

Daily people's voice for sustainable life

Sea level rise along Bangladesh more serious than thought before



**World's worst
banking scam
difficult to heal**

**Can Yunus'
7-points solve
Rohingya issue**

**Luxury real estate dips
amid anti-graft push**

**Hundi collapse helps up
remittance**

**A dream trip to Bandarban
Hill District**



এন্টিসেপটিক মাউথওয়াশ

ক্লোভগার্ড

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১৯০৬ সাল হতে

হামদর্দ ল্যাবরেটরীজ (ওয়াকুফ) বাংলাদেশ



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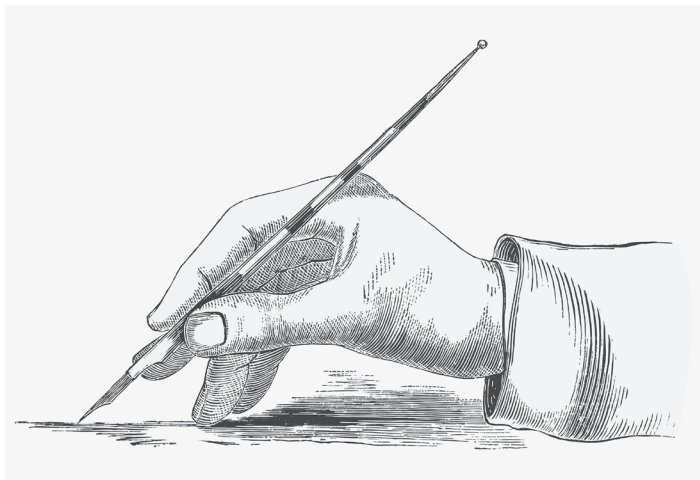
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EDITORIAL



Making people's voice for sustainable life heard

Life should be sustainable. Unsustainable life invites destruction and natural disasters. Life should be based on the use of natural resources in a way that these are not depleted but conserved for use by future generations. In other words, life should rely on long term resource use planning, not short term gains at whatever costs. This is how we have to conserve biodiversity and ecosystems for maintaining environmental balance. The promotion of sustainable life will remain a never-ending battle till such time as people train to meet their needs, not greed; live and let others live. The human race should remedy the harm they have done to Planet Earth by accelerating green house gas emissions and thus shattering climatic balance. COP30 scheduled for 10-21 November in Belem, Brazil should live up to the urge for a sustainable future for all. Peoples of Least Developed and Developing Countries should not continue to suffer adverse climatic consequences of wrongs done in developed countries. They need to be supported to overcome loss and damage through adaptation and mitigation measures. They should be rewarded for conserving natural resources that benefit the entire globe and given technologies at concession rates to fight environmental pollution and promote healthy life.

Mostafa Kamal Majumder

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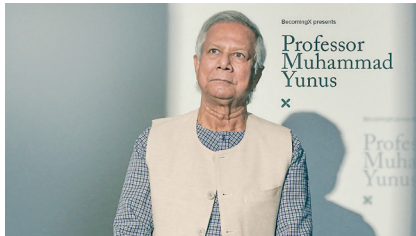
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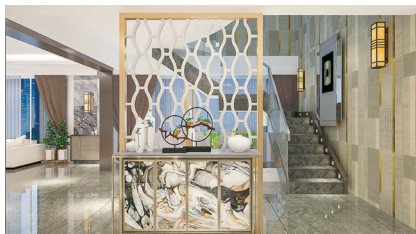


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Sea level rise along Bangladesh coast more serious than feared

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Sea level along Bangladesh's coastline has been rising faster than the global average – about 3 to 5 millimetres per year and has risen 3.17 inches to 4.6 inches in the 26 years between 1993 and 2019. Researchers have noted that the level has continued to rise even faster in recent years.

Rafiqul Islam Azad with
Mostafa Kamal Majumder

Sea level rise (SLR), which threatens to displace millions across Bangladesh's coastal belt, could be far more serious than previously estimated, according to a new study by Bangladeshi researchers. SLR is attributed to global warming, snow melt in Antarctica, Greenland, the Himalayas and thermal expansion of sea water.

The study, conducted by the Department of Environment (DoE), found that sea level along Bangladesh's coastline has been rising faster than the global average – about 3 to 5 millimetres per year and has risen 3.17 inches to 4.6 inches in the 26 years between 1993 and 2019. Researchers have noted that the level has continued to rise even faster in recent years.

The findings suggest that the scale and speed of the change may surpass earlier predictions, posing greater risks to low-lying coastal regions that are home to millions of people and vital ecosystems, including the Sundarbans – the world's largest mangrove forest.

Key Findings and Regional Variations

The study, titled “Estimation of Sea Level Rise (SLR) in Bangladesh Using Satellite Altimetry Data,” revealed that the rate of sea level rise varies across coastal regions. It ranged from 3.68 to 4.6 inches in the Ganges tidal floodplain, 3.76 to 4.19 inches in the Meghna estuarine floodplain,

and 3.17 to 3.78 inches in the Chattogram coastal plain.

Bangladesh has 19 coastal districts comprising 147 upazilas, of which 12 directly border the sea or are lower estuaries. Among these, 48 upazilas are identified as being highly exposed to tidal flooding and salinity intrusion.

Flooding triggered by sea level rise is expected to cause widespread inundation, particularly in Jhalakathi, Pirojpur, and Barishal, where most areas are unprotected by polders. Cox's Bazar and Chattogram are also at significant risk depending on local embankment conditions.

Government and Scientific Recommendations

The study recommended that the government install automated tidal and surge gauges to monitor sea level trends regularly. It also advised designing future infrastructure such as polders, bridges, and culverts with consideration for increased salinity, stronger tidal waves, heavier rainfall, and growing coastal vulnerability.

Professor Dr A.K.M. Saiful Islam, the study's principal investigator, said, “Even after considering sedimentation and land subsidence, the sea level rise in Bangladesh's coastal zone remains much higher than the global average. This has serious implications for planning and adaptation.”

He stressed the need for greater access to na-



tional and international climate finance to help Bangladesh adapt to the worsening impacts of sea level rise.

Dr A.K.M. Saiful Islam, a Professor at the Institute of Water and Flood Management (IWFM), Bangladesh University of Engineering and Technology (BUET), said the government is expected to prepare new guidelines and update national adaptation plans by 2026 in line with the study's recommendations.

The Study's Scientific Approach

The DoE-led study used satellite altimetry data – an advanced method of measuring sea surface height from space – to estimate mean sea levels near the Bangladesh coast.

Mirza Shawkat Ali, Director (Climate Change & International Convention) at the DoE, said the research sought to overcome the limitations of earlier manual measurements. “In 2016, we conducted a study using manual gauges operated by the Water Development Board, BIWTA, port authorities, and the Bangladesh Navy. Data showed a large-scale rise in sea level, particularly in Khulna, which lies in the Gan- ges floodplain,” he said.

“However, since manual data often contain inconsistencies, we decided to use

satellite altimetry in collaboration with BUET's IWFM to ensure more accurate and authentic results,” he added.

According to him, the new data clearly indicate that the sea level is rising faster than previously thought, especially in the southwestern region that includes the Sundarbans.

Policy and Infrastructure Implications

The study urged the government to use automated tidal gauges that transmit data via satellite for real-time monitoring. It also recommended collecting data on land subsidence in different coastal zones to determine accurate relative sea level rise (RSL).

The report further suggested downscaling the projections of the Intergovernmental Panel on Climate Change (IPCC) Sixth Assessment Report (AR6) for the Bangladesh coast, to improve regional forecasts and guide policy decisions.

Mirza Shawkat Ali said another study by the Centre for Environmental and Geographic Information Services (CEGIS) is examining the impacts of sea level rise on water, agriculture, and infrastructure. “We also created a digital elevation model to understand how rising water might enter and inundate low-lying areas,” he noted.

He clarified that although the Department of Environment is not an implementing agency like the Water Development Board or BIWTA, it carried out these studies with the financial support of the Bangladesh Climate Change Trust Fund to better assess national vulnerabilities.

“The faster rate of sea level rise on Bangladesh's coast will increase the vulnerability of coastal people and their livelihoods. Salinity intrusion, coastal inundation, and storm surges will intensify, affecting agriculture, food security, drinking water, health, and coastal infrastructure,” he warned.

Projected Impact on Coastal Districts

The study projected sea level rise for 2030, 2050, 2070, and 2100, assessing its likely impact on various sectors. It found that by 2100, sea level rise-induced flooding could inundate between 12.34 and 17.95 percent of Bangladesh's coastal zone, leading to the potential loss of 17 percent of its territory by 2050.

The affected districts could include Bagerhat, Barguna, Barishal, Bhola, Chandpur, Chattogram, Cox's Bazar, Feni, Gopalganj, Jashore, Jhalakathi, Khulna, Laxmipur, Narail, Noakhali, Patuakhali, Pirojpur, Satkhira, and Shariatpur.

“In almost all future scenarios, Jhalakathi, Pirojpur, and Barishal will be the most severely affected as these areas lack polder protection,” the report stated. “Barishal, Patuakhali, Jhalakathi, and Pirojpur are the most vulnerable districts where the highest damages are likely to occur. Some coastal regions, however, remain shielded by existing polders and embankments.”

The study also predicted that annual rainfall in coastal regions would increase by 5 to 16 percent between 2050 and 2080, while average temperatures could rise by 1.4°C to 2.7°C by the 2080s.

Global Context and Expert Opinions

The Intergovernmental Panel on Climate Change (IPCC) has long warned that low-lying deltaic countries like Bangladesh face extreme threats from rising sea levels due to global warming, melting glaciers, and thermal expansion of seawater.

Eminent water and climate expert Dr Ainun Nishat said sea level rise caused by the melting of snow and ice in Antarctica, Greenland, and the Himalayas will pose a major challenge for Bangladesh.

“Globally, sea levels are rising at an average rate of 3.42 mm per year, with some



regions rising even faster. There is no way to reduce this rate – we must focus on adaptation,” he said.

Dr Nishat added that the gradual nature of sea level rise means its impacts are not immediately visible, but over decades, its consequences become undeniable. “The deltaic and low-lying areas of southwestern Bangladesh will experience increasing salinity and higher storm surges,” he warned.

He also noted that the central districts of Gopalganj, Madaripur, Faridpur, Shariatpur, Pirojpur, and Jhalakathi would require special protective measures to prevent saline intrusion. “Already, the water of the Madhumati River in Gopalganj turns saline during the dry season,” he observed.

Growing Threat to People and Ecosystem

According to government projections, around 12 coastal districts will experience severe impacts of sea level rise, including prolonged waterlogging, crop loss, and damage to freshwater sources. As a result, rural poverty and displacement are expected to rise sharply.

The Sundarbans – a UNESCO World Heritage Site and home to the endangered Bengal tiger – face particular danger from increasing salinity and tidal flooding. Scientists warn that the delicate mangrove ecosystem could be drastically altered, affecting biodiversity and fisheries.

A DoE official said the projections indicate that without new embankments and upgraded coastal defences, a large portion of southwestern Bangladesh could become uninhabitable by the end of the century.

“Our major challenge is that while coastal areas are protected by embank-

ments, river water intrusion from inside often floods low-lying lands. Districts from Gopalganj to Faridpur and areas in the Meghna basin such as Barguna are at risk. The study recommends building new embankments in these vulnerable areas and installing automated tidal gauge stations for continuous monitoring,” Mirza Shawkat Ali said.

He emphasised the need for coordinated efforts among ministries and departments to establish a sufficient number of automated tidal gauges, noting that modern technology has made such systems relatively inexpensive.

Barishal, Patuakhali, Jhalakathi, and Pirojpur are the most vulnerable districts where the highest damages are likely to occur. Some coastal regions, however, remain shielded by existing polders and embankments

Rising Seas and Future Planning

The researchers stressed that long-term infrastructure and development planning must now factor in the projected rise in sea levels. Future projects involving coastal embankments, roads, ports, and bridges should integrate sea level considerations into their designs to avoid costly damage later.

They also underscored the importance of strengthening coastal resilience through afforestation, sustainable land management, and improved disaster preparedness.

The study’s authors said that integrating scientific data into national planning can help Bangladesh stay ahead of the crisis. “We cannot stop sea level rise, but we can reduce its impacts through better monitoring, adaptive infrastructure, and community resilience,” said one of the researchers.

Satellite-Based Evidence

The study used data from major satellite missions, including NASA and the French Space Agency’s TOPEX/Poseidon, and its successors Jason-1, Jason-2, and Jason-3, which have been tracking global sea levels since the 1990s. These satellites use radar altimetry to measure the distance between the sea surface and the satellite, providing accurate long-term sea level data.

The researchers said that such high-precision measurements are crucial for developing more accurate regional projections. These can help the government design protective measures and allocate resources efficiently.

Urgent Call for Action

Bangladesh, one of the world’s most climate-vulnerable nations, faces a daunting future as rising seas threaten to submerge fertile land, contaminate freshwater sources, and displace millions.

Experts say that urgent, coordinated action is needed – including improved data collection, early warning systems, stronger embankments, and investment in climate-resilient infrastructure.

“The reality is that sea levels will continue to rise for centuries, even if emissions are reduced now,” said Dr Nishat. “We must plan with that inevitability in mind – and act before it’s too late.”

It was _____
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 to heal _____



Rafiqul Islam Azad

In 2009, Bangladesh inherited a banking sector that, while not perfect, was considered relatively strong compared to many developing countries. Non-performing loans were kept under control, major state-owned banks were solvent, and Islamic banks were gaining popularity as successful ventures. Fifteen and a half years later, that same sector lies battered, with experts calling it the victim of the largest organised looting in the world's financial history.

