Summary of Business News - 66

Important Trade and Economic News Published on Various Newspapers during 23 Sept. – 09 Oct. 2024

SI. No.	News / Events	Date	Source	Remarks
01	BD now has 229 green factories Bangladesh's garment industry has solidified its reputation as a global leader in sustainability, now boasting 229 certified eco-friendly factories, reports BSS. Director of the Bangladesh Garment Manufacturers and Exporters Association (BGMEA) Mohiuddin Rubel confirmed that three more RMG factories in the country have been recognised as 'green factory'. The factories are Ananta Huajing Limited in Narayanganj, Sepal Garments Limited in Gazipur and Unitex Spinning Limited (Unit-2) in Sitakunda, Chattogram. With these additions, the total number of green factories in Bangladesh's readymade garment and textiles sector has reached 229, he added. Of them, 91 factories hold the prestigious LEED Platinum certification from the US Green Building Council (USGBC). Additionally, 124 factories have achieved Gold status, 10 have earned Silver and four factories have been recognised with certified certificates. BGMEA also noted that nine of the world's top 10 green factories are in Bangladesh.	23 Sept. 2024	The Financial Express (https://today.thefinancialexpress.com.bd/trade-market/bd-now-has-229-green-factories-1727026642?date=23-09-2024)	
02	আইএমএফ থেকে নতুন ঋণের পরিকল্পনা, থাঁকবে নতুন শৃতিও আন্তর্জাতিক মুদ্রা তহবিলের (আইএমএফ) পাঁচ সদস্যের একটি মিশন আজ সোমবার ঢাকায় আসছে। আগামীকাল মঙ্গলবার সংস্থাটির একটি প্রতিনিধিদল সরকারের বিভিন্ন দপ্তরের সঙ্গে বৈঠক শুরু করবে। এসব বৈঠকে বাংলাদেশে আইএমএফের চলমান ঋণ কর্মসূচি পর্যালোচনার পাশাপাশি নতুন ঋণ অনুমোদন নিয়েও আলোচনা হবে। আইএমএফের সঙ্গে এবারের বৈঠকে কর আদায় বৃদ্ধি, কম ঋণ গ্রহণ ও ভর্তুকি কমানো—এ তিনটিই হচ্ছে মূল আলোচ্য বিষয়। তবে সংস্থাটি অন্তর্বতী সরকারকে গ্যাস, বিদ্যুৎ, জ্বালানি তেল ও সারের মূল্যবৃদ্ধির চাপও দিতে পারে। অর্থ মন্ত্রণালয়ের অর্থ বিভাগ সূত্রে গতকাল রোববার এমন আভাস পাওয়া গেছে।	23 Sept. 2024	Prothom Alo (https://www.prothomalo.com/business/economics/df4pfijati)	
03	Duty-free access for all products to China from Dec Bangladesh, along with other least developed countries (LDCs), will enjoy zero-tariff access when exporting any product to China from December 1 this year. A statement from the Chinese embassy in Dhaka yesterday said its Tariff Commission decided to open its markets for all products from the LDCs having diplomatic relations with China, including 33 countries in Africa. "This has made China the first major developing country and the first major economy to take such a step," said the statement from the world's second largest economy.	24 Sept. 2024	The Daily Star (https://www.thedai lystar.net/business/ news/duty-free- access-all-products- china-dec-3710611)	
04	Monetary tightening to manage inflation Central bank raises policy rate to 9.5pc Funds get costlier as the regulator raises policy interest rate to a historic high of 9.5 per cent as exorbitant prices passing through many years now remain a concern for the interim government. A 50-basis-point hike, announced Tuesday by the Bangladesh Bank with immediate effect, raises the rate from 9.0 per cent to 9.5 per cent-the highest since the introduction of such monetary-control instrument two decades back in 2003. The central bank's decision comes in response to stubborn inflation, persisting above 10 per cent on a point-to-point basis, which hits hard lower-income population.	25 Sept. 2024	The Financial Express (https://today.thefinancialexpress.com.bd/first-page/central-bankraises-policy-rate-to-95pc-1727201801?date=25-09-2024)	

