

Economy

Remittance inflow exceeds USD 632mn in first six days of December

December 08, 2025

- The upward trend in remittances sent by expatriate Bangladeshis has continued into December, with the country receiving approximately USD 632mn in the first six days of the month. It was USD 594mn in last year same period.
- From July 1 to December 6, 2025, the total remittance inflow reached USD 13.67bn from USD 11.73bn in last year same period, implicating a 16.5pc year-on-year growth.

From: <https://thefinancialexpress.com.bd/economy/bankers-given-until-end-of-dec-to-downsize-bloated-npls>

Bangladesh's economy may have expanded slowly in November: PMI

December 08, 2025

- Bangladesh's PMI fell 7.8 points to 54.0 in November, showing slower expansion across all sectors. Agriculture, manufacturing, construction, and services all expanded but with weaker momentum and rising signs of demand softening.
- Manufacturing recorded its 15th straight month of expansion, but growth moderated. The sector maintained expansionary readings in new orders, exports, factory output, input purchases, finished goods, imports, input prices, employment, and supplier deliveries.

From: <https://www.thedailystar.net/business/news/bangladeshs-economy-may-have-expanded-slowly-november-pmi-4052716>

Rising food prices push inflation to 8.29pc in Nov

December 08, 2025

- Food inflation rose to 8.29pc in November from 8.17pc as food prices surged, though still below 11.38pc last year. Economists say persistent supply-side pressures and weak policy coordination limit the impact of higher interest rates.
- According to the Trading Corporation of Bangladesh (TCB), essential food items such as rice, flour, edible oils, lentils and onions, have witnessed an increase in November. Besides, late autumn rain disrupted supplies and pushed up winter vegetable prices.

From: <https://www.thedailystar.net/business/news/rising-food-prices-push-inflation-829-nov-4053056>

Bangladesh's external debt jumps 42pc in 5yrs, repayment pressure doubles: World Bank

December 08, 2025

- Bangladesh's external debt rose 42pc in five years to USD 104.48bn, while annual debt-service payments nearly doubled to USD 7.35bn. External debt now equals 192pc of export earnings, with repayments at 16pc of exports.
- Despite rising repayment pressure, disbursements remained flat at USD 11.10bn. Bangladesh is flagged by the World Bank for fast-increasing repayment stress and sources 26pc of its external debt from IDA, followed by ADB and Japan.

From: <https://www.tbsnews.net/economy/bangladeshs-external-debt-jumps-42-5yrs-repayment-pressure-doubles-world-bank-1304036>

Dhaka expects fresh support as Berlin prepares new framework

December 08, 2025

- After a three-year pause, Germany and Bangladesh will resume development cooperation talks in Dhaka on Tuesday. A new framework is expected, with Germany providing over EUR 4bn historically and preparing fresh support in climate, skills and governance.
- A 35-member German delegation will negotiate areas including energy transition, infrastructure, TVET, biodiversity and transparency. Germany pledged EUR 181mn in 2024 and over EUR 185mn since 2017 for Rohingya support, with project financing to be finalized next.

From: <https://thefinancialexpress.com.bd/economy/bangladesh/dhaka-expects-fresh-support-as-berlin-prepares-new-framework>

Bank

Number of crore-taka (USD 10mn) bank accounts rises by 734 in Jul-Sep; deposits drop by BDT 592.1bn (USD 4.9bn)

December 08, 2025

- Crore-taka (USD 10mn) bank accounts rose by 734 to 1,28,070 in July–September, but their deposits fell sharply by BDT 592.1bn (USD 4.9bn) to BDT 8,215.6bn (USD 67.3bn), indicating rising account numbers but weakening large-value balances.
- Total bank accounts grew from 169.0mn (USD 1.39mn) to 174.5mn (USD 1.43mn). Crore-taka accounts have climbed steadily, from 1,16,908 in Dec 2023 to 1,21,362 in Dec 2024, though many belong to institutions, not individuals.

