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CMSME Branding & Marketing





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Contents

Editorial	01
Chamber News	02
Outcome Report	14
Article	21
National Economy	23
SAARC News	26
Asia-Pacific News	28
Middle East News	30
International News	32
সংবাদ বিচিত্রা	34
Fair & Exhibitions	36
Share Market	37
Pictorial	38

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CMSMEs: branding and marketing


The Cottage, Micro, Small and Medium Enterprise sector stands as one of the strongest yet underleveraged pillars of the economy. Contributing nearly 28 percent to gross domestic product and employing around 11.8 million people, it makes up about 90 percent of the industrial base. Yet, this vibrant segment faces persistent constraints that prevent it from realizing its full potential. Unlike Sri Lanka, Vietnam and Cambodia, where the SME sector contributes close to 50 percent of gross domestic product, Bangladesh grapples with limited access to finance, weak infrastructure, shortage of skilled human resources and slow technology adoption. Recent reciprocal tariff by the United States has added further pressure on small enterprises by increasing costs and reducing competitiveness. Meanwhile, complexities in import–export operations, insufficient policy support, and weak integration into global value chains make it difficult for CMSMEs to scale up. If the challenges remain unresolved, Bangladesh will continue to lose out on opportunities to diversify its export base and achieve inclusive growth.

Branding and marketing have become critical tools for overcoming such structural barriers. Without strong branding, CMSME products often fail to create distinct identities on the global market. Branding communicates quality and authenticity, while marketing connects those products to the right customers at home and abroad. Many CMSME products are unique, reflecting Bangladesh's craft, tradition and culture, but they struggle to gain visibility due to weak packaging, poor labeling, lack of certification and limited digital presence. Expanding online trading and leveraging global platforms can bridge this gap, but entrepreneurs must adopt modern marketing strategies, focus on design and ensure consistent quality. Equally vital is intellectual property protection, which remains weak. A stronger focus on branding and marketing would help CMSMEs to tap new market segments, build consumer trust and enhance competitiveness. This strategic shift is essential for expanding the sector's footprint in both domestic and international markets.

The potential of CMSMEs to boost export revenue is vast but largely untapped. Bangladesh already produces globally admired goods such as handicrafts, leather, jute products, ceramics, agro-based items and lifestyle goods that can appeal to consumers worldwide if promoted strategically. By investing in branding, the products can move from being anonymous commodities

to internationally recognized brands. Platforms like Amazon, eBay, and Alibaba provide opportunities to place products directly in front of buyers, bypassing intermediaries. At the same time, obtaining international certification can open doors to higher-value markets in North America and Europe. Promoting geographical indication products will also give CMSMEs a competitive edge in niche segments. Stronger branding enhances not only market access but also buyer confidence and price premiums. For a country seeking to diversify beyond apparel, a dynamic CMSME sector with branding can become a powerful engine of export-led growth and build resilience in shifting global markets.

For this potential to be realized, support must come in policy and practice. Policymakers should ensure easier access to finance through collateral-free loans while agencies like the Bangladesh Small and Cottage Industries Corporation should expand their support for technology adoption, training and compliance. Upgrading infrastructure, particularly through well-equipped industrial parks, can reduce costs and strengthen competitiveness. A comprehensive CMSME database would help to design targeted policy interventions. On the ground, entrepreneurs need structured training on branding, packaging, product design and marketing. The Export Promotion Bureau and diplomatic missions abroad should play stronger roles in promoting products and identifying new export opportunities. Expanding participation in trade fairs, developing shared innovation labs, improving packaging standards and facilitating certification services will strengthen a global CMSME presence. A coordinated approach combining capacity building, market intelligence and innovation incentives is essential to elevate this sector from a supporting role to a leading force in economic transformation.

The way forward must rest on effective public–private collaboration. The government should accelerate reforms, modernize regulatory processes and ensure consistent support while the private sector invests in skills-building, branding and digital marketing. Partnerships with international platforms and buyers can enhance visibility and open new avenues for growth. Consumers can also play a role by supporting local brands and encouraging domestic innovation. With stronger branding and marketing strategies, CMSMEs can diversify the export basket, increase resilience to external shocks and project a positive national image 

Delays in trade dispute resolution hamper foreign investment

DCCI holds seminar on dispute settlement and contract enforcement

The Dhaka Chamber of Commerce and Industry held a seminar on “Advancing Dispute Settlement and Contract Enforcement for Businesses” in the DCCI auditorium on September 2. Commerce Secretary Mahbubur Rahman attended as the Chief Guest and Ambassador Michael Miller, Head of Delegation of the European Union in Bangladesh, and Additional Secretary to the Commerce Ministry Md Abdur Rahim Khan, also Vice Chairman of the Export Promotion Bureau, attended as Special Guests.

The Dhaka Chamber president Taskeen Ahmed said that as economic activities continued to grow significantly, disputes related to business contracts, investments and intellectual property also increased. Around four million cases remain unresolved in lower and higher courts. He said that prolonged judicial processes were hampering both local and foreign investments. Although the Arbitration Act was passed in 2001, it

has not been implemented effectively. He stressed the need to establish a separate commercial court with the appointment of experienced judges and to reform the legal framework, which would accelerate the pace of trade and investment.

The Commerce Secretary Mahbubur Rahman said that as Bangladesh is one of the most densely populated countries, the number of court cases is increasing every day, making judicial delays intolerable. This situation is hampering both domestic and foreign investments as well as commercial activities. He pointed out that despite the introduction of the arbitration legislation in 2001, a business-friendly environment has not yet been fully ensured. He stressed that if trade-related disputes could be resolved outside traditional courts, it would substantially reduce the pressure on the judiciary and improve the business climate. However, the general public is still

not very familiar with the concept of arbitration. Hence, he stressed the importance of raising awareness and promoting arbitration nationwide. He also said that the process of establishing a commercial court was ongoing and hoped that the draft would be finalized in a month.

Ambassador Michael Miller said that to reform the legal process, the European Union was working closely with the government. He expressed that reforming the legal system would significantly improve the public’s quality of life. He noted that as Bangladesh moves toward graduation from the least developed country status and pursues export diversification, the formation of commercial courts will be crucial to attracting foreign investment. Such courts will facilitate the expansion of both domestic and foreign investments. He hoped that the government would prioritize this issue for the greater interest of the



DCCI President Taskeen Ahmed (third from left) seen speaking at a seminar on “Advancing Dispute Settlement and Contract Enforcement for Businesses” held on September 02. Commerce Secretary Mahbubur Rahman (second from left), Additional Secretary (Export Wing), Ministry of Commerce & Vice Chairman, EPB (Additional Charge) Md. Abdur Rahim Khan (left), Ambassador and Head of Delegation of the European Union in Bangladesh Michael Miller (third from right), Former Presidents DCCI Rizwan Rahman (right) & Barrister Md. Sameer Sattar (second from right) are seen in the picture.

economy. He stated that strengthening arbitration mechanisms would help reduce investment stagnation. He added that European companies were keen to invest in Bangladesh's logistics and shipping sectors.

Additional Secretary to the Commerce Ministry Md Abdur Rahim Khan said that delays in resolving trade disputes not only hindered foreign direct investment but also negatively impacted export expansion. He added that Bangladesh was gradually losing its position in global trade because of this situation. He proposed forming "legal institutions" outside traditional courts to resolve disputes through negotiations within a comparatively shorter time.

Former Dhaka Chamber President Barrister Md Sameer Sattar presented the tone setting paper. He said that contract enforcement was a crucial determinant for both local and foreign investors, but Bangladesh is lagging far behind in this regard. He said that Bangladesh ranked 189th out of 190 countries in contract enforcement, according to the World Bank's earlier Doing Business report.

The position remains largely unchanged, as the World Bank's

Business Ready 2024 report states that Bangladesh scored 44.4 out of 100 in dispute resolution. He highlighted that as of March 2025, nearly 25,000 cases were pending in financial loan courts, reflecting the lengthy legal processes. He urged prioritizing the necessary amendments to the arbitration law.

The Bangladesh Investment Development Authority (BIDA) Director General Md Ariful Haque stressed that enacting laws alone was not sufficient to change the existing system. Institutional reforms are, rather, crucial.

The Bangladesh International Arbitration Center (BIAC) Chief Executive Officer KAM Majedur Rahman said that delays in trade dispute resolution have become a matter of serious concern.

Vikna Rajah, Co-Head of the South Asia Desk at Rajah and Tann, Singapore, highlighted that because of strong legal structures, skilled human resources, strict law enforcement and robust commercial dispute settlement mechanisms, Singapore continues to attract high levels of foreign investment. He

stressed the need for comprehensive legal reforms, the establishment of specialized commercial courts and the revision of the arbitration law in Bangladesh to attract more foreign investment.

Judge Tareque Muajjem Hussain, Special Officer to the Chief Justice of Bangladesh, stressed the need for appointing experienced judges specializing in commercial disputes, along with proper training, to ensure smoother and faster dispute resolution.

In the open-floor discussion, former Dhaka Chamber President Rizwan Rahman said that a lack of inter-ministerial coordination was one of the major barriers to resolving trade disputes. He expressed concern that if this situation did not change, both domestic and foreign investment would remain stagnant. He urged greater reliance on arbitration centers, rather than traditional courts, for resolving commercial disputes.

The Dhaka Chamber's Vice President Md Salem Sulaiman, members of the board of directors and stakeholders attended **r**

DCCI urges policy framework to boost toy industry export

Dhaka Chamber holds focus group discussion on export diversification

Although the global toy market exceeds \$100 billion, Bangladesh's export stands at only \$77 million. For lack of necessary policy support, high tariffs on raw material imports, absence of bonded facilities, inadequate infrastructure and insufficient testing facilities, the potential of this sector remains largely untapped, said the Dhaka Chamber's President Taskeen Ahmed.

He stressed more involvement of the education sector in innovation

and enhanced coordination among government agencies to use the immense potential of this growing sector in his speech at a focus group discussion on "Diversifying the Export Basket: Innovation, Export Potential and Market Expansion of the Toy Manufacturing Industry" that the Dhaka Chamber of Commerce and Industry organized on September 23. Muhammad Mubiniul Kabir, Member of the National Board of Revenue, and Martin Dawson, Deputy Development Director of the

British High Commission in Dhaka, attended as Special Guests.

Taskeen Ahmed said that export diversification was extremely crucial for developing countries such as Bangladesh, but over the years, Bangladesh's exports have been highly dependent on a few products. He said that the global toy export market was worth \$102.8 billion and expected to reach \$150 billion by 2030, whereas Bangladesh's export in this sector was only \$77 million. Lack



DCCI President Taskeen Ahmed (center) seen speaking at a Focus Group Discussion on “Diversifying the Export Basket: Innovation, Export Potential and Market Expansion of the Toy Manufacturing Industry” held on September 23. Member, Customs: Policy & ICT of NBR Muhammad Mubínul Kabir (second from left), Deputy Development Director, British High Commission to Dhaka Martin Dawson (second from right), President of BPGMEA & Managing Director of Jalalabad Polymer Industries Shamim Ahmed (left) and Senior Vice President, DCCI Razeev H Chowdhury (right) are seen in the picture.

of international buyers, insufficient testing facilities, limited access to international markets, dependence on imported raw materials with high tariffs, inadequate infrastructure and the absence of supportive policies are major barriers preventing this sector from realizing its full potential, he observed.

Muhammad Mubínul Kabir said that in order to survive in the post-LDC era, Bangladesh would need to focus on other potential sectors alongside the apparel sector. The National Board of Revenue is working to simplify policies and extend bonded facilities to businesses in other sectors to diversify the export basket.

He said that the revenue department imposes tariffs in accordance with the Tariff Policy 2023 and aligns its strategies with recommendations from donor agencies to enhance efficiency and strengthen overall capacity. He added that there was limited scope for mid-year policy changes, but during the next budget formulation, the government may consider providing necessary policy support to this sector. He remarked

that although the apparel sector has received policy support for 40 years, it is time to rethink its overall capacity. Hence, toy entrepreneurs should focus more on enhancing their skills, innovation and product development rather than solely relying on government incentives.

Martin Dawson said that Bangladeshi toys had immense export potential and the UK government was keen to cooperate in this regard. If policy barriers are addressed, exports to the United Kingdom could multiply significantly, he hoped. He said that the UK government recently simplified rules of origin requirements, which will help Bangladeshi entrepreneurs expand their exports. He noted that the National Board of Revenue had already simplified customs clearance for industrial raw materials and removed certain bottlenecks, contributing to overall export growth in Bangladesh.

The Bangladesh Plastic Goods Manufacturers and Exporters Association President, Shamim Ahmed, also Managing Director of Jalalabad Polymer Industries, in

his keynote paper, said that there are about 5,000 enterprises in the plastic sector in Bangladesh, of which around 250 are engaged in toy manufacturing, employing about 1.5 million people. He added that in the 2023–24 fiscal year, exports from this sector reached \$276 million, while the domestic market is worth nearly Tk 400 billion. In the 2016–17 fiscal year, toy exports were \$15.23 million, which increased to \$77 million in the 2022–23 fiscal year through exports to 88 countries. However, lack of product quality assurance, inadequate infrastructure, absence of research and lagging in innovative design development are major hurdles to growth.

For the overall sectoral development, he stressed cluster development, human resource training for innovation, encouraging joint venture investment, infrastructural development, formulation of toy-specific policies under the existing plastic industry policy and reducing supplementary duties on necessary machinery.

The Redmin Industries Ltd Deputy

General Manager, Md Juhurul Islam Shimul, also head of marketing, said that product innovation and novelty in design were crucial to sustaining the toy manufacturing sector.

The Hashy Tiger Company Ltd General Manager, Musa Bin Tareque, pointed out that high tariffs on imported plastic raw materials increased production costs, leading to higher consumer prices.

Environment Department Deputy Director Dr Abdullah Al Mamun noted that the government exempted industry renewal fees for the green and yellow categories of the plastic sector for five and two years, which will eventually ease business processes. He also stressed involving academia in research and enhancing capacities in energy, water and waste management.

Premiaflex Plastics Limited deputy executive director Md Anisur Rahman emphasized proper implementation of tariffs and policies along with lowering bank interest rates.

Cupcake Exports Ltd Managing Director and Chief Executive Officer Yasir Obaid urged strengthening supply chains, streamlining policies, ensuring intellectual property rights and improving coordination among government agencies.

Golden Son Ltd Managing Director Belal Ahmed said that because of the absence of a specific policy for the plastic-based toy industry, entrepreneurs were deprived of government support, which hampered overall export growth.

Md Mamun-Ur-Rashid Askari, Joint Chief of the International Cooperation

Division of the Bangladesh Trade and Tariff Commission, urged businesses to adopt single-window facilities to simplify import procedures and prioritize intellectual property protection to attract foreign investment.

Department of Patents, Industrial Design and Trademarks Director Dr Ashoke Kumer Roy said that to sustain business in the post-LDC era, companies would need to adapt to the concepts of patents, design and trademarks rather than copying designs from global brands.

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

DCCI holds discussion on digital banking for all

Bangladesh has not been able to fully capitalize on the potential of digital banking because of the absence of supportive policies, lack of user trust, inadequate infrastructure, poor coordination among regulatory

bodies and the high cost of necessary devices, speakers said at a focus group discussion on "Digital Banking for All: Bridging Gap in Financial Inclusion" organized by Dhaka Chamber of Commerce and Industry

on September 25. The ICT Division Secretary Shish Haider Chowdhury attended as the Chief Guest and Bangladesh Bank Executive Director Dr Md Ezazul Islam as Special Guest.



Dhaka Chamber President Taskeen Ahmed (center) seen speaking at a Focus Group Discussion titled "Digital Banking for All: Bridging Gap in Financial Inclusion" held on September 25. Executive Director of Bangladesh Bank Dr. Md. Ezazul Islam (second from left), Additional Deputy Commissioner, Detective Branch, Dhaka Metropolitan Police Md. Elius Ziku (left), Vice Chairman, Shanta Asset Management Ltd. & Former Commissioner, Bangladesh Securities and Exchange Commission Arif Khan, CFA, FCMA (second from right) and Head of Commercial Partnership, Robi Axiata PLC Sanjid Hossain (right) are seen in the picture.

The Dhaka Chamber President Taskeen Ahmed in his welcome speech said that although mobile financial services were introduced in 2011, only 54 percent of the population uses the services. Mobile financial services have enabled users to access a wide range of financial services more easily. However, because of various challenges such as cyber security risks, lack of consumer protection and trust deficit, the sector's potential has not yet been fully realized. He stressed the need for making digital services more affordable, enhancing financial and digital literacy and strengthening coordination among banks, fintech companies and regulatory bodies. Taskeen Ahmed highlighted that trust and security were intrinsically linked with digital financial services and relevant authorities should give top priority to this matter.

Shish Haider Chowdhury, who joined the event virtually, stated that the government, the private sector and academia were working jointly to modernize and expand the scope of digital services. He highlighted that the government had set four priorities integration, accessibility, interoperability, and scalability to digitalize the banking sector. He noted that improper registration processes had exposed the data of 50 million citizens to the dark web, stressing the importance of robust data encryption and enhanced monitoring.

As the required infrastructure, human resources and facilities for digital banking exist, he assured that the government would provide all necessary policy support to implement digital banking for all citizens. He highlighted that the government was making concerted efforts to deliver all services through a one-stop service platform, noting that people in Dhaka were already availing of 10 such services. He said that the government was undertaking initiatives to make a personal data

protection ordinance, expected to be finalized in a month.

Dr Md Ezazul Islam said that Bangladesh made significant progress in financial services such as debit, credit, deposit, insurance and payment services and more citizens should be included in this system. He said that as of August, the total money circulation reached Tk 31.5 trillion, of which Tk 22.7 trillion remains outside the banking channel while banks hold only Tk 2.9 trillion. He also noted that to date, only 27–28 percent of financial transactions have been carried out digitally while more than 70 percent continue to be processed through traditional, non-digital channels.

Sanjid Hossain, Head of Commercial Partnership at Robi Axiata who made the keynote presentation, said that in 2025, the digital banking market in the Asia-Pacific region was valued at \$4,678.47 million and projected to grow to \$11,238.6 million by 2033. He urged stakeholders to use the lack of trust in the conventional banking system as an opportunity for the growth of digital financial services. He observed that Bangladesh's digital banking sector has the potential to reach \$30 billion. He, however, cautioned that unless a comprehensive cyber security ecosystem was established, the sector might face risks. He stressed the need for stronger central bank monitoring and expanding access to smartphones and the internet for users in remote areas.