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05	ADB cuts Bangladesh's growth forecast due to political unrest Asian Development Bank (ADB) has lowered its forecast for Bangladesh's economic growth to 5.1 percent for the current fiscal year, primarily due to supply disruptions caused by political unrest in July and August 2024. The Manila-based multilateral lender had earlier projected that the overall production of goods and services in Bangladesh would grow by 6.6 percent for the fiscal year (FY) 2024-25. The ADB said it lowered Bangladesh's GDP growth projection for the current fiscal, also taking into account the recent floods.	25 Sept. 2024	The Daily Star (https://www.thedaily star.net/business/new s/adb-cuts- bangladeshs-growth- forecast-due-political- unrest-3711626)	
06	Factory owners accept all 18 demands of RMG workers Garment factory owners in Bangladesh have accepted all 18 of the demands of the workers, such as ensuring provisions for tiffin and night allowances, to tame ongoing unrest in the sector. Labour and Employment Secretary AHM Shafiquzzaman announced the decision at a press briefing at the labour ministry in Dhaka yesterday. He was joined by four advisers to the interim government, union leaders and leaders of the Bangladesh Garment Manufacturers and Exporters Association (BGMEA).	25 Sept. 2024	The Daily Star (https://www.thedaily star.net/business/new s/factory-owners- accept-all-18-demands- rmg-workers-3711446)	
07	ভর্তুকি কমানোর কৌশল তৈরির পরামর্শ দিল আইএমএফ বাংলাদেশে বাজেটের আকারের তুলনায় ভর্তুকির পরিমাণ বেশি বলে মনে করছে আন্তর্জাতিক মুদ্রা তহবিল (আইএমএফ)। বহুজাতিক সংস্থাটি বলেছে, বিদ্যুৎ, জ্বালানি ও সারে ভর্তুকি কমানোর সুযোগ রয়েছে। চলতি ২০২৪-২৫ অর্থবছরে ভর্তুকি বাবদ বরাদ্দ করা হয় ১ লাখ ১২ হাজার কোটি টাকা। আইএমএফ চায়, এ ভর্তুকি কমিয়ে ভবিষ্যতে একটা যৌক্তিক জায়গায় নিয়ে আসুক সরকার। সে জন্য কৌশল প্রণয়নের পাশাপাশি নীতি-পদক্ষেপ হাতে নেওয়ার পরামর্শ দিয়েছে সংস্থাটি। আইএমএফের সফররত একটি প্রতিনিধিদল গতকাল বুধবার ঢাকায় সচিবালয়ে অর্থ মন্ত্রণালয়ের অর্থ বিভাগের সঙ্গে বৈঠক করে এমন পরামর্শ দেয়। বৈঠক সূত্রে এসব কথা জানা গেছে।	26 Sept. 2024	Prothom Alo (https://www.protho malo.com/business/ec onomics/06ujl1dbld)	
08	Most apparel brands did not shift orders from Bangladesh BHRRC survey among 20 global buyers finds A dozen out of 20 surveyed global apparel buyers have not shifted their work orders from Bangladesh despite the unrest in the country amid student-mass uprising. The brands are Adidas, ASDA, C&A, H&M, Inditex, Marks & Spencer, Next, Puma, PVH Corp, Tesco, Primark and Walmart. They reportedly affirmed that they have not transferred orders to other countries and been maintaining order stability in the country despite the unrest, according to the survey findings released recently. The Business and Human Rights Resource Centre (BHRRC) reached out to a total of 20 global clothing brands that source from Bangladesh. The BHRRC sought information on how brands were handling disruptions in Bangladesh, maintaining responsible purchasing practices and supporting suppliers and affected garment workers amid quota reform protests. The global rights body criticised seven major fashion buyers - Bestseller, Mango, JCPenney, Kontoor Brands, Levi Strauss, Target, and Tom Tailor, as they did not respond to the requests for information.	27 Sept. 2024	The Financial Express (https://today.thefinancialexpress.com.bd/first-page/most-apparel-brands-did-not-shift-orders-from-bangladesh-1727374172?date=27-09-2024)	

			Source	Remarks
5 [5	Interim govt to finalise post-LDC survival plan by October The interim government is moving forward with finalising a post-LDC survival strategy by October as ministries continue to work on the draft transition plan for Bangladesh's graduation from the least developed country (LDC) status in 2026. Despite calls from business leaders to delay the graduation following the fall of the Awami League government on 5 August, no instructions have been issued to postpone the timeline. The Economic Relations Division (ERD) has sought input from various ministries to develop the strategy, which will outline steps for the country's transition both before and after graduation.	28 Sept. 2024	The Business Standard (TBS) (https://www.tbsnews .net/economy/interim- govt-finalise-post-ldc- survival-plan-october- 952196)	
