

November-December 2023

Indentors

Newsletter



Bangladesh Indenting Agents' Association

(An Association of Foreign Companies' Agents in Bangladesh)

An ISO 9001:2015 Certified Association



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Bangladesh Indenting Agents' Association

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President's Message



The indenting service export sector is expected to grow rapidly as one of the major sectors for earning foreign currency for Bangladesh. In order to achieve the export facilities to the Indentors, we, the current Board of Directors has been continuing our sincere efforts as per VAT Act, Export Policy Order and recommendations from FBCCI, Bangladesh Trade and Tariff Commission, Ministry of Commerce and related. We are doing all necessary to impose VAT @ 0% to this growing service export sector. We are very optimistic to provide you with a good news very soon.

In light of our effective meetings with the Ministry of Commerce followed by the Bangladesh Trade and Tariff Commission, the Commission made a thorough research on indenting business considering the prevailing Acts, Laws and nature of indenting business. The said Commission recommended to the concerned authorities for imposition of VAT @0% and provide all admissible benefits for flourishing indenting business as like other exporters in the country.

As part of our month long CSR initiative, we the Board of Directors distributed blankets to the needy and cold-stricken people throughout the country during this winter. On December 04, 2023, we inaugurated the program by distribution of blankets amongst the impoverished and miserable people adjacent to the BIAA office. We also distributed the blankets amongst the children of Jamia Islamia Dakhil Madrasa, Narayanganj on December 05, 2023.

On December 19, 2023, we organized a discussion meeting to celebrate the 53rd National Victory Day of the country which is termed as nation's triumph in remembrance of the liberation war martyrs and to pay tribute to them.

Our most glorious event titled “The Indenting Service Export Award-2022” & “Members Night” is going to be held on January 27, 2024 at Pan Pacific Sonargaon Hotel, Dhaka. This event is going to be one of the historic events of BIAA. We expect your warm participation in making our program a great success.

Esteemed Members,

We are going to accomplish our tenure very soon. The Annual General Meeting and related events are going to be held accordingly. At the end of the tenure, we are grateful to all esteemed members for their excellent support and cooperation in making our efforts in fruition. We request you to update your membership with BIAA to get all business updates and privileges offered by BIAA.

Md. Nuruzzaman
President

Editorial Desk



Banking sectors needs due care to advance the economy

Bangladesh's economic performances also rely upon the performances of commercial banks in the country. They supply investible funds to both the governmental sector and the private sector. Furthermore, the ready-made garments (RMG) industry, migrant worker remittances, the expansion of medium-sized and micro enterprises (MSMEs), and the growth of the agricultural sector are the four main drivers of economic growth in Bangladesh where Banks have been playing crucial role in expansion of all these key areas development. Regrettably, over a long period of time, Bangladesh's banking industry has been facing many difficulties. High loan default rates and poor performances across a range of measures have repeatedly highlighted the vulnerabilities of Bangladesh's banking sector. The economy as a whole seems to be at risk from this innate instability and unregulated non-performing loans (NPLs).

The total volume of NPL has increased by more than three times in the last ten years, from Tk. 427.25 billion in Q4FY12 to Tk.1560.4 billion in Q4FY23. However, actual NPL will be much higher if distressed assets, loans in special mention accounts, loans with court injunctions, and rescheduled loans are included. NPLs are a direct threat to a country's financial health and development. On the other hand, excess liquidity in the banking sector has declined from Tk.16.9 billion in October 2022 to BDT 15.8 billion in October 2023. Banks are experiencing pressure on their liquidity positions. Since the cost of living has increased, many people are forced to use their savings to make ends meet.

Besides, the crisis in the forex market, slow deposit growth, lack of trust in some shariah-based banks, higher amount of bad loans and slow loan recovery are the main reasons for the liquidity crisis and the country's continuous inflationary pressure exacerbated the liquidity crunch when the central bank recently increased the policy rate. When a country finds it difficult to make foreign payments due to a reserve shortage, a crisis known as the Balance of Payments (BoP) occurs. Increase of foreign currency reserve is necessary to address these odds.

A robust banking industry has the power to gear up the economy in the right direction. The sustained expansion of the banking industry is a prerequisite for economic growth. The central bank has already taken a number of measures to address the difficulties and has declared monetary policy that primarily deals with the difficulties and provides tactical solutions. Recently, different countries of the world have already increased interest rate to combat against inflation. To control inflation it is also necessary to observe the actions taken by other countries. In the upcoming year, it might be essential to implement more strategic measures to manage inflation. It is necessary to enhance the flow of dollars via formal channels. In addition to government incentives that encourage wage earners to transfer money through banking channels, banks can use other channels, such as MFS, NGO, and agent banking to track down and facilitate the free remittance of wage earners to their beneficiaries.

Indentors in Bangladesh repatriate foreign currency through banking channel as export earning against their "Indenting Services". In the last fiscal the sector earned US\$115.1 million. However, if VAT is imposed @0% to this ethical service export sector, foreign currency earnings from this service export sector will be manifold to contribute more in economic performances of the country.

Md. Esharot Hossain
Editor



BIAA distributed blankets amongst the cold stricken people

Bangladesh Indenting Agents' Association commenced its CSR program by distribution of blankets amongst the impoverished and miserable people living in the adjacent to the BIAA office. BIAA President Md. Nuruzzaman officially launched the CSR initiative on December 04, 2023 at BIAA new office premises. In the event, BIAA Director Md. Asad Ullah, Chairman, Standing Committee on CSR, BIAA former President Advocate Rafiqul Islam Masum, BIAA former Vice-President, A K M Azad, Mohd. Akhtaruzzaman, Member S/C on CSR; Kazi Shah Alam, Member BIAA and BIAA Executive Secretary, Md. Ashiquzzaman were present.



Following the inauguration, Sr. Vice-President, Vice-President, and all the other Directors of the Board conducted the month-long CSR initiatives in different areas of the country. They distributed the same blankets in favor of BIAA amongst the underprivileged living in their respective regions of the country in order to lessen the suffering of the cold-stricken people during this winter.