Md Elius Ziku, Additional Deputy Commissioner of the Detective Branch, said that many customers were victims of fraud through misuse of digital financial systems. He suggested a renewal process for mobile banking accounts after opening and emphasized that financial service providers must focus on ensuring customer security. He said that financial fraud amounting to Tk 10–20 crore occurs daily and

urged vigilance in handling large sums of cash.

Arif Khan, Vice Chair of Shanta Asset Management Ltd and former commissioner of the Bangladesh Securities and Exchange Commission, noted that although Bangladesh already had 65 commercial banks, initiatives are being taken to introduce digital banks. He pointed out that mismanagement in the financial sector has primarily contributed to rising non-performing loans and called for reforms in financial dispute resolution mechanisms.

Kazi Azizur Rahman, Additional Managing Director and Chief Information Officer of City Bank, remarked that around 30–40 percent of the population remains outside the banking system, keeping large sums of cash at home. He observed that a major barrier for financial institutions is the lack of regulatory oversight and necessary policy support. He also pointed out that traditional banks do not yet have a road map for digital banking.

Rezwan Ali, Director of Omega Exim Ltd, said that most import-export activities were still conducted through traditional methods although transitioning such activities to digital systems would facilitate the import-export process. He added that integrating relevant institutions into blockchain-based systems could ensure greater transparency.

Shahee Mirza, Co-Founder and Chief Cyber Operations officer of Beetles Cyber Security Ltd, stressed the need to ensure the security of computers used in agent banking, also urging financial service providers to adapt continuously to changing realities. He proposed the creation of a unified national cyber security framework.

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

Branding, marketing, compliance key to boosting CMSME export

Although the contribution of CMSMEs to the gross domestic product is around 28 percent, the sector in Sri Lanka, Vietnam and Cambodia accounts for about 50 percent. Challenges such as limited access to finance, inadequate infrastructure, shortage of skilled human resources, insufficient policy support, restricted access to local and global markets and a slow adoption of new technologies, however, continue to hinder the full realization of the potential of Cottage, Micro, Small and Medium Enterprises.

The Dhaka Chamber of Commerce and Industry President Taskeen Ahmed said this in his speech at a focus group discussion on “Branding and Marketing Challenges for CMSMEs: Unlocking Export Potentials” organized by Dhaka Chamber on September 29. Industries Secretary Md Obaidur Rahman attended as the Chief Guest while Bangladesh Small and Cottage Industries Corporation Chair Md Saiful Islam and the Export Promotion Bureau’s Vice Chair and

Chief Executive Officer Mohammad Hasan Arif attended as Special Guests.

Taskeen Ahmed in his keynote presentation said that nearly 90 percent of the industrial sector is composed of CMSMEs, employing about 11.8 million people. He noted that because of additional tariffs recently imposed by the United States on Bangladeshi exports, particularly on apparel, production and export costs would increase. He urged entrepreneurs to focus on enhancing innovation and efficiency to reduce costs. He added that complexities in import-export operation, high production costs and limited competitiveness on the global market continued to hinder the progress of CMSME entrepreneurs.

Taskeen Ahmed urged strong support measures, including certification and compliance facilitation, training and incentives to enhance skills in sustainable technology adoption, product quality improvement and branding, government support for

expanding exports to the international market, cluster development, integrated policy support, the development of a CMSME database, attracting foreign investment to expand backward linkage industries and comprehensive support for startup entrepreneurs.

Md Obaidur Rahman said that branding and marketing remain critically important yet challenging for CMSMEs. He observed that the absence of strong national brands on the global market prevented the country from achieving its desired level of exports and required urgent attention. The Secretary remarked that diplomatic missions abroad have yet to play a crucial role in identifying trade opportunities and challenges in international markets. He also said that the SME policy and industrial policy would be revised, incorporating new and emerging business sectors. He stressed the importance of online trading, which is gaining popularity, and suggested allowing trademarks for entrepreneurs engaged in online trading.



DCCI President Taskeen Ahmed (center) seen speaking at a Focus Group Discussion titled “Branding and Marketing Challenges for CMSMEs: Unlocking Export Potential” held on September 29. Secretary, Ministry of Industries, GoB Md. Obaidur Rahman (second from left), Chairman of Bangladesh Small and Cottage Industries Corporation (BSCIC) Md. Saiful Islam (second from right), Vice Chairman & Chief Executive of EPB Mohammad Hasan Arif (left) and DCCI Senior Vice President Razeed H Chowdhury (right) are also seen in the photo.

He emphasized that ensuring product quality alongside effective branding was crucial while protection and enforcement of intellectual property rights remained critical challenges for CMSMEs. He added that the ministry was working on strategies to enhance the export potential of Bangladesh's geographical indication products.

Md Saiful Islam said that despite several institutional constraints, the BSCIC provided support for entrepreneurs through industrial parks, low-cost financial assistance and training programs. He noted that BSCIC was working to exempt holding taxes for industries established within the parks. He stressed the need to expand the presence of Bangladeshi products on international digital platforms such as Amazon, eBay and Alibaba. Highlighting that local product packaging and labeling often lack appeal, he urged entrepreneurs to address this issue. He also said that the number of local enterprises obtaining international certifications remained limited, negatively impacting export opportunities. For CMSME expansion, he said that the BSCIC was developing an integrated database for this sector.

Mohammad Hasan Arif said that to expand the presence of Bangladeshi products on the global market and build a positive national image, the frame of mind of local consumers must change first. He noted that consumer preferences, interests and desires play a vital role in product branding. He emphasized strengthening coordination between

the public and private sectors. He announced that the Export Promotion Bureau would establish an export ecosystem platform and a CMSME help desk, where representatives from relevant government agencies would serve as focal points.

The bureau would also arrange bilateral meetings to facilitate networking between Bangladeshi entrepreneurs participating in international trade fairs and their foreign counterparts. He said that the agency was working to facilitate participation of Bangladeshi entrepreneurs in the forthcoming trade fair in Brazil in 2026. In addition, training programs will be organized with the support of local and international experts to enhance entrepreneurs' skills.

Muhammad Mustafizur Rahman, Additional Director of SME and special programs department of the Bangladesh Bank, emphasized the importance of product logos, products designed in line with consumer demand, promotional campaigns, strengthening collaboration with local and international partners and celebrating success with consumers. He also stated that a circular had been issued by the central bank to provide entrepreneurs with Tk 5,00,000 collateral-free loans. According to Bangladesh Bank data, as of December 2024, 12 percent of total SME loans were granted to entrepreneurs without collateral.


Shamim Ahmed, President of the Bangladesh Plastic Goods

Manufacturers and Exporters' Association, highlighted the need for designing products that consider the tastes, culture and environment of people in specific geographical regions.

Dr Md Razzaqul Islam, Deputy Secretary and Director of the Business Promotion Council, said that to diversify products and foster innovation for international market expansion, the council had plans to establish an innovation laboratory.

Former Dhaka Chamber Director Md Rashedul Karim Munna, Managing Director of Creation Pvt Ltd, underscored the importance of compliance for export to the global market. He stressed the need for ensuring compliance for promising export-oriented products and called for incorporating local SMEs into the government's procurement policy.

Md Shafat Kadir, Founder and Chief Executive Officer of Hat Bakso, said that although US reciprocal tariffs had increased product costs, effective branding and marketing could open up export opportunities. He emphasized that adopting standardized and attractive packaging was crucial for boosting the global competitiveness of Bangladeshi products. He stressed proper branding models and effective marketing strategies for international markets.

The Dhaka Chamber's Senior Vice President Razeev H Chowdhury, Vice President Md Salem Sulaiman, entrepreneurs and stakeholders from relevant sectors also attended 

DCCI urges China support for skills of local entrepreneurs

A bilateral trade discussion between the Dhaka Chamber of Commerce and Industry Taskeen Ahmed and China's Ambassador to Bangladesh H.E. Yao Wen took place at the Chinese embassy in Dhaka on September 8.

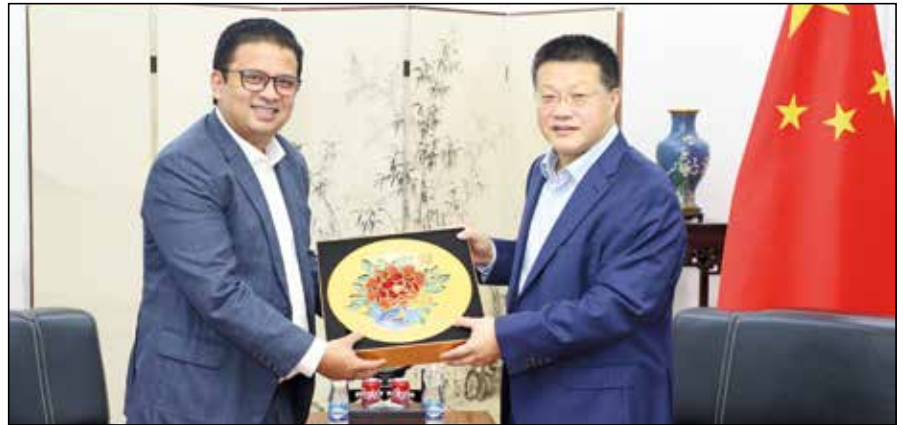
Taskeen Ahmed at the meeting said that trade between Bangladesh and China stood at \$17.35 billion in the 2024 fiscal year, with Bangladesh's imports amounting to \$16.64 billion and exports to \$715.38

million. He said that continued sustainable socio-economic development of Bangladesh and harnessing the opportunities of LDC graduation would largely depend on strengthening bilateral economic

partnership. He said that China is Bangladesh's largest import partner, with multifaceted cooperation in infrastructure, energy and power, education and human resource development.

He called for China's comprehensive cooperation in agriculture and agro-processing, ICT, renewable energy, automobile, light engineering, footwear, logistics, medical equipment and health care, active pharmaceutical ingredients, semiconductors and shipbuilding. He urged China to extend support for developing skills, capacity, and technological advancement of Bangladeshi entrepreneurs to sustain competitiveness in global trade.

H.E. Yao Wen said that since 2024, more than 20 new Chinese companies in the apparel and textile sectors have committed nearly \$800 million investment in Bangladesh, which would help further boost exports. He also noted Chinese entrepreneurs'



Dhaka Chamber President Taskeen Ahmed (left) seen receiving a token of appreciation from the Chinese Ambassador in Bangladesh H.E. Yao Wen (right) after a bilateral trade discussion held on September 08 at the Embassy of China in Bangladesh.

growing interest in investing in the electric vehicle sector in Bangladesh. He, however, pointed out that high tariffs and lack of supportive policies were hindering investments in this sector.

The Ambassador hoped that Bangladesh would address the issue with due importance and urged the Dhaka Chamber to take initiatives in this regard. He mentioned that 85

percent of Bangladesh's total exports come from the apparel sector, which is not sustainable in the long run. He, therefore, stressed the need for diversification of Bangladesh's export basket by prioritizing other potential sectors and enhancing export competitiveness. He encouraged Bangladesh to seek China's technological cooperation in improving its production capacity **r**

Japan envoy hopeful of economic partnership deal

A meeting between the president of the Dhaka Chamber of Commerce and Industry Taskeen Ahmed and Japan's ambassador to Bangladesh

Saida Shinichi took place at the DCCI Gulshan Center on September 16. The Chamber's President Taskeen Ahmed said that Bangladesh has

a longstanding partnership with Japan and Japan's contribution to Bangladesh's economic progress, particularly in infrastructure development, trade and investment, is indisputable. EPB data shows that trade between Bangladesh and Japan reached \$3.12 billion in the 2023–24 fiscal year, with imports amounting to \$1.81 billion and exports \$1.31 billion. Japan is the 12th largest export destination, the 9th largest import source and the 11th largest source of FDI stock for Bangladesh.

Taskeen Ahmed also said that Japanese entrepreneurs had already invested \$507.14 million in sectors such as fertilizer, construction, textiles, power, gas and petroleum although Japan's total global foreign investment is \$184.02 billion. He



DCCI President Taskeen Ahmed (second from left) seen presenting a DCCI Publication to the Ambassador of Japan to Bangladesh H.E. Saida Shinichi (third from left) after a bilateral meeting held on September 16 at DCCI Gulshan Center. DCCI Senior Vice President Razeed H Chowdhury (right) and Vice President Md. Salem Sulaiman (left) are also seen in the picture.

urged Japanese investors to take advantage of various facilities offered to foreign investors in Bangladesh. He spoke of Japanese technical and technological cooperation in automobiles, machinery, electrical equipment, agro-processing, agricultural logistics, jute and footwear, ICT, infrastructure development, logistics management and skilled human resource development. He called on Japan to support Bangladesh's growing SME sector so that it can use its full potential and expand export markets.

Saida Shinichi said that Bangladesh holds enormous potential for business, trade and investment. However, diversification of the industrial structure as well as efficiency and accountability in public service are crucial to harness this potential. He noted that Bangladesh's domestic market was steadily expanding and considering investment facilities, Japanese entrepreneurs are likely to increase investments. He mentioned the ample opportunity for Bangladesh's skilled IT professionals to collaborate with and contribute to

Japan's advanced technology sector for mutual benefits.

The Ambassador also said that the seventh meeting of the Economic Partnership Agreement between the two countries was recently held in Tokyo and both parties expected the agreement to be signed soon. He said that this partnership would open a new window of opportunities for both the economies. The Dhaka Chamber's Senior Vice President Razeev H Chowdhury and Vice President Md Salem Sulaiman attended 


DCCI chief urges e-return use for income tax filing

The Dhaka Chamber's President Taskeen Ahmed urged individuals and businesses to submit income tax and value-added tax through e-return as he inaugurated a workshop on "Personal Income Tax and E-Return" that the Dhaka Chamber organized on September 27.

Taskeen Ahmed said that submitting income tax was the moral responsibility of every citizen and businessman as the government implements infrastructure development, education, health care and social safety net programs

with tax revenues. To strengthen the economic foundation, the role of income tax and VAT is crucial. He noted that Bangladesh's income tax contribution to the gross domestic product was relatively low and stressed the need to increase the tax-to-GDP ratio. Taskeen Ahmed further highlighted that the government introduced the e-return system to eliminate obstacles in tax payment, ensuring greater transparency and accountability. He urged individual taxpayers and businesses to use the e-return system.

The workshop featured three technical sessions on income tax, VAT, and e-return, conducted by Lutful Hadee, Proprietor and Chief Executive Officer of Hadee Lutful & Co., Md Shafiqul Alam, Director of Bizz Solutions Ltd and Snehasish Barua, Partner of Snehasish Mahmud & Co.

More than 70 participants from among the Dhaka Chamber's member firms attended. The Dhaka Chamber's Senior Vice President Razeev H Chowdhury and Vice President Md Salem Sulaiman were present 



Dhaka Chamber President Taskeen Ahmed (center) seen speaking at the workshop titled "Personal Income Tax and E-Return" held on September 27. Proprietor & CEO of Hadee Lutful & Co. Lutful Hadee, FCA, LLM (second from right); Director of Bizz Solutions Ltd. Md. Shafiqul Alam, FCMA, FCS, FCA (right), DCCI Senior Vice President Razeev H Chowdhury (second from left) and Vice President Md. Salem Sulaiman (left) are seen in the photo.

DCCI calls for withdrawal of double taxation

DSE Board of Directors called on DCCI President



DCCI President Taskeen Ahmed (sixth from left) seen presenting a DCCI publication to the Chairman of Dhaka Stock Exchange PLC. Mominul Islam (seventh from left) after a bilateral meeting between DCCI and Dhaka Stock Exchange (DSE) PLC held on September 16. DCCI Senior Vice President Razeev H Chowdhury (fifth from left), Vice President Md. Salem Sulaiman (fourth from left), Independent Director of DSE Maj. Gen. Mohammad Quamruzzaman (retd.) (eighth from left), Director of DSE Md. Shakil Rizvi (tenth from left), DCCI Secretary General (Acting) Dr. AKM Asaduzzaman Patwary (left) among others are also seen in the picture.

The Dhaka Chamber of Commerce and Industry urged both long- and short-term measures to restore investor confidence in the capital market. The chamber also called for the withdrawal of double taxation and necessary reforms. The Chamber President Taskeen Ahmed raised the issue in a discussion with the board of directors of the Dhaka Stock Exchange on September 17.

Taskeen Ahmed said, "Investor confidence in the capital market must be strengthened. For that, both long- and short-term plans are required. One of the key issues is the withdrawal and reform of double taxation, along with diversification of products." He added, "Business involves both profit and loss. The interests of investors must be protected in companies that have raised capital from the market. Bangladesh's market capitalization-to-GDP ratio is still below 20 percent, whereas in many peer economies, it is more than 40–50 percent." He said, "The participation of small and medium enterprises in the capital market must be increased. Out of over 200,000 companies registered with the Office of the Registrar of

Joint Stock Companies and Firms, only 360 are listed. Therefore, more emphasis should be given to listing government and multinational companies."

The Dhaka Stock Exchange Chairman Mominul Islam said, "The capital market has not developed in line with the economy. It is, however, encouraging that the interim government has given significant attention to the capital market. The latest budget has introduced some capital market-friendly measures, including reduction in advance income tax on transactions, lowering corporate tax for merchant banks, and widening the tax gap between listed and non-listed companies."

He added, "The Bangladesh Securities and Exchange Commission has already taken initiatives to resolve the issue of interest on settlement accounts and reduce beneficiary owners' account renewal fees. The regulator is now more proactive about bringing discipline to the market. In the past, regulatory bodies often interfered irrationally. Now investor confidence has started to

return. The digitalization of the initial public offering process is under way and a green channel mechanism is being introduced to bring good companies to the market. Both the Dhaka Stock Exchange and the Dhaka Chamber can work together through memorandums of understanding to strengthen and sustain the capital market."

Other speakers said that the Stock Exchange was vital for economic development. Rising bank interest rates make doing business difficult, but capital market investment can ease this pressure. Around 75 percent of the private sector is SME-based, "so initiatives must be taken to list this sector in the capital market, which has significant potential for investment."

The Dhaka Chamber's Senior Vice President Razeev H Chowdhury, Vice President Md Salem Sulaiman, DSE directors Mohammad Kamruzzaman, Syed Hammadul Karim, Md Shakil Rizvi and DSE Chief Operating Officer and Acting Managing Director Mohammad Asadur Rahman attended **r**

DCCI inks MoC with East West University

Focusing to foster industry-academia collaboration and entrepreneurship development



DCCI President Taskeen Ahmed (fifth from left) seen exchanging the Memorandum of Cooperation (MoC) document with the Vice Chancellor of East West University (EWU) Professor Dr. Shams Rahman (fourth from left) on September 04 at EWU campus. Chairperson, Board of Trustees of EWU and Former Governor of Bangladesh Bank Professor Dr. Mohammed Farashuddin (third from left), DCCI Vice President Md. Salem Sulaiman (fifth from right), DCCI Board of Directors Syed Mammun Quader (third from right), Kamrul Hasan Tuhin (second from right), Minhaj Ahmed (right), DCCI Secretary General (Acting) Dr. AKM Asaduzzaman Patwary (fourth from right) among others were present during the MoC signing ceremony.