From: <https://www.tbsnews.net/economy/number-crore-taka-bank-accounts-rises-734-jul-sep-deposits-drop-BDT-59210cr-1304026>

Bankers given until end of Dec to downsize bloated NPLs

December 08, 2025

- Commercial banks in Bangladesh are now given a cutoff time until end of this month to significantly downsize mounting non-performing loans to clean up their year-end balance sheets.
- The governor instructed the bank executives to pay serious attention to NPL management and execute all the instructions the regulator recently issued through circulars regarding policy support for reviving the struggling businesses and partial write-off facility for the banks.
- The central bank also instructed the banks to pay more focus on digital transformation to ensure cashless society, SME and agri-financing.

From: <https://thefinancialexpress.com.bd/economy/bankers-given-until-end-of-dec-to-downsize-bloated-npls>

BDT 4,074bn (USD 32.8bn) default loans stuck in lawsuits

December 08, 2025

- Over BDT 4,074bn (USD 32.8bn) in defaulted loans are tied up in 0.2mn cases in money-loan courts, straining banks and the economy. Pending cases rose by 2,708 in three months, adding BDT 866.7bn (USD 7.1bn).
- Courts disposed of 11,944 cases between April and June, recovering BDT 29.1bn (USD 0.24bn), while 14,652 new cases worth BDT 969.04bn (USD 7.9bn) were filed. Limited court capacity, systemic delays, and irregularities slow recovery, prolonging banking-sector stress.

From: <https://www.thedailystar.net/business/news/BDT-4-lakh-crore-default-loans-stuck-lawsuits-4052906>

Trade and Commerce

50 companies get permission to import 1,500 tons of onions from India

December 08, 2025

- Government approved 50 companies to import 1,500 tons of onions from India, each getting a one-time permit for 30 tons. Prices had spiked to BDT 150/kg (USD 1.2) but fell slightly after the import announcement.
- Over 3,500 applications were filed, but only 50 IPs were issued based on earliest server access, valid until 31 March 2026. Authorities blame trader manipulation and aim to stabilize the market and protect consumers and farmers.

From: <https://www.tbsnews.net/economy/50-companies-get-permission-import-1500-tonnes-onions-india-1304111>

Soybean oil price hiked by BDT 6 (USD 0.05), palm oil rises sharply

December 08, 2025

- After discussions with the government, traders have decided to raise the prices of edible oils in the domestic market, following the cancellation of an earlier plan to increase soybean oil by BDT 9 (USD 0.07) per litre.
- According to a media release issued on Sunday by Bangladesh Vegetable Oil Refiners and Vanaspati Manufacturers Association, the price hike will take effect from Monday

From: <https://www.observerbd.com/news/557246>

Energy and Power

Petrobangla prioritizes onshore bidding round to boost gas output

December 08, 2025

- State-run Petrobangla has prioritized launching an onshore bidding round ahead of an offshore one to ramp up the country's overall natural gas output from local fields.
- Lower investment requirements and shorter exploration periods in onshore blocks have prompted Petrobangla to prioritize the onshore round first, according to market insiders. Offshore exploration requires significantly higher investment and longer lead times, they added.

From: <https://thefinancialexpress.com.bd/economy/petrobangla-prioritises-onshore-bidding-round-to-boost-gas-output>

Corporate

Envoy Textiles declares 30pc dividend

December 08, 2025

- Envoy Textiles Limited, the world's first LEED Platinum-certified denim manufacturer, has declared a 30pc dividend for the year that ended on June 30, 2025
- The declaration was made at the company's 30th annual general meeting (AGM) on Saturday in Dhaka.

From: <https://www.thedailystar.net/business/organisation-news/news/envoy-textiles-declares-30-dividend-4052866>

Kohinoor Chemical announces 75pc dividends

December 08, 2025

- Kohinoor Chemical Company (BD) Limited announced 75pc dividends, including a 65pc cash dividend, for the financial year that ended on June 30, 2025.
- The announcement was made at the company's 38th annual general meeting (AGM).