A glimpse of CSR activities at BIAA





A glimpse of CSR activities at BIAA





BIAA Observed National Victory Day of the country

Bangladesh Indenting Agents' Association (BIAA) observed the country's 53rd National Victory Day which is marked as "Bijoy Dibos" with profound respect for the freedom fighters and tributes to three million martyrs of the independence on Tuesday, December 19, 2023 at the conference room of BIAA at Zebun Index Trade Center, Level-12, 191, Shaheed Syed Nazrul Islam Sarani, Dhaka. To mark the day, BIAA organized a discussion meeting to commemorate the supreme sacrifices of the freedom fighters to liberate the country from the Pakistani oppression during the War of Independence.

The program was commenced after recitation from the Holy Quran. Thereafter, munajat was offered seeking eternal peace of the souls of martyrs of the Liberation War as well as overall progress and prosperity of the country. An open discussion took place on the Victory day of the country and participants of the event took part in the discussion.

The program was chaired by BIAA President, Md. Nuruzzaman. The Chairman of Zila Parishad, Shariatpur Mr. Sabedur Rahman (Khoka Sikder) and President of Indian Importers Chambers of Commerce & Industry (IICCI) Mr. A. K. Saxena attended as the special guests of the event. Mr. Khoka in his speech highlighted the outstanding contributions of freedom fighters with their struggle for liberation and stressed the significance the liberation of our lives. He also appreciated Bangladesh's remarkable progress that emerged over the last decade by the strategic and visionary leadership of the daughter of Bangabandhu, Hon'ble Prime Minister, Sheikh Hasina. The president of IICCI stated that India as a neighboring country has always been amicable with Bangladesh and extended its support to Bangladesh during the liberation war. We are still working on bonding our ties in increasing more trade and commerce between us- he said.





BIAA Observed National Victory Day of the country

BIAA Sr. Vice-President Bahalul Mansur, Directors Dr. S. M. Jaglul A. Mozumdar, M. Bashir Ullah Bhuiyan, Al Mahmud Moinul Haque, Engr. Rakibul Islam and Kazi Azmal Haque attended the program. BIAA former Presidents Muhammad Ayub and Advocate Rafiqul Islam Masum and BIAA former Vice-President A K M Azad attended the program as well as distinguished Members, prominent business leaders, Valiant freedom fighters were also attended and spoke the program.

The documentary about the Liberation War was shown in the program.

BIAA President Md. Nuruzzaman greeted the attendees and gave the speech commemorating the "Victory Day" and sincerely acknowledged the sacrifice of freedom martyrs who devoted their lives to ensure Bangladesh's independence. He recalled the contribution of the greatest Bangalee of all time Father of the Nation Bangabandhu Sheikh Mujibur Rahman with profound respect.



BIAA hon'ble former Presidents Mr. Muhammad Ayub and Immediate Past President & a valiant freedom fighter Advocate Rafiqul Islam Masum attended and addressed the discussion session as well. They recognized the undeniable bravery of the valiant freedom fighters during the brutal battles and bloody military operations that took place on the way to the emergence of Bangladesh as an independent and sovereign country.

Mr. A. K. M. Azad, BIAA Former Vice-President and an injured freedom fighter during his speech remembered the days that demonstrated the oppression of the Bangalee people by the Pakistani military. He respectfully recalled the contribution of architect of the nation, Bangabandhu Sheikh Mujibur Rahman who dedicated his entire life to make the country independent.



BIAA “Get Together” of the Indentors in Pharmaceutical Sector held

A get together program with the members in the pharmaceutical sector of BIAA held on October 07, 2023 at 6:00 PM at Rooftop Restaurant of Bangladesh Parjatan Corporation, Agargaon, Dhaka with a view to exchanging ideas and thoughts with the members of the said sector. The meeting discussed the issues faced by the members of the concerned sector and recommended accordingly for addressing the problems identified by them.

The program was chaired by BIAA President Md. Nuruzzaman and coordinated by BIAA Director and Chairman of the Standing Committee on Pharmaceutical Sector Mr. M S I Dastagir. BIAA Sr. Vice-President Bahalul Mansur was also present in the event.



Amongst the members of the pharmaceuticals sector Mr. Mohammad Aminul Islam, Managing Director of The Chemical Ltd., Dr. M. Munirul Islam Managing Director; Nest International (Pvt) Ltd., Ms. Shyma Sadia Islam, Managing Partner, Chemkey Bangladesh; Dr. Md. Nazrul Islam, Managing Director, Medico Distribution Ltd.; Mr. Mohammad Jahangir Alam, Proprietor, Monarch Trading Corporation; Mr. Feroz Ahmed Proprietor Medi-Chem International; Mr. M. Amzad Hossain owner Allied Corporation; Mr. Abul Kalam Md. Rezaul Karim, Proprietor Tauhid & Son Corporation; Mr. Md. Shamsul Haque Sikder, Managing Director, Ancient Chemicals Ltd.;

Mr. Ruhul Amin Chowdhury, Logistic Manager & Mr. Khairul Basar, Manager, Regulatory of Naafco Pharma Ltd.; M Das Gupta, Deys United Suppliers & Co.; Syed Khairul Alam, Proprietor, Pan Am Trade International; Mr. Zaffor Hossain, Managing Director, Affinity International Ltd.; Mr. Md. Sohel Rana, Gentry Corporation Ltd.; Mr. Golam Muhiuddin Abdul Kader, owner, Chemie Trade Corporation;



