

# Good Morning



## **Govt reverses cut in savings returns**

The government has backtracked on a decision taken last week to reduce returns on savings instruments, following criticism from various quarters.

<https://today.thefinancialexpress.com.bd/public/last-page/govt-reverses-cut-in-savings-returns-1767547626>

## **Banking stocks propel DSE higher, turnover crosses Tk500cr after three weeks**

The stock market extended its recovery today (4 January), led by a strong rally in banking shares that lifted the benchmark index and pushed turnover above the Tk500 crore mark for the first time in 14 trading sessions.

<https://www.tbsnews.net/economy/stocks/banking-stocks-propel-dse-higher-turnover-crosses-tk500cr-after-three-weeks-1326471>

## **Z-category relegation triggers mass sell-off in 9 stocks**

Shares of nine listed companies suffered sharp price corrections today (4 January) after the Dhaka Stock Exchange (DSE) downgraded them to the Z category, reflecting renewed investor concern over corporate governance and compliance failures.

<https://www.tbsnews.net/economy/stocks/z-category-relegation-triggers-mass-sell-9-stocks-1326476>

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### **Risk-free appeal lifts T-bond trading in secondary market**

Secondary market trading in Treasury bonds surged 53 per cent year-on-year to Tk 1.95 billion in 2025, driven by falling yields and investors' preference for risk-free assets.

<https://today.thefinancialexpress.com.bd/public/stock-corporate/risk-free-appeal-lifts-t-bond-trading-in-secondary-market-1767541896>

### **Prime Bank secures \$20m term loan from German investor**

Prime Bank PLC has signed a \$20 million term loan agreement with the Invest In Visions Microfinance Fund, a Germany-based impact investor.

<https://www.thedailystar.net/business/news/prime-bank-secures-20m-term-loan-german-investor-4073346>

### **Uncertainty hit life insurance in 2024, non-life grew**

Bangladesh's life insurance sector saw a marginal decline in premium income in 2024 as political instability and economic uncertainty eroded policyholder confidence, while non-life insurers posted modest growth.

<https://www.thedailystar.net/business/news/uncertainty-hit-life-insurance-2024-non-life-grew-4073376>

### **VAT relief, lower interest rates, easier LC processing agreed to ease LPG crisis**

The government and LPG industry stakeholders agreed on a package of temporary measures to ease the ongoing LPG supply crunch, including VAT relief on imports, cheaper loans and easier access to bank letters of credit.

<https://www.tbsnews.net/bangladesh/energy/vat-relief-lower-interest-rates-easier-lc-processing-agreed-ease-lpg-crisis>

### **FDRs up 5.53pc in Q3'25 amid rising risk aversion**

Banks saw a noticeable shift in deposit behaviour in the July-September quarter of 2025, with more funds flowing into term deposits as rising returns encouraged customers to lock in their savings for longer tenures.

<https://today.thefinancialexpress.com.bd/public/metro-news/fdrs-up-553pc-in-q325-amid-rising-risk-aversion-1767544618>

### **MFIs concerned over proposed microcredit bank law**

The Microcredit Bank Ordinance 2025, drafted to establish a specialised microcredit bank to expand access to capital for small and emerging entrepreneurs under a social business framework, could undermine the sector's role in poverty alleviation and financial inclusion, warned leading microfinance institutions (MFIs).

<https://www.thedailystar.net/business/news/mfis-concerned-over-proposed-microcredit-bank-law-4073371>

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### **Exports fell nearly 5% in 2025**

The country's merchandise exports declined by nearly 5 percent last year, falling to \$47.74 billion compared with the previous year, according to official data, as weak global demand for garments and other consumer goods weighed on shipments.

<https://www.thedailystar.net/business/news/exports-fell-nearly-5-2025-4073381>