From: <https://www.thedailystar.net/business/organisation-news/news/kohinoor-chemical-announces-75-dividends-4052876>

International

Divided US Fed set for contentious interest rate meeting

December 08, 2025

- The US Fed faces a deeply divided decision in December. Markets see a third consecutive rate cut as likely, with futures showing over 87pc odds for rates between 3.50pc and 3.75pc.
- Rate cuts in September and October reflect slowing labor markets, despite 2.8pc annual PCE inflation. Limited data due to the government shutdown adds uncertainty, while Powell's tenure ends in May 2026 amid potential political pressures.

From: <https://www.thedailystar.net/business/news/divided-us-fed-set-contentious-interest-rate-meeting-4052561>

Gold's bubble behavior may signal paradigm shift

December 08, 2025

- The precious metal known as the eternal store of value has retained its purchasing power over millennia. On examination, its market valuation tends to reflect different monetary regimes.
- In recent times, bonds have become positively correlated with equities. During bouts of financial turbulence, both asset classes tend to go down while Gold has provided better protection.
- Private investors currently have negligible exposure to the precious metal. A little rational exuberance on their part and gold really would take off.

From: <https://www.thedailystar.net/business/news/golds-bubble-behaviour-may-signal-paradigm-shift-4053081>

DISCLAIMER

The information contained in this report has been compiled by IDLC Securities Limited (IDLC-SL) from sources believed to be reliable, but no representation or warranty, express or implied, is made by IDLC-SL as to its accuracy, completeness, or correctness. Expressions of opinion herein were arrived at after due and careful consideration and were based upon the best information then known to us, and in our opinion are fair and reasonable in the circumstances prevailing at that time.

All opinions and estimates contained in this report are subject to change without notice due to changed circumstances and without legal responsibility. This document is not and should not be construed as an offer or the solicitation of an offer to buy or sell any securities. It does not constitute a personal recommendation or take into account the particular investment objectives, financial conditions, or needs of individual clients. Clients should consider whether any advice or recommendation in this research is suitable for their particular circumstances. IDLC-SL accepts no liability whatsoever for any direct or consequential loss arising from any use of this report or the information contained herein.

IDLC-SL and its affiliates, officers, directors, and employees may have positions in, and buy or sell, the securities, if any, referred to in this Document. Our salespeople, traders, and other professionals may provide oral or written market commentary or trading strategies to our clients and our proprietary trading desks that may reflect opinions that are contrary to the opinions expressed in this Document and may make investment decisions that are inconsistent with the recommendations or views expressed in this research.

By issuing this research report, each IDLC-SL analyst named in this report hereby certifies that the recommendations and opinions expressed herein accurately reflect the research analyst's independent views about any and all of the subject securities or companies discussed herein, and no part of the research analyst's compensation was, is, or will be, directly or indirectly, related to the specific recommendations or views expressed in this report. On top of that, no part of the research analyst's compensation was, is, or will be, directly or indirectly related with any kind of investment banking activities.

This document is not directed to, or intended for distribution to or use by, any person or entity that is a citizen or resident of or located in any locality, state, country, or other jurisdiction where such distribution, publication, availability or use would be contrary to law or regulation. The information and data provided herein is the exclusive property of IDLC-SL. No part of this material can be (i) copied, photocopied, or duplicated in any form by any means or (ii) redistributed without the prior written consent of IDLC-SL.

Morning Newsflash

Monday, 08 December, 2025

IDLC-SL Research



Research Team

Name	Designation	Email	Contact Number
Tanay Kumar Roy, CFA	Head of Equity Research	tanay@idlc.com	880 1708 46 95 80
Md. Fahad Been Ayub	Business Analyst	MdFahad@IDLC.com	880 1521 43 81 88
Mohammad Tashnim	Research Associate	mtashnim@idlc.com	880 1730 70 16 45
Zareen Binte Shahjahan	Research Associate	zareen@idlc.com	880 1708 46 95 95
Muntasir Mohammad	Analyst	muntasirm@idlc.com	

IDLC Securities Limited

DR Tower (4th Floor), 65/2/2 Bir Protik Gazi Golam Dastagir Road,

Purana Paltan, Dhaka - 1000

Tel: +8809609994352

Fax: +88029574366

E-mail: IDLCResearch@idlc.com