10] S	Budget execution 79pc in FY '24 Sluggish ADP work amid forex market volatility and rising inflation blamed The budget execution rate for the last fiscal year (FY) ending in June 2024 was only 79 per cent largely due to a decline in development expenditure, according to the Finance Division. The actual spending reached Tk 6.02 trillion or 79 per cent of the original budget of Tk 7.61 trillion for FY 2023-24. Development expenditures, earmarked at Tk 2.6 trillion, saw an execution rate of 72.5 per cent. On the other hand, non-development expenditures-comprising mainly operational costs such as salaries and allowances-were relatively higher, representing an execution rate of 85.3 per cent. Budget outlay Tk 7.61 trillion Total spending Tk 1.88 trillion Budget deficit Tk 1.93 trillion Projection Tk 2.62 trillion Total revenue collection Tk 4.09 trillion Total revenue collection Tk 4.09 trillion The overall low budget execution rate, obviously, led to a lower deficit financing during the period under review.	29 Sept. 2024	The Financial Express (https://today.thefina ncialexpress.com.bd/fi rst-page/budget- execution-79pc-in-fy- 24- 1727542590?date=29- 09-2024)	

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11	Five issues listed as constant irritants	30 Sept.	The Financial Express	
	ILO recommends wage restructuring, labour law reform to end RMG unrest	2024	(https://today.thefina ncialexpress.com.bd/fi	
	At least 65 factories suspend operation on Sunday in fresh fracas		rst-page/ilo-	
	The ILO has identified, at least, five issues that have been troubling the Bangladesh's readymade garment industry		recommends-wage-	
	frequently and showed the remedies that include reform in wage structure and relevant policies, and amendments		restructuring-labour-	
	to the labour law.		law-reform-to-end- rmg-unrest-	
	In a statement issued Sunday, the International Labour Organisation (ILO) country office in Dhaka said it was		1727632898?date=30-	
	closely monitoring the labour unrest in the RMG and other sectors arising from a range of worker grievances,		09-2024)	
	highlighting significant systemic issues that demand urgent attention and resolution. Meantime, at least 65 factories			
	suspended operation on Sunday in Savar, Ashulia and Zirani area, according to sources.			
	The ILO has identified several key areas where action is required and suggested developing an evidence-based,			
	gender-responsive national wage policy which is vital for regular and fair wage setting.		The Delly Cter	
12	IT entrepreneurs complain about anomalies in customs policies	01 October	The Daily Star (https://www.thedailystar.	
	Businesses are facing problems due to anomalies in the government customs policies, several ICT and computer entrepreneurs said. At a discussion titled "The ICT and Computer Sector: The future growth engine", they sought	2024	net/business/news/it- entrepreneurs-complain-	
	intervention from the government. ICT Secretary Sish Haider Chowdhury was present at the event organised by		about-anomalies-customs-	
	Computer Solutions Inc (ICSI) and its Chinese partner EKSA on Monday.		<u>policies-3717361</u>)	
13	Remittance rebound brings in record \$2.40b in Sept	02 October	The Financial Express	
	A rebound in remittance brought Bangladesh US\$2.40 billion in September, accounting for a hope-raising second-	2024	(https://today.thefina ncialexpress.com.bd/fi	
	highest monthly inflow in 39 months. The upturn in remittance earnings provides much-needed respite for the	-	rst-page/remittance-	
	economy facing multiple macroeconomic strains in recent times amid a persistent foreign-exchange (forex)		rebound-brings-in-	
	shortage, officials and analysts said.		record-240b-in-sept-	
	According to data with Bangladesh Bank (BB), the country's central bank, Bangladeshi expatriates working abroad		<u>1727806465</u>)	
	sent \$2.40 billion in the just-concluded month, which is the second monthly highest remittance inflow in the last 39			
	months after this year's June figure of \$2.54 billion.			