The story of Bangladesh's banking collapse is not one of isolated scandals but of a sustained assault on the very foundations of financial governance. Bangladesh Bank Governor Ahsan H. Mansur has estimated that nearly Tk 2.5 lakh crore (Tk2.5 trillion) vanished from the system during the period, looted under political patronage. The sums are staggering: one single group, S. Alam, is alleged to have extracted more than Tk 1.1 lakh crore (Tk 1.1 trillion), while other business groups like Beximco, Crescent, and Annon Tex looted many more billions.

The figures are shocking enough to warrant comparison with global scandals. "This is not simply corruption," Mansur observed. "This is state-sponsored plundering of a nation's financial backbone. The scale is unprecedented and could easily be a world record." Deprived of liquidity, the once-solvent banks turned unable to meet clients' demand for money and failed

to give businesses letters of credit (LCs) affecting import and export activities. Due to flight of capital and inefficient management of the money market the price of US Dollar soared from Taka 69 in 2009 to Taka 118 in June 2024. Prices of imported commodities went up and with those the prices of essentials making the life and livelihood of people miserable.

A banking sector turned into a feeding ground

The decline began almost immediately after the Awami League assumed office. With regulators and bank boards of directors increasingly staffed by politically loyal figures, loans were disbursed not on the basis of sound financial judgment but on political connections. What began as preferential lending soon evolved into an organised mechanism of siphoning public money into private hands.

The pattern was familiar: politically connected borrowers would secure massive loans with little collateral, default on repayments, and face no consequences. The same names surfaced again and again, moving from one bank to another, exploiting the system under the watchful eye—and sometimes direct influence—of powerful figures in the government.

Within just a few years, once-respected institutions were left hollow. BASIC Bank, once a model state-owned bank, saw more than Tk 5,500 crore disappear between

2010 and 2013. Investigations revealed that loans were granted without proper scrutiny, often to shell companies with no operational history. By the mid-2010s, more than 70 percent of BASIC's loans were in default, a death sentence for any financial institution.

The giants fall

Janata Bank tells a similar story. Initially targeted by the Bismillah Group, the looting snowballed when the Crescent Group extracted Tk 5,000 crore and Annon Tex siphoned off Tk 7,000 crore. Janata, once one of the country's most powerful state-owned banks, soon became dependent on government bailouts to survive.

But the biggest blows came from the influence of Salman F. Rahman, the powerful businessman and political insider. He is accused of siphoning off Tk 50,000 crore from multiple banks—including Janata, Sonali, IFIC, Rupali, National, and AB Banks—while also allegedly embezzling Tk 7,000 crore from the stock market. Of these amounts, more than Tk 23,000 crore remain as defaulted loans. Under his shadow, Janata Bank alone lost Tk 24,000 crore, while Sonali, IFIC, Rupali, and others collectively collapsed under the burden of unrecovered credit.

The ripple effects were enormous. By 2024, non-performing loans had climbed to over 75 percent in some institutions. Back in 2009 loan defaults were under 5

percent nationwide, today the system as a whole drowns in unrecoverable debt.

The Hallmark moment

For many Bangladeshis the scale of the Hallmark Group scandal in 2010 was a big shock. Protected by a top adviser to then Prime Minister Sheikh Hasina, the company secured over Tk 4,000 crore from Sonali Bank and 26 other entities. What was then called the largest loan scam in the nation's history was in fact just the beginning the looting of the following 14 years.

Sonali Bank never fully recovered, its balance sheet was permanently damaged. The scandal also sent a signal to others: with the right connections, banks were open vaults.

Islamic banks under siege

Perhaps the most extraordinary chapter in this saga unfolded in the Islamic Banking sector. Institutions like Islami Bank Bangladesh PLC had risen as success stories, commanding the trust of millions of depositors and performing strongly even against conventional banks. That changed in 2017 when the government effectively hijacked the bank by removing its top executives and replacing them with politically loyal figures.

The result was catastrophic. Over the next few years, Tk 2.25 lakh crore was withdrawn from it. While not all of it has yet defaulted, nearly Tk 80,000 crore is already unrecoverable. The strategy was repeated at other Islamic banks, including Social Islami Bank, First Security Islami Bank, EXIM Bank, and Global Islami Bank.

Dr M. Kamal Uddin Jasim, a senior executive of Islami Bank, later revealed what insiders had long suspected. "This was a master plan to destroy Islamic banking in Bangladesh," he said. "Thousands of crores were looted under government direction. In my view, nothing like this has happened anywhere else in the world. It is a world record in financial crime."

He added on a sad note that future generations might one day study Bangladesh as a case study in systemic looting. "Universities may soon see PhD theses written on how banking scams were institutionalised here."

An economy starved of liquidity

As money flowed out of the banks, the liquidity crisis became acute. Customers faced withdrawal restrictions, while businesses were denied credit. The once-healthy flow of capital that sustained in-

dustry and trade was replaced by a suffocating shortage.

Defaults reached absurd levels. Union Bank reported a 90 percent default rate. Padma Bank, linked to former minister Mahiuddin Khan Alamgir and later Nafiz Sarafat, collapsed under an 87 percent default ratio. National Bank, first looted by the Sikder Group and later by S. Alam, reported defaults of 65 percent. Even relatively young banks such as Global Islami Bank and United Commercial Bank saw defaults of 55 and 15 percent respectively, dragging them into crisis.

Regulators accused of complicity

The role of Bangladesh Bank and regulators in this downslide has been sharply criticised. Insiders allege that central bank officials often looked the other way round or facilitated the scams under political pressure. Instead of holding defaulters accountable, regulators allowed loans to be rescheduled, effectively giving looters fresh lifelines to repeat their crimes.

This is state-sponsored plundering of a nation's financial backbone. The scale is unprecedented and could easily be a world record

As a result, the same politically connected groups kept borrowing, defaulting, and moving on to the next bank. "This was not negligence, it was complicity," one former banking executive remarked. "The regulators were part of the problem, not the solution."

International fallout

The scale of the banking disaster has not gone unnoticed abroad. International lenders and credit rating agencies have downgraded their assessments of Bangladesh's financial system, citing systemic risks. Foreign investors remain wary, and capital inflows have slowed.

Perhaps most damaging has been the erosion of public trust. Depositors now hesitate to keep their money in banks, turning instead to informal savings schemes or foreign remittance channels. This shift undermines the formal economy, making recovery even more difficult.

A desperate solution: forced mergers

In an effort to contain the crisis, Bangladesh Bank recently announced plans to merge five troubled Shariah-based banks—

First Security Islami Bank, Union Bank, Global Islami Bank, Social Islami Bank, and EXIM Bank—into one mega institution. The government has promised Tk 20,200 crore in capital support, raising the merged bank's total capital to Tk 35,200 crore, which would make it the largest in the country.

Officials describe the move as necessary for stability. Critics, however, dismiss it as cosmetic. "You cannot fix a house riddled with termites by repainting it," said one analyst. "Unless stolen assets are recovered and accountability enforced, mergers will only mask the rot."

A legacy of destruction

The numbers tell their own story. In 2009, default loans were under 5 percent. By 2024, they had surpassed 28 percent across the system, with some banks reporting figures as high as 90 percent. The losses—financial, institutional, and reputational—are staggering.

Bangladesh, once seen as a rising economy in South Asia, now faces the humiliation of being a global example of how political patronage can devastate a nation's banking sector. Experts warn that it may take decades to repair the damage.

For ordinary citizens, however, the consequences are immediate and personal: soaring inflation, reduced access to loans, shrinking job opportunities, and a financial system they no longer trust. As one veteran banker put it, "This is not just the story of banks being looted. It is the story of a nation betrayed."

Out of the nine badly hit Banks, three in the public sector and bailed out with tax-payers' money, only the Islami Bank Bangladesh in the private sector is showing resilience due to strong commitment of its depositors and its receipts have overtaken expenses after about a year. It has received fresh fixed deposits of about 25,000 crore which falls far short of the Taka 80,000 that has fallen in defaulted in loan. This bank's signs of recovery are visible. The Islami Banks, including the five other entities that are on way to merger, had before the 15 years of looting inspired other scheduled commercial banks to open Islami banking branches to attract depositors. How the merger is going to work is to be seen. The looters have made a huge targeted damage of profit and loss sharing Islamic Banking as against the conventional interest-based banking. This new system of banking, operating in Bangladesh since the early eighties of the last century, may in the long run not be eliminated, as they have conspired to ensure.

Hundi collapse helps up remittance record high



Rafiqul Islam Azad

Bangladesh's economy is increasingly relying on remittances from its expatriates to build a strong and resilient foundation. The earnings of overseas workers are making a visible impact on the country, playing a critical role in keeping the economy afloat. Experts, however, warn that sustaining this upward trend in remittance inflows has become a major challenge for the government.

Following the fall of the previous government, most individuals involved in money laundering have fled abroad, significantly reducing the influence of hundi networks. Experts note that this has created a favourable environment for formal remittance channels, allowing expatriates to send money through banks more confidently. In addition, government incentive programmes for expatriates continue to encourage remittance inflows, resulting in monthly transfers exceeding \$2.5 billion on an average.

Banking officials observe that since the change in government, legitimate channels for overseas income have expanded considerably. The high dollar exchange rate has further motivated expatriates to remit funds through formal banking systems, sustaining the growth of remittance inflows over recent months. The trend continued in September, with expatriates sending \$2.6858 billion, an increase of \$165



Following the previous government's fall, a huge vacuum appeared in extortion networks. Many old players disappeared, and hundi markets collapsed. As a result, remittance flows began to arrive through formal channels

million compared to August. Bangladesh Bank reported \$2.4218 billion remittance in August and \$2.4041 billion in September last year.

According to the Bangladesh Bank, in the first three months of the current fiscal year (July-September), expatriates sent \$7.58 billion in foreign currency, equivalent to approximately Tk 92,550 crore at a rate of Tk 122 per dollar. This represents a 16% increase over the same period in the previous fiscal year, when remittances totaled \$6.54 billion.

Monthly inflows for the current fiscal year have been consistently strong. In July, \$2.48 billion was remitted, amounting to Tk 30,230 crore. In August, the figure rose to \$2.42 billion (Tk 29,548 crore), and in September, \$2.685 billion (Tk 32,756 crore) came to the country. Last fiscal year (2024-25) set a historic record, with \$30.33 billion in remittances, up nearly 27% from the \$23.74 billion received the year before, marking the highest remittance inflow in Bangladesh's history for a single fiscal year.

Economists emphasise that the recent increase in formal remittance flows is closely linked to the collapse of hundi networks. Dr. Zahid Hossain, former chief economist at the World Bank's Dhaka office, explained that the fall of the previous government disrupted illicit channels, redirecting funds through formal banking systems. He highlighted that after COVID-19, manpower export increased significantly, with over 100,000 people leaving the country monthly. Yet, during the previous government's tenure, the benefits of remittance growth were limited due to the dominance of informal hundi channels.

"Following the previous government's fall, a huge vacuum appeared in extortion networks. Many old players disappeared, and hundi markets collapsed. As a result, remittance flows began to arrive through formal channels," Dr. Hossain said. He added, "However, if hundi networks regain strength or new players emerge in

the black market, maintaining the current momentum of remittance inflows could be challenging.”

Dr. Zahid further said, “The foundation for consistent remittance growth is already strong. However, vigilance is needed. Any resurgence of hundi activity or new extortion networks could threaten this trend. Ensuring long-term stability requires continued incentives, careful monitoring, and engagement with the expatriate community.”

First Security Bank Chairman Mohammad Abdul Mannan pointed out that government measures and attractive banking rates have incentivised expatriates to use formal channels. “Remittance growth is strong because expatriates receive good rates from banks and cannot profit from hundi as easily. As a result, most funds are now being sent through legal channels,” he explained.

He also noted that while only a small fraction of European and American expatriates’ earnings reach Bangladesh, a significant portion of the income from expatriates in Saudi Arabia and other

Gulf countries is sent home, presenting enormous potential for future growth. He stressed the importance of close coordination between Bangladeshi embassies, banks, and expatriate communities in these regions to maximise remittance flows.

Abdul Mannan, a former Managing Director of Islami Bank, described Bangladesh Bank’s initiative to purchase dollars from remittance inflows as a positive move. “This approach helps stabilise the dollar market and is a constructive step for the economy,” he said. By absorbing a portion of the incoming dollars, the central bank ensures smoother foreign exchange operations while discouraging black-market trading.

Bankers also highlight that several factors contribute to the strong remittance inflows. Besides the collapse of hundi, expatriates are attracted by favourable exchange rates and secure banking channels. Incentive programmes and strict monitoring have further encouraged the

use of legal channels. The combination of these measures has allowed Bangladesh to maintain a steady stream of foreign currency, crucial for stabilising the economy and supporting domestic demand.

Experts agree that remittance inflows are vital not only for the national economy but also for household income across the country. Many families rely on these earnings for education, healthcare, housing, and daily consumption. Sustained inflows provide a buffer against external shocks and strengthen foreign currency reserves.

The economy is experiencing robust remittance growth driven by formal banking channels, high dollar rates, government incentives, and the collapse of hundi networks. With \$7.58 billion received in just three months and a record-setting fiscal year behind it, the country stands to benefit significantly. However, maintaining this growth will require sustained policy support, active monitoring, and continued collaboration between the government, banks, and the expatriate community.

Raise alarm over successive floods, drought in Teesta Basin: IFC

The International Farakka Committee (IFC) on 01 October 2025 urged the government of Bangladesh to raise alarm over the issue of repeated floods and drought in the Teesta Basin in Bangladesh due to control of the river’s flow in India.