A Memorandum of Cooperation (MoC) has been signed between Dhaka Chamber of Commerce & Industry (DCCI) and East West University (EWU) on September 04, 2025 at the EWU Campus. DCCI President Taskeen Ahmed and Vice Chancellor of East West University Professor Dr. Shams Rahman signed the document on behalf of their respective organizations. Meanwhile Chairperson, Board of Trustees of EWU and Former Governor of Bangladesh Bank Professor Dr. Mohammed Farashuddin was also present during the signing ceremony.

According to the cooperation agreement, mutually agreed three-month long professional certificate courses will be offered jointly. These courses will include entrepreneurship and startup development, sustainable business strategy and ESG reporting and project management.

During the occasion, DCCI President Taskeen Ahmed said DCCI has always upheld the spirit of industry-academia collaboration, recognizing its importance in building a skilled workforce and supporting the country's economic transformation. He said Bangladesh is small country with a large pool of population and every year a lot of fresh graduates are entering into the job market.

But it is a harsh reality that we are still lag behind in creating skilled workforce as per the demand of modern industry. He expressed his high hope that the collaboration of DCCI and EWU will play a crucial role in shaping the next generation of professionals, strengthening the private sector and accelerating Bangladesh's journey toward sustainable industrialization and economic growth in the days to come.

Vice Chancellor of the East West University, Professor Dr. Shams Rahman said that with this signed MoC, both East West University and DCCI would be a substantive partner in implementing the agreed courses for encouraging entrepreneurship and startup development. He also said that being one of the leading Universities in the country EWU always try to work in tandem with the private sector for creating skilled workforce to cope up with the growing demand of the time.

Pro-Vice Chancellor, EWU Professor Dr. Ashik Mosaddik, Dean, Professor Dr. Ahmed Wasif Reza, DCCI Vice President Md. Salem Sulaiman, Directors Mammun Quader, Kamrul Hasan Tuhin and Minhaj Ahmed were also present during the signing ceremony **r**

DCCI delegates attended Taiwan Smart Agriweek Expo 2025

An eight-member business delegation of the Dhaka Chamber of Commerce and Industry left Dhaka for Taiwan on September 02 to participate in the Taiwan Smart Agriweek Expo 2025 held in September 3–5. The business delegation, led by Razeev H Chowdhury, senior vice-president of the Dhaka Chamber, aims to explore smart solutions for agriculture, aquaculture, livestock and feed, cold-chain, agro-food and sustainable farming.

The participating companies had opportunities to engage with industry leaders and potential partners to learn about the latest innovations, modern technology and smart agro-processing across the agriculture value chain.

Taiwan Smart Agriweek is centered on five core values: sustainability,

market, advance, resilience and technology. The event highlighted smart solutions to address current agricultural challenges. It showcased innovative, technology-driven equipment and solutions across five key sectors, covering the entire farm-to-table value chain. The expo gathered agricultural industry experts, business leaders and decision-makers from Taiwan, Asia and around the world.

The delegates had several matchmaking business meetings with Taiwanese counterparts and attended conferences on various topics. The event helped the participating companies learn about current global trends in sustainable agriculture, improve export readiness, and adopt innovation and tech-based solutions in their business operations.

The participating members are Razeev H Chowdhury, Senior Vice President of the Dhaka Chamber and Managing Director of Arco Cold Storage Ltd; Rasheed Mymunul Islam, Director of the Dhaka Chamber and Deputy Managing Director of Monno Agro & General Machinery Limited; Saif Uddowlah, Director of the Dhaka Chamber and Managing Director of Petrochem Bangladesh Limited; M Mosharrof Hossain, Director of the Dhaka Chamber and Chief Executive Officer and Proprietor of Advance Office Technology & Services; Abdullah Abu Bakr, Co-Founder and Chief Executive Officer; Tariqul Islam Chowdhury, Founder and Managing Director of Farmers Market Asia; Asif Jasim, Managing Director of Meghna Packaging Ltd; and Tajwar Muhammed Awal, Director of Lal Teer Seed Limited **L**



DCCI Senior Vice President and leader of the delegation Razeev H Chowdhury (fourth from left) seen in a group picture taken at the 11th Edition of Taiwan Smart Agriweek Expo-2025 held during 03-05 September at Taipei, Taiwan. DCCI Directors M Mosharrof Hossain (second from left), Saif Uddowlah (third from left) and Rasheed Mymunul Islam (left) among others are also seen in the picture.

Seminar on Advancing Dispute Settlement and Contract Enforcement for Businesses

Dhaka Chamber of Commerce & Industry (DCCI) organized a seminar on “Advancing Dispute Settlement and Contract Enforcement for Businesses” on 2nd September 2025 at the DCCI Auditorium. The event brought together policymakers, judiciary, legal experts, business leaders, and development partners to discuss the establishment of dedicated commercial courts, to ensure faster and more transparent dispute resolution while strengthening Bangladesh’s investment climate.

Taskeen Ahmed, President of DCCI, delivered the welcome remarks. Afterwards a tone-setting presentation was delivered by Barrister Md. Sameer Sattar, Former President of DCCI which provided the initial framework for the discussion. The panel discussion session featured contributions from Barrister Tanim Hussain Shawon, Partner, Dr. Kamal Hossain and Associates; Judge Tareque Muajjem Hussain, Special Officer to the Chief Justice of Bangladesh (Additional District Judge); Vikna Rajah, Co-Head, South Asia Desk, Rajah and Tann, Singapore; K A M Majedur Rahman, Chief Executive Officer, Bangladesh International Arbitration Centre (BIAC); Sonali Dayaratne, Deputy Resident Representative, UNDP Bangladesh; and Md. Ariful Hoque, Director General (Joint Secretary), Bangladesh Investment Development Authority (BIDA).

Special addresses were made by Md. Abdur Rahim Khan, Additional Secretary (Export Wing), Ministry of Commerce and Vice Chairman, EPB (Additional Charge) and H.E. Michael Miller, Ambassador and Head of Delegation, the European Union in Bangladesh. Mahbubur Rahman, Secretary, Ministry of Commerce, GoB graced the occasion as the Chief Guest.

Welcome Remarks by Taskeen Ahmed, President, DCCI

- There are approximately 4.5 million pending cases in Bangladesh’s lower and higher courts. As of December 2024, 19,291 civil cases were pending in the Appellate Division. 98,619 civil cases were pending in the High Court. 1.64 million civil cases were pending in the lower courts.
- The backlog of cases has doubled in the last 15 years, leaving disputes worth nearly USD 3.5 billion unresolved, which has caused delays, higher costs, and declining investor confidence.
- The Arbitration Act, 2001, provides a framework for alternative dispute resolution, but it has not been fully utilized or integrated into mainstream dispute settlement.

Tone Setting Presentation by Barrister Md. Sameer Sattar, Former President of DCCI

- Enforcement of contractual rights is essential for business and investment, yet Bangladesh performs poorly, ranking 189 out of 190 in the World Bank’s Doing Business index and scoring only 44.4 out of 100 in the Business Ready 2024 report on dispute resolution.
- Enforcing contracts in Bangladesh takes an average of 1,442 days and costs around 66.8% of the claim value, which creates uncertainty and deters both local and foreign investors.
- The judiciary faces a serious backlog, with 4.5 million cases pending across all courts, including 3.8 million in lower courts, 25,000 in Financial Loan Courts, and 1.47 million new cases filed in 2024.
- The Commercial Court Ordinance 2025 introduces specialized judges for commercial disputes and sets strict appeal timelines (four months in the Commercial Appellate Court and two months in the Appellate Division), but its minimum claim threshold of 50 lakh taka may exclude SMEs from access.

Speech by the Special Guest: Md. Abdur Rahim Khan, Additional Secretary (Export Wing), Ministry of Commerce & Vice Chairman, EPB (Additional Charge)

- Delays in resolving trade disputes negatively impact foreign direct investment (FDI) and limit export growth, affecting Bangladesh’s competitiveness in global markets.
- Availability of out-of-court settlement mechanisms can provide faster resolution for commercial conflicts.
- Establishing a separate dispute resolution body, similar to structures in chartered accountancy or audit firms, can handle specialized commercial disputes efficiently.

Speech by the Special Guest: H.E. Michael Miller, Ambassador and Head of Delegation, the European Union in Bangladesh

- The European Union is collaborating with the government on legal reforms aimed at improving governance, transparency, and the overall quality of life for the public.
- Commercial courts play a critical role in attracting foreign investment, particularly as Bangladesh progresses toward graduation from LDC status and seeks to diversify its exports.

Speech by the Chief Guest: **Mahbubur Rahman, Secretary, Ministry of Commerce, GoB**

- Resolving trade disputes outside the traditional court system can help ease pressure on the judiciary while creating a more efficient and business-friendly environment.
- Plans to establish a dedicated Commercial Court are underway, with the draft framework expected to be finalised within a month.
- Implementing such specialized courts could accelerate dispute resolution, boost investor confidence, and support export and investment growth.

Summary Recommendation

- Establish a dedicated Commercial Court with specialised and trained judges to ensure faster, focused resolution of business disputes.

- Ensure the court emphasises efficiency, transparency, realistic claim thresholds (to include SMEs), and time-bound case management.
- Reform and modernise the Arbitration Act 2001, including direct enforcement of arbitral awards in higher courts and recognition of interim relief for foreign-seated arbitrations.
- Promote and integrate alternative dispute resolution (ADR) mechanisms (arbitration, mediation, negotiation) to ease judicial pressure.
- Introduce institutional reforms and strong enforcement to ensure proper implementation, accountability, and reduced delays.
- Adopt best practices from successful global models (Singapore, Dubai, Rwanda) to improve legal structures and attract FDI.
- Engage the private sector and chambers of commerce in shaping reforms to reflect business needs and realities.

Focus Group Discussion on Diversifying the Export Basket: Innovation, Export Potential and Market Expansion of the Toy Manufacturing Industry

Dhaka Chamber of Commerce & Industry (DCCI) organized a Focus Group Discussion (FGD) titled “Diversifying the Export Basket: Innovation, Export Potential and Market Expansion of the Toy Manufacturing Industry” on September 23, 2025 at the DCCI Auditorium. The objective of the FGD was to examine the barriers impeding export growth, assess the untapped potential of the domestic toy industry and propose actionable policy reforms and investment strategies to foster a globally competitive toy manufacturing ecosystem.

Taskeen Ahmed, President DCCI, delivered the welcome remarks and moderated the discussion. The keynote presentation was given by Shamim Ahmed, President, Bangladesh Plastic Goods Manufacturers & Exporters Association (BPGMEA) and Managing Director, Jalalabad Polymer Industries. Martin Dawson, Deputy Development Director, British High Commission in Dhaka and Muhammad Mubinul Kabir, Member (Customs: Policy & ICT) National Board of Revenue (NBR) were also present as Special guests.

The open-floor session featured contributions from leading industry representatives and experts. Among them were Md. Juhurul Islam Shimul, Deputy General Manager, Redmin Industries Ltd.; Musa Bin Tareque, General Manager, Hashy Tiger Company Ltd.; Dr. Abdullah Al Mamun, Deputy Director (Waste and

Chemicals Management), Department of Environment (DoE), GoB; Md. Anisur Rahman, Deputy Executive Director, Premiaflex Plastics Limited (ACIPLC); Yasir Obaid, Managing Director and CEO, Cupcake Exports Limited; Belal Ahmed, Managing Director, Golden Son Ltd.; Dr. Ashoke Kumer Roy, Director (Patents & Industrial Design), Department of Patent, Industrial Design & Trademarks (DPDT), Ministry of Industries, GoB; and Md. Mamun-Ur-Rashid Askari, Joint Chief, International Cooperation Division, Bangladesh Trade and Tariff Commission (BTTC) and members of the DCCI Board of Directors were also present at the event.

Welcome Address by Taskeen Ahmed, President, DCCI

- The global toy market is projected to reach nearly USD 150 billion by 2032, with rising demand for educational, recreational, and innovative toys.
- China currently dominates around 80% of the global toy market, but it is shifting away from low-end production due to rising labor costs, US tariffs, and a focus on high-value products, creating a strategic opportunity for Bangladesh.
- A decade ago, 80% of toys in Bangladesh were import-dependent, but domestic production now meets much of the demand, reducing reliance on imports.

- Global players such as Sonic Bangladesh and Cupcake Exports have already proven that Bangladeshi toys can compete in high-end markets like Europe, the UK, the USA, Japan, and Asia.

Keynote Presentation by Shamim Ahmed, President, BPGMEA & Managing Director, Jalalabad Polymer Industry

- Bangladesh has approximately 250 toy manufacturers within its plastic sector, employing 15 lakh workers.
- Bangladesh exported USD 77 million worth of toys to 88 countries in FY 2022-23, a sharp rise from USD 15.23 million in FY 2016-17.
- Toy exports are growing at nearly 24% annually, and if this trend continues, export of toys could reach USD 466 million by 2030, placing Bangladesh among the top 30 global exporters.
- The domestic toy industry has investments of about Tk. 4,500 crore, with more than 147 factories employing nearly 20,000 workers.
- The advantages of Bangladesh include low labor costs, growing number of manufacturers, strategic geographic location and government incentive.
- Key challenges include lack of quality assurance, limited design innovation and insufficient research, the absence of accredited testing facilities, high import duties on raw materials and packaging, limited R&D capacity, infrastructure bottlenecks, and difficulties in meeting international compliance standards.
- Formulating a dedicated toy industry policy under the broader plastic sector framework will provide long-term direction and support.
- Building an international brand identity for “Made in Bangladesh” toys, with emphasis on eco-friendly and safe products will expand global market access.

Speech by the Special Guest: Martin Dawson, Deputy Development Director, British High Commission to Dhaka

- There is significant potential for exporting toys produced in Bangladesh, and the British government has shown considerable interest in supporting this sector.
- If existing policies are revised and barriers removed, export of toy products to the UK could increase substantially.
- Measures such as the simplification of “Rules of Origin” will help expand the market for Bangladeshi products, and removing policy barriers could greatly boost toy exports to the UK. The British government has recently initiated steps to simplify the conditions of the Rules of Origin.

Speech by the Special Guest: Muhammad Mubinul Kabir, Member (Customs: Policy & ICT), NBR

- NBR is already supporting and working on simplifying relevant policies and providing bonded facilities and will continue to support export promotion. Emphasis was placed on improving competition to diversify growth opportunities.
- Entrepreneurs in the toy industry should focus on enhancing their skills, capabilities and innovative product development rather than relying solely on incentives.
- Entrepreneurs should prioritize strengthening their capabilities and improving product quality instead of focusing only on incentives.

Summary Recommendation

- To survive in the global market, the highest quality of toys must be ensured and separate export markets need to be identified.
- High tariffs on raw materials increase production cost, which raises consumer prices and reduces competitiveness both domestically and internationally.
- Extended Producer Responsibility (EPR) should be implemented to make toy collection and recycling easier, supported by dedicated government facilities.
- Academia must be included in R&D activities, and entrepreneurs can access free Resource Efficient and Cleaner Production (RECP) audits through the Department of Environment.
- Entrepreneurs are deprived of government benefits due to the absence of a specific toy industry policy, particularly for plastic toys. In this regard, toy-specific policy is required in no time.
- A strong, unified organization for toy entrepreneurs should be established for collective growth, supply chain development and policy advocacy.
- The toy industry must leverage government trade negotiations with Japan, Korea, Singapore, and Middle Eastern countries by securing market access through reduced export duties and tariffs.
- Regulatory hassles from NBR, the Patent Office, and other authorities must be reduced to ease business operations.
- Supplementary and regulatory duties should not apply to toy raw materials or parts; they should only apply to luxury products.
- Establishing internationally accredited quality testing laboratories in Bangladesh is essential to reduce costs and time for exporters.

Focus Group Discussion on Digital Banking for All: Bridging Gap in Financial Inclusion

Dhaka Chamber of Commerce & Industry (DCCI) organized a Focus Group Discussion (FGD) titled “Digital Banking for All: Bridging Gap in Financial Inclusion” on September 25, 2025 at the DCCI Auditorium. The objective of this FGD was to promote secure digital banking for all by addressing existing gaps in financial inclusion, with a focus on policy recommendations, innovation, and collaboration to build a resilient digital financial ecosystem that empowers SMEs, women, and marginalized communities.

Taskeen Ahmed, President DCCI, delivered the welcome remarks and moderated the discussion. The keynote presentation was given by Sanjid Hossain, Head of Commercial Partnership, Robi Axiata PLC. Dr. Md. Ezazul Islam, Executive Director, Bangladesh Bank was present as the Special Guest while Shish Haider Chowdhury, ndc, Secretary, ICT Division, GoB was present as the Chief Guest and joined the event virtually.

The open-floor session featured contributions from leading industry representatives and experts. Among them Shahee Mirza, CISSP, Co-Founder & Chief Cyber Operations Officer, Beetles Cyber Security Ltd.; Rezwan Ali, Director, Omega Exim Limited; Kazi Azizur Rahman, Additional Managing Director & Chief Information Officer, City Bank PLC; Arif Khan, CFA, FCMA, Vice Chairman, Shanta Asset Management Limited; Md. Elius Ziku, Additional Deputy Commissioner of Police (Social Media and Crime Investigation Team), Detective-Cyber and Special Crime-North Division, Dhaka Metropolitan Police (DMP) and members of the DCCI Board of Directors also attended at the event.

Welcome Remarks by Taskeen Ahmed, President, DCCI

- Bangladesh has made impressive progress in financial inclusion, as nearly 54% of the population use Mobile Financial Services (MFS) since its introduction in 2011.
- 85% of rural population now have access to formal banking through Agent Banking and Internet banking users have grown to 44%.
- Payment Systems such as Bangla QR Code, BEFTN, NPSB, and BD-RTGS have made financial transactions systems quicker, more secure, and more reliable across the country.
- School banking accounts have grown to 4.4 million, helping the next generation to learn financial literacy.

- Despite these achievements, the country has remained still limitations including only 30% of people in the country use financial cards, lower digital literacy in many rural areas, high costs of digital devices and related services for poor people, Cybersecurity risks and low public trust, especially among new users.
- We must expand digital technologies at the grassroots level, provide better support to women entrepreneurs, and reinforce partnerships between banks and fintech regulators.
- DCCI is committed to working with Bangladesh Bank and other stakeholders to turn inclusion into real empowerment.

