, President, DCCI, aimed to bridge trade and investment synergy between Bangladesh and Sri Lanka and connecting untapped opportunities by promoting business-to-business (B2B) engagements and business-to-government (B2G) dialogues.

During this business trip, the delegation attended a business forums organized by the Ceylon Chamber of Commerce, National Chamber of Exporters of Sri Lanka and the National Chamber of Commerce of Sri Lanka respectively followed by B2B networking sessions. The delegation also had a meeting with the apex trade body, the Federation of Chambers of Commerce and Industry of Sri Lanka. During the tour, the delegation members have got 450 B2B match-making meetings with approximately 235 Sri Lankan companies. Meanwhile, the delegation also met Mr. Sunil Handunneththi, Minister for Industry and Entrepreneurship Development, Sri Lanka, Mr. Arun Hemachandra, MP, Deputy Minister of Foreign Affairs and Foreign Employment, Sri Lanka, Dr. Harshana Suriyapperuma, Deputy Minister of Finance and Planning, Sri Lanka, Mr. Hiran de Alwis, Chairman, Sri Lanka National Arbitration Centre, Mr. Mangala Wijesinghe, Chairman, Sri Lanka Export Development Board; Ms. Renuka Weerakone, Director General, Board of Investment of Sri Lanka; Dr. Asanka Ratnayake, President, Sri Lanka-Bangladesh Business Council (SBBC), Mr. Andre Fernando, President, Sri Lanka Bangladesh Business Corporation Council (SLBCC) and H.E. Mr. Andalib Elias, High Commissioner of Bangladesh to Sri Lanka.

The visit was supported and facilitated by H.E Mr. Dharmapala Weerakkody, High Commission of Sri Lanka in Bangladesh. The High Commission of Sri Lanka in Bangladesh also extended undivided cooperation for organizing DCCI Business Delegation successfully, forging effective partnerships with the Ceylon Chamber of Commerce, National Chamber of Exporters of Sri Lanka, and National Chamber of Commerce Sri Lanka. Following the conclusion of business forum, a Memorandum of Understanding (MoU) was also signed between DCCI and Ceylon Chamber of Commerce to strengthen the economic cooperation between Bangladesh and Sri Lanka.

### Key Issues Highlighted During the Business Forums and Meetings

- Underscored deepening bilateral ties and highlighted significant potentials for enhanced economic cooperation. Both sides highlighted stronger partnership in promising sectors focusing on tourism, logistics, IT, BPO, digital transformation, capital market, apparel, renewable energy, pharmaceuticals, shipbuilding, agro-processing, tea, spices, light engineering, logistics and the blue economy.
- Sri Lanka's pharmaceutical sector heavily relies on imports, with approximately 85% of its demand for finished pharmaceutical products. It offers huge opportunity for Bangladesh to export there.
- Ensuring greater private sector engagement in the policy discussion process focusing on market access and easing regulatory barriers, expediting signing of the proposed Preferential Trade Agreement (PTA) and exploring feasibility for signing a Free Trade Agreement (FTA), and more B2B matchmaking engagement are crucial to enhance trade relation.
- Leveraging cultural and business similarities, along with expanding people-to-people connectivity can serve as a strong foundation for trade and investment growth.
- Moving beyond Preferential Trade Agreements (PTAs) toward a comprehensive Free Trade Agreement (FTA).
- Emphasized significant infrastructure developments in Bangladesh, including Chittagong Port, Matarbari Deep Sea Port, and Third Terminal of Hazrat Shahjalal International Airport, which reflect new opportunities for trade and logistics partnerships. Conversely, Sri Lanka showcased its export strengths in tea, apparel, and spices, as well as emerging sectors like electronics and wellness products.
- Strengthening regional economic connectivity considering shifting global production networks, evolving supply chains, and rising geopolitical uncertainties. In this context, leveraging SAFTA, APTA, and BIMSTEC.
- Recognizing Bangladesh's success in key sectors like RMG, pharmaceuticals, shipbuilding, and digital technology, both sides emphasized the significant potential for collaboration through joint ventures, technology transfers, and mutually beneficial trade partnerships.
- Stressed the significance of enhancing trade facilitation frameworks, improving logistics connectivity, harmonizing standards, and reducing non-tariff barriers to trade. In this context, the collaboration between DCCI and the Ceylon Chamber was highlighted.

- Promoting startups, SMEs, and youth-led enterprises to expand regionally and linking cross-border commercial initiatives.
- Revisiting the Double Taxation Avoidance Agreement (DTAA). This agreement plays a vital role in ensuring that investors and businesses are not subject to taxation in both countries, thereby encouraging cross-border investment
- Sri Lankan companies have made significant investment into Bangladesh's economy. Approximately 80 Sri Lankan companies have invested in Bangladesh across a variety of sectors, with total investments estimated at around USD 438 million.

### Post-visit evaluation survey report

#### Found Counterpart Companies in B2B aligning with Line of Business

Ceylon Chamber:	Yes = 90.9%	No=9.1%
National Chamber of Exporters:	Yes = 63.6%	No=36.4%
National Chamber of Commerce:	Yes = 90.9%	No=9.1%

**Number of B2Bs Held: 450**

#### Effectiveness of B2B Meetings

Very Effective (36%)    Effective (55%)    Ineffective (9%)

#### Secured Any Export Deal Or Order

Yes (9%), Under Discussion (64%) & No (27%)

#### Secured Any Import Deal

Yes (18%), Under Discussion (55%) & No (27%)

### Business Deal

#### Signed any agreements/MoUs or Made Progress towards Executing a Joint Venture

Yes (27%)    Under Discussion (36%)    No (36%)

#### Opinion on the Overall Effectiveness of the Delegation

Very Effective (36%), Effective (64%)

### Key challenges encountered by business when conducting international trade with Sri Lanka:

- Absence of preferential trade agreements (PTA/FTA) leads to customs duties and additional taxes.
- Mandatory product registration requirements by Sri Lanka's Drug Administration act as bottleneck for pharmaceutical sector.
- Exporting pharmaceutical products to Sri Lanka might face higher penalties for errors in the Letter of Credit (LC) compared to other types of goods.
- Strong competition from China, especially in pricing.
- Lack of market branding for Bangladeshi products in Sri Lanka.
- Concentration of Export products (not considering diversifying the range of export offerings including non-conventional products) limit strategic advantage.
- Exchange rate volatility also affects pricing and profitability
- Businesses may lack knowledge about each other's markets and opportunities, particularly when it comes to identifying credible business partners.

## International Trade allowed on Sales contract

**M. S. Siddiqui**

CEO, Bangla Chemical

e-mail: shah@banglachemical.com

Bangladesh import payment were allowed only against Letter of credit except certain exception. In a recent circular ref: FE Circular Letter No. 26 dated 13th July 2025, Bangladesh Bank (BB) allowed import under contract. With this, Bangladesh entered new era of cross border transactions through contracts. A cross-border trade has a major concern of collection of payment against the delivery of goods as per order. The payment may be either against a Letter of credit, prepayment or payment against contract. For importers and exporters, a documentary collection (after shipment) attracts cheaper bank costs than those associated with letter of credit. A collection can be defined as - "The delivery of a draft, promissory note or cheque and/or documents by a bank to a third party (i.e., an importer), on behalf of the exporter, against fulfilment of certain conditions i.e., payment, acceptance or another specified consideration."

The flow of Collection Arrangement involved a chronological activity. Documentary collection arrangement as an international cash on delivery (COD). The buyer pays for goods for delivery. A documentary collection, however, is distinguished from a typical COD transaction. It is in two ways: (1) instead of an individual, shipping company, or postal service collecting the payment, a bank handles the transaction, and (2) instead of cash on delivery for goods it is cash on delivery for a title document (bill of lading) that is then used to claim the goods from the shipping company. Banks act as intermediaries to collect payment from the buyer in exchange for the transfer of documents that enable the holder to take possession of the goods. The procedure is easier than a documentary credit, and the bank charges are lower. For the seller and buyer, a documentary collection falls between a documentary credit and an open account in its desirability.

The buyer may obtain possession of goods and clear them through customs, if the buyer has the shipping documents (original bill of lading, certificate of origin, Invoice etc.). The documents, however, are only released to the buyer after payment has been made ("Documents against Payment") or payment undertaking has been made, the buyer has accepted a bill of exchange issued by the seller and payable at a certain date in the future maturity date. This is "Documents against Acceptance". Documentary Collections facilitate import/export operations. However,

they do not provide the same level of security as Letters of Credit, but, as a result, the costs are lower. The bank, however, does not act as surety of payment but rather only as a collector of funds for documents. Unlike the Letters of Credit, for a Documentary Collection the bank acts as a channel for the documents but does not issue any payment covenants. The bank that has received a documentary collection may debit the buyer's account and make payment only if authorised by the buyer.

For the exporter, it bridges the gap between open accounts and documentary credits by providing a potentially higher level of security than open accounts, through the control of the documents by banks, without the often-onerous terms and conditions of a documentary credit. In Document against Payment (D/P) terms the buyer may refuse to pay, in which case the seller maintains title to the shipment. The seller may decide to negotiate new terms with the buyer, locate another buyer, or have the goods returned, incurring the cost of shipping, insurance, and bank fees. If the goods are perishable, the seller may be in a difficult position to find a new buyer quickly.

In Document against Acceptance (D/A) terms the buyer may refuse to accept the draft, in which case the seller is in the same position as in Document against Payment (D/P) terms where the buyer refuses to pay the draft. In D/A terms the buyer may accept (sign) the draft, take possession of the goods, but then refuse to pay the draft at maturity. In this case the seller has neither payment nor the goods. The seller's options are effectively reduced to trying to enforce the buyer's obligation to pay the draft through banking channels or legal action, both of which involve additional costs. The documentary collection procedure against contract involves the step-by-step exchange of documents giving title to goods for either cash or a contracted promise to pay at a later time. The buyer and seller agree on the terms of sale of goods such as : (a) specifying a documentary collection as the means of payment, (b) naming a collecting/presenting bank (usually the buyer's bank), and (c) listing required documents.

The Principal/Seller performs the following works, (a) ships the goods to the buyer (drawee) and obtains a negotiable transport document (bill of lading) from the shipping firm/agent and (b) prepares and presents (remits) a document package to his bank (the remitting bank). The set of documents consisting of, (i) a collection order specifying the terms and conditions under which the bank is to hand over documents to the buyer and receive payment, (ii) the

negotiable transport document (bill of lading), and (iii) other documents (e.g., insurance document, certificate of origin, inspection certificate, etc.) as required by the buyer.

After this the remitting bank sends the documentation package by mail or by courier to the designated collecting/presenting bank in the buyer's country with instructions to present them to the drawee (buyer) and collect payment. Then presenting (collecting) bank or buyers bank, (a) reviews the documents making certain they are in conformity with the collection order, (b) notifies the buyer (drawee) about the terms and conditions of the collection order, and (c) releases the documents once the payment conditions have been met. Then the buyer (drawee) perform following tasks, (a) makes a cash payment (signing the draft), or if the collection order allows, signs an acceptance (promise to pay at a future date) and (b) receives the documents and takes possession of the shipment.

Collecting bank after that pays the remitting bank either with an immediate payment or, at the maturity date of the accepted bill of exchange. Finally, the remitting bank then pays the seller (principal). The remitting bank may find it necessary or desirable to use an intermediary bank (called a correspondent bank) rather than sending the collection order and documents directly to the collecting bank. For example, the collecting bank may be very small or may not have an established relationship with the remitting bank.