As many as five successive waves of flash flood have devastated the Teesta basin in Bangladesh this rainy season destroying standing crops, eroding crop fields and homesteads of thousands of families in Lalmonirhat, Rangpur, Kurigram, Nilphamari, and Gaibandha districts. The same river is rendered dry during the lean season every year when all its water is diverted from Gazal Doba Barrage in West Bengal, India. Leaders of the International Farakka Committee (IFC) New York, and IFC Bangladesh in a joint statement on

said Bangladesh cannot remain silent over the man-made annual environmental disaster that affects life and livelihoods of millions of people in the northern part of the country.

Dhaka should also take proactive steps to start the process of negotiations for extending the 30-year Ganges Water Sharing Treaty that will expire in December 2026,



The Teesta caused five such waves of devastating floods this year 2025 causing colossal damages to people living in the Bangladesh part of its basin.

under a system of integrated basinwide management, IFC said.

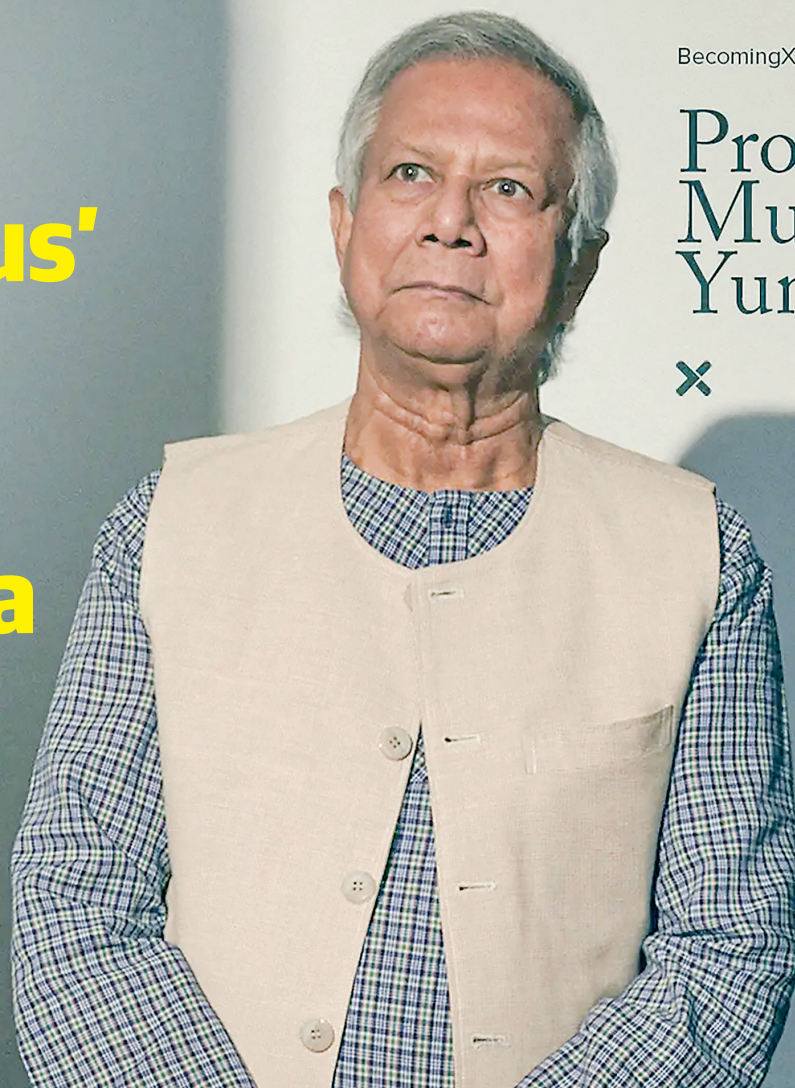
Farmers in the Teesta basin areas suffered damage in four waves of flood in August when their transplanted Aman seedlings were submerged and damaged. The mid-September and early-October floods damaged transplanted aman seedlings again. Erosion of croplands and homesteads with dwelling houses is colossal.

IFC leaders said that the problem of unilateral water diversion from 54 common

rivers can never be solved without raising the issue with India and at international fora to stop the process of ecological disasters already set in motion in Bangladesh.

The signatories to the statement were: Sayed Tipu Sultan, Chairman and Mohammad Hossain Khan, Secretary General, IFC, New York; Prof. Jasim Uddin Ahmad, Chief Adviser, Mostafa Kamal Majumder, President, Dr. Nazma Ahmad, senior, vice-president, and Sayed Mahmud Hasan Mukut, general secretary of IFC Bangladesh.

Can Yunus' 7-points solve Rohingya issue



BecomingX presents

Professor Muhammad Yunus



Special Correspondent

Bangladesh has unveiled a comprehensive seven-point proposal aimed at ending the prolonged plight of more than 1.3 million Rohingya refugees currently sheltered in its territory for ensuring their safe and sustainable return to Myanmar.

The proposal was announced on August 25 by Professor Muhammad Yunus, the head of Bangladesh's interim government, at the opening of a three-day international conference titled "Stakeholders' Dialogue" in Cox's Bazar, the world's largest refugee settlement. The conference brought together diplomats, humanitarian workers, rights activists, and policy experts from around the globe in an attempt to find viable solutions to one of the world's most protracted displacement crises.

Bangladesh bears unsustainable burden

Since August 2017, Bangladesh has been hosting a vast number of Rohingya Muslims who fled their homes in Myanmar's Rakhine State to escape a brutal military crackdown described by the United Nations as a "textbook example of ethnic cleansing." While some Rohingya had crossed into Bangladesh in earlier waves of persecution, the violence in 2017 triggered an unprecedented influx. Entire villages were burned, thousands killed, and women and children subjected to widespread sexual violence.

Today, nearly 1.3 million Rohingya live in Cox's Bazar and the remote Bhasan Char island. Despite Bangladesh's long tradition of sheltering the persecuted, the sheer scale of the crisis has placed enormous strain on the country's economy, environment, and social fabric. The refugee population now exceeds that of the host community in Cox's Bazar, fuelling tensions

and heightening the need for an urgent resolution.

Speaking at the conference, Yunus said Bangladesh could no longer bear this burden alone. "The plight of the Rohingya has continued for far too long. Their forced displacement into our territory is not only a humanitarian tragedy but also a serious challenge for Bangladesh's stability and development," he noted.

The seven-point proposal

Professor Yunus's plan outlined seven key areas for action, ranging from immediate humanitarian priorities to long-term political commitments.

1. Sustainable Repatriation: The foremost priority, Yunus stressed, must be the voluntary, safe, and dignified repatriation of Rohingya to their ancestral homes in Rakhine. Repatriation efforts attempted in previous years

collapsed due to the absence of security guarantees in Myanmar. Bangladesh insists that returns can only succeed if basic rights, citizenship, and safety are ensured.

2. **Adequate International Funding:** International aid for the Rohingya crisis has been declining steadily. Funding gaps threaten essential services such as food distribution, health care, and education in the camps. Yunus urged donor countries to renew their commitments to prevent further suffering and instability.
3. **End to Violence in Rakhine:** The proposal called on Myanmar's military junta and armed groups like the Arakan Army to halt ongoing offensives in Rakhine State. Without peace and security, repatriation remains impossible.
4. **Dialogue Platform on Rohingya Rights:** Yunus suggested establishing of an inclusive international platform to promote dialogue on the political and human rights of the Rohingya. The aim would be to ensure that repatriation goes hand in hand with recognition of citizenship and freedom of movement.
5. **Role of ASEAN:** Bangladesh has long urged the Association of Southeast Asian Nations (ASEAN) to assume a more assertive role. As Myanmar's regional bloc, ASEAN has leverage that should be used to push for accountability and reforms.
6. **Implementation of ICJ Provisional Measures:** In January 2020, the International Court of Justice (ICJ) ordered Myanmar to take immediate steps to prevent acts of genocide against the Rohingya. Yunus insisted that these measures be fully implemented to restore international confidence in Myanmar's commitments.
7. **Global Resolve:** This point stressed the need for collective determination from the international community. "All parties must act with greater resolve without delay," Yunus said, warning that continued inaction would embolden perpetrators and deepen despair among the displaced.

Remembering a day of tragedy

Yunus also linked his remarks to the 8th anniversary of what Bangladesh observes as "Rohingya Genocide Remembrance Day." On 25 August 2017, the Myanmar military launched its campaign of violence

that forced hundreds of thousands to flee across the border.

"With a heavy heart, I draw your attention to the forced displacement of the Rohingya and their exodus to Bangladesh," he told the gathering. "It will be a historic blunder to wait until the last Rohingya leaves Rakhine. We must act now."



Bangladesh has done its part for eight long years. It is time for collective action to ensure that justice is served and the Rohingya can return home in dignity and safety

International reaction

The conference coincided with a joint statement from 11 embassies in Dhaka—those of Canada, the United Kingdom, Denmark, Norway, Switzerland, Sweden, the Netherlands, Italy, Finland, France, and Australia—marking the eighth year of the Rohingya exodus.

The statement condemned the Myanmar military regime and armed actors for escalating violence and human rights abuses. It also demanded the release of political prisoners and those wrongfully detained. "We call for an immediate end to all acts of violence, safe and unhindered humanitarian access, and the creation of conditions conducive to the voluntary and

dignified return of Rohingya to Myanmar," the embassies declared.

A crisis at risk of neglect

Humanitarian experts warn that global attention to the Rohingya crisis has waned amid new conflicts and crises elsewhere. Funding shortfalls have forced the World Food Programme and other agencies to cut rations in the camps, leaving many refugees at risk of malnutrition. Education opportunities remain limited, raising fears of a "lost generation" of Rohingya youth.

Meanwhile, Bangladesh has expressed frustration at what it sees as the international community's failure to hold Myanmar accountable. Attempts at bilateral repatriation agreements have stalled, while regional and global powers remain divided on how to address Myanmar's military junta.

A call for justice and accountability

Human rights organisations have repeatedly stressed that safe return is impossible without addressing the root causes of persecution—the denial of citizenship, institutionalised discrimination, and impunity for atrocities. They have urged greater support for international legal processes, including the cases at the ICJ and the International Criminal Court.

Yunus echoed these concerns at the conference. "Justice is not optional," he said. "Without accountability, the cycle of violence and displacement will continue. The Rohingya deserve the right to live in their homeland as equal citizens of Myanmar."

A way forward

While Yunus's proposal drew broad support from humanitarian stakeholders present at the conference, the road to implementation remains uncertain. Myanmar's military regime, which seized power in February 2021, shows little sign of reversing its policies. Armed conflict in Rakhine has intensified, raising further doubts about the feasibility of near-term returns.

Still, Bangladesh hopes that the renewed push will keep the Rohingya issue on the global agenda. "The international community cannot look away," Yunus concluded. "Bangladesh has done its part for eight long years. It is time for collective action to ensure that justice is served and the Rohingya can return home in dignity and safety."

It is time for building pressure on Myanmar, and keeping the promise of repatriation alive for a community that has endured generations of statelessness and persecution.



Sada Pathor (white stone) area of Bholaganj, Sylhet before the plunder

Photo: SA Naim

Jafflong's white stones: A scenic heritage plundered

GreenWatch News Desk

The theft of white stones from the Jafflong area in Sylhet is not merely a case of criminal looting—it is a brazen assault on one of Bangladesh's most cherished natural treasures. With an estimated Taka 2 billion worth of stones illicitly extracted and crushed, the scale of devastation is staggering. What was once a pristine landscape of shimmering white stone beds nestled against the backdrop of the Khasi hills now bears the scars of greed, impunity, and environmental neglect.

Jafflong has long been a magnet for tourists, drawn by its ethereal beauty and the cultural vibrancy of the indigenous communities who call it home. But this allure is now under threat. The joint recovery operation by the Army and Police—though commendable—has yielded only a fraction of what was stolen. About 200 trucks of stones have been retrieved, yet the damage runs deeper than numbers can convey. Environmentalists

rightly question whether the scenic grandeur of Jafflong can ever be restored.

What makes this tragedy even more alarming is the alleged involvement of influential business and political figures. When those entrusted with public service become complicit in environmental plunder, it signals a systemic failure. Reports suggest that leaders of certain political parties have even lobbied for the withdrawal of bans on stone collection from quarries, further muddying the waters between legitimate resource use and exploitative extraction.

Historically, stone collection in Jafflong has been a time-honored practice. Flash floods from the Indian hills carry stones into the region, and locals have long harvested them sustainably. This cultural and ecological nuance must inform any restoration effort. The local administration, while working to rehabilitate the area, must distinguish between traditional practices and industrial-scale looting. Blanket

bans without community consultation risk alienating those who have lived in harmony with the land for generations.

Restoration must go beyond cosmetic fixes. It requires a bold commitment to accountability, ecological rehabilitation, and community engagement. The perpetrators—no matter how powerful—must face justice. The stone mills that processed the stolen materials must be investigated, and their operations scrutinized. Moreover, a transparent mechanism should be established to monitor future resource collection, ensuring it aligns with environmental sustainability and local livelihoods.

Jafflong is more than a tourist spot—it is a symbol of Bangladesh's natural heritage and resilience. To allow its beauty to be buried under crushed stone and political complicity would be a betrayal of that legacy. One must make a difference. And that difference begins with the courage to confront power, protect nature, and honour the traditions that have shaped this land.