BIAA “Get Together” of the Indentors in Pharmaceutical Sector held

Mr. Md. Nazrul Islam, owner, Liberty Business Associates; Mr. Md. Saiful Islam, owner, TS Corporation; Mr. Md. Irfanul Hasan Proprietor, Pharmamech Associates; Mr. Md. Abul Kalam, Proprietor, Daffodil International; Mr. Md. Mizanur Rahman, Proprietor, Technokit Corporation; Mr. Shamsul Alam Khan, Managing Director, Saka International Ltd.; Mr. Abdus Sabur, Nextech Solutions Ltd.; Mr. Mirza Hossain, Mascot Trading Corporation; Mr. Md. Nurul Alam, Grand Corporation Pvt. Ltd; Mr. Khabir Uddin, Pharhome Trading Ltd.; Mr. M. M. Rawnak Eunos, Pharma Trade; Mr. Arun Kanti Dey, Mutual Trading Agency; Mr. Anwarul Islam, ASN International; Mr. Abdur Rahman, MR Trading; Mr. Md. Jamal Uddin Sikder, Pharmaraw Bangladesh; Mr. A. F Shafi, Stance Corporation; Mr. Shafial Ferdous, Endeavour Consortium; Mr. Mahabubul Hasan, Chemkey Bangladesh; M. Solaiman, Drugland Corporation; Mr. Al Mamun, The Vertex Chemical; Mr. Tareq Mahmud, Ingenious Resources; Mr. Md. Anisuzzaman, Sol International Pvt. Ltd.; Mr. Sudeb Banik, Star Trading Corporation; Mr. Khandker Ahmad Waleed Sarmasti, Chem Associate; Mr. Mizanur Rahman, Rawland Corporation; Mr. Md. Tauhid Ul Islam, Alchemy Enterprise; Engr. Md. Tariqul Islam, Master Electronics & Engineering; Mr. Md. Neamul Karim, Meeka Fine Chemicals Corporation; Mr. Md. Giasuddin, Reliance Trade International; Syed Minarul Islam, Minar Associates; Mr. Md. Ariful Hassan, RM Corporation; Mr. Md. Abdullah, Consort International; Mr. Md. Nuruzzaman Iqbal, Saminaz & Company Pvt. Ltd.; Mr. Sani Shahnawaz Rabbani, Relations Int’l Ltd.; Mr. Md. Shahadat Hossain, Basic Business Consortium; Mr. Md. Shahidul Islam, Epique Ltd.; Mr. Naseef Dastagir, Excelsior Trading Corporation Ltd.; Mr. M. Saidur Rahman, Grand Corporation Pvt. Ltd. were present.



BIAA has been making all-out efforts in order to ensure that indentors can conduct their business and contribute more in earning foreign currency from indenting business by flourishing the same in Bangladesh.



Upcoming Fair & Exhibition till May, 2024

Sl. No	Name of the Fair	Particular	Date	Venue
1	15 th Asia Pharma Expo 2024	Asia Pharma Expo 2024 is the premier trade expo and exhibition for pharma manufacturing industry.	It will be held from February 29-March 02, 2024	International Convention City Bashundhara - ICCB, Dhaka
2	PAPERTECH EXPO 2024	The Papertech Expo is an exhibition featuring a wide range of products such as machinery for paper and tissue mills, pallet strapping and handling systems, equipment for paper cup manufacturing, lamination machines, consumables like paper, film, foil, inks, as well as conveyor systems and printing machines.	Scheduled from February 29 to March 02, 2024	International Convention City Bashundhara - ICCB, Dhaka
3	21 st Dhaka International Yarn & Fabric Show 2024 - Winter Edition	This is a comprehensive international exhibition featuring worldwide yarn, fabric, trims & accessories manufacturers, focusing on the Textile & Apparel Industry of Bangladesh and South Asia.	Scheduled on March 06, 2024 to March 09, 2024	International Convention City Bashundhara (ICCB), Dhaka
4	6 th Dhaka International Denim Show 2024	An Int'l Exhibition on Denim Fabrics & Accessory Showcase for Bangladesh	It will be held from 6 th - 9 th March 2024	International Convention City Bashundhara (ICCB), Dhaka
5	21 st Dhaka International Yarn & Fabric Show 2024	This is a comprehensive international exhibition featuring worldwide yarn, fabric, trims & accessories manufacturers, focusing on the Textile & Apparel Industry of Bangladesh and South Asia.	It will be held from 6 th - 9 th March 2024	International Convention City Bashundhara (ICCB), Dhaka
6	Grain Tech Bangladesh 2024	Grain Tech Bangladesh 2024 is the trade event and trade fair for the grain industries technology and related products, in Bangladesh.	April 25 to April 27, 2024	International Convention City Bashundhara - ICCB Dhaka
7	International Tea & Coffee Expo Bangladesh 2024	This is the only trade event and exhibition, focusing on tea, coffee and related products.	It will be held from 25-27 April 2024	International Convention City Bashundhara - ICCB, Dhaka

**Upcoming Fair & Exhibition till May, 2024**

Sl. No	Name of the Fair	Particular	Date	Venue
8	Feed Tech Bangladesh 2024	Feed Tech Bangladesh 2024 is the most popular trade fair and exhibition, creating a successful platform where you have the opportunity to exhibit all of your technologies aimed to feed industry and meet thousands of professional visitors.	It will be held from 25-27 April 2024	International Convention City Bashundhara - ICCB, Dhaka
9	Agro Machinery Fertilizer & Seeds Expo 2024	Agro Machinery Fertilizer & Seeds Expo 2024 is the leading trade expo and trade show on agro machinery, agro chemicals, irrigation and seeds industry.	Thursday, April 25, 2024 - Saturday, April 27, 2024	International Convention City Bashundhara - ICCB Dhaka
10	Dairy & Poultry Expo 2024	Dairy & Poultry Expo 2024 is Bangladesh's leading expo and trade fair, focusing on dairy and poultry industry.	It be held from 25-27 April 2024	International Convention City Bashundhara - ICCB Dhaka
11	10 th Pharma Bangladesh 2024	This is a comprehensive international exhibition featuring a wide range of pharmaceutical products, active ingredients, processing machinery, packaging machinery, and related products and services for the pharmaceutical industry.	It will be held from 9th - 11th May 2024	International Convention City Bashundhara - ICCB, Dhaka
12	7 th Food Bangladesh International Expo-2024	This is the Biggest International Exhibition of its kind serving the Food Products, Beverage Products & Food Equipment Industry of Bangladesh for the past 7 years.	May 9-11, 2024	International Convention City Bashundhara - ICCB, Dhaka
13	Agro Bangladesh International Expo 2024	This is an international exhibition on agricultural products and machinery. It will showcase a wide range of agricultural products, machinery, and services from both local and international exhibitors.	It will be held from 9th - 11th May 2024	International Convention City Bashundhara, Dhaka
14	Intex South Asia - Bangladesh 2024	This is the reputed trade event and exhibition on Allied Services, Dyes & Chemicals and Apparel Fabrics.	It will be held from May 30 - 01 June, 2024	International Convention City Bashundhara - ICCB, Dhaka



Meeting of the Board of Directors held

The 10th Meeting of the Board of Directors of Bangladesh Indenting Agents' Association (BIAA) for the Year 2022 and 2023 held on Wednesday, November 01, 2023 at 11:00 AM in the Board Room of BIAA at Zebun Index Trade Center, 191 Shaheed Syed Nazrul Islam Sharani, 04, Bijoy Nagar, Dhaka 1000.