Moreover, Documentary collections have one additional safeguard over transactions conducted on an open-account basis. The existence of the draft itself, which has been duly presented and accepted through a bank in the buyer's country, is acknowledged evidence of debt. However, this may not be of great value to a purchaser who is determined not to pay. Since the banks are under no obligation to authenticate documents, it is possible that the seller will send a short shipment, the incorrect goods, or inferior goods. The only recourse available to the buyer is through direct contact with the seller or legal action.

The documents required under a documentary collection are fundamentally the same as those in a documentary letter of credit transaction. In the original agreement between buyer and seller the buyer specifies documents that make it possible to secure the shipment from the shipping company (bill of lading), secure release from the customs authority (certificates of origin, commercial invoice, etc.), and offers some guarantee of quality and count (inspection certificates).

In order to avoid nonpayment over a dispute, the Exporter may wish to consider asking that documents be released

against the Importer's acceptance of the bill of exchange and a guarantee of payment from the Presenting/Collecting Bank. This is called Avalisation. If payment is refused, the two parties try to resolve the matter between them, whether the concerns are contractual or relating to the goods themselves. We would strongly recommend that anyone who is dealing with documentary collections refers to the Uniform Rules for Collections (URC).

All these activities involve the law and rules of more than one country and are regulated by standard norm and practices set by The International Chamber of Commerce (ICC). ICC rules the Uniform Rules for Collections (1995 revision) Commonly Known as "Uniform Rules for Collections" (URC). It has been set out in Publication No. 522. These rules outlined the procedures to be followed by all parties concerned, including the liabilities and responsibilities of banks and customers involved with collection transactions. ICC endeavour to eliminate difficulties arise by differences in banking phraseology and procedures of the different countries by setting out standard practices that banks can apply. A documentary collection is usually, but need not be, subject to ICC Uniform Rules for Collections, Publication No. 522 (URC 522).

According to ICC Uniform Rules for Collection (1995 Revision) there are certain notes and guidelines which are to be kept in mind at the time transaction. These are, (1) The banks involved in a documentary collection do not guarantee payment or assume any credit risk, as they do in documentary credit transactions. The banks act merely as intermediaries to facilitate payment for shipment. (2) If the shipper/seller sends goods directly to the buyer's address, the shipment will be handed over without the buyer first making payment. The seller, therefore, will usually address the shipment to his agent in the buyer's country or to the collecting bank if it is known to him and prior agreement has been obtained to do so. (3) Goods are transported, stored, and insured at the expense and risk of the seller until payment or acceptance occurs. Generally, banks are under no obligation to protect the goods. Banks are also not responsible if the shipment is seized by customs or confiscated to cover any accrued storage costs.

BB has also directed banks to adhere to international rules and regulations in import-export transactions based on sales contracts. Specifically, when using the documentary collection method in case of transaction against contract. Banks are required to strictly follow the internationally recognised Uniform Rules for Collection (URC). In case of Bangladesh, BB made the URC mandatory.

## Tk 7,90,000cr budget proposed to ensure quality of life

Finance adviser Dr Salehuddin Ahmed on June 2 presented a Tk 7,90,000 crore national budget for the 2026 fiscal year with ensuring quality of life for all and developing a system based on non-discrimination at all levels at its forefront upholding the spirit of 2024 mass uprising. The proposed budget, 12.7 percent of GDP, has a high focus on curbing inflation further, generating more employments, facilitating trade and commerce, attracting more investments and giving respite to poorer section of people through raising safety net coverage and allocations.

“Our core objective will be to ensure quality of life for all and a system based on non-discrimination at all levels in that future Bangladesh. I seek your wholehearted cooperation to achieve this goal. Inshallah, with the sincere efforts of all of us, Bangladesh will be a beacon of inspiration for all who aspire for freedom,” said Dr Ahmed. He also said for now, the government is focusing more on strengthening the foundation of the economy instead of accelerating the pace of growth.

“This strong foundation will serve as the steppingstone to build a resilient and sustainable future of Bangladesh,” he added. The finance adviser presented the budget speech titled “Building an Equitable and Sustainable Economic System” through an unusual recorded televised one since the Jatiya Sangsad is not in place now. In his budget speech, the finance adviser highlighted several key economic indicators and plans across sectors.

He said the foreign exchange reserves rose to \$27.4 billion in April due to encouraging growth in remittance inflows and stable export earnings. The government is also expected to receive approximately



\$3.6 billion in budget support from various development partners by June this year, the adviser said. To reduce reliance on subsidies in the energy sector, a plan has been undertaken to cut the overall cost of power generation by 10 percent. In the energy sector, the Finance Adviser said a plan has been adopted to supply 648 million cubic feet of gas from domestic sources within this year and to extract an additional 1,500 million cubic feet of gas from local wells by 2028.

Regarding the banking sector, he informed that the total amount of defaulted loans in this sector increased from 10.11 percent in June 2023 to 20.20 percent in December 2024, as the government adopted the Loan Lease Classification and provisioning system in line with international standards. In just a few months, the Finance Adviser said the government has almost completed the task of stabilizing the country by overcoming difficult challenges. “However, we still have a long way to go to reach the doorstep of complete success,” he added.

The Finance Adviser said, “We are already on the verge of achieving stability due to a robust inflow of remittance, continuous growth in export earnings, continued production in agriculture and industrial sectors, and coordinated

implementation of befitting monetary and fiscal policies.” He said, however, there are still risks in the way of achieving complete stability and reviving the economy back to its normal state.

The proposed budget for the next fiscal year focused on boosting the tax-GDP ratio, facilitating the local industries, attaining desired revenue collection growth, creating new employments, attracting FDI, creating business friendly environment, minimizing compliance gap, simplifying the accounting system of VAT. Compared to the previous year, the proposed budget is Tk 7000 crore lower than the current fiscal year’s original allocation of Tk 797,000 crore. Compared to the previous year, the overall size of the budget is slightly smaller Tk 7,90,000 crore, down 0.87 percent from the current fiscal year.

Fiscal policy will prioritise tighter coordination with monetary policy while the budget is expected to reflect recommendations from key reform commissions and task force reports. The projected budget deficit would stand at Tk 226,000 crore, down from Tk 256,000 crore in the current fiscal year, representing 3.6 percent of the GDP. To meet the budget deficit, the government will rely on foreign borrowings, bank loans, and savings certificates. To alleviate the financial

strain on lower-income groups, the budget includes an expansion of social safety net programs, increasing both beneficiary numbers and allowance amounts. Key sectors like agriculture, health, education and technology would be prioritized for availing funding **r**

## Advisory council approves Tk 7.90 lakh crore budget for FY26

The interim government's Advisory Council on June 22, 2025 gave its final approval to the Tk 7,90,000 crore national budget for the fiscal year 2025–26 which was placed on June 02, 2025 in a recorded broadcast. The budget for the 2026 fiscal year will come into effect on 1 July. The budget got final clearance at the AC meeting with Chief Adviser Professor Muhammad Yunus in the chair. On June 2, the Finance Adviser presented the budget speech titled "Building an Equitable and Sustainable Economic System" through an unusual recorded televised one since Jatiya Sangsad is not in place now.

This was the country's 54th budget and the first of Professor Dr Muhammad Yunus led interim government. During the final approval, the government increased the allocation by Tk 10,000 crore to Tk 91,297 crore from the proposed amount of Tk 81,297 crore for the social safety net program keeping the overall size of the budget intact.

"The advisory council approved the national budget for the 26 fiscal year with some adjustments to the proposed budget placed earlier this month. Notably, the provision allowing black money legalization through investment in flats and buildings has been scrapped," said Finance Adviser Dr Salehuddin Ahmed at a press conference at the Finance Ministry conference room in the city. He said the budget for

the coming fiscal eyed a 5.5 percent GDP growth while containing the inflation within 6.50 percent. "Out of the Tk 7,90,000 crore budget, the government has allocated Tk 560,000 crore for non-development sector while Tk 2,30,000 crore has been allocated for the Annual Development Program," he added.

The budget deficit stands at Tk 226,000 crore, down from Tk 256,000 crore in the current fiscal year, representing 3.62 percent of the GDP, he added. Among others, Finance Division Secretary Dr Md Khairuzzaman and National Board of Revenue chairman Abdur Rahman Khan also spoke on the occasion. Khairuzzaman said the previously announced special benefits for government officials or employees have been increased to a minimum of Tk 1,500 for employed persons and a minimum of Tk 750 for pensioners.

In his speech, Abdur Rahman Khan said the provision regarding investment in buildings or apartments by paying special tax has been abolished. In the case of publicly traded companies those having at least 10 percent paid-up capital have been transferred through initial public offering or direct listing, he said, the government has imposed 22.5 percent tax on the companies. But, if all types of income are made through bank transfer in the considered income year, the tax rate will be 20 percent, he added.

In the case of all other publicly traded companies, there will be 27.5 percent tax, he said. However, he said, if all types of income are made through bank transfer in the considered income year, the tax rate will be 25 percent. The NBR chief mentioned that the tax rate for private universities, private medical colleges, private dental colleges, private engineering colleges or private colleges engaged in teaching only in information technology has

been reduced to 10 percent instead of 15 percent. He said the existing tax deduction rates for tax collection from property transfer have been reduced to 5 percent, 3 percent and 2 percent respectively instead of 8 percent, 6 percent and 4 percent.

He said advance tax on the import of refined petroleum products has been fixed at 2 percent instead of 7.5 percent and Value Added Tax has been exempted at the production stage of cotton produced through the recycling process from jute. VAT exemption has been provided on the rent of premises and establishments of beauty parlors run by women entrepreneurs, he added. He said VAT exemption has also been provided at the import stage of ball points and advance tax exemption has been provided for the import of heart rings and eye lenses.

In order to introduce a customs system based on invoice value instead of tariff value for the import of all types of petroleum products, Abdur Rahman Khan said the 5 percent import duty fixed for crude petroleum products in the 2025 fiscal year has been reduced to 3 percent and the 10 percent import duty fixed for other cases has been reduced to 6 percent **r**

## Bangladesh economy falters, growth slows, factories shut, jobs lost

Bangladesh's economy is under growing pressure as GDP growth slows, foreign investment declines and unemployment rises, raising concerns among economists and industry insiders that the economy could face long-term instability without urgent reforms. According to the latest World Bank report, GDP growth for the current fiscal year may drop to 3.3 percent, the lowest in two decades. At the same time, the Ministry of Finance reports

that foreign investment fell by over 70 percent in the first six months of the 2024–25 fiscal year. The World Bank's April publication "Bangladesh Development Update" warns that by 2025, an additional 3 million people may fall into poverty, driven by weak investment and growing internal challenges.

Dr Anu Muhammad, a former professor of economics at Jahangirnagar University, said public frustration is rising due to prolonged economic difficulties. "After the fall of the Awami League, many corrupt business groups and money launderers fled. That was a major opportunity to restructure the economy, but it was missed. The same pattern of economic management continues, and it has yielded no positive results," he said. Industrial Police data shows nearly 100 factories in Gazipur, Narayanganj-Narsingdi and Savar-Dhamrai have shut down permanently, leaving more than 60,000 workers unemployed.

Instead of focusing on increasing national capacity, the proposed national budget appears to raise dependence on imports. Ignoring domestic industries and relying on foreign imports will deepen the crisis, the economist observed. Cash flow continues to decline in factories still in operation, coupled with an energy crisis. Shortages in fuel supply relative to demand and limited bank financing are bringing uncertainty to the industrial sector.

Ashraf Ahmed, Director of the Dhaka Chamber of Commerce and Industry, said, "Running factories with imported LNG are becoming extremely difficult. Most factories are suffering due to fuel shortages. When production drops, the economy suffers directly. From 2012 to 2022, private sector credit flow was strong. Now that flow has weakened. Factory owners have no capital, production has stalled, workers are

not getting paid, and the economy is spiralling into disorder." He added, "Although law and order has improved somewhat, other sectors remain unstable. Many banks are now so weak they cannot provide funds to businesses. At the same time, borrowing at high interest rates of around 16 percent makes doing business highly risky."