Keynote Presentation by: Sanjid Hossain, Head of Commercial Partnership, Robi Axiata PLC

- Bangladesh needs to consider key factors including private credit scoring, intellectual property protection (patent and trademarks), strategic niche positioning, and a “microeconomic support” approach.
- Due to low digital literacy, many fall victim to fraud, phishing, and data breaches which makes people unwilling to return to digital banking and reduces trust, ultimately hampering financial inclusion.
- Despite having more MFS accounts than the population in Bangladesh, many of them still remain excluding formal banking channel.
- About 40% of the population does not use banking services, and public trust has not grown due to increasing online fraud.
- Agriculture loses Tk. 59,000 crore yearly, SMEs face a USD 2.8B financing gap, and informal daily basis loans at Kawran Bazar reveal the vast untapped potential of digital banking.
- Complex customer onboarding and know your customer (KYC) procedures create friction, while regulators must balance between innovation and safeguards.
- The country has huge untapped potential for digital banking in SMEs, agriculture and healthcare industry which is projected to grow to USD 19–23 billion by 2030 and it is now USD 10 billion industry.
- The future of digital banking in the country lies in human-centered design, conversational guidance, personalized nudges, empathetic support, and a seamless integration of payments, credit, remittances, and government services.

Speech by the Special Guest: Dr. Md. Ezazul Islam, Executive Director, Bangladesh Bank

- The total money circulation stood at Tk. 31.5 trillion till August, of which Tk. 22.7 trillion was outside the banking channels.
- The central bank is actively issuing licenses for digital banks to promote a cashless payment system for all transactions.
- Only about 27–28 percent of transactions in the country are conducted digitally, while the rest follow traditional methods, and despite existing challenges persist in digital banking, Bangladesh Bank is gradually addressing it.
- Digital banking can significantly enhance financial inclusion, but success depends on stronger cybersecurity, restored customer confidence, effective policy support, and coordinated regulatory efforts.

Speech by the Chief Guest: Shish Haider Chowdhury, Secretary, ICT Division, GoB

- Government is making concerted efforts to deliver all citizen services through a one-stop service platform (Nagarik Seba) and citizens in the capital are already availing 10 such services. The 4IR agenda is underway, improving connectivity, while AI is enhancing overall usability.
- Government has set four priorities such as integration, accessibility, interoperability, and scalability to digitalize the banking sector.
- Poor data registration has already resulted in the personal information of nearly five crore citizens leaking onto the dark web.
- Data encryption and monitoring are being strengthened for cyber securities issues.
- Government is undertaking initiatives to introduce a Personal Data Protection Ordinance which is expected to be finalized within a month.

Summary Recommendations

- Financial inclusion must move beyond access, it must build usage, trust, and equal opportunities for all.
- Need to overcome the challenges of digital banking ecosystem in the coming days to achieve three key objectives including make digital services more affordable, enhance financial and digital literacy, and strengthen consumer protection and cyber security.
- Expand digital technologies at the grassroots level, provide better support to women entrepreneurs, and

reinforce partnerships between banks and fintech regulators.

- Need to key considerations including private credit scoring, intellectual property protection (patent and trademarks), strategic niche positioning, and a “microeconomic support” approach.
- Users must be empowered with control over their data and money, while simplified customer experiences become the new compliance standard, particularly important for women-led SMEs and underserved groups.
- Smart solutions such as cash-flow aligned credit, interoperable QR code, and data-driven underwriting can expand access for micro-retailers, suppliers, and SMEs, helping to reduce costs and promote tax and export readiness.
- Protection and prevention require nationwide scam-awareness campaigns, plain-language user interfaces, strong consent and alert systems, and advanced fraud analytics with MFA, device binding and encryption by default.
- Banks have to adopt first-mover cyber security issues as well as digital mapping to ensure security.
- Blockchain technology can be an alternative choice which can bring greater transparency and efficiency in the banking ecosystem.
- Need strong policy support and guidance to unlock potential of Digital banking as the customers are ready and positive towards digital banking.
- Need infrastructure development for integrating digital banking ecosystems with the Election Commission’s National ID card database to ensure reliable verification and backup support for all digital transactions and credit scoring processes.
- A well-coordinated effort among Bangladesh Bank, commercial banks, MFS providers, the ICT Division and the police to establish a truly cashless society.
- Only the most secure and well-designed digital platforms can effectively safeguard digital banking.
- Digital banking can significantly enhance financial inclusion, but success depends on stronger cyber security, restored customer confidence, effective policy support, and coordinated regulatory efforts.
- Service providers bear the direct responsibility of ensuring robust cyber security protection for all their customers.

Focus Group Discussion on Branding and Marketing Challenges for CMSMEs: Unlocking Export Potential

Dhaka Chamber of Commerce & Industry (DCCI) organized a Focus Group Discussion (FGD) titled “Branding and Marketing Challenges for CMSMEs: Unlocking Export Potential” on September 29, 2025 at the DCCI Auditorium. The event aimed to identify branding and marketing challenges faced by CMSMEs, explore actionable solutions, and develop a roadmap to enhance their export readiness, fostering inclusive, sustainable, and export-led growth in the post-LDC era.

Taskeen Ahmed, President DCCI delivered the welcome remarks, keynote presentation and moderated the event. Mohammad Hasan Arif, Vice Chairman & Chief Executive, Export Promotion Bureau (EPB), GoB and Md. Saiful Islam, Chairman, Bangladesh Small and Cottage Industries Corporation (BSCIC), GoB, were present as the Special Guests while Md Obaidur Rahman, Secretary, Ministry of Industries, GoB, graced the occasion as the Chief Guest.

The Panel Discussion session featured contributions from leading industry representatives and experts. The distinguished panel included Md. Shafat Kadir, Founder and CEO, Hat Bakso. Md. Rashedul Karim Munna, Managing Director, Creation (Pvt.) Ltd. & Former Director, DCCI; Dr. Md Razzaqul Islam, Deputy Secretary & Director, Business Promotion Council (BPC), Ministry of Commerce, GoB; Shamim Ahmed, President, Bangladesh Plastic Goods Manufacturers and Exporters Association (BPGMEA); Muhammad Mustafizur Rahman, Additional Director, SME & Special Programmes Department (SMESPD), Bangladesh Bank. Members of the DCCI Board of Directors were also present at the event.

Welcome Address & Keynote Presentation by Taskeen Ahmed, President, DCCI

- In Bangladesh, CMSMEs constitute 90% of industrial units and 80% of the industrial jobs. The country has 11.8 million economic units, contributing 28.0% percent to GDP and 25% of Bangladesh’s exports.
- Despite having global-standard businesses, many lack branding and marketing strategies, performing below regional peers such as Indonesia (59%) and Vietnam (45%).
- Approximately 80% of CMSMEs are informal, which restricts entry into formal marketing channels and online platforms.

- LDC graduation in 2026 will end trade preferences like EU’s EBA and US GSP, increasing competitiveness challenges and tariff exposure.
- CMSMEs are facing challenges like inadequate funding, inefficient infrastructure, skills deficit, and burdensome regulations. Also, limited access to the market, dependence on informal networks, and lack of technology adoption.
- Internal weaknesses include weak branding, poor digital marketing, and ineffective product positioning; external barriers include customs delays, payment issues, and policy incoherence.
- The institutional support for CMSMEs is not balanced, whereby it favors finance instead of training, market linkages, or technology.
- The GI products of Bangladesh have an untapped potential and an export value of approximately USD\$1.44 billion. Among 60 registered GI products, 60–70% are agro-based products. GI status offers unique branding opportunities for authenticity, premium pricing, and legal protection against counterfeit attempts in foreign markets.
- The cluster-based branding enhances the group identity; clusters can collaborate to share marketing expenses, create brand identity, and establish collective quality standards. such examples as Sirajganj Handloom and Jamalpur Leather Goods clusters. GI certification guarantees reputation, high status, and confidence of consumers.

Speech by the Special Guest: Mohammad Hasan Arif, Vice Chairman & Chief Executive, Export Promotion Bureau (EPB), GoB

- Modern business success relies on transparency, realistic strategies, and adaptability, rather than hiding information.
- Misrepresentation and fragmented perspectives often create misinformation about a country’s image, making a unified and coordinated national branding strategy essential. Lack of coordination remains a major challenge.
- The Export Promotion Bureau (EPB) is prepared to coordinate efforts across sectors, CMSMEs, SMEs, RMG, jute, and handicrafts to promote collective export success. It aims to develop an integrated, value-driven plan by engaging diverse stakeholders.

- EPB plans to establish a CMSME help desk and build a broader ecosystem, bringing together certification bodies, shipping agents, customs officials, and other stakeholders on a unified digital platform with a centralized database to streamline operations.

Speech by the Special Guest: Md. Saiful Islam, Chairman, Bangladesh Small and Cottage Industries Corporation (BSCIC), GoB

- Identifying the root causes of weaknesses in national and global branding is crucial. Product diversification can enhance consumer choices, and research and development (R&D) should focus on seasonal demands. Tools like Google Trends can support product development. Online strategies used by platforms like Daraz and Rokomari can also strengthen marketing and branding ecosystems.
- Loopholes in labeling and packaging reduce competitiveness. Design centers could take a more proactive role, and development projects or research proposals should aim to improve product design and presentation.
- Absence of essential certifications, such as ISO, limits international recognition. Developing these certifications is key to global branding.
- A sector-wise database is under development but remains fragmented.

Speech by the Chief Guest: Md Obaidur Rahman, Secretary, Ministry of Industries, GoB

- The Industrial Policy 2025 (Shilpo Niti 2025) and the CMSME Policy are under development and will soon be finalized for implementation.
- Active engagement by stakeholders and proper registration of trademarks and businesses, including operational addresses, is essential to strengthen institutional and trade accountability.
- Public Procurement Rules (PPR) offer opportunities, such as a 25% procurement quota for women entrepreneurs, which can encourage their participation and contribution to national development. Step-by-step facilitation can make the process more inclusive.
- Social development must accompany economic growth, as approximately 1.8 crore CMSMEs employ nearly 3 crore people. Recognizing and supporting this workforce is vital for sustainable progress.
- A national SME database is under development. Branding and quality are critical for a strong

global presence, including enhanced international trademark and Geographical Indication (GI) registrations. Currently, 63 GI products are registered, but gradual privatization could improve efficiency and engagement.

Summary Recommendations

- Position products as a Brand of Bangladesh, not just “Made in Bangladesh,” emphasizing culture, tradition, craftsmanship, and unique stories.
- Use strong narratives, distinctive packaging and artistry to create perceived value in international markets.
- Promote formalization of CMSMEs to access official marketing channels, e-commerce platforms, and online trade opportunities.
- Invest in digital marketing, e-commerce platforms and social media to enhance visibility and engagement with buyers.
- Encourage international standards and sustainability certifications, especially for non-garment and emerging industries.
- Implement quality assurance, Geographical Indication (GI) certification and environmentally friendly production practices.
- Modernize production technologies and adopt green, environmentally friendly practices to increase competitiveness.
- Explore new markets, reduce reliance on traditional buyers, and adapt to global geopolitical and trade changes.
- Promote cluster branding through joint branding, research, marketing, and resource sharing to enhance competitiveness and reduce costs.
- Provide training, technology transfer, advisory services and mentoring to improve productivity, efficiency and business sustainability.
- Balance institutional support with financial incentives, market link development, and investment in innovation.
- Target niche markets that value Bangladeshi craftsmanship and ensure products have compelling stories.
- Offer specific incentives, incubators and networks for start-ups to diversify exports and drive innovation.

What it means by regional connectivity?

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There is no debate over regional connectivity and regional trade in order to get best benefits of geographical location. Bangladesh has a strategic location between China, India, ASEAN and Central Asian countries. All regional countries can gain from sea, road and air connectivity and Free Trade Agreement (FTA). Bangladesh has joined BCIM mooted by China under BRI and SAPTA but not join any FTA yet. It is very slow to decide about a deep-sea port. One the other hand donor agencies and local think tank advocating regional connectivity for Bangladesh means connectivity between seven sisters of India, Nepal and Bhutan.

Bangladesh used to import cotton from Central Asia and Pakistan also. But, Bangladesh has no direct connectivity, shipping lines with these states travel through Malacca strait for import and export from China. Therefore, cotton import from Western China and Central Asia is very expensive for Bangladesh. On the other hand, Bangladesh exports medicines, apparels, frozen foods, Halal foods, potatoes to different countries. Bangladesh wants to export mangoes, potatos and others to Russia and import fertilizer from Russia. But the transportation cost by air amongst these states is very high.

There is no shipping line connection between Bangladesh and Pakistan. Bangladesh gradually connecting having direct sea connectivity with India, Sri Lanka and Thailand and may initiate discussion with Pakistan for direct shipping line between their ports. Pakistan, Bangladesh and Sri Lanka all are the members of Chinese BRI. BRI includes BCIM (Bangladesh, China, India and Myanmar) and Pakistan. China and Pakistan is member of China-Pakistan economic corridor (CPEC). If Bangladesh's ports such as Chittagong (Chattogram), Payra, Mangla ports can be connected with Pakistan's Gwadar port, Karachi port or Port Qassim via Sri Lankan Colombo or Hambantota port, both Bangladesh, Pakistan, Sri Lanka, Afghanistan and CIS counties would benefit.

Bangladesh can utilize the facilities of Gwadar port. The port creates some sort of possibilities and potentials for entire South Asia, South East Asia, Central Asia, Western Asia, Eurasia, East Asia and Middle East. It has very strategic significance. China and Pakistan are working together to establish Gwadar port into a regional hub.

Therefore, Bangladesh should use the port to reach these countries for ensuring its own business interest.

The whole South East Asia, South Asia, Central Asia and West Asia would benefit. There is a strong possibility of ASEAN and SAARC free trade zones. India has already FTA with some ASEAN countries and may not take interest but other SAARC countries should promote SAARC-ASEAN FTA. With this inter block free trade, the dependence of Bangladesh on India and China will be decreased.

Sri Lankan are more visionary. It's Colombo Port in the west coast is poised to hasten a reset in regional maritime trade capabilities. To the East, its Hambantota Port, Airport and Free Trade Zone (FTZ) are beginning to attract clients looking at servicing East Asia and towards ASEAN, China, and ultimately have plan to join the Comprehensive and Progressive Agreement for Trans-Pacific Partnership (CPTPP). The major part of global market will be open to Sri Lanka. The Hambantota Port is a 'hot cake' in international politics and media. Sri Lanka decided to lease the port and China bid the highest money and leased to China for 99 years and gained benefits from full utilization of it's services.

Sri Lanka is ahead of Bangladesh in free trade negotiation and has an FTA with Pakistan and is negotiating one at present with China. It also has an FTA with Singapore. However, given the developing maritime connectivity Sri Lanka would also gain by entering discussions with Iran (Central Asia access), Russia (Eurasian Economic Union access), Mauritius (access to the African Continental Free Trade Agreement) and consider how it could leverage itself into the CPTPP countries in East Asia and AsiaPac as a longer-term aim.

The Pakistan connectivity is certainly growing. Pakistan's connectivity with Sri Lanka, its existing use of Karachi Port and the additional Central Asian options that Gwadar provides. Pakistan and to some extent Iran are conduits for opening new trade corridors for Sri Lankan made products. There is no bar for Bangladesh to join the group. Pakistan is the only South Asian country that is showing its full-scale strategic significance now. Its foreign policy has shifted towards geo-economics from geo strategy.

Pakistan is allocating land to Uzbekistan for warehousing and export services, and that the same facility can



also be provided to Bangladesh. CIS countries are rapidly developing Central Asia nations and although landlocked, can access other regional markets that open these up for Bangladesh-made products. Bangladesh may enjoy benefits of these warehouses.

At present, Pakistan is the only South Asian country showing its full-scale strategic significance to the region at this moment. The China-Pakistan Economic Corridor (CPEC) and Gwadar Port have added huge extra regional value in this regard in terms of infrastructure and capacity.

It is pertinent to understand that Bangladesh, Pakistan, and Sri Lanka are all active participants in China's Belt & Road Initiative. Sri Lanka's Hambantota and Colombo Ports are considered as epicenters of China's BRI in South Asia. Sri Lankan ports can be used as a regional maritime hub between South Asia, Southeast Asia, Central Asia, the Middle East, and East Africa. That in turn gives two additional important connectivity routes: via the International North-South Transportation Corridor (INSTC) from Pakistan's Gwadar or Iran's Chabahar Port through to Central Asia, the Caucasus, Turkey, the Eastern EU and Russia. Then of course the Suez Canal route through to the Mediterranean.

Maritime connectivity is key. Bangladesh is hesitant for a full-fledged deep seaport like Hambantota (Sri Lanka) and Gardar (Pakistan) but compensate to some extent with connectivity of Bangladesh's Chittagong, Payra, Mangla ports can be connected with Pakistan's Gwadar

ports including Karachi, Port Qasim and Keti Bandar via Sri Lanka's Colombo and Hambantota Ports to create a trilateral access and distribution hub.

Bangladesh may take note that regional connectivity means exploring all possibilities of connecting it's surrounding countries in order to import of raw materials and export of finished products to reduce dependence on China and India. This connectivity includes road, sea and air. Bangladesh also joined the Belt and Road Initiative in 2017. It should focus on utilizing the service of Gardar port and China-Pakistan Economic Corridor (CPEC).

Bangladesh is sacrificing economic benefit for political agenda but all the regional countries use the political relationship for economic benefits. Bangladesh may promote to connect the BCIM and CPEC in order to grab maximum benefits of connectivity. All the regional countries already signed FTA and joint many regional FTA and Bangladesh should rush to sign FTA and join transnational and regional comprehensive economic and free trade agreements. Bangladesh must look around to other side of the boundary for connectivity not only seven sisters of India, Nepal and Bhutan.

Govt tries to defer LDC graduation by 3 years: Commerce Secretary

Now the government tries for deferment of Bangladesh's LDC graduation by three years, in the wake of strong pleas particularly from the business community afraid of losing export privileges at a bad time. Commerce secretary Mahbubur Rahman spoke of the government move on September 17, 2025, though he sees slim hope of change in the UN-designated graduation schedule. "If we can defer LDC graduation by three years, it will be very favorable for our economy," said Mr Rahman, adding that the government is working with experts and other stakeholders in this regard.

"We are getting expert opinions. With their expertise, we will be trying to place the documents to the UN body. We expect we will leave no stone unturned," the commerce secretary told the audience while speaking as chief guest at a workshop on 'Implications of US reciprocal tariffs and LDC Graduation: Concerns and Options for Bangladesh'. A private think tank, Research and Policy Integration for Development, hosted the workshop for journalists. Economic Reporters' Forum president Doulot Akter Mala spoke as guest of honor of the workshop moderated by RAPID executive director M Abu Eusuf while RAPID chairman MA Razzaque made keynote presentation.