Md. Nuruzzaman, President, BIAA presided over the Meeting. BIAA Sr. Vice-President Bahalul Mansur, Vice-President Engr. Farid Ahamed and Directors of the Board M. S. I. Dastagir, Dr. S. M. Jaglul A Mozumder, M Bashir Ullah Bhuiyan, Al Mahmud Moinul Haque, Md. Bonday Ali Miah, Md. Esharot Hossain, Abu Nawaz Bhuiyan, M Mahmudur Rashid, Engr. Rakibul Islam, M. Khairul Alam, Md. Asad Ullah, Mohammad Amirul Islam, Md. Rashed Khan, Ahammad Uzzaman, Kazi Azmal Haque and Idris Ali Molla were present in the Meeting.

Md. Ashiquzzaman, Executive Secretary and A S M Kaowsher Ahamed, Executive (Accounts) were also present in the meeting.

The 11th Meeting of the Editorial Board held

The 11th Meeting of the Editorial Board for "Indentors Newsletter" for the year 2022 & 2023 held in the Board Room of BIAA.



Advocate Rafiqul Islam Masum, Immediate Past President, BIAA & Chairman of the Editorial Board presided over the Meeting. BIAA President Md. Nuruzzaman & Sr. Vice-President, Bahalul Mansur were present in the Meeting.

Mohammad Amirul Islam, Director, BIAA and Member Editorial Board and Md. Ashiquzzaman, Executive Secretary, BIAA & Member Secretary of the Editorial Board were present. The Editorial Board discussed and finalized the contents for November-December, 2023 issue for "Indentors Newsletter".



Meeting of the Standing Committee on Membership Development held

The 5th Meeting of the Standing Committee on Membership Development for the term 2022 and 2023 of BIAA held on Tuesday, November 14, 2023 at 2:30 PM in the Board Room of BIAA.



Al Mahmud Moinul Haque, Chairman, Standing Committee presided over the Meeting. Md. Nuruzzaman, President, BIAA and Bahalul Mansur, Sr. Vice-President graced the Meeting. Md. Asad Ullah, Director, BIAA & Co-Chairman, S/C, M. Mahmudur Rashid, Director & Member, S/C, Idris Ali Molla, Director & Member, S/C, Md. Mostafa Sorowar, Member, S/C, Md. Riaz Ahmed, Member, S/C, Md. Jashimuddin, Member S/C and Kazi Azmal Haque, Director, BIAA were present. Md. Ashiquzzaman, Executive Secretary was also present in the Meeting.

The Committee evaluated the current state of membership growth in comparison to the same time last year and made recommendations based on the observations.

The 6th Meeting of the S/C on IT & Digitalization

The 6th Meeting of the Standing Committee on IT & Digitalization for the term 2022 & 2023 held on Tuesday, November 21, 2023 at 3:00 PM in the Board Room of BIAA. BIAA President Md. Nuruzzaman and Sr. Vice-President, Bahalul Mansur graced the Meeting.

M. Mahmudur Rashid, Director BIAA & Chairman S/C presided over the Meeting. Engr. Rakibul Islam Director & Co-Chairman of the Committee, Mohammad Ferdous Alam, Member S/C and Md. Ashiquzzaman, Executive Secretary, BIAA remain present in the Meeting.

The Committee reviewed the updates to the software and website development works and recommended for necessary corrections to further advancement while Softbit IT firm was presenting the final works of the up-gradation of BIAA Membership Software and website development.





Meeting of the Standing Committee on CSR held

The 4th Meeting of the Standing Committee on CSR of BIAA held on Tuesday, November 14, 2023 at 3:30 P.M. in the Board Room of BIAA.



Md. Asadullah, Director & Chairman, S/C presided over the Meeting. Md. Nuruzzaman, President, Bahalul Mansur, Sr. Vice-President and Engr. Farid Ahamed, Vice-President were present as well.

M. Khairul Alam, Director & Co-Chairman, S/C & Members, S/C, Al Mahmud Moinul Haque, Idris Ali Molla, Ahammad Uzzaman, Mohd. Akhtaruzzaman, Md. Jashimuddin, Syeed Taslim Ahmed Khan,

Kazi Azmal Haque, Director, BIAA and Md. Mostafa Sorowar, Ex. Director were present. Md. Ashiquzzaman, Executive Secretary was also present in the Meeting.

The Committee discussed and decided to organize the CSR program of BIAA.

Meeting of the Organizing Committee for “Indenting Service Export Award 2022” held

The 6th & 7th Meeting of the Organizing Committee for “Indenting Service Export Award-2022” of BIAA held on November 25, 2023 & December 07, 2023 respectively in the Board Room of BIAA. Engr. Farid Ahamed, Vice-President, BIAA & Chairman, Organizing Committee Presided over the Meeting.

Md. Nuruzzaman, President and Bahalul Mansur, Sr. Vice President, BIAA graced the Meeting. M Khairul Alam, Director & Co- Chairman, Members S/C, Mohammad Amirul Islam and A.K.M Azad, Directors M. Bashir Ullah Bhuiyan, Abu Nawaz Bhuiyan, Idris Ali Molla were present. Mohd. Akhtaruzzaman, Engr. Kazi Shah Alam, Md. Riaz Ahmed, Members BIAA were also present. Md. Ashiquzzaman, Executive Secretary was present in the Meeting.



The House finalized all preparation for holding the "Indenting Service Export Award-2022."



Meeting of the Standing Committee on Training & Research held

The 3rd Meeting of the Standing Committee on Training & Research held on Tuesday, November 14, 2023 at 3:00PM in the Board Room of BIAA.