Industry representatives said gas shortages have halved production in many factories. To address this, the Energy Division is planning to increase LNG imports. Yet, with no new gas fields discovered and growing reliance on imported LNG, the situation is worsening. Bangladesh's failure to explore the potential of 26 offshore blocks in the Bay of Bengal has added to the problem **r**

## Bangladesh's inflation hits a 27-month low at 9.05pc in May

In the month of May, spending on food purchases has increased slightly in urban areas while it has decreased in rural areas. The government has also reported a "drop" in expenditure in non-food sectors in both urban and rural areas. As a result, the country's overall inflation has declined, reaching the lowest level in 27 months. The last time the rate was lower than this was in February 2023, at 8.87 per cent. According

to updated figures released on June 02, 2025 by the Bangladesh Bureau of Statistics, the inflation rate in May fell to 9.05 per cent compared with the same period last year. The rate was 9.89 per cent in May last year. In April this year, it stood at 9.17 per cent.

A 9.05 per cent inflation rate means goods or services that cost Tk 100 in April last year now cost Tk 109.05. The caretaker government also reported a significant fall in overall inflation in February this year, but back then the decline was solely in the food sector. Since February 2023, the rate has been rising and has not dropped below 9 per cent thereafter. In July 2024, a month of mass protests, it peaked at 11.66 per cent.

In January of this year, the inflation rate dipped to a single-digit figure, at 9.94 per cent; it dropped further to 9.32 per cent in February. After a slight increase in March, it decreased again in April, and that trend continued into May. Analysis shows that in April, food inflation was 8.63 per cent, which dropped further to 8.59 per cent in May. In the non-food sector, inflation fell to 9.42 per cent in May, down from 9.61 per cent in April.

According to BBS data, food costs in urban areas in May increased slightly compared with April. The rate stood at 9.29 per cent in May, up from 9.13 per cent in April. On the other hand, food inflation in rural



areas decreased. In May, it was 8.30 per cent, down from 8.40 per cent in April. Inflation in the non-food sector declined in both rural and urban areas. In rural areas, non-food inflation eased from 9.86 per cent in April to 9.75 per cent in May.

In urban areas, it dipped from 9.88 per cent in April to 9.63 per cent in May. The interim government took the reins of the country following the ouster of the Awami League government on Aug 5 last year in the wake of a mass uprising spearheaded by students. Immediately after taking over, Chief Advisor Muhammad Yunus announced measures to tame inflation.

To curb the money supply, interest rates have been raised repeatedly. This has reduced money demand, and for the past five months, government statistics have reflected this downward trend in inflation. However, these efforts have yet to yield significant benefits in the markets for essential goods. In the most recent budget announced on June 02, 2025 the government has set a target to bring inflation down to 6.5 per cent by the end of the next fiscal year **r**

## Bangladesh's trade deficit shrinks to \$18.22b in FY25 10 months

Bangladesh has posted a lower trade deficit of \$18.22 billion for the first 10 months of the current fiscal year, improving slightly on last year's figures. The gap stood at \$18.70 billion during the same period of the 2023–24 fiscal year. As per the updated figures released by Bangladesh Bank, the country exported goods and services worth \$36.57 billion in the July–April window, marking an 8.60 per cent rise from \$33.67 billion during the same stretch last year. Imports rose to \$54.79 billion over the 10-month period, up by 4.60



per cent from \$52.37 billion a year earlier. The current account deficit, which captures a country's routine external transactions, has narrowed sharply, reaching \$1.39 billion by the end of April, down from \$6.02 billion year-on-year. A surplus helps reduce dependence on foreign loans, while a deficit signals external financing pressure.

Despite the fall in foreign investment, the financial account recorded a \$1.96 billion surplus from July–April, compared with \$2.25 billion in the same period last year. The account tracks flow from remittances, foreign loans and grants, direct investments, and portfolio investments. Foreign direct investment dropped by 28.79 per cent year-on-year. The country received \$910 million in the first 10 months of the 2025 fiscal year, down from \$1.27 billion in the same period last year.

Mutual Trust Bank Managing Director Syed Mahbubur Rahman, “Export and remittance flows are picking up positively. That is helping to improve the overall balance of payments. “Much of the remittance boost came around the two Eid festivals,” he added. “What matters now is whether the flow holds steady through June.” In a press conference held in May, Bangladesh Bank chief Ahsan H Mansur also pointed to rising export earnings and remittances as key drivers behind the improving balance of payments. He noted that

the exchange rate has remained stable in recent weeks, supporting a stronger remittance inflow. If the trend continues, Mansur said, the remaining gap in the balance of payments is likely to shrink over time **r**

## Private sector credit growth remains below 8.0pc for sixth straight month

Despite some minor fluctuations, private sector credit growth in Bangladesh has maintained a downward trend since the fall of the Awami League government in the wake of the July Uprising. According to the latest data published by Bangladesh Bank, credit growth in April stood at 7.5 per cent, marking six straight months in which private sector borrowing has remained below 8.0 per cent. In March, credit growth was 7.57 per cent, which had broken an eight-month streak of decline following the political upheaval in July–August last year. In February, the growth rate was 6.82 per cent, and it stood at 7.15 per cent in January. Anwar-Ul-Alam Chowdhury Parvez, president of the Bangladesh Chamber of Industries, noted that the decline in private sector lending was due to several factors, including inadequate gas supply to factories, high inflation and political instability.

He said “As the overall economic situation has yet to improve, businesspeople are less interested in making new investments **r**

## WB cuts India's FY26 growth forecast to 6.3pc

The World Bank has cut its growth forecast for India to 6.3 percent in the current financial year 2025–26 from the 6.7 percent it had projected in January, citing dampened export and investment growth. This 0.4 percent point cut in India's growth forecast is in line with an equivalent reduction in the global growth forecast to 2.3 percent.

The World Bank's new forecast for India included in the June 2025 update of its Global Economic Prospects report released on June 10, 2025 in Washington is lower than the 6.5 percent growth for 2025–26 that the Reserve Bank of India had predicted in its latest monetary policy announcement on June 6.

"India is projected to maintain the fastest growth rate among the world's largest economies, at 6.3 percent in



the 2025–26 fiscal year," the report said. "Nevertheless, the forecast for growth in the 2025–26 fiscal year has been downgraded by 0.4 percentage point relative to January projections, with exports dampened by weaker activity in key trading partners and rising global trade barriers."

"Investment growth is expected to

slow, primarily reflecting a surge in global policy uncertainty," it added. However, the World Bank also predicted that growth is expected to rise again in the next two years (2027 and 2028 fiscal years) to 6.6 percent a year, on average, partly supported by robust services activity that is likely to enable a revival in export growth **r**

## Pakistan inflation may remain in 3-4pc for June

According to the Ministry of Finance's "Monthly Economic Update and Outlook," inflation in Pakistan is projected to remain between 3–4 percent for June 2025. This comes after the year-on-year Consumer Price Index inflation in May 2025 was recorded at 3.5 percent, a significant decline from 11.8 percent in May 2024. The ministry reported that Pakistan's economy continued growth momentum in the 2025 fiscal year, supported by strengthened macroeconomic fundamentals, prudent fiscal management, and improved external sector performance. The real GDP grew by 2.68 percent, while inflation eased. The current account recorded a surplus of \$1.81 billion, and the fiscal deficit narrowed, reaching a primary surplus of 3.2 percent of GDP for July–April 2025 fiscal year.

The large-scale manufacturing sector saw a mixed performance, with a YoY growth of 2.3 percent in April 2025, though it contracted by 3.2 percent on a month-on-month basis. LSM's cumulative performance for the July–April period showed a decline of 1.5 percent, contrasting with a 0.3 percent growth in the previous year. However, the automobile sector saw impressive growth, especially in car (39.2 percent), truck & bus (94.8 percent), and jeep and pick-up (74.7 percent) production. Cement dispatches grew by 2.5 percent, reaching 42.8 million tonnes, with domestic sales slightly down by 1.9 percent, but exports surged by 25.7 percent. The report also noted that the uptick in loans to the private sector reflects rising production activities and stronger investor confidence, while remittances and exports continue to support the surplus in the current

account. The fiscal performance for July–April 2025 fiscal year showed a 44.4 percent increase in net federal receipts, reaching Rs 8,124.2 billion, up from Rs 5,627.5 billion last year. This increase was primarily driven by a 68.1 percent growth in non-tax collections. Similarly, tax collection grew by 25.9 percent during the same period, amounting to Rs 10,233.9 billion. The government's expenditure rose by 18.5 percent, reaching Rs 12,948.3 billion during July–April 2025 fiscal year **r**



## Sri Lanka tourism revenue up 12.1pc in June

Sri Lanka's foreign exchange revenue from tourism rose to \$169.5 million in June, rising 12.1 percent compared to the same month last year, the central bank said, quoting tourism promotion authorities. The revenue in May last year was \$151.1 million.

Sri Lanka's new government has aimed at an ambitious \$5 billion revenue and a 3 million arrival targets this year. The country has received \$1.71 billion earnings from tourism in the first six months of the year with a 10 percent rise compared to \$1.56 billion in the same period last year.

The island nation witnessed \$3.17 billion revenue in 2024, with a 53.2 percent jump compared to \$2.07 billion in the previous year, the data showed. The arrivals also have picked up 15.6 percent in the first six months of 2025 compared to the same period last year with the number of foreign visitors to Sri Lanka rising to 1,168,044 in the period compared to last year's 1,010,249. The arrivals jumped 38.1 percent to 2.05 million in 2024 compared to the previous year.

Sri Lanka missed its ambitious 2.3 million tourist arrival target and \$5 billion revenue goal in 2024. Tourism accounted for nearly 5 percent of Sri Lanka's economy when the sector was at its peak in 2018. Since then, it has been hit by violent Easter Sunday suicide attack in 2019 and Covid-19 pandemic in 2020 followed by an unprecedented economic crisis. The tourism earnings figure is estimated from a survey conducted by the Sri Lanka Tourism Development Authority.

Sri Lanka's imports and the merchandise trade deficit have



gradually picked up as tourism earnings came in and people in the sector spent the wages and other earnings **L**

## WB approves \$257m loan to Nepal

The World Bank has approved a loan totaling \$257 million aimed at enhancing electricity distribution services and improving irrigation services to boost agricultural productivity. The World Bank's Board of Executive Directors approved the loan for two projects for Nepal.

The Electricity Supply Reliability Improvement Project (\$120 million) will strengthen the electricity distribution network and enhance electricity supply to users in Koshi, Bagmati, Karnali, and Sudurpashchim provinces.

The project, led by Nepal Electricity Authority, will focus on constructing new distribution substations, upgrading existing networks, and implementing an automated system for real-time monitoring of distribution networks to enhance operational efficiency, it said.

The Modernization of Rani Jamara Kulariya Irrigation Project – Phase 3 (\$137 million) aims to improve irrigation services and agricultural

productivity by expanding access to year-round irrigation services, increasing farm productivity, and enhancing climate resilience in Kailali district, Sudurpaschim Province. Jointly implemented by Nepal's Department of Water Resources and Irrigation and Department of Agriculture, this project will scale year-round irrigation to an additional 17,500 hectares benefiting 160,000 people.

"An uninterrupted electricity supply and adequate, year-round irrigation services are fundamental inputs for Nepal's sustainable development," said David Sislen, Country Division Director for Maldives, Nepal, and Sri Lanka.