	This September receipt got enhanced by over 80 per cent year on year from \$1.33 billion recorded in September			
	2023. Compared with the remittance earnings in August 2024 worth \$2.22 billion, the September figure is around			
	\$200-million higher. Seeking anonymity, a BB official said the central bank took some proactive measures to boost			
	inflow of foreign currencies, like further depreciation of the local currency against the US dollar alongside			
	expanding the crawling peg mid-band, which encourages remitters to send more money home.			
14	ADP spending hits 12-year low in Jul-Aug	03 October	The Daily Star	
	The implementation rate of the annual development programme (ADP) in the July-August period of the current	2024	(https://www.thedaily star.net/business/econ	
	fiscal year was the lowest in the past 12 years due to cautious spending by the government and work disruptions		omy/news/adp-	
	amidst political turmoil. The government allocated Tk 278,288 crore for the ADP this fiscal year, up 9.6 percent		spending-hits-12-year-	
	from last fiscal's revised budget of Tk 254,000 crore. According to data from the Implementation Monitoring and		low-jul-aug-3718421)	
	Evaluation Division (IMED), the implementation rate stood at just 2.57 percent in the two months, whereas it was			
	3.84 percent during the corresponding period of the last fiscal year.			

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15	Fall in food prices drives Sept inflation down A significant fall in food inflation has facilitated a drop in the overall consumer price index (CPI) in September last, official data showed on Wednesday. The rate of point-to-point inflation at the national level in the last month decreased by 0.57 percentage points to 9.92 per cent from 10.49 per cent in the previous month, Bangladesh Bureau of Statistics (BBS) data, unveiled on Wednesday, show. On point-to-point basis, the inflation rate in September 2023 was recorded at 9.63 per cent. According to the BBS, the food inflation on point-to-point basis at the national level dropped by 0.96 percentage points to 10.40 per cent in the last month from a higher rate of 11.36 per cent in August. On the other hand, the non-food inflation dropped by 0.24 percentage points to 9.50 per cent in September this year from that of 9.74 per cent in the previous month, BBS data showed.	03 October 2024	The Financial Express (https://today.thefinancialexpress.com.bd/first-page/fall-in-food-prices-drives-sept-inflation-down-1727893691?date=03-10-2024)	
16	Dialogue with BNP, other political parties Saturday Interim govt adopts 3-year export policy Bangladesh adopts a three-year new export policy with the target of elevating annual earnings from exports to US\$110 billion by 2027around double the present receipt. The council of advisers of the interim government in a meeting Thursday approved the National Export Policy 2024-27, and also dwelt at length on some important current issues. The export policy incorporates some new products in the priority list, including handicrafts and vegetables, said Md Shafiqul Alam. Press Secretary to the Chief Adviser, elaborating on what transpired at the council meet. A new chapter on development of the services sector is put in the policy thrust and textile fabrics and spinning sector included in special development sector, the briefing was told.	04 October 2024	The Financial Express (https://today.thefinancialexpress.com.bd/first-page/interim-govt-adopts-3-year-export-policy-1727980505?date=04-10-2024)	