Kazi Azmal Haque, Chairman Standing Committee presided over the Meeting. Directors Al Mahmud Moinul Haque, Idris Ali Molla, Md. Asad Ullah, Md. Mostafa Sorowar, Ex. Director, Md. Riaz Ahmed & Md. Jashimuddin, Members, BIAA were present. Md. Nuruzzaman, President, BIAA and Bahalul Mansur, Sr. Vice-President graced the Meeting. Md. Ashiquzzaman, Executive Secretary, BIAA was also present in the Meeting.

The Committee discussed regarding upcoming Training Program/Workshop of BIAA and decided accordingly.



OBITUARY

The BIAA family expresses its deepest shock and sincere condolences on the sad demise of late Abdur Rouf Khaled, father of the esteemed Member of BIAA, Mr. Mohammed Rashed Khaled, owner of Orchid Corporation.

“Innalillahi Wainnailaihi Rajiun”

The Board of Directors of BIAA conveys their profound sympathy to the bereaved family members and prays to the Almighty for eternal peace for the departed soul. May Allah (SWT) forgive him and rest him with the highest peace in Jannat-ul-Firdaus.



Felicitation



The Board of Directors of Bangladesh Indenting Agents' Association (BIAA) proudly congratulates hon'ble President Md. Nuruzzaman on being appointed as the following position of FBCCI Standing Committees for the term 2023-2025:

- Chairman of the Standing Committee on Domestic and International Trade Fair, Foreign Delegation.
- Member of the Standing Committee on Civil Aviation & Tourism.
- Member of the Standing Committee on Agriculture, Agro Processing and Agro-based Industries.
- Member of the Standing Committee on Resort & Tourism Development.

The Board congratulates on his new responsibility and expects his strategic leadership will achieve the goals of FBCCI's said Standing Committees as well as highlight the role of BIAA in the Apex Trade Body.

Bangladesh is now 35th largest economy in the world



-According to Canada-based online publication 'Visual Capitalist', Bangladesh has emerged as the 35th largest economy in the world.



BUSINESS NEWS

NBR reduces provident fund tax to 15%

The tax on income from provident and other pension funds was lowered by the National Board of Revenue (NBR) from 27.5% in the current fiscal year to 15% in FY24. On December 15, the tax administration released a notification to that effect. Earlier on December 6, the NBR issued a statutory regulatory order (SRO), which was published on December 14. Tax on income from pension funds, provident funds, gratuity funds, and superannuation funds has been lowered to 15% under the directive. Budget of the current fiscal imposed a 27.5% tax on the income generated by these funds, sparking debate among job holders across the country.

Forex reserves rise following IMF & ADB loans

With the receipt of loan installments from the Asian Development Bank (ADB) and the International Monetary Fund (IMF), Bangladesh Bank's foreign exchange reserves have increased. The total or gross reserves have now reached USD 25.82 billion. However, the net or actual reserves have not been made public by the central bank. As of 7 December, the gross reserves were USD 24.66 billion, while the reserves in the BPM 6 accounting system were USD 19.13 billion. Bangladesh's foreign exchange reserves were increased by USD 400 million from the ADB loan and USD 689.8 million from the second tranche of the IMF loan. This contribution has added to the reserves' total increase.

Bangladesh must meet the revised IMF target of raising its net foreign exchange reserves to USD 17.78 billion by December 31. Sources from Bangladesh Bank estimated that the nation's net reserves are currently just over USD 16 billion. Bangladesh's reserve target was adjusted by the IMF, resulting in a decrease from USD 26.80 billion at the start of the year to USD 17.78 billion by the end of December. An IMF report offers a thorough analysis of Bangladesh's overall economic circumstances and recommends essential courses of action. Bangladesh managed to obtain the second tranche of the IMF loan, even though it did not meet the earlier target that was scheduled for June. The multinational organization gave its approval for the second tranche, worth about USD 690 million, on December 12.

BB to provide guarantee loans to small women entrepreneurs

Bangladesh Bank has expanded its guarantee to include cottage, micro, small, medium, and women entrepreneurs for low-interest, collateral-free loans. The central bank will now provide a guarantee against loans made to women entrepreneurs, cottage, micro, small, and medium-sized businesses, against four funds. Up to a maximum of Tk. 3 crore, the central bank will guarantee the loan for a minimum of Tk. 4 lakh. This assurance will come from the central bank's Tk. 2000 crore own guarantee plan. In other words, the central bank will cover the loan's guarantee portion if the borrower defaults on the loan secured by that guarantee.

A circular on this subject was recently released by Bangladesh Bank and distributed to financial institutions and commercial banks. The central bank has taken this initiative to provide loan facilities to small, medium and women entrepreneurs. The central bank has established a number of funds to provide loans facilities, but the amount disbursed is not rising. The central bank has now expanded the guarantee's scope as a result. Earlier guarantees were given on a small scale. Tk. 25,000 crore



BUSINESS NEWS

pre-financing initiative would be provided low-interest loans to cottage, micro, small, medium, and women entrepreneurs; Tk.1,400 crore will be used for agricultural product processing; and Tk. 3,000 crore will be allocated specifically for women entrepreneurs.

Under the Inclusion Service Scheme, a portion of the loans made to entrepreneurs will be guaranteed by the central bank. In the event, the customer defaults on the loan for valid reasons, Bangladesh Bank will cover between thirty and eighty percent of the total guarantee. The Bangladesh Bank has unveiled the new loan guarantee scheme to bolster women entrepreneurs, under which a maximum of Tk.50 lakh can be borrowed with the central bank's backing.

Women entrepreneurs will get the support both in working capital and term loans. This guarantee will not charge any fees and banks will provide the facility if a customer applies for it.

Banks and financial institutions will be required to pay an annual fee of 1% for the guarantees they collect from the central bank against loans to women.

China will establish API facility in Bangladesh

With an investment of \$7.6 million, a Chinese company plans to build a factory producing active pharmaceutical ingredients (API) inside the Bangladesh Export Processing Zones Authority (Bepza) Economic Zone. Approximately 2,000 jobs in Bangladesh are anticipated to be generated by Crescent Hi Tech Co Ltd's investment. Bepza Economic Zone is situated in Bangabandhu Sheikh Mujib Shilpa Nagar in Chattogram's Mirsarai, around 200 kilometres southeast of capital Dhaka. Over \$500 million is the total amount of investments proposal, the Crescent Hi Tech Co Ltd and twenty-five other businesses have been granted permission to establish industries inside the zone. Over \$500 million is the total amount of investments they have proposed.