In his speech, the commerce secretary also said moves were now underway.

"As much as we are afraid of LDC graduation... yes definitely, we held a meeting with a foreign team the day before yesterday regarding graduation. We are doing this in a low voice." Explaining the reason behind airing 'low voice', the official said to postpone the graduation from least-developed country status a resolution has to be passed at the UN General Assembly. Bangladesh has brought such resolution.



However, he advised all not to be too optimistic, saying that there are hurdles from Bangladesh's competitor countries in bringing a resolution again. "Among those who compete against Bangladesh the countries that you apparently consider the friendliest are the first to oppose it," he said, naming the countries that include Japan, Turkey, India and America. "Then how will you get the resolution passed in the UN General Assembly?" he posed the question, adding that Bangladesh is now taking technical assistance from these very countries so that they do not oppose it.

He identifies slow trend in investment as one of the pressing issues for the country's economy. Regarding LDC graduation, RAPID chairman M. A. Razzaque notes that Bangladesh has fulfilled all the three basic criteria: per-capita income, human-asset index and suitable position in economic-vulnerability index. Explaining the process of graduation deferment with the UN Committee for Development Policy, the economist predicts it will be difficult for Bangladesh. "While a request by the government can always be lodged, achieving results will depend on mobilizing the full weight of diplomatic machinery, and the effort will be complex and intensive," said Mr Razzaque.

Making an analysis through economic modeling on the impact of reciprocal tariffs, he said aggregate US imports and exports to fall significantly, while Bangladesh would experience a less-than-1.0-percent fall in its global trade. With the contraction of the US market, Bangladesh's exports to the United States are simulated to decline by 14.3 percent, which is approximately \$1.25 billion including \$1.08 billion of apparel sales, added the economist. The ERF president, Doulot Akter Mala, said business communities of the country stood united to get the LDC graduation deferred to tide over probable impact. Often changes become matter of fear while there is unfavorable economic situation.

"Our existing scenario comprises sluggishness in employment generation, investment. We have not been able to enter international trade blocs, accomplish FTAs," she told the meet. In such circumstance, whether the country should go for LDC graduation, there should be move based on quantification of data and research, she added. She also suggests preparing a trade experts' pool comprising different stakeholders, including economic reporters, to navigate the critical cusp of transition **■**

External sector shows remarkable resilience: GED

Bangladesh's external sector demonstrated remarkable resilience and positive momentum over the past year, reflecting strong fundamental economic health and effective macroeconomic management, according to the latest economic update released by the General Economics Division of the Planning Commission. The report noted that the robust performance positions the nation for sustained export-led growth, strengthened investor confidence, and enhanced ability to withstand global uncertainties.

According to the report, export earnings have shown encouraging resilience and consistent performance, signaling growing global demand for domestic products and highlighting the competitiveness and adaptability of local industries. Throughout the year, earnings have consistently remained robust, with figures frequently surpassing the \$4,000 million mark. This sustained performance, even in months of relative moderation, underscores the sector's strong foundation and signals optimism for continued export-led growth.

The exchange rate dynamics between the Bangladeshi taka and the US dollar have maintained stability and predictability, which is critical for supporting trade and

investment confidence. The bilateral rate has remained relatively steady, hovering around 120–122 Tk/\$. More recently, the daily exchange rate demonstrated minimal volatility, fluctuating narrowly around 121.6–121.99 Tk/\$ from August 21 to September 16. This consistent performance reflects a well-managed foreign exchange market, supporting smoother trade settlements, better import-export planning, and overall macroeconomic stability.

While the exchange rate stability is high, the Real Effective Exchange Rate exhibited healthy fluctuations. Upward movements in the REER, specifically reaching 124.92 in December 2024 and 126.31 in August 2025, suggest a slight erosion of price competitiveness. Prudent management involving a policy of short-term stability and long-term flexibility is recommended for the exchange rate environment.

Complementing the trade performance, Bangladesh's foreign exchange reserves have shown a robust and upward trend over the past year, reflecting effective reserve management. Gross reserves increased substantially, rising from \$24.86 billion in September 2024 to \$31.17 billion by August 2025. BPM6-based reserves saw a similar increase, rising from \$19.86 billion to \$26.17 billion during the same timeframe.

Notable peaks for gross reserves were reached in June 2025 (\$31.72 billion) and August 2025 (\$31.17 billion). This sustained accumulation provides a solid cushion to meet trade and debt obligations, underscoring confidence in the external sector. On the domestic front, revenue collection has also shown significant positive momentum. Total NBR revenue collection in August 2025 of the 2025–2026 fiscal year reached Tk 27,162 crore, significantly higher than the Tk 23,089.37 crore collected in August 2024 of the 2024–2025 fiscal year.

This indicates a positive growth of Tk 4,072.63 crore, representing a robust growth percentage of 17.63 percent compared to the previous year. Overall, these combined factors highlight a well-balanced external sector, reinforcing investor and trader confidence and positioning Bangladesh well for sustained economic activity **R**

IMF loan ceiling won't put pressure on Bangladesh: Dr Salehuddin

Finance adviser Dr Salehuddin Ahmed has said that the loan ceiling set by the International Monetary Fund would not create any pressure on Bangladesh. Speaking at his office in the Ministry of Finance on September 30, he said that the government has already cleared \$5 billion in foreign debts and outstanding bills since assuming responsibility, while reserves have risen to over \$30 billion.

"We're being very cautious about taking foreign loans this year. No budget-support loans will be taken," Salehuddin said. The finance adviser also emphasized stronger revenue collection, noting that letters have been issued to tax evaders and corruption has reduced, boosting tax



General Economics Division

receipts. During the IMF's upcoming October board meeting, Bangladesh would not seek any additional loans from the IMF, World Bank, or Asian Development Bank, he added. He said although China's New Development Bank has shown interest in providing loans, Bangladesh has declined for now.

Dr Salehuddin Ahmed, also a former central bank governor, pointed out that excessive foreign borrowing could create a burden for the next government. Despite the IMF setting a loan ceiling of \$1.91 billion for the first quarter of the current fiscal year, Bangladesh has drawn only about \$300 million. He further noted that budget-support loans often come with conditions that limit a country's ability to make independent policy decisions **T**

US tariff may decline further if trade gap shrinks

Commerce adviser Sk Bashir Uddin today hoped that the already imposed US reciprocal tariff rate of 20 percent on Bangladeshi products may reduce further as the trade gap between the two countries continues to shrink riding on increased imports. Bashir made the remarks at a press conference held at the commerce ministry at Bangladesh Secretariat on September 14, 2025, after a meeting with Brendan Lynch, assistant US trade representative for South and Central Asia.

He said the reduction of the tariff rate depends on the increase in imports of US goods to narrow the bilateral trade gap. Bashir also said a trade agreement between Bangladesh and the United States may be signed this month as the issue was widely discussed at the meeting. Mentioning that the day's meeting with the USTR was held in continuation of the previous parleys in the United States,

the commerce adviser said in the context of reducing the trade deficit, Bangladesh has requested the USTR to reduce further the reciprocal tariff. "They have assured that if the trade gap continues to shrink, then there is a possibility of further tariff cut," he said.

He said the discussions also aim to strike a trade agreement with the United States. Commerce secretary Mahbubur Rahman said that the trade deficit between Bangladesh and the United States accounts for around \$6 billion and to reduce such trade gap, Bangladesh had earlier gave commitments to raise its purchase like soybean from the United States. "If we can reduce further the trade gap with the United States, can keep intact our exports, then we can avail some extra facilities," he added.

Mahbubur said apart from the standard of product, there is also a need to look at 'ensured supply'. Sk Bashir Uddin said that the progress in talks with the US side is satisfactory while the economic capacity of both countries is increasing. "We're trying to reduce the existing trade gap with the United States through importing energy and agricultural products while we're importing these products from the United States at a cost-efficient price compared to the international market. So, there is progress and apart from these, we will also procure aircraft," he added.

Bashir said the progress has been reviewed while the achievements made in reducing the trade deficit are satisfactory. Answering a query, he said they are trying to avail some additional facilities from the United States in the apparel sector while based on today's meeting, they are hopeful that there would be progress in this regard. He said that the trade-related issues dominated the day's discussions while there was no discussion on labor rights issues. Replying to another question on US cotton, the commerce adviser said that Bangladesh can meet only 2 percent of its overall cotton demand through local production while the rest of 98 percent cotton needs to be imported.

"Our goal was to reduce further the tariff based on such procurement and we've got assurance that if we can reduce further the trade gap, then there is possibility of further reduction in US tariffs," hoped the adviser. When asked whether there will be any agreement, the commerce adviser said they are hopeful of such deal within this month. "Hopefully it will be done as soon as possible," he added. Replying to another question, he said that there is qualitative difference between the Russian wheat and the US wheat as the protein content of US wheat is higher. There is different price tier of wheat from Russia, Canada, Australia, USA and Argentina, he said **T**



ADB forecasts India growth at 6.5pc for FY2025-26

Despite a strong 7.8 percent growth in the first quarter, the Indian economy is expected to grow at 6.5 percent in the current fiscal year as the impact of US tariffs on Indian exports will reduce prospects, particularly in the second half, ADB said on September 30. It is to be noted that the Asian Development Outlook of the Asian Development Bank, released in April, had projected a higher growth rate of 7 percent, which was lowered to 6.5 percent in the July report on concern of a steep 50 percent US tariffs on shipments from India.

While GDP grew strongly in the first quarter of the 2025–2026 fiscal year at 7.8 percent on improved consumption and government spending, additional US tariffs on Indian exports will reduce growth, particularly in the second half of the 2025–2026 fiscal year and in the 2026–2027 fiscal year, though resilient domestic demand and service exports will cushion the impact, ADO September said. The reduction in exports will impact India's GDP in both 2025–2026 and 2026–2027 fiscal years as the tariffs are implemented. As a result, net exports will subtract from growth more than previously forecast in April, it said.

However, it said the impact on GDP will be limited by a relatively low share of exports in GDP, increased exports to other countries, continued robust services exports that are not directly affected by tariffs, and a boost to domestic demand from fiscal and monetary policy. ADO also anticipates that the fiscal deficit is likely to be higher than the budget estimate of 4.4 percent of GDP on account of reduced tax revenue growth, partly because of GST cuts, which were not included in the original budget, while spending



levels are assumed to be maintained, pushing up the deficit.

Nevertheless, it said the deficit will likely be lower than the 4.7 percent of GDP recorded in the 2024–2025 fiscal year. The current account deficit will widen from 0.6 percent of GDP in the 2024–2025 fiscal year but remain moderate at 0.9 percent in the current fiscal year and 1.1 percent in the 2026–2027 fiscal year, it said. "Import growth will be muted, with lower net petroleum imports due to lower Brent crude prices. Growth in service exports and remittances will be robust, but overall exports will be lower. Net capital inflows are also likely to be lower in both fiscal years due to global economic uncertainties. These trends may draw down international reserves, which will nevertheless remain robust," it said.

On inflation, the latest ADO said, the forecast is lowered to 3.1 percent for the current fiscal year, after food prices declined more quickly than expected. Core inflation is expected to remain close to 4 percent in the 2025–2026 fiscal year, it said, adding that the inflation forecast for the 2026–2027 fiscal year is raised, as food price increases are expected to return increasingly to the long-term average inflation rate. Consumer

inflation eased to 2.4 percent year on year in the first four months of the 2025–2026 fiscal year as food price inflation moderated, and this prompted the Reserve Bank of India to undertake large policy rate cuts to support growth, it said.

After keeping the repo rate steady at 6.5 percent for almost two years, the Monetary Policy Committee cut the rate by 25 basis points in February and again in April 2025, and by 50 basis points in June, reducing the repo rate to 5.5 percent, the lowest since August 2022.

The MPC further announced a 100-basis-point cut to the cash reserve ratio in four equal tranches during September and November to enhance bank liquidity, it said. As a result, bank lending rates on fresh rupee loans declined by 60 basis points from February to July 2025, while the yield on 10-year government securities fell by 32 basis points, it said. It further said central government spending grew more strongly than revenue in the first four months of the 2025–2026 fiscal year, widening the fiscal deficit from the same period of the 2024–2025 fiscal year.

Despite a decline in tax revenue by 7.5 percent as direct tax collections fell, central government revenue rose

by 4.8 percent on a Rs 2.7 trillion dividend received from the central bank. Expenditure increased by 20.2 percent as capital spending rose by 32.8 percent and current expenditure grew by 17.1 percent. Subsidies declined by 9.6 percent as food subsidies fell in the quarter, while fertilizer subsidies increased by 36.9 percent as global prices increased for di-ammonium phosphate. It also pointed out that foreign direct investment inflows remained muted amid global trade uncertainty **r**

Reforms, US trade deal to bolster Pakistan's economy: ADB

Pakistan's economic growth is expected to strengthen in the 2025–2026 fiscal year as macroeconomic stability broadens through continued reform to address structural weaknesses. However, the recent floods may decelerate this growth, said the Asian Development Bank in its latest Asian Development Outlook, September 2025, released on September 30.

The Manila-based lender said that Pakistan's growth accelerated in the 2024–2025 fiscal year while its forecast for the 2025–2026 fiscal year remains unchanged. "The economy grew by 2.7 percent in the 2024–2025 fiscal year as investment increased, attracted by stable macroeconomic conditions and ongoing policy reform. Growth came primarily from industry and services, while bad weather affected agriculture. The 2025–2026 fiscal year growth forecast remains unchanged at 3.0 percent, reflecting the expectation that economic performance will be buoyed by continued reform to address structural weaknesses," the Asian Development Bank said.

In its latest outlook, the Asian Development Bank noted that while

a boost to economic activity is expected from the rapid easing of risks tied to debt and the balance of payments "as seen in the upgrade of Pakistan's sovereign credit ratings by global credit rating agencies, as well as renewed business confidence spurred by a recent US-Pakistan trade agreement" the damage caused to infrastructure and farmland during the recent floods may decelerate growth.

Floods in Pakistan have ravaged the country, threatening fresh food inflation and creating deeper hardship in the cash-strapped South Asian nation. However, recovery and rehabilitation efforts following the floods, supported by fiscal incentives for construction announced in the 2025–2026 fiscal year budget, may partly offset their adverse impact on growth, read the ADO.

ADB projected inflation at 6 percent in the 2025–2026 fiscal year, within the central bank's target range of 5 percent to 7 percent, but slightly higher than earlier forecasts, "reflecting the impact of flood-induced supply chain disruption on food prices and increased gas tariffs effective on 1 July 2025." Meanwhile, Pakistan's external sector is expected to remain stable over the medium term, said ADB, with reserves expected to reach \$17.7 billion by June 2026, providing 2.8 months of import cover **r**

Sri Lanka eyes 6pc growth in 2026, but 2025 outlook dims

Sri Lanka is aiming to boost its economic growth to up to 6 percent in 2026, partly through record government capital expenditure, though delays in passing the budget could drag on its performance this year, a minister said on September 16. Anil Jayantha Fernando, labor minister and deputy minister of economic development, said Sri Lankans and investors should be "hopeful" as the island nation climbs out of the economic crisis that hit in 2022, its worst since independence.

Sri Lanka recorded economic growth of 5 percent in 2024. That would likely slow to 4 percent to 4.5 percent this year, as delays in passing the budget slowed government spending, Fernando told Reuters in an interview. "Next year ... we will need to go for 5 to 6 percent growth. We will aim for that," he said. "In the long run, after five years, we target to maintain an average GDP growth that emerging countries are maintaining. That is around 6 to 7 percent." The government planned to increase its capital expenditure by 8 percent in 2026 to a record 1.4 trillion rupees (\$4.64 billion), he added.

The International Monetary Fund, which bailed out Sri Lanka in March 2023, has predicted GDP growth of 3.3 percent this year and 5.2 percent for 2026 **r**



China factory activity shrinks again as trade tension simmers

China's factory activity shrank for a sixth straight month in September, the longest slump since 2019, an official report said on September 30. The official manufacturing purchasing managers index, or PMI, improved to 49.8 from 49.4 in August. But it remained below the 50-cutoff level between contraction and expansion on a scale of 0 to 100. A private sector PMI survey by the credit research and rating startup RatingDog was more upbeat, with September's overall PMI rising to 51.2 from 50.5 in August.

The mixed manufacturing measures reflect persisting sluggish domestic demand and uncertainties over trade tensions with the United States. More detailed data measuring new orders and production saw month-on-month improvements. "The September PMI reads from China offered a picture that looked less like a coherent growth engine and more like a car with one cylinder firing while another misfires," Stephen Innes of SPI Asset Management said in a commentary. Companies are under pressure from price cutting amid rough competition, he said.

"Factories are moving more goods, but they're being forced to do it at thinner margins, like street vendors selling more bowls of noodles at half price just to keep the crowd coming," Innes



said. The latest data show China's economy is gaining momentum, with output accelerating slightly, said National Bureau of Statistics chief statistician Huo Lihui. China's official manufacturing PMIs first slipped back into contraction in April as trade friction with US president Donald Trump's administration heated up after he took office. The two sides are still slowly working their way toward a broad trade agreement after exchanging threats of sky-high tariffs on each other's exports.

A pause in steep US tariff hikes on China has been extended until November, while a September 19 phone call between Trump and Chinese leader Xi Jinping offered glimmers of hope for improving relations. A truce hinges largely on a widely anticipated US proposal

for transferring ownership of TikTok to a US company from its Chinese owner ByteDance. That would also require Beijing's approval. A face-to-face meeting between Trump and Xi is set for the end of October in South Korea on the sidelines of an annual summit of the Asia-Pacific Economic Cooperation forum.

China's economy has remained in the doldrums, bogged down by a prolonged slump in the property sector, elevated unemployment and weak household spending. Some economists are hoping that a rate cut by China's central bank by the end of the year could help encourage more spending and investment. This month, the People's Bank of China left its key lending rates unchanged following the US Federal Reserve's rate cut for the first time this year **r**

Sentiment among big Japanese firms turns positive

Business sentiment among major Japanese companies turned positive for the first time in two quarters in the July to September period, a government survey showed on September 11. The business sentiment index for large companies stood at plus 4.7, up from minus 1.9 in April to June, according to the joint survey as of August 15 by the Finance

Ministry and the Cabinet Office. The improvement came partly because manufacturers' sentiment turned positive for the first time in three quarters due to increased demand for semiconductor-related products. Sentiment among nonmanufacturers also bounced back, thanks to increases in the number of customers and per-customer spending in the services industry.