"The projects emphasize improved connectivity and the promotion of clean electricity generated from hydropower, alongside integrated agricultural support services to farmers to help build resilience against climate and disaster risks."

The projects also include capacity-building initiatives for the Nepal Electricity Authority and the Water Users Association to promote innovative solutions and strengthen institutional systems for the effective management and sustainability of infrastructure **r**

## China manufacturing sees stronger momentum

China's manufacturing sector gained momentum this month, with more industries returning to growth and high-tech and consumer goods production remaining robust, official data showed on June 30, 2025. The purchasing managers' index for China's manufacturing sector rose for the second straight month in June to 49.7, the National Bureau of Statistics said in a statement.

The reading was 49.5 in May and 49 in April. Of 21 surveyed industries, 11 logged expansion this month, up from 7 in May. The PMIs for the manufacturing of equipment, high-tech products and consumer goods have stayed in the expansion zone for two consecutive months, standing at 51.4, 50.9, and 50.4, respectively.

A PMI reading above 50 indicates expansion, while a reading below 50 signals contraction. The data also showed that the non-manufacturing PMI came in at 50.5 in June, up 0.2 percentage points from the previous month, and the general PMI climbed from 50.4 to 50.7. Specifically, the construction sector gained momentum, while the service sector continued its upward trend, with postal services, information technology and financial services maintaining relatively high levels of



activity. With all three major indices on the rise, the overall economic climate continued to improve, NBS statistician Zhao Qinghe said.

China has intensified its policy support to bolster the economy amid external uncertainties, effectively driving industrial growth. In May, the value-added output of major industrial enterprises rose by 6.2 percent year on year, underscoring the sector's strong resilience and growth potential. In particular, the national policies promoting industrial equipment upgrades and consumer goods trade-ins have injected vitality into consumer demand and stimulated production, NBS spokesperson Fu Linghui has said. Meanwhile, China's efforts in

industrial transition have also gained traction, with a steady push toward high-end, intelligent and green production.

High-tech manufacturing a key pillar of the industrial transformation saw its value-added output jump 8.6 percent year on year in May. The output of new energy vehicles and solar cells surged by 31.7 percent and 27.8 percent, respectively, continuing their rapid growth trajectory. Despite the positive trend, analysts cautioned that challenges persist as global economic uncertainties and low prices continue to weigh on industrial recovery. Fu emphasized the need to fully implement policies supporting industrial development, expand domestic demand, and cultivate new quality productive forces **r**

## Japan's auto exports to US drop after tariff

Japanese auto exports to the United States fell almost a quarter in May, data showed, as worries over Donald Trump's tariffs continue to grow with no deal yet made between Tokyo and Washington.

Roughly eight percent of jobs are tied to the auto industry in Japan, which is home to the world's top-selling carmaker Toyota as well as Honda, Nissan and other giants.

The country is seeking relief from the 25 percent US vehicle tariffs and other trade levies, but no deal has been reached despite several rounds of talks with Trump and his administration. Japan posted a trade deficit for the second straight month in May, with imports exceeding the value of exports by 637.6 billion yen (\$4.4 billion). To the United States specifically, exports fell around

11 percent, with the export of automobiles down 24.7 percent on-year, finance ministry data showed. "A series of tariffs imposed by the United States, which represents roughly one-fourth of world GDP and roughly 20 percent of Japan's exports, is hitting many Japanese companies' profits," Prime Minister Shigeru Ishiba told reporters in Canada after the G7 summit.

Japan's trade surplus with the United States shrank 4.7 percent on-year in May — the first contraction in the past five months, even as imports from the country dropped 13.5 percent. Japan, a key US ally and its biggest investor, is subject to the same 10 percent baseline tariffs imposed on most nations plus steeper levies on cars, steel and aluminium. Trump also announced an additional 24 percent "reciprocal" tariff on Japan in early April but later paused it along with similar measures on other countries **r**

## Singapore growth forecast cut to 1.7pc on geopolitical tension

Private sector economists lowered their 2025 economic growth projection for Singapore by nearly a percentage point, in a nod to the risks that US tariffs pose to the Republic's export-driven economy. The growth forecast of 1.7 per cent released on June 18 was a drop from the 2.6 per cent figure projected in the March quarterly survey of professional forecasters by the Monetary Authority of Singapore. The downgrade shows increased conviction among economists that Singapore's economy will slow quite sharply from the 4.4 per cent growth clocked in 2024.

The latest forecast is also shy of the higher end of the zero per cent to 2 per

cent range projected by the Ministry of Trade and Industry in April. MTI's growth estimate came days after US President Donald Trump announced an unprecedented "reciprocal tariffs" policy that threatens to impose duties on almost all exports to the world's largest economy. The economists in the MAS survey cited geopolitical and trade tensions as the foremost downside risk to Singapore's outlook, followed by the threat of a global slowdown.

They also flagged tighter financial conditions, which usually refer to higher borrowing costs and financial market volatility. The economists also see Singapore's growth stuck at 1.7 per cent in 2026, suggesting they expect no meaningful economic rebound next year. The survey was sent out to economists on May 22, soon after the US and China struck a preliminary deal on May 12 that led to a drop in tariffs from both sides and a 90-day suspension of levies announced earlier in April.

Hence, on potential upside risks to Singapore's economic outlook, most economists cited milder-than-expected or easing of trade tensions. Respondents also pointed to the possibility of better-than-expected economic growth for Singapore's trading partners including China and the US and a sustained global upturn in demand for electronic goods **r**

## WB revises Malaysia's 2025 GDP growth forecast to 3.9pc

Malaysia's gross domestic product growth forecast for 2025 has been revised to 3.9 per cent, a 0.6 percentage-point downgrade from January 2025's projection, according to the World Bank's Global Economic Prospects report.

The downgrade was attributed to the unpredictable macroeconomic effects of higher trade barriers, which the World Bank said could weigh on growth despite having benefited from fiscal policy support such as social spending programs and public investment. It also stated that modest fiscal consolidation is expected to continue in Malaysia.

Besides Malaysia, other East Asia and Pacific countries also saw notable revisions, with the Philippines and Vietnam each experiencing a 0.8 percentage-point downgrade, with growth forecasts lowered to 5.3 per cent and 5.8 per cent, respectively.

Thailand's projection was cut by 1.1 percentage points to 1.8 per cent, while Myanmar recorded the sharpest downgrade of 4.5 percentage points, bringing its 2025 GDP forecast to -2.5 per cent, said the report.

Global growth is projected to decline to 2.3 per cent in 2025, with a slowdown in most economies compared to last year. This rate of growth will be the slowest since 2008, excluding periods of global recession.

According to the report, Malaysia, which is among the economies with large export-oriented manufacturing sectors, is particularly exposed to a reemergence of trade tensions, higher trade costs, and weaker growth in major economies **r**



## IMF raises Saudi growth forecast to 3.5pc for 2025

The International Monetary Fund has revised up its forecast for Saudi Arabia's economic growth in 2025, raising it to 3.5 percent from the 3 percent projected in April. In its concluding statement following an Article IV consultation, the IMF highlighted the pivotal role of Vision 2030 mega projects in sustaining the Kingdom's economic momentum, noting its continued resilience amid lower oil prices and shifting international challenges. The IMF projects Saudi economic growth will outpace the global average of 2.8 percent in 2025, as well as outstripping most of its Gulf peers.

"Robust domestic demand including from government-led projects will continue to drive growth despite heightened global uncertainty and a weakened commodity price outlook," the IMF stated in its new report. The fund expected this momentum, supported by the scheduled phase-out of OPEC+ production cuts, to push growth even higher to 3.9 percent in 2026 before stabilizing around 3.3 percent in the medium term.

The Saudi Ministry of Finance welcomed the IMF's concluding statement, highlighting its confirmation of "the strong resilience of the Saudi economy in the face of global economic shocks, supported by the expansion of non-oil sector



activities, containment of inflation, and a historically low unemployment rate all aligning with the objectives of Saudi Vision 2030." The ministry noted the IMF's praise for the government's efforts to enhance public finance sustainability and resilience to shocks, as well as its recognition that strong domestic demand continues to support economic growth despite global uncertainty, reflecting the Kingdom's continued implementation of Vision 2030 projects.

Non-oil gross domestic product growth, a key indicator of diversification success, is projected to grow at 3.4 percent in 2025. While slightly lower than the 4.2 percent achieved in 2024, the IMF attributed this sustained performance to "continued implementation of Vision 2030 projects through public and private investment, as well as

strong credit growth, which would help sustain domestic demand and mitigate the impact of lower oil prices." Medium-term non-oil growth is expected to approach 4 percent by 2027 before stabilizing at 3.5 percent by 2030. The IMF also noted positive developments in the labor market and inflation.

The unemployment rate for Saudi nationals fell to a record low of 7 percent in 2024, surpassing the original Vision 2030 target. "Inflation would remain anchored around 2 percent, supported by a credible peg to the US dollar, domestic subsidies, and an elastic supply of expatriate labor," the fund projected. On fiscal policy, the IMF deemed the anticipated higher spending in 2025, leading to a deficit above budget targets, as "appropriate" **r**

## UAE economy up 4pc in 2024 to Dh1.78t on non-oil boost

The UAE's economy grew by 4 percent last year, driven by a strong expansion in its non-oil sector as the country continues to diversify. The country's real gross domestic product reached Dh1.776 trillion (\$484.7 billion), the UAE's Ministry of Economy said in a statement, quoting data from the Federal Competitiveness and Statistics

Center. The non-oil economy grew by 5 percent annually to Dh1.34 trillion, accounting for more than 75 percent of the country's economic activity, while oil-related activities contributed Dh434 billion to the overall economy.

"With each milestone, we are moving closer to achieving the UAE's

target of raising GDP to Dh3 trillion by the next decade, while reinforcing its position as a global hub for the new economy," said Abdullah bin Touq, Minister of Economy. The UAE, the Arab world's second-largest economy, has been focusing heavily on diversifying its economy away from oil by developing sectors such as technology, manufacturing, tourism,



trade and innovation. The country has introduced several reforms including longer-stay residence visas as well as new visa categories to attract more talent. The UAE's economy grew by 3.9 per cent in 2024, the Central Bank reported in April, with the non-oil growth up 4.6 per cent. The banking regulator expects the country's GDP to expand at 4.7 per cent this year, with non-oil growth at 5.1 per cent. The World Bank also upgraded its growth forecast for the UAE to 4.6 per cent this year, up from its 4 per cent projection in January, on expanding non-oil activity and phase-out of the OPEC+ oil production cuts **r**

## Qatar records \$137m budget deficit in Q1

Qatar posted its first budget deficit in more than three years a 500 million Qatari riyal (\$137 million) shortfall in the first quarter of 2025, the Ministry of Finance reported. Ministry figures show the same period last year registered a 2.06-billion-riyal surplus. This comes as Doha undertakes a



cautious fiscal recalibration midway through its Third National Development Strategy, relying on conservative oil-price assumptions, program-based budgeting, and a long-anticipated value-added tax rollout to diversify revenue. In a series of posts on X, the ministry stated: "The State Budget recorded a deficit of QR 0.5 billion in Q1 2025, and the deficit was financed through debt instruments."

It added: "The value of contracts with foreign companies reached QR 1.5 billion in the first quarter of 2025, representing a 50 percent increase compared to the same quarter last year." The budget figures showed that revenue fell 7.5 percent year on year to 49.4 billion riyals, with hydrocarbons supplying 42.5 billion riyals while non-oil receipts held at 6.9 billion riyals. Spending slipped 2.8 percent to 49.9 billion riyals, comprising 6.9 billion riyals for salaries and wages, 18.5 billion riyals in other current costs, and a combined 14.3 billion riyals for major and minor capital projects. Despite the tighter envelope, procurement remained brisk: state entities awarded about 6.4 billion riyals in tenders and auctions, including 1.5 billion riyals to overseas contractors up 50 percent on the same period last year.