Product diversification is Bepza's top priority in order to lessen single dependency on textile and apparel items alone. This is achieved by encouraging other businesses to grow their export portfolio. The factory's construction will start very soon and the products will be exported directly to the US.

Bangladesh remittance inflow maintains positive trend, grows 17.06%

This surge is part of a larger upward trend in remittances, with the cumulative inflow reaching \$10.79 billion from July to December in the current 2023-24 fiscal year. The year 2023 ended with a positive trend in Bangladesh's remittance inflow, which surged by 17.06% to \$1.99 billion in December 2023 compared to \$1.7 billion in the same month of 2022. During the first six months of FY23, it was \$10.49 billion. Banks are making efforts to increase the flow of dollars at the end of the year. They have taken several measures to enhance remittance flow. Additionally, banks can provide a 2.5% incentive from their own funds, allowing them to offer a maximum dollar rate of Tk112.24 for remittances. However, many banks are not adhering to the dollar rate determined by the central bank through these two platforms of bank managing directors, as they are buying remittance dollars from exchange houses at a maximum rate of Tk122. This surge is part of a larger upward trend in remittances, with the cumulative inflow reaching \$10.79 billion from July to December in the current 2023-24 financial year. Meanwhile, the remittance earnings stood at \$21.61 billion in FY23.



New Enrolled Members of BIAA

November-December, 2023
General Group

AUTONOMOUS DEFENCE-TECH LIMITED

Mr. Abul Khair Mohammad Iqbal Azim
Chairman
Mobile : +8801769003584
Email : azim35842015@gmail.com
Reg. No: 2023/A23
Tin : 665159511782

ALLIANT ENERGY SOLUTIONS (BD) LIMITED

Mr. Kazi Hassan Sharif
Managing Director
Phone : +88-0241080526-27
Mobile : +8801713348160
Email : sharif@alliantenergybd.com
Reg. No: 2023/A24
Tin : 557302860720
Web : www.alliantenergybd.com

M/S. BARAKA ENTERPRISE

Mr. Fazlul Hoque
Proprietor
Mobile : +8801715249081
Email : karim.mil.jk@gmail.com
Reg. No: 2023/B10
Tin : 881413322865

CSI TRADING & CORPORATION

Mr. Mahbubur Rahman
Proprietor
Phone : +88-0255085370
Mobile : +8801713357785
Email : wasif@csi-enc.com
Reg. No: 2023/C8
Tin : 121493508923
Web : www.csi-enc.com

DELCO ELECTRIC CO.

Mr. Faizur Rahman
Proprietor
Mobile : +8801819484994
Email : tawfiqmi2@hotmail.com
Reg. No: 2023/D2
Tin : 321888113448

GREEN DOT LIMITED

Mr. ABM Zahidul Islam
Chairman
Phone : +88-09638807055
Mobile : +8801617141134, 01810033444
Email : purchase@greendotbd.com, tanvir@greendotbd.com
Reg. No: 2023/G8
Tin : 420876562630
Web : www.greendotbd.com

M/S. H A ENTERPRISE

Mr. Muhammad Ismail Akand
Proprietor
Mobile : +8801885937320
Email : engr.akand@gmail.com
Reg. No: 2023/H6
Tin : 151184760680

HARUN AND SONS ENTERPRISE

Mr. Nasirul Haq
Proprietor
Mobile : +8801700874406
Email : nasirul.haq@harunandsons.com
Reg. No: 2023/H7
Tin : 377991472476
Web : www.harunandsons.com

M/S HOSSAIN TRADING CORPORATION

Mr. Shahdath Hossain
Proprietor
Mobile : +8801718415540
Email : shahdath@yahoo.com
Reg. No: 2023/H8
Tin : 887537435347

KAZI TRADING CORPORATION

Mr. Md. Mohiuddin Al Noman
Proprietor
Mobile : +8801711421246
Email : kazinoman1988@gmail.com
Reg. No: 2023/K4
Tin : 649437905892

L. R. INTERNATIONAL

Mr. Md. Shazzadur Rahman
Proprietor
Mobile : +8801717584162, 0191549762
Email : sazzadurrahman071984@gmail.com
Reg. No: 2023/L3
Tin : 136266268777

NATURE CARE MANUFACTURING INDUSTRY LTD.

Mr. Joyanta Kumar Deb
Managing Director
Phone : +88-029340186
Mobile : +8801713041886
Email : naturecareltd3@gmail.com
Reg. No: 2023/N7
Tin : 511772146066

NEXAGEN SPECIALITIES LTD.

Mr. Ineeyan Vivekanadan Ariyaratnam
Managing Director
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Email : bd@nexagenspecialities.com
Reg. No: 2023/N8
Tin : 192288842058

ON TRACK LINK

Mr. Md. Mahfuz Ul Hasan
Proprietor
Mobile : +8801711927969, +8801841488787
Email : mahfuz@otl.com.bd
Reg. No: 2023/O6
Tin : 116534196651
Web : www.otl.com.bd

RAW ENGINEERING PVT. LTD.

Mr. Md. Suza Uddin
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Mobile : +8801740271907
Email : chairman.nep107@gmail.com
Reg. No: 2023/R10
Tin : 619445555891



New Enrolled Members of BIAA

November-December, 2023
General Group

ROSE MARK TRADE INTERNATIONAL

Mr. Shazedul Islam Sayon
Proprietor
Mobile : +8801688389005
Email : rosemarktradeintl@gmail.com
Reg. No: 2023/R11
Tin : 424255323833

S L TRADERS

Mr. Md. Saifur Rahman
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Tin : 133948912132

SYNERGY BIOSCIENCE

Mr. Azimul Haque
Proprietor
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Email : lawerjakir@yahoo.com
Reg. No: 2023/S24
Tin : 159477565731

TWIN RHVAC SYSTEMS

Mr. Mohammad Forhad Hossain
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Mobile : +8801711720576
Email : twinrhvac@gmail.com
Reg. No: 2023/T11
Tin : 750787223108

RATE OF SUBSCRIBING ADVERTISEMENT IN BIAA NEWSLETTER (Members Only)

Area of Advertisement	Rate (Taka)
Back Page	25,000/-
Back Inner Page	15,000/-
Inner Full Page	10,000/-

Kindly Contact BIAA Office: 01978227733, 01924905151 for further details.