ন্যাশনাল লাইফের আইসিএমএবি বেস্ট কর্পোরেট গোল্ড অ্যাওয়ার্ড অর্জন

ন্যাশনাল লাইফ ইনস্যুরেন্স সুশাসন, স্বচ্ছতা ও আইন-কানুন যথাযথ পরিপালনের জন্য প্রথম স্থান অর্জন করে ১৪তম আইসিএমএবি বেস্ট কর্পোরেট গোল্ড অ্যাওয়ার্ড অর্জন করেছে।

১৪ নভেম্বর ২০২৪ সোনারগাঁও হোটেলে আয়োজিত অনুষ্ঠানে অর্থ উপদেষ্টা জনাব ড. সালেহ উদ্দিন আহমেদ ও বাণিজ্য উপদেষ্টা জনাব শেখ বশিরউদ্দিন থেকে ন্যাশনাল লাইফের সিইও **মোঃ কাজিম উদ্দিন** ও সিএফও **প্রবীর চন্দ্র দাস এফসিএ** উক্ত অ্যাওয়ার্ড গ্রহণ করেন।



ন্যাশনাল লাইফ ইনস্যুরেন্স পিএলসি

নিশ্চিত ভবিষ্যতের সুহৃদ সাথী



Luxury real estate dips amid anti-graft push

1.1 million square feet of property was sold through its platform in 2024 — down from 1.5 million square feet the previous year

By Imtiaz Ahmed

Dhaka's luxury real estate market — once the playground of the country's wealthiest elites — is undergoing a major correction as the economy slows and corruption is curbed under the ongoing interim administration. Property prices in upscale neighbourhoods such as Gulshan, Banani, Baridhara, Dhanmondi, Lalmatia, Mohammadpur, Eskaton Garden and Paribagh have dropped noticeably over the past year, according to real estate insiders.

Sources have said that in the past, these areas thrived largely on purchases made by corrupt bureaucrats, dishonest politicians, businessmen, brokers, and loan defaulters who sought to park illicit wealth in high-end properties. But with the interim government's determined efforts to contain corruption, the flow of black money into the luxury real estate market has visibly slowed.

A leading garment exporter told this writer that the sudden quiet in these posh neighbourhoods reflects a "moral correction" as much as a financial one. "The property sector was bloated by dirty money for years. Now that the plug has been pulled, the market is adjusting to its real demand level," he said.

Economic slowdown meets anti-corruption drive

Bangladesh's economy, which maintained a steady 5-7 percent annual growth over the past three decades, slowed to 4 percent in the

last fiscal year. Economists attribute the deceleration to both global and domestic pressures – including the political transition following the August 2024 mass movement that ousted former Prime Minister Sheikh Hasina.

Since the interim government took office, it has prioritised stabilising law and order, restoring public trust, and combating deep-seated corruption that had penetrated almost every sector. Though its success in creating new jobs and reducing poverty remains limited, economists and civil society members widely acknowledge that it has made measurable progress in curbing graft.

“Even with slower growth, there’s been a moral rebound,” said a former bureaucrat. “For years, real estate in Dhaka was inflated by money stolen from banks or public projects. The market correction we’re seeing now is actually a reflection of improved governance.”

Shifting political winds and investor uncertainty

The upcoming national election, scheduled for February 2026, has added another layer of uncertainty for investors. Many are adopting a wait-and-see approach, uncertain whether the next elected government will sustain the current anti-corruption measures or return to the old ways.

Some political analysts suggest that Jamaat-e-Islami, long sidelined from national politics, could make a strong showing in the polls. Although the party remains controversial for its wartime legacy and use of religion in politics, its perceived lower involvement in corruption and extortion has earned it some quiet admiration among sections of the business community.

Meanwhile, thousands of former Awami League leaders, corrupt bureaucrats, and business figures – many accused of massive financial crimes – have reportedly left the country since Sheikh Hasina’s departure. Their exit, observers say, has removed a class of speculative property buyers from the market.

REHAB hopes for revival through incentives

In June 2024, the Real Estate & Housing Association of Bangladesh (REHAB) welcomed the government’s decision to allow investment of undisclosed income, or “black money,” into land and flat purchases. Developers had hoped the move would revive demand, but the results have been mixed so far.



For too long, property prices in Dhaka were driven by corruption, not by economic fundamentals. If the anti-graft drive continues and reforms deepen, the market will correct further – but it will be healthier in the long run

A top REHAB leader admitted that while some money has returned to the market, the effect has been far smaller than anticipated. “The political environment is very different now. People who previously invested in property to launder money are either under investigation or lying low abroad. We need legitimate buyers to drive sustainable growth,” he said.

Market data reveals a sharp downturn

The slowdown in Dhaka’s luxury property segment is already evident in data from Bproperty, the country’s leading digital real estate marketplace. The company reported a 26.9 percent year-on-year decline in sales of flats and commercial spaces in 2024.

In total, about 1.1 million square feet of property was sold through its platform in 2024 – down from 1.5 million square feet the previous year.

Khan Tanjeel Ahmed, Bproperty’s General Manager of Marketing, said the drop was driven by political shifts, subdued consumer confidence, and temporary disruptions in market activity during the three-month transition period last year.

“Buyers were cautious, waiting to see how the new policies would shape the economy,” he said. “But now, we’re no-

ting renewed interest and stability returning to the market. The worst may be behind us.”

Despite the decline, Bproperty facilitated transactions for 2,822 clients in 2024, including homebuyers, renters, and sellers. The company also collaborated with 53 major brands to secure commercial spaces suited to their expansion plans.

Changing buyer preferences across the city

Data from 2024 highlights Uttara, Mirpur, Dhanmondi, Gulshan, and Mohammadpur as Dhaka’s most sought-after residential zones.

- Uttara leads with 16 percent of buyer interest, thanks to its planned layout, family-friendly environment, and strong connectivity.
- Mirpur, attracting 13 percent, appeals to first-time buyers and middle-income families due to affordability.
- Dhanmondi, with 6 percent, remains a symbol of prestige and urban convenience.
- Gulshan, at 5 percent, retains its status as Dhaka’s luxury hub despite slowing sales.
- Mohammadpur, with 4 percent, is emerging as a rapidly developing alternative due to better infrastructure and access.

“These neighbourhoods reflect the evolving diversity of Dhaka’s housing market,” said Tanjeel. “From affordable options in Mirpur to elite living in Gulshan, buyers are more conscious of value, location, and transparency than ever before.”

The road ahead

As Bangladesh braces for a new political era, the capital’s high-end real estate market stands at a crossroads. Experts say a sustainable recovery will depend not on speculative demand but on a stable economy, cleaner governance, and improved access to financing for genuine buyers.

A senior banker summed it up aptly: “For too long, property prices in Dhaka were driven by corruption, not by economic fundamentals. If the anti-graft drive continues and reforms deepen, the market will correct further – but it will be healthier in the long run.”

For now, the glitter of Dhaka’s luxury housing market has dimmed. But many see this not as a collapse, rather as the beginning of a long-overdue cleansing process that could finally align property values with the real economy.

A dream trip to Bandarban



Mostafa Kamal Majumder

A local environmental worker of Bandarban told a seminar on protecting the hills from plastic pollution that a major part of the work would be done if tourists coming there can be motivated to dispose of plastic bottles and other wastes into dustbins at tourist spots. They carry a lot of water bottles and food packets and throw those at will creating a major part of plastic pollution in the hills.

At Bandarban's marketplaces shopkeepers use plastic bags to sell their goods. People take those without a question. The problem is the disposal of the bags which can be used multiple times and handled in a planned way for recycling or callously thrown into the environment degrading the same. Most people still take the last option.

Fact remains; Bangladesh is the first country in the world to have banned single-use plastics way back in the year 2002. But the momentum of the ban could not be sustained due to an inability to provide suitable cheap alternatives to plastics for use as shopping bags.

The Deputy Commissioner of Bandarban Shamim Ara Rini said she would take an initiative to ensure the availability of safe drinking water and dustbins at tourist spots to reduce dependence on bottled water and facilitate the disposal of wastes

in bins. The district administration would also persuade local municipalities to install dustbins of attractive designs for the people to use those.

We, eight of us, from Dhaka went to the seminar as resource persons and participants. Krishibid (agriculturist) Dr. Mehedi Masud made the keynote presentation and drew the attention of the audience to potentials of high-value fruits in the hills.

Bangladesh is the first country in the world to have banned single-use plastics way back in the year 2002

Eminent journalist and editor of Green-Watch Dhaka Mostafa Kamal Majumder who was the chief guest at the seminar called for further increasing the awareness of the people of the need to keep the environment clean. They should be told of the economic, health, social and cultural benefits of keeping the environment pollution-free, he said.

He said yearly plastic waste generation in Bangladesh is 8.2 lakh tonnes and is increasing every year, the globe the generation being 40 crore tonnes. Plastics thrown into the water are carried through rivers to the oceans which have been choak-

ing and experiencing death of fishes and other aquatic animals and plants. Plastics degrade soil and reduce agricultural production. The use of plastics has become so widespread that microplastics released by those are now found in human blood, brain, kidneys and even liver compounding people's health problems.

Dhakar Shekor Trustee Motaleb Mashreki organised an attractive six-day tour of the Bandarban centring on the seminar. The first day of the tour marked our spirited drive from Dhaka in a 12-seater microbus that negotiated a traffic jam starting from Kanchpur on the Dhaka-Chattogram Highway up to the Meghna Bridge. This delayed our breakfast and at the proposal of Dr. Mehedi Masud we had an early lunch with rice and a number of vegetables meshes and curries at the Miami Restaurant at about 12 noon. The food was delicious. We said the Jumma prayer at a big highway-side mosque in Chawddagram.

It drizzled and rained as we crossed Chattogram City and took the path towards the seaport to take the Karnaphuli Tunnel to Anwrara Upazila on our way to Bandarban. It was the first time I crossed the structure that was completed more as a prestige project than an economically viable one. Daily earnings are not adequate to meet daily expenses. One businessman said the tunnel would turn economically viable if all road transports plying between

cox's Bazar and Dhaka and other northern districts use the all-important gateway of its kind in Bangladesh.

I took a video footage and several photographs and shared those with the members of the tour team because being on the left front seat I only had the opportunity to take those shots. I also made a Facebook post which attracted my dear and near ones.

The trip from there onwards was interrupted by occasional traffic congestions at street junctions. Otherwise, the 300-plus kilometres journey was pleasant. We reached Bandarban Horticulture Centre rest house, our abode for the next five days at about 9 PM. Motaleb Mashreki Saheb promised to treat us to Mondri, a special noodles soup mixed with hill spices and powdered dry shrimp. Hill people also add assorted dried fish mix for their own consumption which is not liked by most people from the plains for its ordour. The restaurateurs were asked not to use it in our meal. They gave us four slices of eggs each in the soup. As we were late, a shop-keeper who was expected to supply us with a specially cooked cake failed to do so as her supply exhausted. However, Dr. Mehedi Masud and I were given three delicious cakes to eat with the Mondri which was good.

Next morning we went to the semi-automatic cashew nut processing and coffee roasting unit in the horticulture centre with female workers supervised by two males. Cashew nut and coffee cultivation have broken new grounds in Bangladesh. Agriculturist Dr. Mehedi Masud who pioneered cultivation of these two commercial crops in Bangladesh was with us and enquired about different aspects of the two pioneering projects. The cashew nut produced here is qualitatively superior as farmers use no chemical fertilizer, said Dr. Mehedi Masud. The coffee needs to have a standard roasting formula to have a flavour that would be preferred by international customers.

From there we took a trip to the Chimbuk Hill, the highest peak in the Hill District region. We stopped at a shop where a Marma woman had collected a bunch of fresh ripe bananas that we savoured as our breakfast. I had a bun bread with it. The woman also gave us guava and some ripe wild sour fruits. After having tea, we resumed our trip to Chimbuk Hill.

The zig zag road along slopes of the hills creates attractive sights all along and views down the hills at places resemble those on

from Kathmandu to Nagar Kote in Nepal. I did not climb to such a height in Bangladesh before. Nasima Zaman Mrs Motaleb Mashreki, her two sons and Honey Delwar Hossain, called so for his trade of honey bee raising, were good companions and we went round the entire tourist spot on foot taking individual and group photos. A local woman prepared bhortha with pomelo fruit (jambura) salt and pepper which was tasty. On return from the Chimbuk Hill we touched the Marma Woman's shop, has sliced papaya. Motaleb Mashreki collected some locally woven gift clothes. Back in Bandarban town, we has rice with vegetable and tiny fish curry at a Bengali hotel in the town and came back to the rest house.

Next early morning we did shopping for the lunch and also bought some gift items. We had parata egg fry and pulses curry as breakfast. After getting back to the rest house we set off for the Rupali Water Fall not far away from the town spent some quality hours. The fall had an abundant flow of water as it rained the night before. A tiny ultra smart boy aged about seven years carried the bags of Motaleb Bhabu and Nasima Zaman. He dived into the water fall to find out Nasima's lost pair of spectacles.

We had a sumptuous late lunch-cum-early dinner comprising white rice, chicken curry, vegetable and dal cooked by Motaleb Mashreki. Every evening, we had a grand meeting at our VIP room joined by Motaleb Mashreki, Hla Ching, Nasima Zaman and one evening by two classmates of Nasima who are forest rangers of the area. A free and frank lady Nasima served us tea every morning and evening.

We had the seminar on the last day of our trip at the Bandarban DC's conference

room. It was a grand success. The DC Shamim Ara Rini and ADC General Abu Taleb planted two saplings of sonalu trees taken by Dhakar Shekor. We saw Sachin Prue Jerry, son of late Bomang King Aung Shu Pru Chowdhury at his residence. His hospitality was generous. We were served papaya, chinal, rasogolla (sweets) biscuit and tea plus three chinal fruits as gifts. He discussed with us the situation in the Hill Districts and called for greater understanding between communities for peace and progress.