The ministry's Sector Business Index showed the busiest spending

concentrations in municipality and environment, health, energy and the General Secretariat of the Council of Ministers. The International Monetary Fund's February 2025 assessment said Qatar's economy was moving past the post-World Cup slowdown. Real gross domestic product is expected to grow about two percent in 2024–25, then average roughly four-and-three-quarters percent once the planned expansion of liquefied natural gas output and the early reforms of the Third National Development Strategy take effect. Inflation should fall to 1 percent this year and settle near 2 percent over the medium term, it added **r**

## Lebanon's economy to benefit from World Bank's \$250m recovery boost

Lebanon's battered infrastructure and strained public services are set for a boost, as the World Bank has approved \$250 million to launch a broader \$1 billion recovery and reconstruction initiative. In a statement on June 25, 2025 the World Bank announced that its board of executive directors had approved the funding a day earlier under the Lebanon Emergency Assistance Project.

The project follows a phased approach to address response, recovery, and reconstruction, focusing on prioritizing and sequencing interventions to achieve maximum economic and social impact in the shortest possible time. According to the statement, the financing will enable immediate interventions to fast-track recovery and return to normalcy. This includes the safe and efficient handling of rubble to maximize recycling and reuse **r**

## US economy shrank more than thought in early 2025

The US economy shrank faster than previously thought during the first three months of 2025, with growth contracting for the first time in three years. The country's gross domestic product fell at an annual rate of 0.5 percent from January through March, the Commerce Department reported on June 26, 2025 in its third and final GDP report for the period. The agency's initial first-quarter GDP report, issued in April, estimated a 0.3 percent decline, which was later revised to a 0.2 percent dip in its second print.

First-quarter growth was weighed down by a surge of imports as US companies and households rushed to buy foreign goods before the Trump administration's tariffs went into effect. Although a surge in imports can appear to lower economic growth because it shows a shift away from domestic consumption, that does not tell the whole story about the US economy, experts say.

A category within the GDP data called "real final sales to private domestic purchasers," which measures the economy's underlying strength, rose at a 1.9 percent annual rate from January through March. While that represents a solid number, it is down from the 2.9 percent pace in the fourth quarter of 2024 and from the




Commerce Department's previous estimate of 2.5 percent January–March growth.

The new data also shows that consumers sharply pared spending earlier this year, with growth at 0.5 percent, down from a robust 4 percent during the last three months of 2024. First-quarter consumer spending fell to its lowest level since the pandemic ended, with Americans particularly cutting back on recreation and dining, Greg Daco, EY-Parthenon chief economist, said in a research note.

"What we are witnessing is an economy temporarily buffered from the tariff shock by smart logistics maneuvers, proactive pricing strategies and some foreign exporter concessions," Daco said.

Federal Reserve Chair Jerome Powell told a House committee that businesses' rush to build their inventories earlier this year ahead of tariffs taking effect has helped delay any inflationary impacts from the import duties. Because tariffs are paid by domestic importers, all or some of the costs are typically passed onto consumers. Stocking up on inventory early in the year has allowed companies to sell those goods without the added costs of tariffs, Powell noted.

"The things that are being sold at retail now, they might have been put into inventory before the tariffs in February or March," the Fed chief said. "We think we should start to see this over the summer, in the June numbers and in the July numbers" 

## Europe cuts interest rates as Trump's tariffs loom

The European Central Bank has cut its key interest rate for the eighth time in just over a year as it warned about continuing pressure on the eurozone from Donald Trump's tariffs. The main rate has been reduced from 2.25 percent to 2 percent by the ECB, which sets rates for the countries that use the euro.

While inflation has eased across the eurozone, the economy has been sluggish even before the US president rolled out his aggressive tariff policy which has prompted threats of retaliatory taxes from the wider European Union. The ECB said that, in the short-term, "uncertainty"

surrounding trade "would weigh on business investment and exports."

"Stronger-than-expected" economic growth of 0.3 percent between January and March may weaken as the year goes on, the central bank said. On June 05, 2025 Trump doubled tariffs on EU steel and



aluminum imported to the US from 25 percent to 50 percent. Trump has paused the taxes on other European goods sold to the US until 9 July as talks to reach a deal continue but a 10 percent tariff remains in place until then. Meanwhile, the EU has drawn up its own list of tariffs on €21b worth of US goods.

However, the ECB expects the economy will gather pace in the medium-term, boosted by European spending on defense and infrastructure. NATO is pushing for members of the military alliance to commit more funding to shore up defense in Europe as Russia continues to wage a war on Ukraine.

Recent figures showed that inflation across the 20-member eurozone had fallen below the ECB's 2 percent target, easing to 1.9 percent in April. Inflation is expected to stay around the target between 2025 and 2027.

ECB president Christine Lagarde said that higher incomes and a "robust" employment market "will allow households to spend more." She said this would help "make the economy more resilient to global shocks."

However, she admitted that a great deal of uncertainty remain over the economy, in large part due to trade policies **r**

## UK economy shrinks by 0.3pc over tax rise, Trump tariff

The UK economy contracted in April by 0.3 percent as businesses cut jobs and cancelled investment plans in response to higher taxes and the uncertainty created by Donald Trump's tariff war. Figures from the Office for National Statistics showed the economy went into reverse after growing by 0.2 percent in March and 0.5 percent in February. The reading, which was the worst monthly drop since October 2023, overshot City economists' expectations of a 0.1 percent contraction.

The slump came as some tax rises came into force, including a change to stamp duty rates in England and Northern Ireland that led to a sharp drop in house sales. The hit to estate agents, conveyancing lawyers and other property industry businesses helped push the services sector down by 0.4 percent.



Liz McKeown, an ONS director of economic statistics, also pointed to the £2 billion drop in exports the largest monthly decrease since records began in January 1997 after the introduction of Trump's "liberation day" tariffs. "After increasing for each of the four preceding months, April saw the largest monthly fall on record in goods exports to the United States with decreases seen across most types of goods," she said.

Manufacturing dropped by 0.6 percent after the car industry cut production, most likely in response to the US 25 percent levy on auto imports. Pharmaceutical production, which grew earlier in the year, also dropped back in April as the threat of tariffs loomed. The construction industry was the only bright spot, rising by 0.9 percent after an increase in house-building starts.

The GDP data is a blow for the chancellor, Rachel Reeves, coming only a day after she laid out plans to grow the economy in a three-year spending review, and will disappoint ministers keen to show they have improved the UK's outlook.

Reeves blamed "uncertainty about tariffs" for much of the contraction, saying on Sky News: "We know that April was a challenging month... one of the things, if you dig into [the] numbers today, is exports weakening and also production weakening because of that uncertainty in the world around tariffs" **r**

## সংযত বাজেটে বড় ঘাটতি

২০২৫-২৬ অর্থবছরের বাজেট ঘোষণা

২০২৫-২৬ অর্থবছরের বাজেটে কিছু কিছু ক্ষেত্রে ব্যতিক্রম থাকলেও আগের বাজেটের ধারায়ই বিভিন্ন দিকনির্দেশনা দেয়া হয়েছে। ব্যক্তি পর্যায়ে করমুক্ত আয়সীমা অপরিবর্তিত রাখা হয়েছে। মূল্যস্ফীতির লাগাম টানতে কিছু কিছু নিত্যপণ্যের দাম কমানোর প্রস্তাবনার পাশাপাশি সরকারের শুল্ক ও কর আহরণ বাড়ানোর উদ্যোগের কারণে বাড়বে বিভিন্ন পণ্যের দাম। গত ০২ জুন, ২০২৫ তারিখে অর্থ উপদেষ্টার বাজেট বক্তৃতা টেলিভিশনে সম্প্রচার করা হয়। ২০২৫-২৬ অর্থবছরের জাতীয় বাজেটের আকার ধরা হয়েছে ৭ লাখ ৯০ হাজার কোটি টাকা, যা চলতি ২০২৪-২৫ অর্থবছরের মূল বাজেটের তুলনায় ৭ হাজার কোটি টাকা কম। এটি বাংলাদেশের ইতিহাসে প্রথমবারের মতো বাজেটের আকার হ্রাস পাওয়ার ঘটনা। বাজেটে ঘাটতি ধরা হয়েছে ২ লাখ ৬৬ হাজার কোটি টাকা, যা মোট বাজেটের ৩.৬ শতাংশ। এটি বর্তমান সরকারের দৃষ্টিতে সংকোচনমূলক বাজেট।

২০২৫-২৬ অর্থবছরের বাজেটকে কিছুটা ব্যতিক্রম আখ্যায়িত করে এ বাজেটে মানুষকে প্রাধান্য দেয়া হয়েছে বলে উল্লেখ করেছেন অর্থ উপদেষ্টা ড. সালেহউদ্দিন আহমেদ। অর্থ উপদেষ্টা বলেন, দেশের ইতিহাসে প্রথমবারের মতো আমরা বিগত বাজেটের চেয়ে ছোট আকারের বাজেট আগামী অর্থবছরের জন্য প্রস্তাব করছি। প্রবৃদ্ধিকেন্দ্রিক ধারণা থেকে সরে এসে আমরা চেষ্টা করেছি সামগ্রিক উন্নয়নের ধারণায় জোর দিতে। তাই প্রথাগত ভৌত অবকাঠামো তৈরির খতিয়ান তুলে ধরার পরিবর্তে আমরা এবারের বাজেটে প্রাধান্য দিয়েছি মানুষকে। তিনি বলেন, এবারের বাজেটে তাই শিক্ষা, স্বাস্থ্য, সুশাসন, নাগরিক সুবিধা, কর্মসংস্থান ইত্যাদি বিষয়ের উপর বিশেষ জোর দেয়া হয়েছে। পাশাপাশি, চতুর্থ শিল্প-বিপ্লব, স্বল্পোন্নত দেশ হতে উত্তরণ এবং জলবায়ু পরিবর্তনের ফলে ক্রমাগত যে সব সুযোগ সৃষ্টি হচ্ছে তার সুবিধা ভোগ এবং যে সব চ্যালেঞ্জ তৈরি হচ্ছে তা মোকাবিলা করে টেকসই উন্নয়ন নিশ্চিত করার দিকেও মনোযোগ দেয়া হয়েছে। অন্তর্ভুক্তিকালীন সরকারের প্রস্তাবিত ২০২৫-২৬ অর্থবছরের বাজেট দেশের অর্থনৈতিক চ্যালেঞ্জ মোকাবিলা এবং স্থিতিশীলতা ও প্রবৃদ্ধি অর্জনের লক্ষ্য নির্ধারণ করেছে। এবারের বাজেটটি বেশ কিছু