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
বাণিজ্য মন্ত্রণালয়
আমদানি ও রপ্তানি প্রধান নিয়ন্ত্রকের দপ্তর
শাখা-২
জাতীয় ক্রীড়া পরিষদ ভবন, লেভেল-১৫, ৬২/৩, পুরানা পল্টন,
ঢাকা-১০০০।
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নম্বর: ২৬.০৩.০০০০.০০২.৯৮.০০২.২৩.৩৩

তারিখ: ৯ মাঘ ১৪৩০ বঙ্গাব্দ
২৩ জানুয়ারি ২০২৪ খ্রিস্টাব্দ

বিজ্ঞপ্তি

বিষয়: আমদানিকারক, রপ্তানিকারক এবং ইন্ডেন্টর (নিবন্ধন) আদেশ, ২০২৩ এর গেজেট অনুসারে আমদানি ও রপ্তানি নিবন্ধন সনদ নবায়ন প্রসঙ্গে।

সংশ্লিষ্ট সকলের অবগতির জন্য জানানো যাচ্ছে যে, আমদানিকারক, রপ্তানিকারক এবং ইন্ডেন্টর (নিবন্ধন) আদেশ, ২০২৩ এর গেজেট গত জানুয়ারি ০৩, ২০২৪ তারিখ প্রকাশিত হয়েছে। উক্ত গেজেটের অনুচ্ছেদ ৮ (১) ও ৮(২) -এ নিম্নে বর্ণিত বিধান রয়েছে:

"৮। নিবন্ধন সনদ নবায়ন।- (১) নিবন্ধন সনদের মেয়াদ শেষ হইবার অনূ্যন ৬০ (ষাট) দিন পূর্বে উহা নবায়নের জন্য আবেদনকারীকে অনলাইনে ফরম-৩ অনুযায়ী উল্লিখিত তথ্যাদি ও কাগজপত্র এবং তফসিলে উল্লিখিত ফিসহ অনলাইনে আবেদন দাখিল করিতে হইবে।

(২) যদি কোন আবেদনকারী উপ-অনুচ্ছেদ (১) এ উল্লিখিত সময়সীমার মধ্যে নিবন্ধন সনদ নবায়নের জন্য আবেদন দাখিল করিতে ব্যর্থ হন, তাহা হইলে তিনি, তফসিলে উল্লিখিত বিলম্ব ফি প্রদান সাপেক্ষে, নিবন্ধন সনদ নবায়নের জন্য আবেদন করিতে পারিবেন।"

বর্ণিত বিধানের প্রেক্ষিতে, সকল আমদানিকারক, রপ্তানিকারক, ইন্ডেন্টর এর সুবিধা অনুযায়ী সনদ প্রাপ্তির পর বছরের যে কোন সময় ১ থেকে ৫ বছর মেয়াদে নবায়নের আবেদন করা যাবে। তবে সনদের মেয়াদ শেষ হওয়ার ৬০ (ষাট) দিন পূর্বে আবেদন করলে কোন সারচার্জ দিতে হবে না। কিন্তু মেয়াদ থাকা সত্ত্বেও ৬০ (ষাট) দিন পূর্বে নবায়নের আবেদন না করলে পরবর্তী সময়ে তফসিলে উল্লিখিত সারচার্জ অনুযায়ী বিলম্ব ফি প্রদান করতে হবে।

২। উল্লেখ্য, সকল প্রকার নিবন্ধন সনদ জারি ও নবায়নের ফি OLM এর মাধ্যমে আবেদনের সময় অনলাইনেই প্রদান করতে হবে। কোন প্রকার ম্যানুয়াল চালান গ্রহণ করা হবে না।

৩। উল্লিখিত প্রেক্ষাপটে, সেবা গ্রহণের সুবিধার্থে সকল আমদানিকারক/রপ্তানিকারককে তাদের নিবন্ধন সনদের মেয়াদ শেষ হওয়ার ৬০ (ষাট) দিন পূর্বেই নবায়নের আবেদন করার জন্য নির্দেশক্রমে অনুরোধ করা হলো।

২৩-০১-২০২৪

মোঃ সিরাজুল ইসলাম

উপ নিয়ন্ত্রক

dc.ho@ccie.gov.bd

Foreign Exchange Policy Department
Bangladesh Bank
Head Office
Dhaka
www.bb.org.bd

FE Circular No. 19

Date: November 29, 2023

All Authorized Dealers in
foreign exchange in Bangladesh

Dear Sirs,

**Maintaining FC accounts by resident Bangladeshis and
others with Offshore Banking Operations**

In accordance with the prevailing circular and guidelines, any scheduled commercial bank can operate offshore banking in Bangladesh obtaining approval from Bangladesh Bank. The BRPD circular No-02, dated 25th February 2019 has outlined the details of the approval process, operational modalities and scope to conduct offshore banking operations(OBOs), including acceptance of deposits in Foreign Currency(FC) from eligible customers.

02. To facilitate the said operations in a wider scale, it has been decided that persons resident outside Bangladesh without limiting to non-resident Bangladeshi nationals, persons of Bangladeshi origin, foreign nationals, companies/firms registered and operating abroad, foreign institutional investors may open and maintain FC accounts in approved foreign currency with OBOs.

03. It has also been decided that OBOs may maintain FC accounts termed as International Banking (IB) accounts in the name of resident Bangladeshi individuals and corporate entities including Type-A, Type-B and Type-C industrial enterprises operating in EPZs/EZs/HTPs having bonafide relations with non-residents. In this context, IB account-holder will act as facilitator of remitters and utilize the funds accordingly.

04. Accounts opened as per above mentioned procedures may be credited by inward remittances received through official channel only.