The district administration served us lunch at the Circuit House. It was a thoughtfully arranged unconventional hour of eating. Potato mesh, fried koro-la-shrimp (bitter gourd), curry with tiny fish from Sangu River, chicken and mutton curries plus dal. Curd and rasagolla made up the dessert of the recipe.

We were scheduled to visit Rangamati on the 30th of September and set off from there to Dhaka the following morning. But due to disturbances erupting in Khagrachhari Hill District and its possible repercussions in Rangamati, we dropped that plan and started for Dhaka very early in the morning that day. We had out breakfast at an Anwara restaurant and crossed the Karnaphuli Tunnel again on our way back to Dhaka. We stopped at the Miami restaurant and had tea and reached Lalbagh, Dhaka by 2 PM. I came back my home at Mirpur Journalist Residential Area at about 4 PM after dropping other tour mates at their respective destinations in Dhamondi, Mirpur Technical and Mirpur 5. It was an wonderful journey I shall remember for a long time.

(The writer is the editor of the GreenWatch newsmagazine.)



Seminar on freeing the hills from plastic pollution held at the Conference Room of DC Bandarban



Energy import dependence to rise significantly from 2026

M Azizur Rahman

The state-run Petrobangla expects the increased volumes to come from newly signed SPAs with QatarEnergy, Oman's OQ Trading, and US-based Excelerate Energy

Bangladesh's dependency on imports to meet domestic energy demand is set to rise significantly from next year as it will ramp up its liquefied natural gas (LNG) imports from long-term suppliers under new deals.

Imports under long-term sales and purchase agreements (SPAs) are set to rise by more than 53 per cent in 2026, reaching 86 cargoes compared with 56 this year, according to officials.

The state-run Petrobangla expects the increased volumes to come from newly signed SPAs with QatarEnergy, Oman's OQ Trading, and US-based Excelerate Energy, alongside its existing arrangements.

At the same time, spot market purchases are projected to fall by over 38 per cent, easing exposure to volatile prices.

The additional cargoes will come from the new suppliers that signed sales and purchase agreements (SPAs) with state-run Petrobangla in 2023.

A senior Petrobangla official said that the move would strengthen supply security.

Petrobangla is likely to import around 29 LNG cargoes from the spot market in 2026 compared to 47 this year, the official said.

QatarEnergy has consistently supplied 40 cargoes annually in recent years, while Oman's OQ Trading International has provided 16 cargoes under existing SPAs. Petrobangla has sourced the balance from spot and short-term suppliers.

Officials noted that Petrobangla signed four long-term LNG contracts between June 2023 and June 2024 to meet rising demand for re-gasified LNG until 2041.

These agreements were concluded under the controversial Quick Enhancement of Electricity and Energy Supply (Special Provision) Act 2010 (Amended 2021), which allows deals through direct negotiations rather than competitive tenders, an Energy and Mineral Resources Division (EMRD) official said.

Under the contracts, LNG prices range between 13.20 and 13.50 per cent of the three-month average Brent crude benchmark, plus a constant of 0.40-0.50 US cents per million British thermal unit (MMBtu).

From January 2026, Petrobangla will begin lifting LNG from Exceleerate Energy under an SPA signed in November 2023, covering up to 1.0 million tonnes per annum (MTPA) for 15 years at a price of about 13.35 per cent of Brent plus 0.30 US cents per MMBtu.

It will also start imports from QatarEnergy under a June 2023 deal for up to 1.8 MTPA over 15 years, priced at around 13.20 per cent of Brent.

In addition, Oman's OQ Trading-formerly Oman Trading International-will supply up to 1.5 MTPA for 10 years beginning in 2026 under a contract signed in June 2023,

priced at about 13.35 per cent of Brent plus 0.50 US cents per MMBtu.

Petrobangla, however, cancelled an SPA with Summit Oil & Shipping Company Ltd (SOSCL), signed in June 2024, which had been set to deliver 1.5 MTPA for 15 years at 13.35 per cent of Brent plus 0.29 US cents per MMBtu.

Currently, Bangladesh buys LNG from Qatargas at 12.65 per cent of Brent plus 0.40 US cents per MMBtu, and from OQ Trading at 11.90 per cent plus 0.50 US cents.

Official data show that Bangladesh's LNG re-gasification capacity is close to saturation, reaching around 1,053 million cubic feet per day (mmcf).

The country's two floating storage and regasification units (FSRUs) are running at about 95 per cent of their combined 1,100 mmcf capacity. The FSRU operated by

Exceleerate Energy has a capacity of 600 mmcf, while Summit Group's unit can process 500 mmcf.

Full utilisation of both FSRUs would allow Bangladesh to import up to 115 cargoes annually, the official said.

In 2025, Petrobangla imported a record 108 cargoes, the highest ever in a single year, and plans to add seven more to meet demand from state-run fertiliser factories.

In August alone, the country brought in 11 cargoes, the highest monthly tally. Since early June, Bangladesh has been re-gasifying over 1,000 mmcf of LNG after securing six additional cargoes to boost supplies to industries.

As of 27 September 2025, the country's total gas output stood at around 2,728 mmcf, including 981 mmcf of re-gasified LNG, according to Petrobangla data.

Bangladesh is getting trapped in climate debt

The per capita climate debt in Bangladesh is about \$80, which is more than three times the average of least developed countries. Bangladesh is not responsible for carbon emissions, yet it is suffering its consequences.

A view-sharing meeting organized by the Bangladesh Environmental Journalists Forum and Change Initiative at the National Press Club on was told on Monday 13 October that Bangladesh is taking \$2.7 in loans against \$1 in grants in climate finance. This loan is almost five times the LDC average in multilateral financing.

This loan-based assistance is practically endangering the country's climate policy and fiscal policy.

The Change Initiative has prepared a climate risk debt index for 55 least developed countries in the world. Based on this index, different countries will be able to provide detailed information on debt risks at the global climate negotiations. The index prepared by this Bangladeshi organization will play an effective role in climate negotiations between developed and developing countries.

Zakir Hossain Khan, Managing Director of Change Initiative, said that the least developed countries are responsible for only 3.3 per cent of global warming, but 70 per cent of its adverse effects fall on these countries. 95 per cent of the money received from the Climate Fund is loan, only 5 per cent is grant. In other words, the least developed countries are burdened with



Opinion exchange meeting of Bangladesh Environmental Journalist Forum and Change Initiative on Climate Debt Risk Index of LDC countries held at the National Press Club on 13 October 2025.

debt and paying for the for global warming created by developed countries.

Tanmoy Saha presented the Climate Debt Risk Index at this meeting held with Bangladesh Environmental Journalists Forum President Mustafa Kamal Majumdar in the chair. President of the National Press Club, General Secretary of the Environmental Journalists Forum and Editor of Daily Kaler Kantha Hasan Hafiz gave the vote of thanks.

He said that the least developed countries need 1.3 trillion dollars annually in climate finance. But only 300 billion dollars are being promised, which are not again available for disbursement.

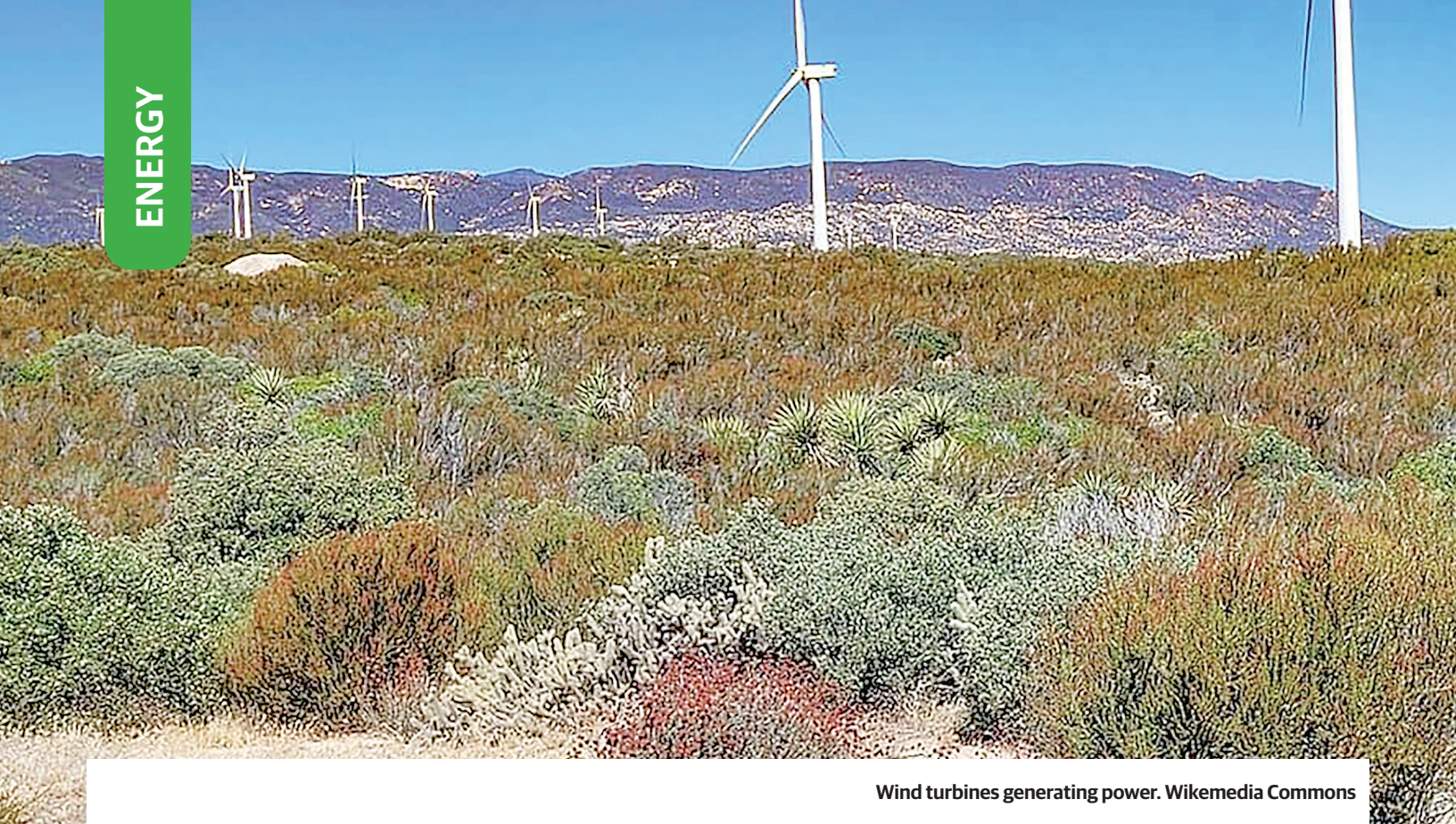
The Climate Trust Fund in Bangladesh is on decline. Where initially 700 crore taka was earmarked annually, now it has come down to 100 crore taka. This has happened due to waste and mismanagement of the fund money. Several hundred crore taka of

the Trust Fund deposited to the Farmers Bank (Padma Bank) despite the prohibition, it has been misappropriated.

Zakir Hossain Khan said that the people of Bangladesh are paying 7 billion dollars a year for natural disasters. On the other hand, the average life expectancy is decreasing by 7 years due to air pollution.

In such a situation, Bangladesh has to bring the issue of natural protection into the climate debate. We have to talk about the need for oxygen and minimum water for survival. These are not negotiable at all.

He said that we have to get debt waiver because of our natural resources. Work needs to start on this issue now. The World Bank and other multilateral banks have to create an Earth-Solidarity Fund. A carbon tax has to be levied for pollution. More sources of funds have to be found for the climate, he added.



Wind turbines generating power. Wikimedia Commons

Renewable energy surpasses coal in global power shift

By investing in domestic renewable energy, countries can reduce dependence on imported oil, coal, and gas, gaining greater control over their own energy future

GreenWatch Desk

For the first time in human history, renewable energy has generated more electricity worldwide than coal, marking a transformative moment in the global energy landscape. According to a new report by the energy think tank Ember, renewable sources accounted for 34.3% of total electricity production during the first half of 2025, edging out coal, which supplied 33.1%.

The development signifies a crucial shift away from fossil fuels, long blamed for accelerating climate change, and towards cleaner and more sustainable energy solutions. Renewable sources—primarily solar, wind, and hydro—are reshaping how nations power their industries, cities, and homes.

“This is a historic milestone,” said Malgorzata Wiatros-Motyka, a senior electricity analyst at Ember. “Most economies are seeking to expand clean electricity, but some are doing so far more strategically than others. The global transition is clearly underway.”

Global Shift Led by Emerging Economies

Interestingly, populous developing nations like China and India have taken the lead in adding renewable capacity, while advanced economies such as those in the European Union and the United States have shown mixed progress.

China, in particular, has played a commanding role, accounting for nearly 55% of global solar generation growth this year. The country has pursued a massive build-out of renewable infrastructure, seeing it not only as an environmental necessity but also as an opportunity to strengthen energy independence.

“China has been particularly smart in reducing its reliance on fossil fuels,” said Wiatros-Motyka. “By investing in domestic renewable energy, countries can reduce dependence on imported oil, coal, and gas, gaining greater control over their own energy future.”

Other emerging economies are also catching up fast. Pakistan, Hungary, and Australia



set national records for solar energy generation, with each producing more than 20% of their electricity from solar power.

Decline in Coal, Rise in Clean Alternatives

The report noted a global 0.6% decline in coal generation compared with the same period in 2024. Although seemingly modest, this decrease represents a turning point in global energy use, suggesting that coal's dominance may finally be fading after more than a century of industrial dependence.

At the same time, global carbon dioxide emissions dropped slightly in the first half of the year as renewable energy not only met but exceeded new demand growth, reducing the need for additional fossil fuel consumption.