গুরুত্বপূর্ণ পরিবর্তন নিয়ে এসেছে, যা পূর্ববর্তী বছরগুলোর বাজেটের তুলনায় ভিন্ন।

বাজেট বক্তৃতায় অর্থ উপদেষ্টা ড. সালেহউদ্দিন আহমেদ বলেছেন, মূল্যস্ফীতি ২০২৪ সালের ডিসেম্বর মাসের ১০.৮৯ শতাংশ থেকে হ্রাস পেয়ে গত এপ্রিল মাসে ৯.১৭ শতাংশে নেমে এসেছে। এ ধারা অব্যাহত থাকলে চলতি জুন মাসেই পয়েন্ট টু পয়েন্ট মূল্যস্ফীতি ৮ শতাংশের কোঠায় নেমে আসবে। মূল্যস্ফীতির সঙ্গে এ লড়াইয়ের ফলে জিডিপি প্রবৃদ্ধির হার অন্যান্য বছরের তুলনায় কিছুটা কম হতে পারে। বাজেট বক্তৃতায় অর্থ উপদেষ্টা বলেন, বিদ্যুতের মূল্য আপাতত না বাড়ানোর সিদ্ধান্ত নেয়া হয়েছে। মূল্যস্ফীতি আগামী মাসে ৮ শতাংশে নামিয়ে আনা হবে। শিক্ষা ও স্বাস্থ্য খাতকে অগ্রাধিকার দেয়া হয়েছে। তিনি বলেন, এবারের বাজেটে মূল্যস্ফীতি নিয়ন্ত্রণ, রাজস্ব আহরণ বৃদ্ধি এবং সামষ্টিক অর্থনৈতিক স্থিতিশীলতা ফিরিয়ে আনাকে সর্বোচ্চ অগ্রাধিকার দেয়া হয়েছে।

উচ্চ মূল্যস্ফীতির এই সময়ে ব্যক্তিশ্রেণির করদাতাদের বার্ষিক করমুক্ত আয়সীমা বাড়েনি। অর্থাৎ আগের মতোই বার্ষিক করমুক্ত আয়সীমা সাড়ে ৩ লাখ টাকা অপরিবর্তিত রেখেছেন। তবে ব্যক্তিশ্রেণির করদাতাদের মধ্যে সর্বোচ্চ পর্যায়ে ৩০ শতাংশ হারে একটি কর স্তর করার প্রস্তাব করা হয়েছে। এ ছাড়া স্তরেও পুনর্বিদ্যায়ন করা হয়েছে। পাশাপাশি ২০২৬-২৭ অর্থবছর থেকে পরের এক অর্থবছর পর্যন্ত করমুক্ত আয়সীমা ২৫ হাজার টাকা বাড়ানোর ঘোষণাও দিয়ে রেখেছেন অর্থ উপদেষ্টা। ২০২৬-২৭ ও ২০২৭-২৮ অর্থবছরে করমুক্ত আয়সীমা হবে ৩ লাখ ৭৫ হাজার টাকা। কর স্তরের পুনর্বিদ্যায়ন করার প্রস্তাব করা হয়েছে। নতুন প্রস্তাব অনুযায়ী, প্রথম সাড়ে তিন লাখ টাকার পরে প্রথম ১ লাখ টাকার জন্য ৫ শতাংশ, পরবর্তী ৪ লাখ টাকার জন্য ১০ শতাংশ, পরবর্তী ৫ লাখ টাকার জন্য ১৫ শতাংশ, পরবর্তী ৫ লাখ টাকার জন্য ২০ শতাংশ ও পরবর্তী ২০ লাখ টাকা আয়ের জন্য ২৫ শতাংশ এবং বাকি অর্থের ওপর ৩০ শতাংশ হারে কর বসবে। প্রস্তাবিত বাজেটে প্লাস্টিকের তৈরি পণ্যের ওপর ভ্যাটের হার দ্বিগুণ করে ১৫ শতাংশ করা হয়েছে। প্লাস্টিকের তৈরি সকল ধরনের

টেবিলওয়্যার, কিচেনওয়্যার, গৃহস্থালি সামগ্রী, হাইজেনিক ও টয়লেট্রিজ সামগ্রীসহ অনুরূপ যে কোনো পণ্যের উৎপাদন পর্যায়ে ভ্যাটের হার ৭.৫ শতাংশ এর পরিবর্তে ১৫ শতাংশ নির্ধারণ করা হয়েছে।

বাংলাদেশের রপ্তানি পণ্যে বাড়তি শুল্ক আরোপের প্রেক্ষাপটে যুক্তরাষ্ট্রের সঙ্গে বাণিজ্য 'সংলাপের প্রস্তুতি ও পর্যায়ক্রমে কমিয়ে আনার' অংশ হিসাবে ৬২৬টি পণ্যে শুল্ক ছাড় দেয়া হচ্ছে। এর মধ্যে ১১০টি পণ্যের আমদানি শুল্ক সম্পূর্ণ প্রত্যাহারের প্রস্তাব করেছেন অর্থ উপদেষ্টা সালেহ উদ্দিন আহমেদ। এ ছাড়া ৬৫টি পণ্যের আমদানি শুল্ক হ্রাস, ৯টি পণ্যের সম্পূর্ণ শুল্ক সম্পূর্ণরূপে প্রত্যাহার এবং ৪৪২টি পণ্যের সম্পূর্ণ শুল্ক হ্রাস করার প্রস্তাব করা হয়েছে। বাজেটে অনলাইনে পণ্য বিক্রয় কমিশনের ওপর ভ্যাটের হার ৫ শতাংশ থেকে বাড়িয়ে ১৫ শতাংশ করার প্রস্তাব করা হয়েছে। এর ফলে অনলাইনে কেনাকাটায় খরচ বাড়বে। গড় মূল্যস্ফীতি ৬.৫ শতাংশের মধ্যে ধরে রাখার লক্ষ্য ঠিক করে নতুন অর্থবছরের বাজেট প্রস্তাব উপস্থাপন করেছেন অর্থ উপদেষ্টা। এই জুন মাসেই পয়েন্ট টু পয়েন্ট মূল্যস্ফীতি ৮ শতাংশের কোঠায় নেমে আসবে মনে করেন উপদেষ্টা। রাজস্ব আদায় ও দেশীয় শিল্প সুরক্ষায় বেশ কিছু পণ্যের ওপর কর, শুল্ক ও ভ্যাট আরোপ করতে যাচ্ছে সরকার।

## ২০২৫-২৬ অর্থবছরের বাজেট অনুমোদন

২০২৫-২৬ অর্থবছরের জন্য ৭ লাখ ৯০ হাজার কোটি টাকার বাজেট চূড়ান্ত অনুমোদন দেয়া হয়, গত ২২ জুন, ২০২৫ তারিখে অনুষ্ঠিত উপদেষ্টা পরিষদের বৈঠকে এ অনুমোদন প্রদান করা হয়। এবারের বাজেটে উল্লেখযোগ্য পরিবর্তনের মধ্যে কালো টাকা সাদা করার সুযোগ প্রত্যাহার করে নেয়া হয়েছে। এছাড়া আয়কর, মূল্য সংযোজন কর ও শুল্কের ক্ষেত্রে কিছু পরিবর্তন এসেছে। অন্যদিকে স্বল্পোন্নত থেকে উন্নয়নশীল দেশে উত্তরণ প্রক্রিয়ার অংশ হিসেবে রফতানিতে প্রণোদনা কমানোর ঘোষণা এসেছে। চূড়ান্ত অনুমোদন পাওয়া এ বাজেটের মাধ্যমে আগামী অর্থবছরে সাড়ে ৫ শতাংশ প্রবৃদ্ধি অর্জনের

লক্ষ্য অন্তর্ভুক্তি সরকারের। এতে পরিচালন ও অন্যান্য খাতে ৫ লাখ ৬০ হাজার কোটি এবং বার্ষিক উন্নয়ন কর্মসূচিতে (এডিপি) ২ লাখ ৩০ হাজার কোটি টাকা বরাদ্দ রাখা হয়েছে। সরকারের রাজস্ব আহরণের লক্ষ্যমাত্রা নির্ধারণ করা হয়েছে ৫ লাখ ৬৪ হাজার কোটি টাকা। বাজেট ঘাটতি ধরা হয়েছে ২ লাখ ২৬ হাজার কোটি টাকা। এ ঘাটতি মেটাতে দেশী উৎস থেকে ১ লাখ ২৫ হাজার কোটি ও বিদেশী উৎস থেকে ১ লাখ ১ হাজার কোটি টাকার ঋণ নেয়ার পরিকল্পনা রয়েছে সরকারের।

বাজেট-উত্তর সংবাদ সম্মেলনে অর্থ এবং বিজ্ঞান ও প্রযুক্তি উপদেষ্টা ড. সালেহউদ্দিন আহমেদ বলেন, ‘আমাদের এখানে আয়করের পরিমাণ কম। এটি জিডিপির ন্যূনতম ৮ শতাংশ হওয়া প্রয়োজন। আমাদের এখানে ১৮ লাখ আয়কর রিটার্নের মধ্যে দুই-তৃতীয়াংশেরই কোনো কর নেই (জিরো ট্যাক্স)। এত-সংখ্যক মানুষের সাড়ে ৩ লাখ টাকার ওপরে আয় নেই এটা বিশ্বাসযোগ্য নয়।’ তিনি বলেন, ‘সব টাকাই কিন্তু কালো টাকা না। অপ্রদর্শিত আয়ও আছে। আমরা কর বাড়িয়ে দিয়ে একটি সুযোগ দিয়েছিলাম, কিন্তু এটি এখন প্রত্যাহার করে নেয়া হয়েছে।

পাবলিকলি ড্রেডেড কোম্পানি যাদের পরিশোধিত মূলধনের ন্যূনতম ১০ শতাংশ শেয়ার প্রাথমিক গণপ্রস্তাব (আইপিও) বা ডিরেক্ট লিস্টিংয়ের মাধ্যমে হস্তান্তর হয়েছে, তাদের ক্ষেত্রে আয়ের সাড়ে ২২ শতাংশ করারোপ করা হয়েছে। তবে বিবেচ্য আয়বর্ষে সব ধরনের আয় ব্যাংক লেনদেনের মাধ্যমে সম্পন্ন করলে এক্ষেত্রে করহার হবে ২০ শতাংশ। অন্য সব পাবলিকলি ড্রেডেড কোম্পানির ক্ষেত্রে সাড়ে ২৭ শতাংশ হারে করারোপ করা হয়েছে। তবে বিবেচ্য আয়বর্ষে সব আয় ব্যাংক লেনদেনের মাধ্যমে সম্পন্ন করলে করহার হবে ২৫ শতাংশ।

মূল্য সংযোজন করের (মূসক) ক্ষেত্রেও চূড়ান্ত অনুমোদিত বাজেটে বেশকিছু পরিবর্তন আনা হয়েছে। এর মধ্যে রিফাইন্ড পেট্রোলিয়াম পণ্য আমদানির ক্ষেত্রে আগাম কর সাড়ে ৭ শতাংশের পরিবর্তে ২ শতাংশ নির্ধারণ করা হয়েছে। রুট থেকে রিসাইক্লিং প্রক্রিয়ায় উৎপাদিত তুলার উৎপাদন পর্যায়ে মূসক অব্যাহতি দেয়া হয়েছে। নারী উদ্যোক্তা কর্তৃক পরিচালিত বিডিটি পার্লারের স্থান ও স্থাপনা ভাড়ার ওপর মূসক অব্যাহতি দেয়া হয়েছে। বল পয়েন্ট কলমের আমদানি পর্যায়ে মূসক অব্যাহতি দেয়া হয়েছে। হার্টের রিং ও চোখের