The index represents the proportion of firms seeing their business conditions improve from the previous quarter minus that of those feeling the opposite. The business sentiment index for large manufacturers rose to plus 3.8, from minus 4.8 in April to June, led by information and communications machinery producers benefiting from robust demand for semiconductors



related to artificial intelligence and automobiles, and for equipment to make such chips. The index for the steel-making industry stood at minus 21.8, due to inflows of cheap products from China and a fall in domestic demand for construction materials.

Some surveyed companies showed positive views regarding the situation with tariff measures imposed by the administration of US president Donald Trump. "We expect a rise in demand now that the tariff rates have been fixed and uncertainties have been dispelled," a production machinery-maker said. The large nonmanufacturers' sentiment index stood at plus 5.2, up from minus 0.5 in April to June and the first positive figure in two quarters, thanks to favorable business conditions in the services sector, which includes companies such as hotel and restaurant operators. In addition, the index for the information and communications service industry came to plus 7.9, backed by steady demand related to digital transformation investment.

The July to September business sentiment index for midsize companies stood at plus 2.7, up from minus 0.9, and that for small businesses improved to minus 9.6 from minus 12.3. The business outlook index for large companies

stands at plus 4.3 for October to December and plus 4.7 for January to March 2026 **1**

ADB cuts 2026 growth forecast for Singapore by up to 1.4pc

Singapore and Thailand saw the steepest downgrades when the Asian Development Bank trimmed its growth projections for Southeast Asian economies. The downward revisions reflect persistent global growth deceleration, heightened trade uncertainty and domestic challenges, said the multilateral development bank on September 30 in an update to its flagship outlook report published every April.

The Asian Development Bank also expects the boost from the tariff front-running, which buoyed the region's exports in the first half of 2025, to evaporate. As a whole, Southeast Asia is now expected to grow 4.3 percent in 2025 and 2026, compared with an estimate of 4.7 percent for both years made in April. The Asian Development Bank expects Singapore's 2025 growth to come in at 2.5 percent, down from an earlier estimate of 2.6 percent, compared with economic growth of 4.4 percent in 2024. The government's own forecast is at 1.5 to 2.5 percent, updated in August from an earlier 0 to 2 percent.

The republic faced a much steeper cut for 2026, with the Asian Development Bank slashing its forecast to 1.4 percent from 2.4 percent. Private economists in a survey by the Monetary Authority of Singapore in September projected growth of 1.9 percent. Despite a robust first half, the Asian Development Bank believes that economic growth will moderate into the year as expansion slows in outward-oriented sectors, such as wholesale trade, transportation and storage. Such impacts from US tariffs will weigh even more heavily on Singapore's economy in 2026.

The Asian Development Bank's principal economist John Beirne said in a press briefing in response to questions by The Business Times: "The extent of external demand due to the tariffs has been the major factor behind our downward revision in the case of Singapore." He continued: "This has been more than we had anticipated earlier, and the factor behind this is really related to the share of final demand accounted for by Singapore relative to the US."

The report also noted that additional US tariffs on pharmaceuticals and semiconductors would mostly affect Southeast Asia, with the former primarily hitting Singapore. On how the latest US pharmaceutical duties announced on September 25 shape the region's outlook, Mr Beirne replied: "Overall, despite the extent of the tariffs, we would see that the exemptions in place and the nature of the tariffs in terms of scope would mean that the impact on Southeast Asia and the region overall would be very, very marginal." Trade-related inflationary pressures are also clouding US monetary policy, noted the Asian Development Bank, and such uncertainty could increase financial market volatility and destabilize capital flows, which would hinder financing and investment **1**

Saudi Arabia set for 4.6pc GDP growth in 2026

Saudi Arabia is forecasting real GDP growth of 4.6 percent in 2026, supported by an expected increase in the output of non-oil activities. In the Ministry of Finance's pre-budget statement, the projection for 2025 was set at 4.4 percent, in light of the sustained performance of the economy in the first half of the year. The report said the 2025 forecast "is driven by an estimated 5.0 percent increase in non-oil activities, supported by increased domestic demands and improved employment rates, which contribute to increases in both private consumption and investment, while reinforcing the resilience of economic growth."

The 2026 GDP forecast puts Saudi Arabia's growth rate as exceeding the International Monetary Fund's 3.1 percent projection for the global economy, and ahead of the IMF's figures for the United States, China, Japan, and the euro area. The Ministry of Finance projects government revenues at SR1.15 trillion (\$305.87 billion), expenditures at SR1.13 trillion, and a deficit of SR166 billion for 2026. In a statement published on the Ministry of Finance's X account, finance minister Mohammed Al-Jaadan said: "Saudi Arabia seeks to ensure fiscal sustainability, while supporting growth, by committing to maintaining development and social spending priorities, and ensuring that structural reforms that enhance economic and financial efficiency and sustainability are moving forward."

According to the ministry, the deficit represents a 63 percent increase from the 2025 budgeted shortfall, largely attributed to a rise in preliminary expenditure projections by 2 percent compared with the previous year, reflecting higher capital spending, and 3 percent lower revenues than the 2025 budget. These estimates



are based on a baseline scenario positioned between low and high and developed to address the challenges and geopolitical risks impacting the global economy. This deficit, equivalent to 3.3 percent of gross domestic product, is considered expected and is anticipated to persist over the medium term due to ongoing expansionary spending policies. Starting in 2024, the government deliberately shifted to a voluntary deficit stance as part of its fiscal policy, allowing higher spending to accelerate the rollout of Vision 2030 projects.

This intentional use of deficit financing was designed to speed up implementation of strategic investments, support diversification, and stimulate private-sector activity, reflecting an expansionary approach that prioritizes long-term growth over short-term fiscal balance. The deficit is a policy choice to front-load spending on transformative projects that are expected to generate high future returns.

As the non-oil economy, led by tourism, entertainment, logistics, and technology, becomes the main engine of growth, these investments are positioned to pay back by expanding revenues and reducing reliance on oil over the medium term. The statement also highlighted how "the

positive performance of the domestic economy" has driven improvements in labor market indicators, with the Saudi unemployment rate falling to 6.8 percent in the second quarter of 2025, thereby achieving the Saudi Vision 2030 objective. The Ministry of Finance forecast a "relatively stable" average Consumer Price Index of approximately 2.3 percent for 2025, adding "inflation is expected to remain at acceptable levels over the medium term, due to the government's proactive measures and policies" **r**

UAE GDP hits Dh455b in Q1 as non-oil economy breaks record

The economy of the United Arab Emirates maintained strong momentum in the first quarter of 2025, with real gross domestic product rising 3.9 percent year-on-year to Dh455 billion, according to preliminary estimates released by the Federal Competitiveness and Statistics Center. Non-oil gross domestic product posted 5.3 percent growth, reaching Dh352 billion, while oil-related activities accounted for 22.7 percent of the gross domestic product.

The United Arab Emirates broke another record in non-oil economic activities that contributed 77.3



percent of the total real gross domestic product as the country continues to diversify its economy. Non-oil contributions to the gross domestic product stood at 71.3 percent in 2020 and have gradually increased over the past five years. The figures highlight the “strength and resilience of the national economy and its ability to continue its exceptional growth journey,” Abdullah bin Touq, minister of economy and tourism, said in a Wam report.

He noted that the performance reflects “the confidence of investors and the international community in the UAE’s business and investment environment, which has become a global model for adopting advanced economic policies and developing a legislative infrastructure that stimulates growth.” The minister added that the milestone non-oil contribution affirms the UAE’s success in implementing its diversification strategy, aligned with the UAE 2031 vision, which aims to raise the gross domestic product to Dh3 trillion by the next decade.

Hanan Mansour Ahli, director of the Federal Competitiveness and Statistics Centre, said that the results confirm the efficiency of the UAE’s economic model and the government’s success in developing sectors on a sustainable basis. She said the non-oil growth rate of more than 5 percent reflects the UAE’s push to build a knowledge- and innovation-driven

economy that empowers businesses and entrepreneurs. Manufacturing emerged as the fastest-growing sector in the first quarter of 2025, expanding 7.7 percent compared with the same period last year. The finance and insurance and construction sectors followed with 7 percent growth each, while real estate activities grew by 6.6 percent and trade by 3 percent.

In terms of contribution to non-oil GDP, trade led with 15.6 percent, followed by finance and insurance (14.6 percent), manufacturing (13.4 percent), construction (12.0 percent), and real estate activities (7.4 percent). The latest figures reinforce the UAE’s trajectory toward sustainable, diversified growth, supported by policies that emphasize innovation, investment, and global competitiveness.

The United Arab Emirate has concluded 28 Comprehensive Economic Partnership Agreements to date, with 10 already in effect and easing trade. In the first quarter of 2025, the UAE’s non-oil foreign trade surged sharply with partners under these agreements — including a 33 percent increase with India, 41 percent with Turkey, 29 percent with the United States, and 15 percent with China. Trade with non-partner countries also grew, while exports rose from 18.4 percent to 21.4 percent of non-oil trade, driven by strong demand for UAE-made goods and services.

In the first half of 2025, Abu Dhabi alone recorded a 34.7 percent jump in non-oil foreign trade, reaching Dh195.4 billion — a testament to its strategic role as a logistics and trade hub, supported by its geographic advantage and modern infrastructure. The United Arab Emirates and the European Union have commenced free trade negotiations, aiming to enhance trade in goods, services, investments, and strategic sectors such as renewable energy, healthcare, and AI. In April, UAE president Sheikh Mohamed and EU Commission president Ursula von der Leyen agreed to initiate the free trade agreement negotiations, with the official talks beginning in May **r**

Qatar economy up 2pc on non-oil strength

Qatar’s economy expanded by 1.9 percent in the second quarter of 2025, fueled by a 3.4 percent rise in non-hydrocarbon sectors, official data showed. The National Planning Council reported on September 21 that real gross domestic product reached 181.8 billion Qatari riyals (\$49.9 billion) at constant prices, up from 178.5 billion riyals in the same period last year. Non-hydrocarbon activities accounted for 65.6 percent of real gross domestic product, with value added climbing to 119.3 billion riyals from 115.4 billion riyals a year earlier.

The growth underlines the effectiveness of Qatar’s economic diversification initiatives under the Third National Development Strategy and Vision 2030, reflecting wider trends across the Gulf region. A World Bank report released in June projected GCC economic growth of 3.2 percent in 2025 and 4.5 percent in 2026 **r**

US economy grows at faster pace in Q2

The US economy grew faster than previously thought this spring, fuelled by robust consumer spending and falling imports, according to new government data. Gross domestic product (GDP), which measures goods and services production, rose at an annualized rate of 3.8 percent in the period from April through June — up from the previous estimate of 3.3 percent. The second-quarter growth — the fastest pace in nearly two years — followed a contraction earlier this year.

Economists said the US economy was doing reasonably well, but some uncertainties remain. Consumer spending rose by 2.5 percent in the year to the end of June, up from a previous estimate of 1.6 percent. In the first three months of 2025, the US economy shrank at a rate of 0.6 percent as companies rushed in imports to get ahead of US president Donald Trump's tariffs, which chipped away at GDP. American consumers, the engine of the world's largest economy, have remained resilient in the face of tariffs and economic uncertainty. Retail sales rose 0.6 percent in August from the



prior month, beating expectations, according to data from the Commerce Department released last week.

The continued strength in spending, which has defied worries about a slowdown, is in contrast to recent data showing a weakening labor market. Employers added just 22,000 jobs in August, fewer than expected, while the unemployment rate ticked up from 4.2 percent to 4.3 percent, according to the Labor Department. But initial claims for unemployment insurance fell last week to their lowest level since July, the Labor Market said, in a sign that the jobs market might not be in as dire shape as other data have suggested.

“The latest economic data are considerably more upbeat than the droopy August jobs report,” said Bill Adams, chief economist for Comerica Bank. “The latest GDP and jobless claims data should ease the bout of anxiety kicked off by the weak August jobs report.” Economic momentum remained steady in the first half of the year despite mounting policy headwinds, said Lydia Boussour, senior economist at EY-Parthenon. But she cautioned that “with the impact of tariffs and policy uncertainty becoming increasingly visible, slower US growth and higher inflation are still on the horizon” **r**

UK growth slows in Q2 after rapid start to 2025

Britain's economy slowed in the second quarter of 2025 after a strong start to the year, official figures showed on September 30, highlighting the challenges facing finance minister Rachel Reeves as she prepares for November's annual budget. British gross domestic product growth slowed to 0.3 percent in April to June, from 0.7 percent in the first three months of the year, unrevised from initial ONS estimates and in line with economists' expectations in a Reuters poll. Annual growth for 2024 was unrevised at 1.1 percent,

although changes to the quarterly path of growth meant GDP growth for the year to the end of June 2025 was revised up to 1.4 percent from 1.2 percent.

Adjusting for a rising population, largely driven by high levels of immigration, gross domestic product per head was up 0.9 percent in the year to the end of June after being stagnant in 2024. Britain's economy was the fastest growing among the Group of Seven large advanced economies in the first half of this year. But some of that expansion was due

to one-off factors — including a rush of exports before US import tariffs took effect — and the Bank of England forecasts growth in 2025 overall will be a modest 1.25 percent. “Looking ahead, the second half of the year will be tougher going than the first six months,” Thomas Pugh, chief economist at accountants RSM UK, said. He predicted quarterly growth of 0.2 percent for the remainder of the year as wage growth slowed and inflation looked set to rise to 4 percent, double the Bank of England's target. “The wildcard is how much

speculation about tax rises in the upcoming budget will dent consumer and business confidence,” he said.

The data showed the household savings ratio sometimes viewed as a gauge of consumer worries about the future edged up to 10.7 percent in the second quarter from 10.5 percent in the first quarter, while second-quarter business investment growth was revised up to an annual rate of 3.0 percent from an initial estimate of 0.1 percent. The ONS pointed out very little growth in consumer spending and a slight fall in output for consumer-facing services, despite overall growth for the services sector.

Many economists expect Reeves will have to raise taxes by tens of billions of pounds in the budget on November 26, on top of an even bigger rise last year, to meet her deficit reduction goals. The Office for Budget Responsibility is likely to take a more downbeat view on future productivity and growth, and fiscal pressures have been aggravated by higher US tariffs, increased borrowing costs, and government U-turns on welfare cuts.

Small upward revisions to past years’ productivity and growth which now show the UK economy is 5.2 percent larger than before the COVID pandemic, compared to a previous 4.5 percent estimate — were unlikely to sway the OBR, said Paul Dales, chief UK economist at Capital Economics. “The slightly stronger economy and slightly better news on productivity in recent years isn’t going to save the chancellor from having to raise taxes in the budget,” he said. Britain’s current account deficit in the second quarter also came in above all forecasts in a Reuters poll at £28.939 billion (\$38.9 billion), its widest in two years and equivalent to 3.8 percent of gross domestic product, up from 2.8 percent in the first quarter of 2025.

The ONS said the widening primarily reflected increased dividends paid out to foreign investors in British assets. Despite US president Donald Trump’s announcement of wide-ranging tariffs in April, Britain’s overall global trade deficit was little changed in the second quarter at £2.8 billion, or 0.4 percent of GDP **r**

German exports fall, investor morale plunges

German exports unexpectedly fell in July on a sharp decline in US demand due to Washington’s tariffs on European imports, official data showed on September 8, while a survey indicated that investor morale plunged this month. Exports from Europe’s biggest economy fell by 0.6 percent in July from the previous month, according to the federal statistics office. A Reuters poll had forecast a 0.1 percent increase.

Exports to the United States were down 7.9 percent from June, dragging down overall goods exports to non-EU partners by 4.5 percent. The Trump administration imposed a 15 percent import tariff on most goods from the EU under a July deal aimed at averting a trade war. The United States was Germany’s biggest bilateral trading partner in 2024, with two-way goods trade totaling €253 billion (\$297 billion), and the export-oriented German economy is expected to be significantly affected by the levies.

The data coincided with the release of the Sentix survey of investor sentiment, which showed eurozone investor morale plunging to its lowest level since April, with a particularly steep decline in Germany. “Economic anxieties are coming back with full force,” Sentix said in a statement. Even amid US headwinds, Germany’s exports to EU countries rose 2.5 percent in July, suggesting that overall exports may not struggle as much as feared. The share of German exports going to Central and Eastern European countries reached an all-time high of 12 percent.

“This suggests some broader resilience, even though the euro has also appreciated against some other currencies,” said euro area economist Greg Fuzesi, noting that gains in other regions offset the drop in exports to the United States. Imports fell 0.1 percent from June. The foreign trade balance showed a surplus of €14.7 billion (\$17.2 billion) in July, down from €15.4 billion in June and €17.7 billion in July 2024.