Daniel Cohan, a professor of civil and environmental engineering at Rice University, called the findings "encouraging," but cautioned that the road ahead remains challenging.

"While we're seeing major gains in clean energy, global electricity demand continues to rise faster than expected," Cohan said. "The challenge now is whether renewables can expand quickly enough to meet that demand without falling back on coal and gas."

AI and Data Center Challenge

One of the unexpected drivers of rising

electricity consumption is the explosive growth of artificial intelligence, cryptocurrency mining, and massive data centers.

"In the United States, power demand had flatlined for decades," Cohan explained. "But with AI, data centers, industrial expansion, and even heavier air conditioning use, demand is now growing at around 3% a year."

This surge poses a dilemma. Most new power plants are renewable, but many existing coal and gas plants are still being relied upon to fill energy gaps during periods of high demand or when renewable output fluctuates.

"It's a race between expanding renewables and rising demand," Cohan said. "If solar and wind fail to keep up, the world will have to keep running fossil fuel plants harder and longer."

Barriers to Clean Energy Expansion

While renewable energy is far cleaner and cheaper once established, the up-front infrastructure costs remain steep. Massive investments are needed for solar farms, wind turbines, and grid systems capable of handling variable renewable output.

China's dominance in renewable energy technology stems from its long-term vision and manufacturing strength. "China took solar technologies that were originally developed in the United States back in the 1950s and scaled them up," Cohan said. "They've made them cheaper and more efficient every year. As a result, the cost of solar panels has fallen by over 90%, and the cheapest panels in the world are now made in China."

This affordability has made renewable energy increasingly accessible even to lower-income countries, spurring a new phase of green industrialization in parts of Asia, Africa, and Latin America.

Policy and Political Uncertainty

Despite these successes, political uncertainty threatens to slow progress in some regions. In the United States, clean-energy initiatives face potential setbacks under the Trump administration, which has proposed rolling back renewable energy funding and environmental regulations.

Analysts warn that such policies could undermine global progress just as renewables reach a tipping point. "If the U.S. retreats from its clean-energy commitments, it risks falling behind not only environmentally but also economically," said Wiatros-Motyka.

New Energy Era Emerging

Still, the overall trend is unmistakable. The world is moving decisively toward a renewable-powered future. The combination of falling technology costs, strong government support in key regions, and growing public concern about climate change has created an unstoppable momentum.

The shift also offers major economic advantages. Renewable energy industries are now among the fastest-growing employers globally, generating millions of jobs in solar manufacturing, wind turbine installation, and battery production.

China took solar technologies that were originally developed in the United States back in the 1950s and scaled them up. They've made them cheaper and more efficient every year

Even fossil fuel-dependent economies are starting to rethink their strategies as demand for clean energy surges. Nations that once exported oil and coal are beginning to invest in solar and wind projects to diversify their energy portfolios and prepare for a post-carbon world.

The Tipping Point

According to Cohan, the world has reached a critical inflection point. "Wind and solar are finally growing fast enough not only to offset demand growth but to exceed it," he said. "That's the tipping point where fossil fuel use can start to decline in absolute terms."

As the balance continues to tilt in favour of renewables, experts predict a future where clean electricity dominates global grids, cutting greenhouse gas emissions, reducing pollution, and offering a path to sustainable growth.

For now, the milestone reached in 2025 is both a cause for celebration and a call for continued action. The world's energy transition has begun—but its success will depend on maintaining momentum, addressing policy gaps, and ensuring that no region is left behind.

"This isn't the end of coal," Wiatros-Motyka said, "but it is the beginning of a new chapter—one where clean, renewable power takes the lead."

A middle-class food journey ...

Sadia Islam Raka

Rahima, a young professional navigating the bustling streets of Dhaka, knows the city by its sounds, sights, and, most memorably, its smells. The clang of cooking pots, the sizzle of frying fish, and the fragrant wafts of spices from open windows are as familiar to her as the honking of rickshaws or the chatter of morning markets. For Rahima, and for countless families in Bangladesh's growing middle class, food is more than a means of sustenance—it is a canvas of tradition, a measure of care, and a source of everyday joy, all carefully balanced against a busy schedule and a modest budget.

Her day begins simply but satisfyingly. Breakfast is rarely elaborate; it's a moment of comfort before the rush of the city takes over. Often, it's a freshly made 'Ruti' (flatbread) straight from the 'tawa' (griddle), paired with a light vegetable curry, perhaps potatoes with peas, or a quick scramble of eggs with onions and green chilies. On leisurely Fridays, a flaky 'Paratha' accompanied by a small bowl of 'dal' or a tangy mango pickle transforms breakfast into a minor celebration. Through it all, a cup of strong, sweet, milky tea is indispensable—its warmth a gentle anchor before the day begins.

Lunch in Rahima's life is both practical and comforting.





Members of a family enjoying their feast

An AI generated image

At home, it follows the classic Bangladeshi structure: a generous serving of white rice, the central pillar of almost every meal. ‘Dal’ is a constant companion—sometimes a thin, soothing ‘masoor dal,’ other times a heartier ‘moong dal’ tempered with garlic and cumin. Fish, abundant in Bangladesh’s rivers and lakes, frequently graces her plate. On regular days, it might be a lightly spiced ‘Rui’ or ‘Tilapia’ curry, while special occasions might bring the prized ‘Shorshe Ilish,’ hilsa bathed in mustard sauce. Seasonal vegetables add colour, texture, and balance: soft ‘lau’ (bottle gourd) cooked with shrimp, mashed ‘aloo bharta,’ or the crunchy, vibrant ‘chorchori’ stir-fry. When she’s at the office, her lunchbox mirrors home comforts—rice, a small portion of curry, and vegetables—carefully packed to maintain both taste and thrift.

Evenings take on a different culinary rhythm. After a demanding day, Rahima often prefers lighter fare for dinner. A warm, soothing bowl of ‘Khichuri’—a

simple rice and lentil porridge—is perfect on a rainy evening, while a leftover curry with fresh ‘roti’ can make for a satisfying yet effortless meal. Weekends, however, offer the chance to indulge and explore. A visit to a local restaurant might introduce her to ‘Biryani’ or ‘Tehari,’ rich, aromatic rice dishes brimming with spices and meat. The city’s growing café culture provides a playground for contemporary tastes, where coffee, fusion pastries, and international dishes complement traditional preferences.

Street food, an inseparable part of Dhaka’s culinary landscape, also holds a special place in Rahima’s life. Evening strolls often lead to stalls selling ‘chotpoti’ and ‘fuchka’—tangy, spicy, utterly addictive snacks—or a steaming ‘shingara’ with a cup of tea. These small adventures are more than about flavor; they are social rituals, moments of connection with friends, and glimpses of the city’s vibrant, chaotic charm.

For Rahima’s middle-class family,

food is a careful balancing act. Tradition, taste, health, and affordability intertwine in daily meal planning. Fresh, locally sourced ingredients are prioritized; leftovers are cleverly repurposed to minimize waste; and home-cooked meals, though simple, are prepared with love and attention. Yet, they also recognize the joy of occasional indulgence—dining out, sharing street food, or celebrating with special dishes. These experiences are not just about nourishment but about memory-making, about being part of the living pulse of Dhaka.

Through every meal, from the most humble breakfast to a festive weekend feast, Rahima experiences a rhythm that is both personal and communal. Food nourishes more than the body; it strengthens family bonds, celebrates cultural heritage, and connects her to the heart of her city. In Dhaka, every bite tells a story—of care, of community, and of a city whose soul can be tasted one meal at a time.



Heat-related illnesses cost Bangladesh \$1.8b a year

Vulnerable groups such as women, children, and older adults are especially at risk. Older individuals often have weaker thermoregulation, while women frequently face greater exposure due to household responsibilities

Bangladesh is feeling the rising heat—not just on the streets but across its economy and health systems. According to a recent World Bank report, the country lost nearly \$1.78 billion in 2024 due to heat-related illnesses and productivity declines—roughly 0.4% of its GDP. The economic and human cost of rising temperatures is now being felt in workplaces, homes, and hospitals alike.

The study highlights that Bangladesh's maximum temperatures have climbed by 1.1 degrees Celsius since 1980, while the “feels like” temperature—a measure that accounts for humidity and human comfort—has surged by a staggering 4.5 degrees Celsius. Dhaka, bustling capital, has emerged as one of the most heat-stressed cities in the world. Its urban heat index is increasing 65% faster than the national average, exacerbated by dense housing, traffic congestion, and limited green spaces.

“Extreme heat is not just a seasonal inconvenience. Its impact is far reaching. As we see in Bangladesh, the rising temperature is affecting our health, productivity, and the country's prosperity,” said Jean Pesme, World Bank Division Director for Bangladesh and Bhutan.

Women and Elderly at Greater Health Risk

Heatwaves are causing more than discomfort—they are triggering a surge in physical and mental health issues. Reports indicate rising cases of diarrhoea, respiratory problems, fatigue, and heatstroke. Mental health issues, including anxiety and depression, are also escalating as prolonged heat stress takes a toll on psychological well-being.

Vulnerable groups such as women, children, and older adults are especially at risk. Older individuals often have weaker thermoregulation, while women frequently face greater exposure due to household responsibilities.

“Heat stress is silent but severe. We see families losing days of work and children struggling in schools. The psychological strain is real,” said Dr. Rumana Ahmed, a public health expert in Dhaka. “If we don't take action now, we will see long-term societal impacts.”

Productivity Takes a Hit

The report reveals that heat-related illnesses cost Bangladesh 25 million lost workdays in 2024 alone. Labour-intensive sec-

tors such as construction, manufacturing, and agriculture are most affected. Workers exposed to extreme temperatures experience lower efficiency, frequent illness, and increased accident rates.

Farmers in rural areas report that crop management has become more challenging under scorching heat. “The sun is intense, and it affects not just our physical stamina but the yield of crops like rice and vegetables,” said Anwar Hossain, a farmer in Barisal. “Our working hours have reduced, and we are seeing smaller harvests.”

Urban workers face different challenges. In Dhaka, office employees and street vendors alike struggle under the sweltering conditions. Streets shimmer with heat mirages as vehicles crawl along traffic-choked avenues, intensifying the city's oppressive conditions.

The rising temperature is affecting our health, productivity, and the country's prosperity

Urban Planning and Adaptation

Experts argue that addressing the impact of extreme heat requires coordinated action across sectors. Urban planning, infrastructure, and public health systems must work in tandem. Expanding urban green spaces, investing in climate-resilient infrastructure, and improving public transportation are among the recommended steps.

“By building on its experience in climate adaptation, Bangladesh can address heatwave impacts and maintain sustainable growth. The good news is that it can be done, as seen in countries like Singapore,” said Jean Pesme.

The report also emphasizes the need for better data collection on heat-related illnesses and their economic effects. Accurate data is critical for policymakers to design effective interventions and allocate resources efficiently.

Health System Under Pressure

The health system is already stretched, and heatwaves add another layer of pressure. Hospitals report higher patient inflows during peak summer months, often overwhelming emergency departments. Public health officials urge timely measures to prevent heat-related illnesses, including community awareness campaigns

and early warning systems.

Dr. Nasima Chowdhury, a senior official at the Ministry of Health, said: “We are working to strengthen our hospitals, improve emergency care, and educate the public on heat precautions. Simple measures like staying hydrated, avoiding outdoor work during peak heat, and using cooling centres can save lives.”

International Support

Given the scale of the challenge, the World Bank report urges international financing and cooperation to help Bangladesh adapt to escalating climate risks. Investments in climate-smart infrastructure, resilient energy systems, and urban greenery are vital to mitigate the adverse effects of heat stress.

“Bangladesh is at the frontline of climate change. Global partnerships and financing are crucial if we want to protect human lives, economic growth, and social stability,” Pesme added.

Building Resilience

Despite the alarming statistics, experts stress that the country can turn the heat crisis into an opportunity. Initiatives that promote renewable energy, climate-smart agriculture, and green urban development can create jobs, reduce emissions, and enhance quality of life.

“Adaptation is not just about survival; it's about innovation,” said Dr. Ahmed. “Cooling infrastructure, rooftop gardens, and climate-aware planning can transform our cities and protect our workforce. We must act now to ensure sustainable growth.”

A Wake-Up Call

The heat crisis is a wake-up call for the country and the world. Rising temperatures are no longer just an environmental issue—they are a public health and economic emergency. Coordinated government action, international cooperation, and community engagement are essential to prevent future losses and safeguard human well-being.

As climate change intensifies, the story of Bangladesh illustrates the urgent need for adaptation. From the crowded streets of Dhaka to the rice paddies of Barisal, the impact of heat is tangible and growing. The challenge is immense, but with strategic planning, innovation, and resilience-building, Bangladesh can weather the rising temperatures while protecting its people and economy.

KSA highly values partnership with Bangladesh: Ambassador



Dr Abdullah Zafer, Ambassador of the Kingdom of Saudi Arabia in Bangladesh

Imtiaz Ahmed

Ambassador of the Kingdom of Saudi Arabia, Dr Abdullah Zafer bin Abiyah, has said that around 3 million Bangladeshis living in Saudi Arabia contribute significantly to the Kingdom's development and economic growth, particularly in sectors such as construction, healthcare, services, manufacturing, and information technology.

Saudi Arabia highly values its long-standing partnership with Bangladesh and continues to work closely with the government to ensure the recruitment of skilled and professional workers, Dr Abdullah Zafer bin Abiyah said in an exclusive interview with this correspondent.

He noted that the Kingdom remains committed to further strengthening co-operation in labour mobility and skill development, ensuring that Bangladeshi workers continue to play a vital role in the shared prosperity of the two brotherly nations.