লেস আমদানির ক্ষেত্রে আগাম কর অব্যাহতি দেয়া হয়েছে।

চূড়ান্ত বাজেটে আমদানির ক্ষেত্রে শুষ্ক বেশকিছু পরিবর্তন আনা হয়েছে। এর মধ্যে সব ধরনের পেট্রোলিয়াম পণ্য আমদানিতে ট্যারিফ মূল্যের পরিবর্তে ইনভয়েস মূল্যের ভিত্তিতে শুষ্কায়নব্যবস্থা চালুর জন্য ড্রুড পেট্রোলিয়াম পণ্যের ক্ষেত্রে নির্ধারিত ৫ শতাংশ আমদানি শুষ্ককে কমিয়ে ৩ শতাংশ এবং অন্য ক্ষেত্রে নির্ধারিত ১০ শতাংশ আমদানি শুষ্ককে কমিয়ে ৬ শতাংশ নির্ধারণ করা হয়েছে। সৌরশক্তি উৎপাদনসংশ্লিষ্ট যন্ত্রপাতিতে আরো সহজলভ্য করার উদ্দেশ্যে সোলার ইনভার্টারের আমদানি শুষ্ক ১০ থেকে কমিয়ে ১ শতাংশ করা হয়েছে। হাসপাতাল কর্তৃক চিকিৎসা যন্ত্রপাতি ও উপকরণ রেরাতি সুবিধায় আমদানিসংক্রান্ত প্রজ্ঞাপনে আরো ১০টি আইটেম যুক্ত করা হয়েছে। এর ফলে জনগণের চিকিৎসাসেবা আরো সহজলভ্য হবে বলে মনে করছে সরকার। দেশে মানসম্পন্ন টায়ার উৎপাদনের জন্য টায়ার তৈরির অন্যতম কাঁচামাল টেকনিক্যাল স্পেসিফিকেশন ন্যাচারাল রাবারের আমদানি শুষ্ক ১০ শতাংশ থেকে কমিয়ে ৫ শতাংশ করা হয়েছে।

## খেলাপি ঋণ ৪ লাখ ২০ হাজার ৩৩৫ কোটি

এক বছরে খেলাপি ঋণ বেড়েছে ২ লাখ ৩৮ হাজার কোটি টাকা

দেশের ব্যাংক খাতে চাপিয়ে রাখা খেলাপি ঋণ দৃশ্যমান হতে শুরু করেছে। তাই অস্বাভাবিক হারে বাড়ছে এর পরিমাণ ও হার। কেন্দ্রীয় ব্যাংকের তথ্য বলছে, চলতি বছরের মার্চ শেষে তফসিলভুক্ত ৬১টি ব্যাংকের খেলাপি ঋণ দাঁড়িয়েছে ৪ লাখ ২০ হাজার ৩৩৫ কোটি টাকায়। অর্থাৎ ব্যাংক খাতের বিতরণকৃত ঋণের ২৪ দশমিক ১৩ শতাংশই এখন খেলাপির খাতায়। প্রতি ত্রৈমাসিকে ব্যাংক খাতে খেলাপি ঋণের তথ্য প্রকাশ করে বাংলাদেশ ব্যাংক। গত মার্চ প্রান্তিকের তথ্য সম্প্রতি প্রকাশ করা হয়। এতে দেখা যায়, ২০২৪ সালের মার্চ থেকে চলতি বছরের মার্চের মধ্যে ২ লাখ ৩৮ হাজার ৪০ কোটি টাকার খেলাপি ঋণ বেড়েছে। গত বছরের মার্চের মধ্যে ১১ দশমিক ১১ শতাংশ। এক বছরের ব্যবধানে তা ১৩ শতাংশের বেশি বেড়েছে। খেলাপি ঋণ অস্বাভাবিক হারে বেড়ে যাওয়ার প্রভাবে ব্যাংকগুলোর প্রতিভিশন বা সঞ্চিতি ঘাটতির পরিমাণও বিপজ্জনক অবস্থায় পৌঁছেছে। মার্চ শেষে এর পরিমাণ দাঁড়িয়েছে

১ লাখ ৭০ হাজার ৬৫৫ কোটি টাকায়। অর্থাৎ এ পরিমাণ খেলাপি ঋণের বিপরীতে ব্যাংকগুলো কোনো নিরাপত্তা সঞ্চিতি সংরক্ষণ করতে পারেনি।

খেলাপি ঋণ গত তিন মাসে কেন বেড়েছে, সে বিষয়ে সম্প্রতি একটি ব্যাখ্যাও দিয়েছে বাংলাদেশ ব্যাংক। তাতে বলা হয়, খেলাপি ঋণের মেয়াদ গণনার ক্ষেত্রে কেন্দ্রীয় ব্যাংক এখন আন্তর্জাতিক মানদণ্ড অনুসরণ করেছে। মেয়াদ গণনায় ছাড়ের কারণে এর আগে এক বছর কিস্তি পরিশোধ না করেও অনেকে খেলাপি হওয়া থেকে নিষ্কৃতি পেয়েছেন। কিন্তু এখন তিন মাস বা ৯০ দিন কোনো কিস্তি অনাদায়ী থাকলেই ওই ঋণ শ্রেণীকৃত হিসাবে চিহ্নিত হচ্ছে। গত তিন মাসে পরিদর্শন বিভাগ দেশের বড় কিছু গ্রাহকের ঋণ খেলাপি করে দেয়ার কারণেও এটি বেড়েছে বলে কেন্দ্রীয় ব্যাংক জানিয়েছে। এছাড়া গ্রাহকের চলতি ঋণ নবায়ন না হওয়া, পুনঃতফসিলকৃত ঋণের কিস্তি যথাসময়ে অপরিশোধিত থাকা ও বিদ্যমান বিরূপমানে শ্রেণীকৃত ঋণ হিসাবের বিপরীতে সুদারোপের কারণেও খেলাপি বাড়ছে।

বাংলাদেশ ব্যাংকের তথ্য অনুযায়ী, চলতি বছরের মার্চ শেষে দেশের ব্যাংকগুলোর বিতরণকৃত ঋণের স্থিতি ছিল ১৭ লাখ ৪১ হাজার ৯৯২ কোটি টাকা। ২০২৪ সালের মার্চে এ স্থিতি ১৬ লাখ ৪০ হাজার ৮৫৬ কোটি টাকা ছিল। সে হিসাবে গত এক বছরে ব্যাংকগুলোর বিতরণকৃত ঋণের স্থিতি বেড়েছে মাত্র ১ লাখ ১ হাজার ১৩৬ কোটি টাকা। যদিও এ সময়ে ব্যাংকগুলোর খেলাপি ঋণের পরিমাণই ২ লাখ ৩৮ হাজার ৪০ কোটি টাকা বেড়েছে। গত বছরের মার্চে যে খেলাপি ঋণ ১ লাখ ৮২ হাজার ২৯৫ কোটি টাকা ছিল, সেটি এখন ৪ লাখ ২০ হাজার ৩৩৫ কোটি টাকায় ঠেকেছে। এর হারও ১১ দশমিক ১১ থেকে বেড়ে ঠেকেছে ২৪ দশমিক ১৩ শতাংশে। কেন্দ্রীয় ব্যাংকের তথ্য বলছে, চলতি বছরের মার্চ শেষে দেশের ব্যাংকগুলোর সঞ্চিতি সংরক্ষণের প্রয়োজন ছিল ২ লাখ ৭৫ হাজার ১০৩ কোটি টাকা। কিন্তু ব্যাংকগুলো ওই সময় মাত্র ১ লাখ ৪ হাজার ৪৪৭ কোটি টাকার সঞ্চিতি সংরক্ষণ করতে পেরেছে।

সে হিসাবে মার্চ পর্যন্ত ব্যাংক খাতে সঞ্চিতির ঘাটতি দাঁড়িয়েছে ১ লাখ ৭০ হাজার ৬৫৫ কোটি টাকায়। যদিও গত বছরের মার্চ শেষে সঞ্চিতির এ ঘাটতি মাত্র ২৬ হাজার ৫৮৫ কোটি টাকা ছিল।

## TRADE INFORMATION

June 2025

The following **Trade Inquiries** have been received and collected from different sources abroad. Interested member-firms may like to contact them directly without any obligation on the part of DCCI.

### FAIRS & EXHIBITIONS

#### Indonesia Digital Technology Expo 2025 (IDTEX)

Date: 02 - 04 Sep 2025  
 Venue: Jakarta International Expo, Jakarta, Indonesia  
 Organizer: CNG Trade Events  
 Tel: (+62)21-2933-5568  
 Email: info@cngme.com  
 Website: <https://digitaltechnology.id/>

#### Intertextile Shanghai Apparel Fabrics 2025 (INTERTEXTILE)

Date: 02 - 04 Sep 2025  
 Venue: National Convention & Exhibition Center, Shanghai, China  
 Organizer: Messe Frankfurt (Shanghai) Co. Limited  
 Tel: +86 21 6160 1155  
 Email: info@china.messefrankfurt.com  
 Website: <https://intertextile-shanghai-apparel-fabrics-autumn.hk.messefrankfurt.com/shanghai/en.html>

#### Supply Chain Management Fair 2025

Date: 10 - 12 Sep 2025  
 Venue: KINTEX (Korea International Exhibition Center), Goyang-si, South Korea  
 Organizer: JNC MESSE  
 Tel: +82-2-338-3454  
 Email: scmfair@naver.com  
 Website: <https://scmfair.kr/eng/exhibition/overview.asp>

#### China International (Guangzhou) Fisheries & Seafood Expo 2025

Date: 11 - 13 Sep 2025  
 Venue: Guangzhou Pazhou · China Import and Export Fair Complex, Guangzhou, China  
 Organizer: Guangzhou Boyi Global Exhibition Co.Ltd.  
 Tel: +86 20 66339113  
 Email: info@gzboyi.com.cn  
 Website: <http://www.chinafishex.com/?lang=en>

#### Texworld Apparel Sourcing Paris 2025

Date: 15 - 17 Sep 2025  
 Venue: Paris Le Bourget Exhibition Centre, Paris, France  
 Organizer: Messe Frankfurt France S.A.S.  
 Tel: +33 7 88 48 71 48  
 Email: visitorservice@france.messefrankfurt.com  
 Website: <http://texworld-paris.fr.messefrankfurt.com/paris/en.html>

#### International Stainless & Special Steel Conference 2025

Date: 16 - 18 Sep 2025  
 Venue: Swissotel The Bosphorus Istanbul, Istanbul, Turkey  
 Organizer: SMR Events GmbH  
 Tel: +43 5672 72737  
 Website: <https://www.smr-events.com/event-details/international-stainless-special-steel-conference-2025.html>

#### Horticonnect India Expo 2025

Date: 25 - 27 Sep 2025  
 Venue: BIEC Bengaluru International Exhibition Centre, Bengaluru, India  
 Organizer: Horticonnect Global Private Limited  
 Tel: 919164678631  
 Email: support@horticonnectindia.com  
 Website: <https://horticonnectindia.com/>

#### Malaysia Pharma and Healthcare Expo 2025

Date: 07 - 09 Oct 2025  
 Venue: Putra World Trade Centre, Kuala Lumpur, Malaysia  
 Organizer: Ace Group  
 Contact Person: Mr. Danish Ali Sheikh  
 Tel: +91-8700346876  
 Email: expo@acegroupexpo.com  
 Website: <https://mphcexpo.com/>

#### Azerbaijan Halal Business Forum 2025

Date: 08 - 09 Oct 2025  
 Venue: JW Marriott Absheron Baku, Baku, Azerbaijan  
 Organizer: Caspian Event Organisers  
 Tel: +994 12 404 10 00  
 Email: office@ceo.az  
 Website: <https://azhabforum.az/en/main>

#### Malaysia International Automotive & Parts Expo 2025

Date: 24 - 26 Oct 2025  
 Venue: Malaysia International Exhibition & Convention Centre (MIECC), Seri Kembangan, Malaysia  
 Organizer: Motonation  
 Tel: +60183932118  
 Email: jet@motonation.com.my  
 Website: <https://malaysiaautopartsexpo.com/>

#### Guangzhou International Screen Printing & Industrial Ink-Jet Printing & Digital Intelligent Printing Expo 2025

Date: 10 - 12 Nov 2025  
 Venue: China Import and Export Fair(Canton Fair Complex), Guangzhou, China  
 Organizer: Guangzhou Teyin Exhibition Service Co. , Ltd.  
 Tel: 020-89300178  
 Website: <http://www.zgwyz.com/en/>