Separate data from the statistics office showed German industrial production rose 1.3 percent in July from June, higher than the 1.0 percent predicted by analysts. However, the less volatile three-month-on-three-month comparison showed production 0.1 percent lower in May–July than in the previous three months **r**



দীর্ঘমেয়াদী রাজস্ব নীতি চান ব্যবসায়ীরা

এনবিআরকে দুটি ভাগে বিভক্ত করলেই যেসব সমস্যা সমাধান হয়ে যাবে, তা নয়। ব্যবসায়ী সংগঠনগুলো মনে করে, রাজস্ব বোর্ড ও তার অঙ্গসংগঠনগুলোকে দুর্নীতিমুক্ত করতে হবে। 'কার্যকর কর নীতি ও ব্যবস্থাপনা আনতে এনবিআর সংস্কার' শীর্ষক গোলটেবিল আলোচনায় এ দাবি জানান ব্যবসায়ী নেতারা। সরকারের কাছে দীর্ঘ মেয়াদে রাজস্ব নীতি চেয়েছেন ব্যবসায়ীরা। তাঁরা বলেছেন, শুল্ক-করসংক্রান্ত যেকোনো পরিবর্তন যেন কমপক্ষে পাঁচ বছর বহাল রাখা হয়। এতে বিনিয়োগ পরিকল্পনা নেওয়া সহজ হয়। এ ছাড়া রাজস্বসংক্রান্ত যেকোনো আইন ও প্রজ্ঞাপন জারি কিংবা সংশোধনের ক্ষেত্রে অংশীজনদের মতামত নেওয়ার পরামর্শ দিয়েছেন ব্যবসায়ীরা।

সম্প্রতি রাজধানীর গুলশানে আয়োজিত 'কার্যকর কর নীতি ও ব্যবস্থাপনা আনতে এনবিআর সংস্কার' শীর্ষক এক গোলটেবিল আলোচনায় এসব কথা জানান দেশের বিভিন্ন

খাতের শীর্ষ ব্যবসায়ী নেতারা। জাতীয় রাজস্ব বোর্ড (এনবিআর) সংস্কারের জন্য গঠিত পরামর্শক কমিটি যেসব সুপারিশ করেছিল, সেগুলোর বিষয়ে এ সভায় অংশীজনেরা মতামত দেন। মেট্রোপলিটন চেম্বার অব কমার্স অ্যান্ড ইন্ডাস্ট্রি (এমসিসিআই) এবং গবেষণা প্রতিষ্ঠান পলিসি এক্সচেঞ্জ যৌথভাবে এই গোলটেবিল আলোচনার আয়োজন করে। গোলটেবিল আলোচনায় সূচনা বক্তব্যে এমসিসিআই সভাপতি কামরান টি রহমান বলেন, দেশের মাত্র ৩ শতাংশের কম মানুষ আয়কর দেন। ব্যবসায়িক পর্যায়ে বড় ধরনের কর ফাঁকি রয়েছে, অথচ কর আইন কার্যকর করার প্রক্রিয়া খুবই দুর্বল।

বিজিএমইএর জ্যেষ্ঠ সহসভাপতি ইনামুল হক খান বলেন, জাতীয় রাজস্ব বোর্ডকে রাজস্ব নীতি বিভাগ ও রাজস্ব ব্যবস্থাপনা বিভাগ নামে দুটি ভাগে বিভক্ত করলেই যেসব সমস্যা সমাধান হয়ে যাবে, তা নয়। ব্যবসায়ী

সংগঠনগুলো মনে করে, রাজস্ব বোর্ড ও তার অঙ্গসংগঠনগুলোকে দুর্নীতিমুক্ত করতে হবে। বিকেএমইএর সভাপতি মোহাম্মদ হাতেম বলেন, রপ্তানিমুখী শিল্প খাতের জন্য যে করনীতি রয়েছে, সেটি সম্পূর্ণভাবে বেআইনি ও মানবাধিকারবিরোধী। মূলধনি যন্ত্রপাতি আমদানিসহ নানা ক্ষেত্রে অপ্রয়োজনীয় বিভিন্ন ধরনের প্রত্যয়নপত্র লাগে। এতে একদিকে সময়ক্ষেপণ হয়, আবার বাড়তি অর্থও দিতে হয়।

পলিসি এক্সচেঞ্জের চেয়ারম্যান মাসরুর রিয়াজ বলেন, ব্যক্তিগত খাতে ব্যবসায়ীরা সেবা পেতে সমস্যায় পড়েন। এ ছাড়া প্রাতিষ্ঠানিক সক্ষমতার অভাব তো আছেই। সুপারিশ অনুসারে এনবিআর ভাগ হয়নি। রাজস্ব খাত সংস্কারের জন্য গঠিত পরামর্শক কমিটি যে সুপারিশ করেছিল, তার আলোকে এনবিআর বিলুপ্ত করে রাজস্ব নীতি বিভাগ ও রাজস্ব ব্যবস্থাপনা বিভাগ আলাদা করা হয়নি।

খেলাপি ঋণ নবায়নের নতুন সুবিধা ব্যাংক খাতে ঝুঁকি বাড়াবে, সতর্ক করল মুডিস

খেলাপি ঋণ নবায়নে বাংলাদেশ ব্যাংকের দেওয়া সুবিধাকে দেশের ব্যাংক খাতের জন্য 'ফ্রেডিট নেগেটিভ' বা ঋণের জন্য নেতিবাচক হিসেবে অভিহিত করেছে আন্তর্জাতিক ঋণমান নির্ণয়কারী সংস্থা মুডিস। সংস্থাটির প্রতিবেদনে বলা হয়েছে, এ ধরনের নীতির কারণে ব্যাংকের ওপর চাপ সাময়িকভাবে কমলেও দীর্ঘ মেয়াদে ঝুঁকি বাড়বে। সেই সঙ্গে ঋণ আদায়ের প্রক্রিয়া বাধাগ্রস্ত হবে। সম্প্রতি মুডিসের প্রকাশিত এক প্রতিবেদনে এ কথা বলা হয়েছে। সম্প্রতি বাংলাদেশ ব্যাংক খেলাপি ঋণ নিয়ে নতুন প্রজ্ঞাপন জারি করে, যেখানে বলা হয়, ক্ষতিগ্রস্ত ব্যবসাপ্রতিষ্ঠানগুলো ২ শতাংশ অর্থ জমা দিয়ে খেলাপি ঋণ নিয়মিত করার সুযোগ পাবে। এ ঋণের মেয়াদ হবে সর্বোচ্চ ১০ বছর। ঋণ নিয়মিত হলে শুরুতে ঋণ পরিশোধে দুই বছর বিরতি সুবিধা পাওয়া যাবে।

মুডিস মনে করছে, দুই বছরের গ্রেস পিরিয়ড থাকলে ঋণগ্রহীতার প্রকৃত পরিশোধক্ষমতা যাচাইয়ে দেরি হবে। ফলে খেলাপি ঋণের হার কৃত্রিমভাবে কম মনে হতে পারে। সম্পদমানের ঝুঁকিও আড়াল হতে পারে।

বাংলাদেশ ব্যাংকের প্রজ্ঞাপনের উদ্ভূতি দিয়ে মুডিস বলেছে, পুনঃ তফসিলের পর ৯০ দিনের মধ্যে মামলা প্রত্যাহার করতে হবে। এতে পুনরুদ্ধার কার্যক্রমে বাধা তৈরি হতে পারে এবং ঋণগ্রহীতা আবার খেলাপি হলে ক্ষতির ঝুঁকি বাড়বে। মুডিস আরও বলেছে, ২০২২ সালের জুলাই মাসে নিয়মকানুন শিথিল হওয়ার কারণে ব্যাংক খাতে ঋণ পুনঃ তফসিলের প্রবণতা বেড়ে গিয়েছিল, কিন্তু ঋণ পুনরুদ্ধার হয়নি। তবে মুডিস মনে করে, এই শিথিল নীতির কারণে প্রকৃত অর্থে ঋণ পুনরুদ্ধারের পরিবর্তে অনাদায়ি ঋণের 'চিরায়ত সমস্যা' দীর্ঘায়িত হবে। সংস্থাটি সতর্ক করেছে, ঋণ পুনঃ তফসিলপ্রক্রিয়ার যথাযথ তদারকি না হলে দুর্বল ঋণ কাগজে-কলমে সচল দেখানো হতে পারে। এতে বাস্তবে ঝুঁকি থেকে যাবে।

মুডিসের প্রতিবেদনে আরও বলা হয়, ২০২৪ সালে বাংলাদেশে ব্যাংক খাতের অনাদায়ি ঋণের হার ছিল মোট বিতরণ করা ঋণের ১১ দশমিক ১ শতাংশ। ২০২৫ সালের মার্চে তা বেড়ে হয় ২৪ দশমিক ১ শতাংশ। একই সময়ে ব্যাংকগুলোর মূলধন-ঝুঁকি অনুপাত

নেমে এসেছে ৩ দশমিক ১ শতাংশ; এটি নিয়ন্ত্রক সংস্থার নির্ধারিত সীমার অনেক নিচে। অনাদায়ি ঋণের বিপরীতে সংরক্ষণ কমে দাঁড়িয়েছে ২৫ শতাংশে। বাংলাদেশ ব্যাংকের নতুন প্রজ্ঞাপনে বলা হয়েছে, ব্যাংকার ও গ্রাহক সম্পর্কের ভিত্তিতে চলতি বছরের ৩০ জুন পর্যন্ত বিদ্যমান খেলাপি ঋণের স্থিতির ওপর কমপক্ষে ২ শতাংশ নগদে অর্থ জমা দিতে হবে। তাতে ঋণ নিয়মিত হলে দুই বছরের গ্রেস পিরিয়ডসহ (ঋণ পরিশোধে বিরতি) তা পরিশোধে ১০ বছর সময় পাওয়া যাবে। তবে এর আগে ঋণ তিন বা তার চেয়ে বেশিবার পুনঃ তফসিল করা হলে অতিরিক্ত ১ শতাংশ অর্থ জমা দিতে হবে। তবে পরবর্তী সময়ে ব্যাংকের নির্ধারিত ঋণ পরিশোধের সূচি অনুযায়ী তিনটি মাসিক কিস্তি বা একটি ত্রৈমাসিক কিস্তি পরিশোধে ব্যর্থ হলে সংশ্লিষ্ট প্রতিষ্ঠানকে খেলাপি হিসেবে চিহ্নিত করা হবে। প্রজ্ঞাপনে আরও বলা হয়েছে, আগে যেসব অর্থ জমা দেওয়া হয়েছে, তা ২ শতাংশ হিসেবে গণ্য হবে না। নতুন করে ২ শতাংশ অর্থ জমা দেওয়ার পর তা নগদায়ন হলে ছয় মাসের মধ্যে আবেদনটি নিষ্পত্তি করতে হবে।

মূলধনি যন্ত্রপাতি আমদানি বেড়েছে ৭১ শতাংশ

দেশের বিনিয়োগ পরিস্থিতি বোঝার অন্যতম উপায় মূলধনি যন্ত্রপাতির আমদানির তথ্য-উপাত্ত পর্যবেক্ষণ। দীর্ঘদিন ধরে দেশে মূলধনি যন্ত্রপাতির আমদানি কমলেও চলতি অর্থবছরের প্রথম মাসে তা বেড়েছে। জুলাইতে মূলধনি যন্ত্রপাতির আমদানি হয়েছে ৪৫ কোটি ৫৯ লাখ ডলারের। আগের বছরের একই মাসে আমদানির পরিমাণ ছিল ২৬ কোটি ৭১ লাখ ডলার। মূলধনি যন্ত্রপাতির আমদানি বেড়েছে ১৮ কোটি ৮৮ লাখ ডলার যা প্রায় ৭১ শতাংশ। বাংলাদেশ ব্যাংকের তথ্য অনুযায়ী, জুলাইয়ে মূলধনি যন্ত্রপাতি ও অন্যান্য মূলধনি পণ্য আমদানি হয়েছে মোট ১২১ কোটি ২৩ লাখ ডলারের। আগের অর্থবছরের একই মাসে যা ছিল ৮৬ কোটি ৪৬ লাখ ডলার। এ ক্ষেত্রে আমদানি বেড়েছে ৩৪ কোটি ৭৭ লাখ ডলার বা ৪০ দশমিক ২২ শতাংশ। গত অর্থবছর মূলধনি পণ্যের আমদানি ১০ দশমিক ২০ শতাংশ কমে ৯৫৫ কোটি ডলারে নেমেছিল।

মূলধনি যন্ত্রপাতি ছাড়াও চলতি অর্থবছরের প্রথম মাসে মধ্যবর্তী পণ্যের আমদানি ২০ দশমিক ৮০ শতাংশ বেড়ে ৩৮৪ কোটি ডলার ছাড়িয়েছে। তৈরি পোশাক-সংশ্লিষ্ট কাঁচামালের আমদানি ১০ দশমিক ৩০ শতাংশ বেড়ে ১৫২ কোটি ডলারে পৌঁছেছে। অন্যান্য মধ্যবর্তী পণ্যের আমদানি প্রায় সাড়ে ৮ শতাংশ বেড়েছে, আমদানি হয়েছে ১৫৭ কোটি ডলারের। অর্থবছরের প্রথম মাসে চাল আমদানি ব্যাপক বাড়লেও গম কমেছে। সবমিলিয়ে খাদ্যশস্যের আমদানি ৫ দশমিক ৬০ শতাংশ কমে ৯ কোটি ৩৫ লাখ ডলারে নেমেছে। ভোগ্যপণ্যের আমদানি ৬ দশমিক ৭০ শতাংশ কমে ৩৮ কোটি ৭৭ লাখ ডলারে নেমেছে।

ব্যাংকাররা জানান, দেশের বিনিয়োগ পরিস্থিতি কেমন যাচ্ছে তা বোঝার অন্যতম উপায় মূলধনি পণ্যের আমদানির তথ্য-উপাত্ত দেখা। কেননা নতুন কারখানার জন্য এই পণ্য দরকার। আবার পুরাতন কারখানার উৎপাদন বাড়ানোসহ নানা কারণে এর দরকার হয়। ডলার সংকটসহ বিভিন্ন কারণে বিনিয়োগ পরিস্থিতি তলানিতে নেমেছিল। বিগত সরকারের সময়ে সবচেয়ে অস্থি ছিল ডলার বাজার নিয়ে। বিগত আওয়ামী লীগ সরকারের

সময় দীর্ঘ সময় ধরে উচ্চ মূল্যস্ফীতির অন্যতম কারণ ছিল ডলারের দর বৃদ্ধি। এখন মূল্যস্ফীতি কমার প্রধান কারণ ডলার দরে স্থিতিশীলতা।

বাংলাদেশ ব্যাংকের তথ্য অনুযায়ী, গত অর্থবছর রেকর্ড ৩০ বিলিয়ন ডলারের বেশি রেমিট্যান্স এসেছে। আবার রপ্তানি আয়ে ৮ শতাংশের মতো প্রবৃদ্ধি হয়েছে। পাশাপাশি প্রচুর কম সুদের বিদেশি ঋণের কারণে ডলার বাজারে স্বস্তি ফিরেছে। ডলারের দর দীর্ঘদিন ধরে ১২২ টাকায় স্থিতিশীল রয়েছে। মাঝে অবশ্য ডলারের দর কমে ১১৯ টাকা ৫০ পয়সায় নেমেছিল। তবে এভাবে কমলে রেমিট্যান্স ও রপ্তানি কমতে পারে এমন শঙ্কায় উদ্বৃত্ত ডলার কিনে নিচ্ছে কেন্দ্রীয় ব্যাংক। চলতি অর্থবছর এরই মধ্যে বাজার থেকে ১৭৪ কোটি ৭৫ লাখ ডলার কিনেছে বাংলাদেশ ব্যাংক। সব মিলিয়ে বৈদেশিক মুদ্রার গ্রস রিজার্ভ বেড়ে গত বৃহস্পতিবার ৩১ বিলিয়ন ডলার হয়েছে। আর বিপিএম৬ অনুযায়ী রিজার্ভ দাঁড়িয়েছে ২৬ দশমিক শূন্য ৯ বিলিয়ন ডলারে। ২০২১ সালের আগস্টে ৪৮ বিলিয়ন ডলারের ঘর পেরোনো রিজার্ভ আওয়ামী লীগ পতনের সময় ২০ দশমিক ৪৮ বিলিয়ন ডলারে নেমেছিল।

চট্টগ্রাম বন্দরে নতুন মাশুল কার্যকর, গড়ে খরচ বেড়েছে ৪১ শতাংশ

চট্টগ্রাম বন্দরের প্রস্তাবিত নতুন মাশুলের প্রজ্ঞাপন জারি করা হয়েছে। গত ১৫ সেপ্টেম্বর থেকে নতুন মাশুল কার্যকর হয়েছে। সরকারি প্রজ্ঞাপনে নতুন মাশুলের তথ্য বিশ্লেষণ করে দেখা গেছে, আগের তুলনায় গড়ে ৪১ শতাংশ মাশুল বাড়ানো হয়েছে। সবচেয়ে বেশি বেড়েছে কনটেইনার পরিবহনের মাশুল। এখন থেকে কনটেইনারপ্রতি (২০ ফুট লম্বা) বাড়তি মাশুল দিতে হবে ৪ হাজার ৩৯৫ টাকা। বন্দরের সেবা নেওয়ার জন্য এই মাশুল দিতে হবে বন্দর ব্যবহারকারীদের। গত ২৪ জুলাই বন্দরের প্রস্তাবিত মাশুল অনুমোদন করেছিল অর্থ মন্ত্রণালয়। সে সময় একসঙ্গে গড়ে ৪১ শতাংশ হারে মাশুল বাড়ানোর বিষয়ে আপত্তি জানায় বন্দর ব্যবহারকারীরা। এরপর বিষয়টি নিয়ে নৌপরিবহন মন্ত্রণালয়ের উদ্যোগে বন্দর ব্যবহারকারীদের সঙ্গে এক দফা আলোচনাও হয়েছে। কিন্তু ব্যবহারকারীদের আপত্তি আমলে না নিয়েই সম্প্রতি প্রজ্ঞাপন জারি করা হয়েছে। ফলে মাশুল বাড়ানোর যে সিদ্ধান্ত বন্দর নিয়েছিল, শেষ পর্যন্ত সেটিই বহাল থাকল।

মাশুল বাড়ানোর বিষয়ে ব্যবহারকারীদের বড় আপত্তি ছিল একলাফে গড়ে ৪১ শতাংশ মাশুল বাড়ানো হলে তাতে হঠাৎ করে ভোক্তার ওপর চাপ বেড়ে যাবে। রপ্তানি খাতের প্রতিযোগিতা সক্ষমতা কমবে। আবার ভবিষ্যতে বন্দরের দুটি টার্মিনাল ছাড়া সব কটিই যাচ্ছে বিদেশিদের হাতে। ফলে মাশুল বাড়ানো হলে তার বড় সুফল পাবে বিদেশি অপারেটররা। নতুন মাশুল হার তুলনা করে দেখা যায়, বর্তমানে বন্দর কর্তৃপক্ষ প্রতিটি কনটেইনার (২০ ফুট লম্বা) থেকে গড়ে মাশুল আদায় করে ১১ হাজার ৮৪৯ টাকা। নতুন মাশুল কার্যকর হওয়ায় এখন কনটেইনারপ্রতি বাড়তি দিতে হবে গড়ে ৪ হাজার ৩৯৫ টাকা। তাতে সব মিলিয়ে কনটেইনারপ্রতি গড়ে মাশুল দিতে হবে ১৬ হাজার ২৪৩ টাকা। সেই হিসাবে প্রতি কনটেইনারে মাশুল বাড়ছে গড়ে ৩৭ শতাংশ।

বন্দরের গত ২০২৩-২৪ অর্থবছরের নিরীক্ষিত হিসাব ধরে নতুন মাশুল কনটেইনারপ্রতি কত বাড়বে-তার হিসাব বের করেছেন এই প্রতিবেদক। প্রস্তাবিত নতুন মাশুলের ক্ষেত্রে ডলারপ্রতি বিনিময় মূল্য ধরা হয়েছে ১২২ টাকা। ডলারের বিনিময় মূল্য বাড়লে মাশুলও বাড়বে। কারণ, বন্দর কর্তৃপক্ষ ডলার হিসাবে মাশুল আদায় করে। কনটেইনার ছাড়াও কনটেইনার জাহাজের সেবা নেওয়ার জন্য আলাদা মাশুল দিতে হয়। আবার কনটেইনারভেদে খরচ কমবেশি হবে। যেমন আমদানি কনটেইনার হলে মাশুল বাড়বে ৫ হাজার ৭২০ টাকা। রপ্তানি কনটেইনার হলে মাশুল বাড়বে ৩ হাজার ৪৫ টাকা।

কনটেইনারে মাশুল বাড়ার বড় খাত হলো জাহাজ থেকে কনটেইনার ওঠানো ও নামানো। প্রতি একক কনটেইনার ওঠানো বা নামানোর জন্য আগে মাশুল ছিল ৪৩ দশমিক ৪০ ডলার। এখন তা বাড়িয়ে ৬৮ ডলার করা হয়েছে। অর্থাৎ এই একটি মাশুল বেড়েছে ২৪ দশমিক ৬০ ডলার। বাংলাদেশি মুদ্রায় যার পরিমাণ প্রায় তিন হাজার টাকা। কনটেইনার পণ্যে প্রতি কেজিতে আগে গড়ে মাশুল দিতে হতো ১ টাকা ২৮ পয়সা। আজ সোমবার থেকে নতুন মাশুল কার্যকর হওয়ায় এখন প্রতি কেজি কনটেইনার পণ্যে বাড়তি দিতে হবে ৪৭ পয়সা। সমুদ্রপথে বাংলাদেশের রপ্তানির প্রায় পুরোটাই হয় কনটেইনারে। আবার কনটেইনারে করে শিল্পের কাঁচামাল ও মূল্যবান যন্ত্রপাতিও আমদানি হয়।

FAIRS & EXHIBITIONS

September 2025

The following **Fairs & Exhibitions information** 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.