Dr Abdullah Zafer H. bin Abiyah presented his credentials to President Mohammed Shahabuddin in July 2025.

Question: What is your perception about Bangladesh culture and heritage?

Answer: Bangladesh has a remarkably rich and diverse cultural heritage that reflects the depth of its history and the strength of its people. The country's traditions are deeply rooted in its ancient civilisation, infused with Islamic values, and shaped by

the warmth and hospitality of its citizens. What makes Bangladeshi culture truly unique is how it harmoniously blends faith, art, music, literature, and a strong sense of community.

During my time in Bangladesh, I have been deeply impressed by the people's pride in their heritage and their continuous efforts to preserve their cultural identity while embracing modernisation and progress. From the vibrant celebrations of national and religious festivals to the richness of Bangladeshi cuisine, crafts, and performing arts, one can clearly see a society that honours its past while looking confidently toward the future.

Bangladesh's cultural depth not only strengthens its national identity but also serves as a bridge of understanding and friendship with other nations. I believe this cultural richness offers great potential for enhancing mutual exchange and cooperation between our two brotherly countries.

Question: Britain, Australia, Canada, and Portugal recently recognised a Palestinian state. How can KSA work with Western countries and other stakeholders to restore peace in the Middle East?

Answer: The question of peace in the Middle East remains one of the most pressing and complex challenges facing the international community today. Lasting peace cannot be achieved without justice, stability, and a genuine commitment to addressing the

legitimate rights of the Palestinian people.

The Kingdom of Saudi Arabia has always played a leading and principled role in supporting peace efforts in the region. Guided by the vision of the Custodian of the Two Holy Mosques and His Royal Highness the Crown Prince, the Kingdom continues to advocate for a just and comprehensive settlement based on international legitimacy, the Arab Peace Initiative, and the establishment of an independent State of Palestine along the 1967 borders, with East Jerusalem as its capital.

Saudi Arabia's active participation in the Two-State Solution Conference held in New York in July 2025 demonstrated the Kingdom's unwavering commitment to achieving a fair and sustainable peace. The Saudi delegation played a constructive role in bridging viewpoints among key international actors and reaffirmed the Kingdom's firm stance that peace cannot be achieved without recognising the legitimate rights of the Palestinian people.

Through diplomatic engagement, humanitarian assistance, and coordination with regional and global partners, Saudi Arabia seeks to create an environment conducive to dialogue, reconciliation, and sustainable peace. The Kingdom also encourages all peace-loving nations to play an active role in upholding international law, rejecting violence, and reaffirming their commitment to a rules-based international order that ensures the security and dignity of all peoples in the region.

Ultimately, Saudi Arabia's approach is

rooted in its unwavering commitment to justice, stability, and coexistence – values that form the foundation of true and lasting peace in the Middle East.

Question: Bangladeshi workers sometimes face visa complications. How do KSA and Bangladesh work together to speed up the process?

Answer: I think Bangladeshi citizens do not face significant difficulties in obtaining Saudi work visas as long as they meet all standard requirements. The Saudi Embassy in Dhaka continues to issue an average of around 5,000 work visas per day, which clearly reflects the strong and ongoing cooperation between the Kingdom of Saudi Arabia and the People's Republic of Bangladesh in the field of labour and employment.

The Kingdom values Bangladeshi workers and recognises their contribution to Saudi Arabia's development and prosperity. It continues to work closely with the Government of Bangladesh to streamline procedures, enhance digital coordination, and facilitate smooth visa processing. The strong bilateral relationship between our two brotherly nations remains a model of mutual trust, respect, and shared benefit.

Question: The Saudi government allocated US\$20 million for the construction of an Arabic Language Institute and eight mosques in Bangladesh. What is the latest update?

Answer: There is a grant from the Government of the Kingdom of Saudi Arabia amounting to US\$20 million for the construction of eight mosques in different regions of Bangladesh. The Ministry of Religious Affairs of Bangladesh is currently working to utilise this generous grant by preparing architectural designs, identifying suitable locations, and obtaining the necessary permits.

Continuous coordination between the two sides is ongoing, and we look forward to witnessing the completion of these mosques soon as a symbol of the deep friendship and brotherly ties between our two countries.

Question: What are your goals for bilateral trade between Bangladesh and Saudi Arabia over the next five years?

Answer: Over the next five years, we aim to strengthen bilateral relations between our two countries in several areas:

- **Growing Partnership:** Relations are witnessing rapid growth in various fields and are expected to deepen further.
- **Economic and Investment Cooperation:** We are enhancing cooperation and supporting the private sector in line with Saudi Vision 2030 and Bangladesh Vision 2041.
- **Labour and Human Resources Cooperation:** The Kingdom will remain the leading destination for Bangladeshi labour, with ongoing collaboration in employment and training.
- **Political and Diplomatic Coordination:** Both countries continue close coordination in regional and international forums.
- **Cultural and Development Cooperation:** We will focus on cultural collaboration to highlight our shared heritage.
- **A Shared Vision for the Future:** We aim to strengthen fraternal relations, opening new horizons of prosperity and stability for our peoples.

Question: Women's participation in Saudi Arabia has been on the rise. How do you see this progress?

Answer: Saudi Arabia has made remarkable progress in empowering women across all sectors, in line with Vision 2030, which identifies women as key partners in national development. Today, Saudi women play leading roles in government, diplomacy, business, education, health, and technology.

Women's participation in the labour market has increased from around 19% in 2016 to over 36% in 2024 – surpassing the Vision 2030 target well ahead of schedule. Women now represent a significant portion of the private sector workforce and hold more than 30% of managerial positions.

Legal and regulatory reforms have enhanced women's rights to work, travel, and engage in public life. Saudi Arabia's experience shows that women's empowerment is not only a social priority but also a key pillar of sustainable development and national prosperity.

Question: Do you foresee more KSA investment in Bangladesh, particularly in the power and energy sectors?

Answer: Bangladesh offers an increasingly attractive investment climate, supported by steady economic growth, a strategic location, a young workforce, and ongoing infrastructure development. Saudi investors

are showing growing interest in key sectors such as energy, petrochemicals, food security, and logistics.

On 6 October, Dhaka hosted a bilateral business forum attended by 21 Saudi businessmen representing several Saudi companies. The forum focused on strengthening trade and expanding investment in vital sectors such as petroleum, chemicals, agriculture, pharmaceuticals, and cybersecurity.

With the continued support of both governments, I am confident that we will witness a new phase of Saudi investment in Bangladesh – contributing to job creation, technology transfer, and sustainable development for both our brotherly nations.

Question: How many Bangladeshis live in Saudi Arabia, and how do you evaluate their contributions?

Answer: Currently, about 3 million Bangladeshi workers live in Saudi Arabia, making Bangladesh one of the Kingdom's largest labour partners. This vibrant community contributes significantly to the Kingdom's economic growth, particularly in construction, healthcare, services, manufacturing, and information technology.

Bangladeshi workers are known for their dedication, discipline, and professionalism. Their contribution goes beyond labour – they are an integral part of the Kingdom's development journey under Vision 2030.

Dr Abdullah Zafer, who holds an advanced degree in Political Science, is regarded within the Saudi Foreign Service as a specialist in China and Korea affairs.

He began his diplomatic career in Brazil, serving at the Saudi Embassy in Brasília from 2005 to 2007. From 2007 to 2012, he headed the Saudi Consulate in Houston, a key city in the southern United States, where he served as Consul General.

In 2013, Dr Zafer became Director of the South Africa Desk at the Saudi Ministry of Foreign Affairs. Later, he was posted to the Saudi Embassy in South Korea as Deputy Head of Mission, serving in Seoul from 2015 to 2018.

Following his tenure in Korea, he was assigned to Geneva, where he served until 2021. From Geneva, he moved to China, where he held the position of Consul General in Guangzhou, an important city in the country's southern region.

Dr Abdullah Zafer arrived in Bangladesh on 1 July this year to assume his new responsibilities and presented his credentials to the Hon'ble President on 10 July.

Can Dhaka hold back out-bound healthcare seekers



Medical and wellness tourism is a well-organised sector in India

Photo collected

Humaira Binte Kabir

India has long been the most popular destination for Bangladeshis seeking medical treatment, with millions crossing the border each year to access healthcare unavailable at home or perceived as better abroad. However, since the mass uprising of 5 August 2024 that forced former Prime Minister Sheikh Hasina to flee to India, a new reality has emerged: Bangladeshi healthcare seekers are struggling to obtain Indian medical visas.

The restriction, while painful in the short term, has prompted doctors and health economists to view this moment as an opportunity. They believe Bangladesh can use the crisis as a turning point to strengthen its own health infrastructure—both to serve local patients and to position itself as a future regional medical hub.

India's Medical Magnetism

Over the past two decades, India became the go-to medical destination for many Bangladeshis. According to the Indian Bureau of Immigration, 99,155 Bangladeshis received treatment in India in 2020; the number rose to nearly half a million by 2023 and 2024, accounting for roughly

three-quarters of all foreign medical tourists to India in those years.

Experts estimate that 80-85 per cent of outbound Bangladeshi patients travel to India, while about 15-20 per cent go to Thailand, Singapore, Malaysia, the UK, the US, or China. China's tertiary healthcare facilities are attractive but often too expensive.

Traditionally, most patients travel by bus or train to Indian border states such as West Bengal or Assam, seeking affordable yet specialised treatment in cardiology, neurology, oncology, and ophthalmology. An open-heart surgery costing Tk 2-3 lakh in Bangladesh may cost Tk 10-15 lakh in India and over Tk 20 lakh in Singapore.

Visa Restrictions and Their Ripple Effects

Following Sheikh Hasina's departure, India tightened its visa policy for Bangladeshis, citing political and security concerns. Tourist visas were halted, and even medical visas are being issued selectively. An Indian visa centre official said the daily average of issued visas has fallen from 6,000-7,000 to around 1,500-2,000.

This policy shift has already reduced travel. Between January and April 2025,

only about 133,000 Bangladeshis visited India—down sharply from previous years. Flights on Dhaka-Kolkata and Dhaka-Chennai routes have been cut back by local airlines due to lower passenger numbers.

With Indian access restricted, Bangladesh's hospitals are experiencing a surge of new patients. "Institutions like LabAid, Square, United, Evercare and Popular are facing mounting pressure," said Dr Bazlul Ghani Bhuiyan, convener of the Bangladesh Vascular Society. "The patient inflow that once went to India is now crowding local hospitals."

An Unexpected Window of Opportunity

Health specialists say the visa restrictions could act as a catalyst for domestic reform. Dr Muzaherul Huq, former Regional Adviser to the World Health Organization (WHO), believes Bangladesh must seize the moment: "We can turn this challenge into an opportunity by developing our own tertiary healthcare and even medical tourism."

He suggested Bangladesh replicate models from India, Thailand, Malaysia, and Singapore—countries that built world-class facilities through private investment,

skilled nursing, rigorous medical education, and patient-friendly service.

“Bangladesh can also attract patients from India’s north-eastern states and from Nepal,” he said. “If we establish internationally accredited hospitals in Cox’s Bazar and Chattogram, medical tourism could thrive.”

Lessons from the Livestock Sector

Economists draw a parallel with Bangladesh’s livestock transformation. When India restricted cattle exports in 2014, Bangladesh’s domestic livestock industry boomed. “The same self-reliance can happen in healthcare,” observed a Dhaka-based analyst. “A ban or restriction sometimes forces innovation.”

The Economic Dimension

Unofficial estimates suggest Bangladeshi patients spend US \$4-5 billion annually on treatment abroad—most of it in India. Yet the Bangladesh Bank’s recorded figures are far smaller because payments are made through informal channels.

Former central bank executive director Md Serajul Islam noted that between 2018 and 2022, official data recorded only a few million dollars of medical expenditure abroad. “That’s a fraction of the reality,” he said.

Economists argue that accurate data collection is crucial to designing effective policy. “The Bangladesh Bank, National Board of Revenue, and foreign missions should collaborate to estimate medical tourism spending,” said Professor Syed Abdul Hamid of Dhaka University’s Institute of Health Economics.

Private Sector Momentum

Despite gaps, Bangladesh’s private healthcare sector has made remarkable progress. Over the past 20 years, local entrepreneurs have invested about Tk 200,000 crore, establishing more than 200 hospitals nationwide. According to Dr Abu M Shamim, Managing Director of Labaid Cardiac Hospital, these facilities employ around 50,000 doctors and 1.1 million health workers, with an annual turnover of Tk 150,000 crore.

“The pandemic proved that Bangladesh could handle complex medical cases locally when international travel was restricted,” Dr Shamim said. “Now we must sustain that progress through better regulation, training, and research.”

Major private hospitals—including Square, United, Evercare (formerly Apollo), Labaid, Green Life, Popular, and Ayesha Memorial—have set new benchmarks for

patient care. Yet experts admit that quality varies sharply across institutions and that rural areas remain underserved.

Bridging the Bed Gap

Bangladesh continues to face an acute shortage of hospital beds. Dr Bazlul Ghani Bhuiyan emphasised that expanding capacity is critical: “Without enough beds and modern facilities at district and upazila levels, people will keep crowding into Dhaka or look abroad.”

Government data shows several hundred public hospitals have been built in recent years, but equipment, maintenance, and staff training lag behind demand. Experts call for public-private partnerships (PPPs) to build modern tertiary hospitals beyond major cities.

Engaging Japan and South Korea

Diplomats and economists say Bangladesh should deepen cooperation with Japan and South Korea, both known for advanced health systems and depoliticised medical education. Japan’s Mitsui & Co. recently became the largest shareholder in IHH Healthcare—the parent company of Singapore’s world-famous Mount Elizabeth hospitals.