17	Fiscal's first-quarter trade account Export defies turmoils, posts 5.04pc growth Exporters take growth figure with a grain of salt Merchandise-export earnings in the first quarter of the current fiscal year recorded a modest 5.04-percent growth despite production disruption in the major garment-industrial belts for curfews amid student movement and labour unrest. Bangladesh's export earnings amounted to US\$11.37 billion during the July-September period of the fiscal year 2024-25, according to provisional data prepared by people engaged with the procedures. The country earned US\$ 10.82 billion during the corresponding period of last fiscal of 2023-24. The country's export earnings from readymade garments increased by 5.34 per cent to US\$9.28 billion during July-September of FY'25 which was US\$8.81 billion in the same period of FY'24, according to the provisional data. A single-month export earnings in September 2024 grew by 6.78 per cent to US\$3.51 billion, year on year, which was US\$3.29 billion in the corresponding month of 2023.	04 October 2024	The Financial Express (https://today.thefinancialexpress.com.bd/first-page/export-defies-turmoils-posts-504pcgrowth-1727980618?date=04-10-2024)	

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18	Taskforce formed to ease tax laws The National Board of Revenue (NBR) has formed a taskforce to implement necessary reforms in the income tax law, aiming to make the related rules easier and more business-friendly. Headed by Tax Commissioner Iqtiaruddin Md Mamun, the main responsibilities of the taskforce will include reviewing the income tax law, rules, statutory regulatory orders and suggest reforms, according to an order, issued by the NBR recently. Other tasks of the taskforce will examine the impact of enforcement of the provisions and rules of the income tax law, it said. It has been given the responsibilities to scrutinise tax exemptions facilities given by the NBR to various sectors and recommend possible reforms in this regard, it mentioned.	04 October 2024	The Financial Express (https://today.thefina ncialexpress.com.bd/m etro-news/taskforce-formed-to-ease-tax-laws-1727981128?date=04-10-2024)	
19	Rules eased for fund repatriation by foreign airlines Banks in Bangladesh no longer need regulatory approval to issue payment commitments against the surplus earnings of foreign airlines and shipping companies in the country. Previously, the Bangladesh Bank's approval was required to issue payment commitments, which act as a pledge by the bank that payable funds will be disbursed at a later date. Now though, banks can make such commitments for the repatriation of surplus earnings in the accounts of local agents of foreign airlines and shipping companies.	04 October 2024	The Daily Star (https://www.thedaily star.net/business/econ omy/news/rules- eased-fund- repatriation-foreign- airlines-3719261)	
20	পোশাকশিল্পে টেকসই উন্নয়নে ঢাকায় হবে ক্লাইমেট অ্যাকশন ফোরাম জলবায়ু পরিবর্তনের বিরূপ প্রভাব মোকাবিলায় তৈরি পোশাকশিল্পে পরিবেশসম্মত টেকসই উন্নয়নের পথকে ত্বরান্বিত করতে ঢাকায় দ্বিতীয়বারের মতো আয়োজিত হতে যাচ্ছে 'বাংলাদেশ ক্লাইমেট অ্যাকশন ফোরাম' শীর্ষক সম্মেলন। বাংলাদেশ অ্যাপারেল এক্সচেঞ্জের (বিএই) আয়োজনে আগামী বৃহস্পতিবার (১০ অক্টোবর, ২০২৪) ঢাকার রেডিসন ব্লু ওয়াটার গার্ডেনে দিনব্যাপী সম্মেলনটি অনুষ্ঠিত হবে। এতে তৈরি পোশাক খাতের উদ্যোক্তাদের পাশাপাশি সরকারের প্রতিনিধি, জলবায়ুবিশেষজ্ঞ, বিদেশি ফ্যাশন ব্যান্ড ও উন্নয়ন সহযোগী সংস্থার প্রতিনিধিরা অংশ নেবেন। সম্মেলনটি আয়োজনে সহযোগী হিসেবে আছে অ্যাপারেল ইমপ্যাক্ট ইনস্টিটিউট, ক্যাসকেল, ইউরোপীয় ইউনিয়ন (ইইউ), জিআইজেড, এইচঅ্যান্ডএম, ঢাকায় নেদারল্যান্ডসের দূতাবাস, পিডিএস ও টার্গেট।	04 October 2024	Prothom Alo (https://www.prothomalo.com/business/industry/bj82inmosa)	
21	Businessmen urge govt to cut interest rates, remove hurdles to exports Top businessmen of the country have called on the interim government to take necessary steps to reduce interest rates, create demand for local goods in the domestic market, and remove obstacles to exports. In a seminar organised by the Dhaka Chamber of Commerce and Industry (DCCI) today (5 October), they also said businesses will not return to normal if the country's law and order situation does not improve. The businessmen made the calls at the seminar, titled "Current State of the Economy and Outlook of Bangladesh", at the DCCI office in the capital's Motijheel.	05 October 2024	The Business Standard (TBS) (https://www.tbsnews .net/bangladesh/busin essmen-urge-govt- interest-cut-rates- remove-hurdles- exports-958871)	