Saudi Food Expo 2025

Date: 23 - 26 Nov 2025
 Venue: Riyadh, Saudi Arabia
 Organizer: International Arabian Exhibition
 Contact Person: Mr. Wael Alsebai
 Tel: +971-52-223-0122
 E-mail: sales@saudifoodexpo.com
 Website: <https://www.saudifoodexpo.com/>

International Conference on Control, Automation, Robotics and Vision

Engineering 2025
 Date: 01 - 02 Dec 2025
 Venue: Grand Excelsior Hotel Bur Dubai, Dubai, UAE
 Organizer: International Academic of Science Technology Engineering and Management
 Tel: +91 8280862844
 E-mail: info@iastem.org
 Website: <https://iastem.org/Conference/19733/ICCARVE>

AgroFood Jeddah 2025

Date: 03 - 05 Dec 2025
 Venue: Jeddah International Exhibition and Convention Center, Jeddah, Saudi Arabia
 Organizer: ICON Expo
 Tel : +966539868490
 E-mail : intl.sales@agrofoodjeddah.com
 Website: <https://agrofoodjeddah.com/us/>

Plast Eurasia Istanbul 2025

Date: 03 - 06 Dec 2025
 Venue: Tüyap Fuar Ve Kongre Merkez, Büyükçekmece, Turkey
 Organizer: Tüyap Fairs and Exhibitions Organization Inc.
 Tel : +90-212-867-11-00
 E-mail : info@plasteurasia.com
 Website: <https://plasteurasia.com/en>

Consumer Electronics Show

Date: 06 - 09 Jan 2026
 Venue: Las Vegas, Nevada, USA
 Organizer: ICT & health and Dutch Government
 Tel: +1 703-907-7600
 E-mail: info@cta.tech
 Website: <https://www.ces.tech>

Automechanika Dubai 2025

Date: 09 - 11 Dec 2025
 Venue: Dubai World Trade Centre, Dubai, UAE
 Organizer: Messe Frankfurt Middle East GmbH
 Contact Person: Tommy Le, Show Manager
 Tel: +971 4 3894 541
 E-mail: sales@saudifoodexpo.com
 Website: tommy.le@uae.messefrankfurt.com

Gulfood

Date: 26 - 30 Jan 2026
 Venue: Dubai World Trade Centre, Dubai, UAE
 Organizer: Dubai World Trade Centre
 E-mail: gulfoodmarketing@dwtc.com
 Website: <https://www.gulfood.com>

ICT & health World Conference

Date: 27 - 29 Jan 2026
 Venue: MECC Maastricht, Maastricht, Netherlands
 Organizer: ICT & health and Dutch Government
 E-mail: info@icthealth.org
 Website: <https://www.icthealth.org/>

Dhaka International Textile & Apparel Accessories Exhibition

Date: 05 - 08 February 2026
 Venue: International Convention City Bashundhara (ICCB), Dhaka, Bangladesh
 Organizer: Chan Chao International Co., Ltd. (Taiwan) & Yorkers Trade & Marketing Service Co., Ltd.
 Tel: +886-2-2659-6000
 E-mail: textile@chanchao.com.tw
 Website: <https://www.chanchao.com.tw/DITATEX>

Annual Biologics Manufacturing Asia 2026

Date: 11 - 12 February 2026
 Venue: Sands Expo & Convention Centre, Singapore
 Organizer: IMAPAC Pte Ltd
 Tel: +65 69836140
 E-mail: bpicustomerservice@informa.com
 Website: <https://www.imapac.com/events/biologics-manufacturing-asia-2026>

BuildTech Asia (BTA)

Date: 24 - 26 March 2026
 Venue: Singapore EXPO Convention & Exhibition Centre
 Organizer: Sphere Exhibits Pte Ltd
 Tel: +65 6403 2160
 E-mail: buildtehasia@constellar.co
 Website: <https://constellar.co/our-brands/events/>

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

Share Market (As of September 30, 2025)

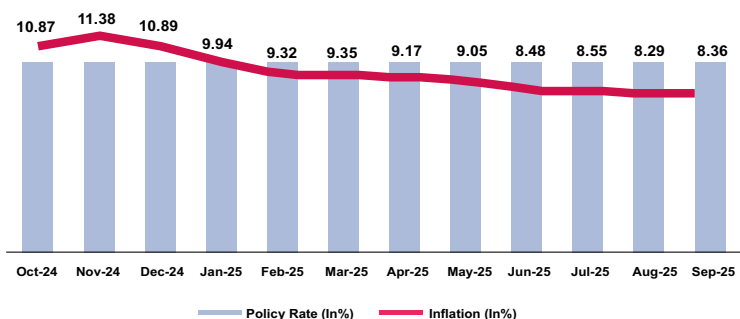
Top Ten Gainer

Trading Code	CloseP	High	Low	YCP	% Change
ISNLTD	93.4	93.5	88.0	85.0	9.88
SAMATALETH	93.2	93.3	85.2	84.9	9.77
SONARGAON	28.6	28.7	26.5	26.1	9.57
INTECH	30.6	31.5	28.9	28.7	6.62
EGEN	24.0	25.4	23.2	23.1	3.89
ACMEPL	16.3	16.5	15.6	15.7	3.82
APEXTANRY	60.0	62.9	59.7	58.4	2.73
FINEFOODS	311.9	313.0	302.4	304.3	2.49
LOVELLO	94.0	95.4	92.8	92.2	1.95
BRACBANK	68.6	70.0	67.3	67.4	1.78

Top Ten Loser

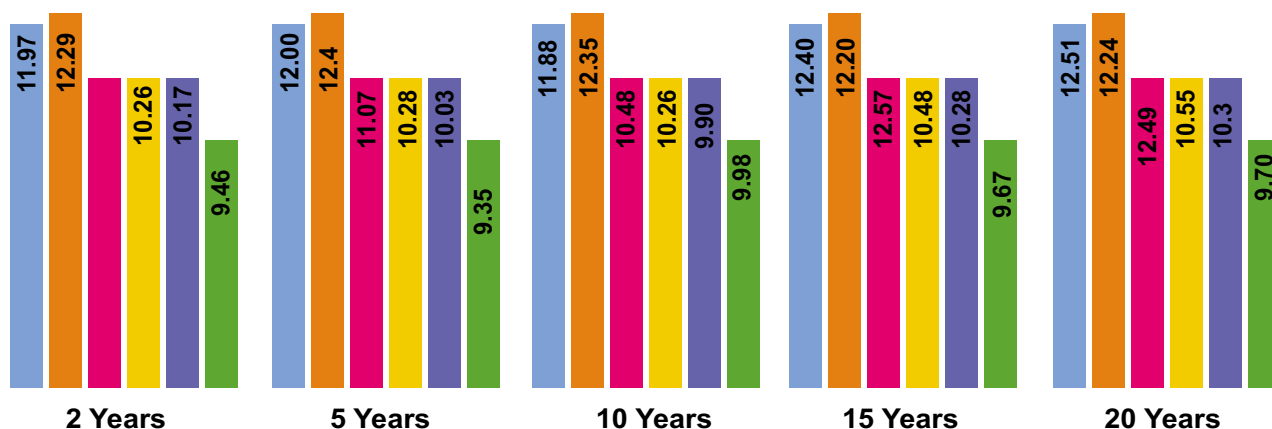
Trading Code	CloseP	High	Low	YCP	% Change
PLFSL	0.9	1.0	0.9	1.0	-10
ILFSL	1.1	1.2	1.1	1.2	-8.33
PREMIERLEA	1.1	1.2	1.1	1.2	-8.33
NORTHRNINS	29.0	32.8	28.6	31.5	-7.93
RELIANCE1	17.1	18.4	16.8	18.5	-7.56
SIPLC	54.7	58.5	54.0	58.9	-7.13
PRAGATIINS	68.4	75.4	67.5	73.5	-6.93
PEOPLESINS	35.6	38.5	35.4	38.0	-6.31
MIDLANDBNK	20.5	22.2	20.3	21.8	-5.96
PRAGATILIF	244.3	264.0	240.1	259.7	-5.92

POLICY RATE VS INFLATION OF BANGLADESH

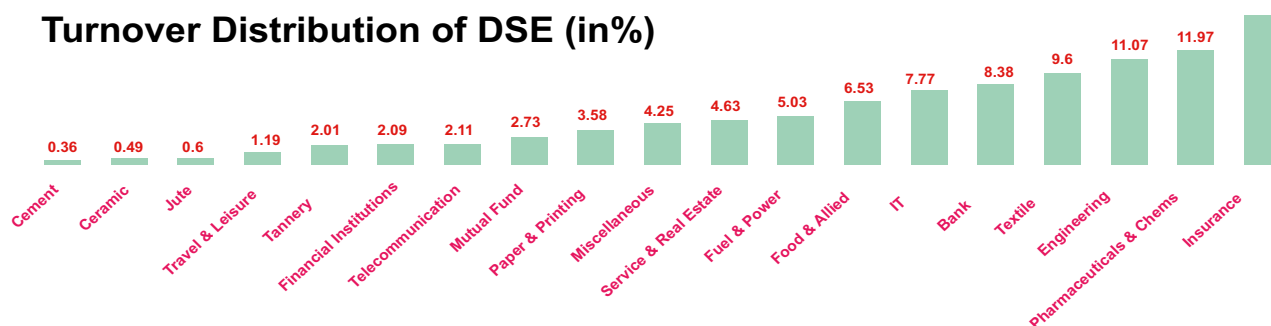


Top 10 Shares by MCAP

Ticker	CloseP	% Change	MCAP Mn
GP	285.9	-0.49	386.051
SQURPHARMA	213	-0.37	188.814
ROBI	29.1	-0.34	152.424
BATBC	261.6	1.43	141.264
BRACBANK	68.6	1.78	136.578
WALTONHIL	383.1	-1.29	127.657
MARICO	2762.7	-0.92	87.025
UPGDCL	143.1	-1.04	82.954
BERGERPBL	1417.7	0.08	65.750
ISLAMIBANK	38	-0.26	61.180



Turnover Distribution of DSE (in%)





DCCI President Taskeen Ahmed (second from right) seen speaking at a dialogue on “Policy Reform Requirements for Non-Adjustable TDS” jointly organized by National Board of Revenue (NBR) and Business Initiative Leading Development (BUILD) on September 17. Chairman of NBR Md. Abdul Rahman Khan, FCMA (third from right), BUILD Chairperson Abul Kasem Khan (third from left), Secretary of Ministry of Social Welfare, Dr. Muhammad Abu Yusuf (second from left), former Chairman of NBR Dr. Muhammad Abdul Mazid (right) and Administrator of FBCCI Md. Hafizur Rahman (left) are seen in the picture.



DCCI President Taskeen Ahmed (right) seen speaking at the Closing Ceremony of “Road to Made in Bangladesh: Automobiles & Agro-Machinery Fair 2025” organized by Bangladesh Chamber of Industries (BCI) held on September 21. Adviser to Ministry of Commerce Sk Bashir Uddin (second from left), Executive Chairman of the Power and Participation Research Centre Hossain Zillur Rahman (left), President of BCI Anwar-Ul-Alam Chowdhury (third from left), President of Leathergoods and Footwear Manufacturers & Exporters Association of Bangladesh Syed Nasim Manzur (fifth from left) among others are also seen in the photo.

DCCI President Taskeen Ahmed (second from left) seen receiving a bouquet from the Ambassador of Argentina in Bangladesh H.E. Marcelo Cesa (second from right) after a bilateral trade discussion on September 03 at DCCI Gulshan Centre. DCCI Vice President Md. Salem Sulaiman (left) among others are also seen in the picture.





DCCI President Taskeen Ahmed (second from right) seen presenting a DCCI Publication to the Coordinator to the Prime Minister of Pakistan on Commerce Rana Ihsaan Afzal Khan (second from left) after a courtesy meeting held on September 23. DCCI Senior Vice President Razeev H Chowdhury (left) and Vice President Md. Salem Sulaiman (right) were also present during the meeting.

DCCI President Taskeen Ahmed (third from left) seen presenting a token of appreciation to the Deputy High Commissioner of Australia in Bangladesh Clinton Pobke (third from right) after a bilateral meeting held on September 24 at DCCI Gulshan Centre. DCCI Senior Vice President Razeev H Chowdhury (second from left), Vice President Md. Salem Sulaiman (left) and Australian Trade and Investment Commissioner Ben Carson (second from right) among others were also present during the meeting.



Dhaka Chamber President Taskeen Ahmed (second from left) seen presenting a DCCI Publication to the Managing Director of the Government of Saskatchewan, Canada Scott Matthies (third from left) after a courtesy meeting held on September 11 at DCCI Gulshan Centre. DCCI Vice President Md. Salem Sulaiman (left), Counsellor and Senior Trade Commissioner at the High Commission of Canada in Dhaka Debra Boyce (second from left) among others are also seen in the picture.



DCCI Senior Vice President Razeev H Chowdhury (right) and Co-convenor of the Belt and Road Global Forum Annual Roundtable 2025 Andrew Weir (left) are seen greeting each other on September 12 at the Hong Kong Convention & Exhibition Centre, Hong Kong.

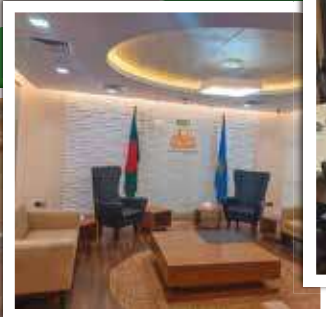


DCCI President Taskeen Ahmed (fifth from left) seen inaugurating the Membership Service Desk which has been refurbished and shifted to the fourth floor from the first floor of the DCCI building on September 02. DCCI Vice President Md. Salem Sulaiman (seventh from left), DCCI former President Rizwan Rahman (sixth from left), Barrister Md. Sameer Sattar (fourth from left), DCCI former Senior Vice President S M Golam Faruk Alamgir (Arman) (second from left), DCCI former Vice Presidents Absar Karim Chowdhury (right), Hossain A. Sikder (fourth from right), Md. Junaed Ibna Ali (third from right) and members of the Board of Directors among others were present during the event.



DCCI President Taskeen Ahmed (seventh from left), Senior Vice President Razeev H Chowdhury (sixth from left) and Vice President Md. Salem Sulaiman (eighth from left), members of the Board of Directors are seen attending the ninth board meeting held on September 27.

RENTAL FOR CONFERENCE AND MEETING ROOM AVAILABLE IN GULSHAN



Rental Chart for the Office Board Room & Executive Lounge of DCCI Gulshan Centre:

SL No.	Event Room	Room Dimension (L X W)	Rent (Per Day-8 Hours) in BDT	Rent (Half Day-4 Hours) in BDT	Remarks
Option : 1	Single Meeting Room (12 Persons)	19'-6" x 14'	15,000/-	10,000/-	20% Service Charge Included
Option : 2	Conference Room (20 Persons)	29' x 19'-6"	25,000/-	15,000/-	
Option : 3	Class Room (30 Persons)	29' x 19'-6"	25,000/-	15,000/-	
Option : 4	Workshop (30 Persons)	56' x 19'-6"	25,000/-	15,000/-	
Option : 5	Executive Lounge (8 Persons)	17'9" x 26'-8"	10,000/-	6,000/-	

1. Service:

- AC - Lighting.
- Bottle Water, Tissue Box etc.
- Toiletries.
- Supporting Staff: 2 Persons and
- Wi-Fi.

2. Premium Service: (Available upon request with extra payment)

- High Speed Internet – Tk. 2,000/- per MBPS
- Printing Service
- Lunch - Selected Vendor from DCCI (Rate to be fixed according to prescribed menu) and
- Refreshment - Selected Vendor from DCCI (Rate to be fixed according to prescribed menu).

DCCI Gulshan Centre

BTI Landmark (level-11), Plot- 16, Block- CWS(A), Gulshan Avenue, Gulshan-1, Dhaka-1212, Bangladesh

01914733559 | habib.rahman@dhakachamber.com

Registration Open

Training Courses and Workshops of DBI for the month of November 2025

1. Training on 'Effective Communication and Presentation Skills'	7 th November 2025
2. Workshop on 'Procurement Strategies for Competitiveness and Cost Savings'	7 th November 2025
3. Training on 'Professional Selling Skills & Secret of Success'	14 th November 2025
4. Workshop on 'Strategy for Sourcing in Procurement Process'	14 th November 2025
5. Training on 'Inventory Control and Effective Store Management'	21 st November 2025
6. Training on 'Conflict Management Techniques for Leaders'	21 st November 2025
7. Training on 'Customer Behaviour and Excellent Customer Services'	21 st November 2025
8. Workshop on 'Agile HRM for Organizational Growth and Profit'	28 th November 2025
9. Workshop on 'Managing Accounts-Best Practices'	28 th November 2025
10. Workshop on 'Digital Marketing for Business Growth'	28 th November 2025

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

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

For further information

Cell & WhatsApp # 01913745062/ 01766018659 & IP Phone: +88 09666888555; Ext. 1015
88 09666319653; E-mail: dbi@dhakachamber.com; Website: www.dcci-dbi.edu.bd