“Japan helped shape healthcare excellence across Southeast Asia,” said a Bangladeshi diplomat who served in Tokyo. “If we can draw Japanese investment and technology into Bangladesh, our tertiary care will leap forward.”

South Korea has already extended cooperation to establish a Super Specialised Hospital under Bangabandhu Sheikh Mujib Medical University in Dhaka—a project experts believe should be expanded nationwide.

Developing Human Resources

Improving Bangladesh’s health system also depends on training doctors and nurses to global standards. The Bangladesh Medical & Dental Council (BM&DC) has a pivotal role in ensuring rigorous education and ethical practice.

A BM&DC leader said the council must focus on continuous professional development: “Grooming students, doctors, and nurses to international levels can transform our healthcare landscape within a decade.”

Experts also stress the importance of soft skills—communication, empathy, and service attitude—alongside technical excellence. These qualities, they say, are central to patient satisfaction and the growth of medical tourism.

Curbing Political Interference

Several senior physicians pointed to political interference in medical education and hospital management as a barrier to progress. A former director of the National Institute of Cardiovascular Diseases said:

“India and Pakistan advanced faster because politicians there did not turn medical colleges into political battlegrounds. In Bangladesh, some doctors prioritise party loyalty over professionalism.”

He urged a gradual depoliticisation of the health sector: “A neutral and merit-based system is essential to improving education, research, and care.”

Exploring Medical Tourism Potential

Former WHO adviser Dr Muzaherul Huq believes Bangladesh can develop a dual advantage: serve its citizens while earning foreign exchange.

“Cox’s Bazar, with the world’s longest sea beach, could become a hub for health tourism,” he said. “Patients from India’s Seven Sisters region and Nepal would come for treatment and recreation if we ensure international-standard care.”

To do this, Bangladesh must:

- Establish internationally accredited hospitals in major cities and tourist zones.
- Promote partnerships with Japanese, Korean, and Thai healthcare groups.
- Improve nursing and medical training to international standards.
- Strengthen hospital accreditation and monitoring systems.
- Offer incentives for private investment in research and innovation.

A Path Forward

Experts agree that the visa restrictions, while disruptive, may be a blessing in disguise. The challenge now is to sustain momentum through strategic policy and investment.

Professor Ahmed Mushtaque Raza Chowdhury of Columbia University and convener of Bangladesh Health Watch said the interim government’s reform agenda aligns with this need: “If the current drive against corruption and inefficiency continues, Bangladesh can build a self-reliant, inclusive healthcare system.”

In the medium term, Bangladesh must expand its bed capacity, regulate private hospitals, reform medical education, and attract foreign collaboration. In the long term, it can aim to transform into a regional centre for affordable, quality healthcare—turning dependence into resilience.



US President Donald Trump displays his signature on the ceasefire deal in the Middle East in Cairo

Getty Images via BBC News.

'Peace in the Middle East': Trump signs ceasefire deal in Egypt

Agencies

US President Donald Trump and other world leaders signed the first phase of the Gaza ceasefire agreement during a summit in Egypt after Israeli hostages and Palestinians prisoners and detainees were released.

Trump posed in front of a banner which read "Peace 2025" as he greeted individually the world leaders attending the event, including Palestinian Authority President Mahmoud Abbas.

The US President, Egypt's President Sisi, Qatar's Emir Tamim bin Hamad Al Thani, and Turkey's President Erdogan placed their signature on the document that sealed the first phase of the ceasefire deal.

"We've achieved what everybody said was impossible - at long last, we have peace in the Middle East," said Trump during a news conference.

Israelis and Palestinians have celebrated as a major hostage and prisoner exchange on Monday marked a significant step to-

wards ending two years of war in Gaza.

In a crucial first phase of the US-brokered plan to end the war, Hamas returned all living Israeli hostages, while Israel freed almost 2,000 Palestinian prisoners and detainees.

There were emotional scenes as families of the Israeli hostages screamed and cried with happiness as they embraced their freed loved ones.

And for the Palestinians who were freed from Israeli jails, crowds waving flags greeted them joyfully as they arrived on buses in Gaza and the occupied West Bank.

US President Donald Trump landed in Israel minutes after the first hostages were reunited with their families, and in a speech to Israel's parliament, the Knesset, declared a "historic dawn in a new Middle East".

He then flew on to a summit in Sharm el-Sheikh, Egypt, to meet more than 20 leaders for talks on later phases of his Gaza peace plan.

At the summit Egypt, Qatar, Turkey and the US signed a declaration as guarantors of

the ceasefire deal which is aimed at ending two years of war that has left Gaza in ruins.

But amid the diplomatic celebrations and the joy of reunions between family members, many challenges still lie ahead if the ceasefire is to be built into a lasting peace.

The latter phases of Trump's 20-point peace plan are fraught with sticking points, and intense negotiations will be needed in order to move forward.

Monday's hostage and prisoner exchange completed the initial phase of the deal - and came after a ceasefire took effect on Friday and an increase of humanitarian aid entered Gaza over the weekend.

"I am overwhelmed with emotion and joy," said Arbel Yehoud, a former hostage herself who was reunited with her partner Ariel Cunio when he was released on Monday.

"For over two years, the hope of holding Ariel again is what sustained and drove me every single day," she said.

Though the releases went largely as

planned, Israel's hostage families expressed outrage that Hamas said it would only return the bodies of four of the deceased hostages.

The Israeli military said it would carry out forensic tests before confirming their identities and informing their families.

It is thought the remains of up to 24 others hostages remain in Gaza. The ceasefire agreement, published by Israeli media, appears to have acknowledged that Hamas and other Palestinian factions may not be able to locate where all the remains are within the timeframe given.

As part of the agreement, around 1,700 Palestinian detainees who had been held by Israel without charge were freed.

One Palestinian woman reunited with her son said her heart was finally at peace.

"Honestly, the happiness and joy is indescribable, despite the suffering... today we came to celebrate," a Palestinian man said.

About 250 Palestinian prisoners serving life sentences were also released by Israel, with about 100 being freed into the occupied West Bank. Others were deported and a small number released into East Jerusalem.

As prisoners exited a Red Cross bus in Ramallah, many draped in traditional Keffiyeh scarves, they were still met by raucous cheers - but many looked pale and gaunt, with some struggling to walk.

"There is joy, and there is pain, and there is happiness, and there is sorrow," said Khalil Muhammad Abdulrahman Al-Qatrous, who gathered outside Nasser Hospital in Khan Younis to collect his son who he said had been detained by Israel for about three months.

After being greeted by Israeli Prime Minister Benjamin Netanyahu, Trump visited the Knesset, where he conducted the first address by a US president since 2008.

"At last, not only for Israelis but also Palestinians, the long and painful nightmare is finally over," he told the chamber during a long address, with some politicians' breaking out into chants of "Trump, Trump, Trump".

We've achieved what everybody said was impossible - at long last, we have peace in the Middle East

There was a brief interruption, when an opposition member held up a piece of paper that said "Recognise Palestine".

Trump then flew onto Sharm El-Sheikh where he met more than 20 world leaders - including UK Prime Minister Sir Keir Starmer, French President Emmanuel Macron, and the leaders of many Muslim and Arab countries.

He posed for photos along with other leaders on a stage emblazoned with the words "Peace in the Middle East".

Among those also in attendance was former UK prime minister Tony Blair, who - under Trump's plan - is slated to play a key role in a "Board of Peace" for Gaza that would be headed and chaired by the US President.

The plan would see Gaza initially governed by a temporary transitional com-

mittee of Palestinian technocrats overseen by the "Board of Peace", before power is eventually transferred to the Palestinian Authority (PA) once it has undergone reforms.

But difficult negotiations will be needed in order to move forward with the latter phases of the plan.

Among the points of contention are the extent and timeline of Israeli troop withdrawal, the disarmament of Hamas, and the future governance of the Gaza Strip.

Hamas has previously said it would not disarm unless a Palestinian state was established - and has rejected the idea of foreign governance in Gaza.

Netanyahu has pushed back on any future involvement of the PA.

Asked when phase two of negotiations on a peace agreement will begin, Trump replied: "It's started".

"The phases are all a little bit mixed in with each other," he added.

Israel launched its offensive in response to the Hamas-led attack on southern Israel on 7 October 2023, which saw 1,200 people killed and 251 others taken hostage back to Gaza.

Since then more than 67,000 people have been killed by Israel's offensive, according to Gaza's Hamas-run health ministry. Its figures are seen as reliable by the UN and other international bodies. More than 9 in 10 residential buildings have been damaged or destroyed according to the UN. - BBC News





More than 76,600 Palestinians are dead or missing since the start of Israel's genocide on October 7, 2023

Gaza genocide: 76,000 dead, 200,000 tons of bombs

By Quds News Network

Gaza (QNN)- The Government Media Office in Gaza has released a harrowing two-year report detailing the scale of Israel's ongoing genocide in the Strip. The document marks 730 consecutive days of mass killing, starvation, and forced displacement that have left almost all of Gaza in ruins.

According to the report, more than 76,600 Palestinians are dead or missing since the start of Israel's genocide on October 7, 2023. Over 20,000 of them are children. At least 12,500 women have been killed, alongside 1,670 medical workers and 254 journalists. The report says 2,700 families were completely annihilated, while another 6,000 lost nearly every member.

Israeli forces have dropped more than 200,000 tons of explosives on Gaza, flattening homes, hospitals, and schools. About 90% of the Strip lies in ruins, and two million people are now displaced.

Hospitals have been bombed repeated-

ly. Thirty-eight hospitals and 96 clinics no longer function. 197 ambulances and 61 rescue vehicles were directly targeted. The health system, once strained, has completely collapsed. Thousands of patients with cancer, kidney failure, and chronic diseases have died after Israel blocked medical evacuations and destroyed infrastructure.

Hunger has become a weapon as Israel has closed all Gaza crossings for 220 days, blocking over 120,000 aid trucks. At least 460 people have died of starvation, including 154 children. The report warns that 650,000 children face death from hunger and malnutrition and more than 22,000 patients need treatment abroad but are denied travel.

The education sector is in ruins with ninety-five percent of schools damaged, and 165 universities and schools completely destroyed. More than 13,500 students and 830 teachers have been killed, according to the report.

Religious sites have also been wiped out. Israel has destroyed 835 mosques, three churches, and 40 cemeteries. The report says Israeli forces desecrated graves, stealing 2,450 bodies and digging seven mass graves inside hospitals.

Infrastructure across Gaza has collapsed. 725 water wells and over 5,000 kilometers of power lines were destroyed. Israel's bombing of freshwater projects caused 9,400 deaths, mostly children. The Strip has been left without safe water, electricity, or sewage systems.

The report lists total direct losses of \$70 billion across 15 key sectors, with \$28 billion in housing destruction alone. Nearly 268,000 housing units were completely leveled, leaving over 288,000 families homeless.

Gaza's agriculture and fishing sectors no longer exist as over 94% of farmland and all fishing facilities have been destroyed, plunging the population into deeper starvation. 6 October 2025

মাদক বিরোধী কর্মকাণ্ডে পপুলার লাইফের প্রথম পুরস্কার অর্জন



ওসমানী স্মৃতি মিলনায়তন, ঢাকায় মাদকদ্রব্য নিয়ন্ত্রণ অধিদপ্তরের উদ্যোগে মাদকদ্রব্যের অপব্যবহার ও অবৈধ পাচার বিরোধী আন্তর্জাতিক দিবস ২৬ জুন ২০২৫ উপলক্ষে আলোচনা সভা ও পুরস্কার বিতরণ অনুষ্ঠিত হয়। উক্ত অনুষ্ঠানে প্রধান অতিথি ছিলেন স্বরাষ্ট্র মন্ত্রণালয়ের মাননীয় উপদেষ্টা লেফটেন্যান্ট জেনারেল মোঃ জাহাঙ্গীর আলম চৌধুরী (অব.)। সভায় বিশেষ অতিথি ছিলেন মাননীয় প্রধান উপদেষ্টার স্বরাষ্ট্র মন্ত্রণালয় সম্পর্কিত বিশেষ সহকারী মোঃ খোদা বখস চৌধুরী ও স্বরাষ্ট্র মন্ত্রণালয়ের সিনিয়র সচিব নাসিমুল গনি। অনুষ্ঠানে সভাপতিত্ব করেন মাদকদ্রব্য নিয়ন্ত্রণ অধিদপ্তরের মহাপরিচালক মোঃ হাসান মারুফ। এছাড়া উক্ত অনুষ্ঠানে আরও উপস্থিত ছিলেন বিভিন্ন মন্ত্রণালয়ের সচিব, সেনাবাহিনীর উচ্চ পদস্থ কর্মকর্তাবৃন্দ এবং অন্যান্য সামরিক ও বেসামরিক কর্মকর্তাবৃন্দ। মাদকদ্রব্যের অপব্যবহার প্রতিরোধে মাদক বিরোধী কার্যক্রম এবং আন্তর্জাতিক মাদক বিরোধী দিবস ২৬ জুন ২০২৫ উদ্‌যাপন উপলক্ষে সার্বিক ব্যবস্থাপনার জন্য পপুলার লাইফ ইনস্যুরেন্স কোম্পানী লিমিটেডকে প্রথম পুরস্কারে ভূষিত করা হয়। ছবিতে মাননীয় স্বরাষ্ট্র উপদেষ্টার নিকট থেকে পপুলার লাইফ ইনস্যুরেন্স কোম্পানী লিমিটেড এর ব্যবস্থাপনা পরিচালক ও সিইও বি এম ইউসুফ আলীকে ট্রেস্ট গ্রহণ করতে দেখা যাচ্ছে।



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