22	Sub-committee to be formed to address leather sector problems A sub-committee will be formed quickly to address the problems of leather sector of the country, aiming to fetch more export earnings. Chairman of Bangladesh Finished Leather, Leathergoods and Footwear Exporters' Association Mohiuddin Ahmed Mahin said this while talking to reporters after holding a meeting with commerce and finance adviser at the finance ministry. He also mentioned that they would again sit with the adviser at his convenient to explore the untapped potentials of the leather sector.	06 October 2024	The Business Standard (TBS) (https://www.tbsnews .net/bangladesh/sub- committee-be-formed- address-leather-sector- problems-959921)	

SI. No.	News / Events	Date	Source	Remarks
23	Contractors, workmen still on duty dereliction Indian LoC projects in limbo after uprising Fund-release delays have also dogged project execution Bangladesh is in a quandary with the Indian Line of Credit (LoC)-funded projects as the contractors and workmen who deserted sites after the fall of past government have yet to join duty despite security assurances, insiders said. Slow fund release by the lender has also affected the project works over the last few years, which aggravated further in recent months after the takeover by the Professor Muhammad Yunus-led interim government, they said. Different public agencies, including Bangladesh Railway (BR), have been implementing at least 33 development projects under India's three credit lines worth a total of US\$7.36 billion. Currently, the government agencies are implementing two projects under the \$862 million worth of LoC-1, some 15 projects under the \$2.0 billion LoC-2 and another 16 projects under the \$4.5 billion LoC-3.	06 October 2024	The Financial Express (https://today.thefina ncialexpress.com.bd/la st-page/indian-loc-projects-in-limbo-after-uprising-1728148467?date=06-10-2024)	
24	আন্তর্জাতিক বাণিজ্যে বাংলাদেশ চতুর্থ সারিতে আন্তর্জাতিক বাণিজ্যের ক্ষেত্রে বাংলাদেশ ভালো অবস্থায় নেই। বিশ্বব্যাংকের নতুন প্রতিবেদনে বলা হয়েছে, আন্তর্জাতিক বাণিজ্যে বাংলাদেশের অবস্থান চতুর্থ সারিতে। এ ক্ষেত্রে বাংলাদেশের ক্ষোর ১০০-এর মধ্যে ৫৩ দশমিক ৮৬ পয়েন্ট। বিশ্বব্যাংকের প্রতিবেদন মতে, আন্তর্জাতিক বাণিজ্যে বাংলাদেশ ১০০-এর মধ্যে আইনি কাঠামোতে ৫১ দশমিক ৫৬, সরকারি সেবায় ২৯ দশমিক ৫২ ও পরিচালনাগত দক্ষতায় ৮০ দশমিক ৫০ পয়েন্ট পেয়েছে। গড় পয়েন্ট ৫৩ দশমিক ৮৬। এর অর্থ হলো আন্তর্জাতিক বাণিজ্যের জন্য প্রয়োজনীয় আইন, সরকারি সেবা ও পরিচালনাগত সমস্যা আছে। সে কারণে বিদেশি বিনিয়োগকারীরা যেমন বাংলাদেশে আসতে খুব একটা আগ্রহ দেখান না, তেমনি বাংলাদেশের রপ্তানি বাণিজ্যেও গতি আসে না। গত বুধবার বিশ্বব্যাংক 'বিজনেস রেডি' শীর্ষক এই প্রতিবেদন প্রকাশ করেছে। এটি মূলত 'ইজ অব ডুয়িং বিজনেস' বা 'সহজে ব্যবসার সূচক' শীর্ষক প্রতিবেদনের বিকল্প। একসময় বিশ্বের বিভিন্ন দেশের ব্যবসায়িক পরিবেশ কেমন, তা নিয়ে নিয়মিত সহজে ব্যবসার সূচক প্রকাশ করত বিশ্বব্যাংক। কিন্তু একসময় সেই প্রতিবেদন নিয়ে বিতর্ক সৃষ্টি হওয়ায় বহুজাতিক সংস্থাটি সেটির প্রকাশ বন্ধ করে দেয়। এখন তারা নতুন করে বিজনেস রেডি প্রতিবেদন প্রকাশ করছে।	06 October 2024	Prothom Alo (https://www.protho malo.com/business/ec onomics/5f6hz2rial)	
25	Economy shows signs of improvements The Bangladesh Purchasing Managers' Index (PMI) for September 2024 increased by 6.2 points to 49.7 from the previous month's 43.5, showing signs of slight improvements in the overall economy. This rise reflects a slower pace of contraction across key sectors such as agriculture, construction, and services, with the manufacturing sector returning to expansion after two months of decline. The Metropolitan Chamber of Commerce and Industry (MCCI), Dhaka and Policy Exchange Bangladesh (PEB) released the September PMI report on Tuesday.	09 October 2024	The Financial Express (https://today.thefina ncialexpress.com.bd/last-page/economy-shows-signs-of-improvements-1728410851)	