**Note:** Information about trade fairs and events may change. To get more information, please contact the organizers.

Share Market (As of June 30, 2025)

OVERVIEW OF GLOBAL MARKETS

Country	Stock Exchange Index				GDP Current Mkt. Price	Inflation	Interest Rate %
	May, 2025	April, 2025	% Change Last Month	% Change Last year Current month	% Change Previous Year	% Change Previous Year	10 Year Govt. Bond
Bangladesh (DSEX)	4637	4917	5.69	14.66	11.00	4.93	12.42
India (S&P BSE SENSEX)	81451	80242	1.51	10.24	6.20	3.20	6.36
Pakistan (KSE 100)	119691	111326	7.51	57.74	4.80	0.30	12.49
Indonesia (Jakarta Comp)	7175	6766	6.04	2.94	4.90	1.90	6.82
Malaysia (KLSE Composite)	1508	1540	2.07	5.53	4.40	1.40	3.65
Thailand (SET)	1149	1197	4.02	14.60	3.10	0.20	1.90
Taiwan (Taiwan Weighted)	21347	20235	5.50	0.82	5.50	2.00	1.55

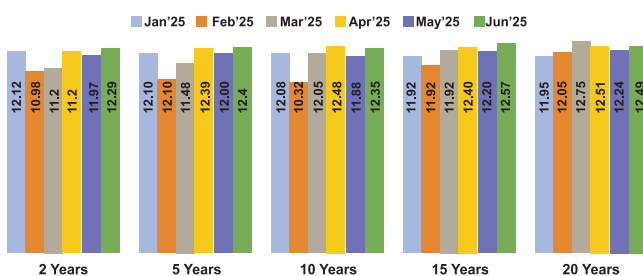
Top 10 Shares by Value as of 10 July, 2025

Trading Code	LTP	High	Low	YCP	CloseP
BRACBANK	58.7	59.3	56.4	56.4	58.7
BEACHHATCH	50.2	51.8	50	50.9	50.2
LHB	48.7	48.9	46.2	47.1	48.7
SEAPEARL	59.9	60.0	58	58	59.9
LOVELLO	99.5	100.9	94.5	94.8	99.5
MAGURAPLEX	88.1	90.7	83.3	83.1	88.1
MIDLANDBNK	26.4	28.3	25.9	28.3	26.4
BSC	94.7	95.4	93.5	94	94.7
AGNISYSL	27.1	27.6	27	27.1	27.1
FINEFOODS	243.4	245	239.2	239.5	243.4

Top 10 Gainers as of 10 July, 2025

Trading Code	CloseP	High	Low	YCP	%Change
RAHIMTEXT	154.2	154.2	150.0	140.2	9.98
DSHGARME	123.6	123.6	111.0	112.4	9.96
GEMINISEA	137.3	137.3	124.0	124.9	9.92
RAHIMAFODD	102.0	102.3	90.0	93.0	9.67
EPGL	18.2	18.2	16.7	16.6	9.63
SHARPIND	19.5	19.5	17.9	17.8	9.55
APEXSPINN	103.8	105.1	96.6	95.6	8.57
STYLECRAFT	68.4	69.1	62.0	63.4	7.88
GQBALLPEN	196.0	199.5	178.0	181.8	7.81
SAMATALETH	59.0	59.5	55.5	55.2	6.88

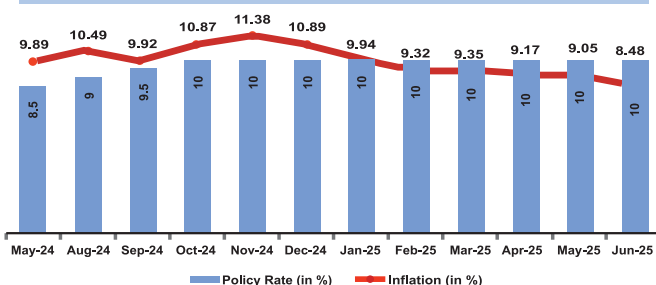
T-BOND YIELDS OVER LAST 6 MONTHS



Market Summary As of July 10, 2025

	This Week	Last Week
Avg. Turnover (BDT mn)	6362.14	4861.47
Avg. Turnover (USD mn)	52.21	39.60
Market Cap (BDT mn)	6767391.01	6660061.19
Market Cap (USD mn)	55539.00	54257
Avg. Volume (mn)	278.92	211.36
Total Turnover (BDT mn)	25448.56	19445.86
Total Turnover (USD mn)	209	158
Total Volume (mn)	1115.68	845.43
Total Howla	768096	622587
Trading Days	4	4

POLICY RATE VS INFLATION OF BANGLADESH



Market Breadth

	Advanced	Declined	Unchanged	Not Traded
Advanced	324	35		
Unchanged	35		19	



*DCCI President Taskeen Ahmed (second from left) seen presenting a memento to President of Federation of Chambers of Commerce and Industry of Sri Lanka (FCCISL) Kalawitigodage Keerthi Sirimewan Gunawardane (second from right) after a business meeting held on June 18 at Federation House in Colombo, Sri Lanka. DCCI Senior Vice President Razeev H Chowdhury (left) and Vice President Md. Salem Sulaiman (right) are seen in the picture.*

*A bilateral meeting between Dhaka Chamber and Sri Lanka National Arbitration Centre (SLNAC) held on June 19 at Taj Samudra, Colombo, Sri Lanka. Chairman of Sri Lanka National Arbitration Centre (SLNAC) Hiran De Alwis (third from right), Senior Vice President Razeev H Chowdhury (second from right), Vice President Md. Salem Sulaiman (right) attended the meeting.*



*High Commissioner of Bangladesh in Sri Lanka Andalib Elias (second from left) seen receiving a memento from Dhaka Chamber President Taskeen Ahmed (second from right) after a networking dinner held on June 16 at the Bangladesh House, Colombo, Sri Lanka. DCCI Senior Vice President Razeev H Chowdhury (right) and Vice President Md. Salem Sulaiman (left) are seen in the picture.*

## B2B Meetings during Sri Lanka visit



# ঢাকা চেম্বার অব কমার্স অ্যান্ড ইন্ডাস্ট্রি

আরজেএসসি রেজিস্ট্রেশনে  
পরামর্শ ও সহায়তা

সিসিআইঅ্যান্ডই রেজিস্ট্রেশনে  
পরামর্শ ও সহায়তা

স্ট্যাভিং কমিটির মাধ্যমে  
সরকারের সাথে  
কাজ করার সুযোগ

নীতি সহায়তামূলক  
প্রস্তাবনা পেশ করার সুযোগ

বিদেশে বাণিজ্য প্রতিনিধি  
দলে অংশগ্রহণের সুযোগ

ভিসা সহায়তা পত্র এবং  
টাইপ সার্টিফিকেট প্রাপ্তি

আন্তর্জাতিক মানসম্পন্ন  
দক্ষতা উন্নয়ন  
প্রশিক্ষণ ও কর্মশালার সুযোগ

দেশি, বিদেশি উদ্যোক্তাদের  
সাথে বিটুবি ম্যাচ-মেকিং  
এর সুযোগ

ঢাকা চেম্বার অব কমার্স অ্যান্ড ইন্ডাস্ট্রি (ডিসিসিআই) প্রায় ৫ হাজার সদস্য বিশিষ্ট দেশের বেসরকারী খাতের অন্যতম বৃহত্তম বাণিজ্য সংগঠন, ১৯৫৮ সালে কোম্পানি আইনের অধীনে এর যাত্রা শুরু করে।  
ডিসিসিআই বেসরকারি খাতের নেতৃত্বদানকারী দেশের অন্যতম বাণিজ্য সংগঠন যা বিগত ছয় দশক ধরে সরকার ও সংশ্লিষ্ট অংশীজনদের সাথে নীতি, বাণিজ্য সংক্রান্ত আইন প্রণয়ন ও সংস্কারে ভূমিকা পালনের মাধ্যমে স্থানীয় শিল্পায়ন, বেসরকারি ও বিদেশি বিনিয়োগ উৎসাহিতকরণ এবং ব্যবসা বান্ধব পরিবেশ তৈরিতে একযোগে কাজ করে আসছে।

ভ্যাট, ট্যাক্স ও সম্পূর্ণ  
শুল্ক বিষয়ক কর্মশালায়  
অংশগ্রহণের সুযোগ

ট্রেড লাইসেন্স নবায়নে  
পরামর্শ ও সহায়তা

ব্যবসায়িক ডকুমেন্ট  
সত্যায়িতকরণ

বিভিন্ন সেমিনার, কনফারেন্সে  
অংশগ্রহণের সুযোগ

বিদেশে অনুষ্ঠিত বাণিজ্য  
মেলায় অংশগ্রহণের সুযোগ

বিভিন্ন ওএসএস পোর্টালে  
ডিসিসিআই'র সেবা প্রাপ্তি

কান্ট্রি অব অরিজিন  
সার্টিফিকেট (সিও)

বাণিজ্য বিষয়ক বিকল্প  
বিবোধ  
নিষ্পত্তিতে সহযোগীতা

## সেবাসমূহ



ঢাকা চেম্বার অব কমার্স অ্যান্ড ইন্ডাস্ট্রি

BANGLADESH  
IS BUILDING  
BANGLADESH

### MOTIJHEEL OFFICE

Dhaka Chamber Building  
65-66 Motijheel C/A, Dhaka-1000  
Tel: +88-02-4712298, 09-666 888 555 (IP)  
Email: info@dhakachamber.com  
Web: www.dhakachamber.com  
Mob: 01886 212 121

### GULSHAN CENTRE

BTI Landmark (Level-11)  
Plot- 16, Block- CWS(A), Gulshan Avenue  
Gulshan-1, Dhaka-1212  
Tel: 02-226 601 967, 02-226 601 968  
09-666 319 654 (IP)  
Email: info@dhakachamber.com  
Mob: 01914 733 559

### MOHAMMADPUR SERVICE ZONE

75C Asad Avenue, Mohammadpur  
Dhaka-1207  
IP Phone : 09-666 319 655  
Email: info@dhakachamber.com  
Web: www.dhakachamber.com  
Mob: 01754 872 252

## Registration Going On...

### Training Courses and Workshops of DBI for the month of August 2025

- 1. Training on 'Managerial Competency Master Class'** August 08, 2025
- 2. Workshop on 'Public Procurement and e-GP Tender Procedure'** August 08, 2025
- 3. Training on 'Effective and Professional Marketing Management'** August 15, 2025
- 4. Training on 'KPI based Performance Appraisal and Reporting Techniques'** August 15, 2025
- 5. Training on 'Guide to Export, Import & Indenting Business'** August 22, 2025
- 6. Workshop on 'Development of Employee Efficiency & Productivity'** August 22, 2025
- 7. Training on 'Advanced Leadership for Breakthrough Results'** August 23, 2025
- 8. Training on 'Professionalism in Business Communication & E-mail Writing'** August 29, 2025
- 9. Workshop on 'Microsoft Excel and PowerPoint for Beginners to Advance'** August 29, 2025
- 10. Workshop on 'Shipping Procedures for Export, Import & Customs Formalities'** August 29, 2025
- 11. Training on 'Inventory Control and Effective Store Management'** August 30, 2025

**Duration of each Training/Workshop: 10:00 AM - 5:30 PM**

**Course fee (each course): Tk. 3,000/- Certificate will be awarded**

**More Details: [www.dcci-dbi.edu.bd](http://www.dcci-dbi.edu.bd)**



**01913-745062**