05. OBOs are allowed to offer interest/profit considering benchmark reference rate in the approved currency of deposits to be maintained in the form of term deposits, as mentioned below:

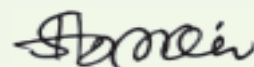
Period of deposit	Ceiling rate
Up to 1 Year not less than 3 months	Benchmark reference rate + 1.5 percent
Above 1 year and up to 3 years	Benchmark reference rate + 2.25 percent
Above 3 years and up to 5 years	Benchmark reference rate + 3.25 percent

06. Balances held in deposit accounts can be used for- (i) transfer to on-shore bank accounts for meeting necessary payments and various investments; and (ii) making outward remittances of balance amount including interest/profit as and when necessary.

07. All other instructions relating to the transactions of OBOs shall remain unchanged.

You are advised to bring the content of this circular to the notice of your OBOs for meticulous compliance.

Yours faithfully,



Md. Sarwar Hossain
Director (FEPD)
Phone: 9530123



Information Regarding BIAA Membership

All firms and companies engaged in indenting business in Bangladesh are invited to enroll themselves as member of Bangladesh Indenting Agents' Association (BIAA), which is compulsory as per Article-13(1) of the Trade Organization Ordinance, 1961.

Fees for BIAA new membership are as follows (with effect from August 16, 2020)

Catagory of Member	Admission fee	Annual Subscription	Newsletter Subscription Fee	CSR	Total
i) General	TK. 6000/-	TK. 5000/-	TK. 200/-	TK. 300/-	TK. 11500/-
ii) Associate	TK. 5000/-	TK. 4000/-	TK. 200/-	TK. 300/-	TK. 9500/-

Relevant papers required for new membership:

- (i) Prescribed Application Form, cost of which is TK. 100/-
- (ii)
 - a. Photocopy of up-to-date Trade License (Showing Indenting Business)
 - b. Photocopy of up-to-date Income Tax Certificate
 - c. Photocopy of Bank Solvency Certificate
 - d. Photocopy of National ID Card
 - e. Photocopy of Memorandum & Articles of Association (For Limited Company)
 - f. Photocopy of Partnership Deed (For Partnership Company)
 - g. 2 copies passport size colored photo

Note : All papers must be attested by the Proprietor/Managing Partner/CEO/Managing Director or the nominated representative of Firms/Companies.

Membership Certificate of BIAA is issued on Calender year basis (January-December).

Fees for renewal of BIAA membership are as follows (with effect from August 16, 2020)

Catagory of Member	Annual Subscription	Newsletter Subscription	CSR	Total
i) General	TK. 5000/-	TK. 200/-	TK. 300/-	TK. 5500/-
ii) Associate	TK. 4000/-	TK. 200/-	TK. 300/-	TK. 4500/-

Relevant papers required for renewal:

- (i) Photocopy of up-to-date Trade License. (Showing Indenting Business)
- (ii) Photocopy of up-to-date Income Tax Certificate (Showing TIN)
- (iii) Photocopy of ERC (Indenting Services)
- (iv) 1 copy of passport size photograph of the Proprietor/MD/CEO/ Managing Partner

Renewal fee to be paid by every member latest by 31st March of the calendar year or within any other period as may be re-fixed by the Board of Directors.



Information Regarding IRC & ERC Fees

The Export Registration Certificate ERC (Indenting Services) and Export Registration Certificate (ERC) Fees (excluding VAT) are as below:

	Newly Registration Fee	Yearly Renewal Fee
Indentor	TK. 50,000/-	TK. 25,000/-
Exporter	TK. 10,000/-	TK. 7,000/-

Those who are unable to renew ERC (Indenting Services) & Export Registration Certificates within the scheduled period (1st July to 30th September) they will pay surcharge as follows:

Time	Indentor	Exporter	Importer
1 Year to 3 Year	TK. 2,000/-	TK. 1,000/-	TK. 2,000/-
4 Year to 5 Year	TK. 5,000/-	TK. 4,000/-	TK. 5,000/-
6 Year to 8 More	TK. 25,000/-	TK. 10,000/-	TK. 25,000/-

Information about Import Registration Certificate (IRC) Fees

The Import Registration Certificate Fees (excluding VAT) are as below:

Catagory	Up to yearly Import Limit	Newly Registration Fee	Yearly Renewal fee
1	TK. 5,00,000/-	Tk. 5,000/-	TK. 3,000/-
2	TK. 5,00,001-25,00,000/-	Tk. 10,000/-	TK. 6,000/-
3	TK. 25,00,001-50,00,000/-	Tk. 24,000/-	TK. 10,000/-
4	TK. 50,00,001-1,00,00,000/-	Tk. 40,000/-	TK. 15,000/-
5	TK. 1,00,00,001-5,00,00,000/-	Tk. 50,000/-	TK. 22,000/-
6	Tk. 5,00,00,001-20,00,00,000/-	Tk. 60,000/-	TK. 24,000/-
7	Tk. 20,00,00,001-50,00,00,000/-	Tk. 70,000/-	Tk. 28,000/-
8	Tk. 50,00,00,001-100,00,00,000/-	Tk. 80,000/-	Tk. 32,000/-

Newly imposed service fees:

1.	Change of name, address and ownership of the organization	Tk. 2,000/-
2.	Change of designated bank on the certificate	Tk. 2,000/-
3.	Change (reduction/increase) in import limit/category/limit in import registration certificate	Tk. 2,000/-
4.	Only Online challan at OLM will be accepted from October 01, 2022.	

Note : 15% VAT is applicable for all sorts of services.

Address of the Office of CCI & E :

62/3, Purana Paltan, National Sports Council, Level-16, Dhaka-1000

Phone: +8802-41050522



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E-mail: esharot@bangkorpulp.com, neon@bangkorpulp.com

Our Products Name

- Art Card
- Art Paper
- Folding Box Board (FBB) / Swedish Board
- Brief Card / Solid Card
- Duplex Board (Grey Back/White Back)
- Virgin Kraft Liner
- Semi Virgin Liner
- White Top Kraft Liner
- Test Liner
- Medium Paper
- Self Adhesive Sticker Paper
- Tissue Paper
- Writing & Printing Paper



“Your Trusted Indenting House”

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Exclusively

