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MYANMAR BUSINESS BRIEF

DAILY BRIEF / 19 NOVEMBER 2026

When can you book the Yangon–Bagan train?



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Discover.
Connect.
Reflect.

Start with the background, one story at a time.

Myanmar today: four stories to start with

Guide / 19 NOV 2026

A new booking window for Bagan and more options for remittances

This issue follows a train booking, a freight handover and a remittance registration, with the details to check before each transaction.

When can you book the Yangon–Bagan train?

The Friday, 20 November service is scheduled to leave Yangon at 16:15 and reach Bagan at noon the next day.

Read the story →

New choices when registering an SBI Remit recipient

On 19 November SBI Remit expanded its recipient registration options.

Read the story →

When freight changes from truck to ship

Moving a shipment by two or more modes under one contract is called multimodal transport.

Read the story →

What does the extra trillion kyat cover?

The supplementary budget law enacted on 13 November makes two decisions.

Read the story →

Gold, fuel and the share index →

Daily indicators: exchange and remittances

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Exchange rates in the market

All amounts are in Myanmar kyat (MMK). Private buying and selling rates were last updated on 14 November. The central bank figures are for 18 November: USD uses the market trading rate, while the other currencies use indicative cross rates. The yen row is per 100 yen.

Currency	Unit	Dealer buys	Dealer sells	Central bank (18 Nov)
US dollar (USD)	1 dollar	4,830 MMK	4,930 MMK	3,660.00 MMK
Japanese yen (JPY)	100 yen	3,039 MMK	3,116 MMK	2,299.28 MMK
Thai baht (THB)	1 baht	143 MMK	146 MMK	107.92 MMK
Chinese yuan (RMB/CNY)	1 yuan	722 MMK	740 MMK	549.12 MMK
Singapore dollar (SGD)	1 dollar	3,749 MMK	3,840 MMK	2,837.98 MMK

Sending money from Japan

Kyat per yen, checked on the morning of 19 November. For cash pickup, read the cash column. For a deposit, read the bank account column.

Provider	Cash pickup	Bank account	E-wallet
SBI Remit	25.08 MMK	24.97 MMK	Not listed
KYODAI	24.92 MMK	24.96 MMK	25.01 MMK

What difference does the payout method make on 10,000 yen?

At the KYODAI rates shown, 10,000 yen converts to about 249,200 kyat in cash or 250,100 kyat in an e-wallet, a difference of about 900 kyat. These estimates use rates rounded to two decimal places. When arranging a transfer, check the total including fees and the amount the recipient will receive.

Sources and dates

The central bank's trading rates and providers' transfer rates serve different purposes.
Market Rate Plus · 14 Nov ↗ / CBM · 18 Nov ↗ / SBI Remit · 19 Nov ↗ / KYODAI · 19 Nov ↗

Daily indicators: gold, fuel and shares

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Gold reference price: 7.05 million kyat

On 18 November the gold reference price committee quoted one tical (16.329325 grams) of gold with a density of at least 19.25 g/cm³. For jewellery of the same weight, workmanship and the difference between buying and selling prices can change the final price.

Fuel reference prices: use retail for a fill-up

Reference prices for 19 November, in kyat per litre. At the Yangon retail reference price, 10 litres of 92 RON petrol would cost 42,700 kyat. Businesses can use the wholesale columns to compare supply prices.

Fuel	Yangon retail	Yangon wholesale	Mandalay wholesale
Petrol 92 RON	4,270 MMK	4,056 MMK	4,170 MMK
Petrol 95 RON	4,315 MMK	4,096 MMK	4,212 MMK
Diesel HSD (500 ppm)	4,380 MMK	4,176 MMK	4,290 MMK

Myanmar Stock Price Index (MYANPIX): 913.46

Yangon Stock Exchange, 13:00 on 18 November. The index tracks share prices on the main board. The share count and turnover below show how much actually traded.

Market	Shares traded	Turnover (MMK)
Main board	3,448	35,508,700 MMK
Pre-listing board	7,573	41,445,500 MMK
Total	11,021	76,954,200 MMK

Sources and dates

Gold is dated 18 November and fuel 19 November. Myanmar Alin, 19 Nov., p. 2 (gold and fuel) ↗ Yangon Stock Exchange, 18 Nov. ↗ Share counts and turnover include ordinary and block trades.

A trillion kyat in borrowing: where is the buyer's budget?

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Start with the invoice

For a firm supplying equipment to a public office, the immediate question is when the invoice will be paid. The supplementary budget law enacted on 13 November mentions one trillion kyat. That number alone cannot tell the supplier how much its customer can order.

Two decisions in one law

A supplementary budget adjusts the original budget during the financial year. Nine schedules authorise extra spending by ministries, state enterprises and other bodies. A separate provision allows the government to borrow another trillion kyat. This is a borrowing limit. It neither measures funds already raised nor totals the nine spending schedules.

Before quoting for a pump

A pump supplier can first identify the purchasing department and the corresponding budget line. The contract then tells it whether payment falls due on delivery or after inspection. Following those two documents helps put a date on cash that a headline budget figure cannot predict.

Source checked 19 November

Myanmar Business Journal · 2026-11-18 ↗

Why Ovaltine can still be on the shelf

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An agreement and a shop's stock run on different clocks

A shop may still display Thai-made Ovaltine when its supplier announces the end of distribution. The two facts can coexist. Stock already delivered to a retailer does not disappear when a supply agreement ends.

July marked the contract; October marked distribution

DKSH says its agreement with the Thai manufacturer ended on 31 July. Its imports, distribution and sales ended at the close of October. The notice identifies a change in DKSH's channel. It does not identify a successor or establish what other distributors are supplying.

Checking a packet against the delivery note

A batch number identifies a production lot. DKSH gave 260320 as its final batch, expiring on 19 March 2028. Matching the lot and importer to the delivery note lets a retailer answer two separate questions: how long the stock can stay on the shelf, and whom to contact about a new order.

Source checked 19 November

Myanmar Business Journal · 2026-11-19 ↗

From truck to ship: who takes the call about a damaged box?

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A dent at the port

Imagine a carton going by truck from a factory to a port, then by ship to an overseas customer. If someone spots damage at the port, should the shipper call the driver or the shipping line? A good place to start is the contract for the journey.

Two modes, one contractual operator

Multimodal transport combines different modes under one contract. On 13 November Myanma Insurance introduced liability cover for the operator responsible for the combined service. The product was developed with the freight industry association and is due for review after a six-month trial.

Two questions for a freight quote

The cover concerns the operator's liability. A shipper's own cargo policy protects a different interest. Ask who takes a claim if damage comes to light after handover, and what limit and deductible apply. These details make quotes easier to compare than the premium alone.

Source checked 19 November

Myanmar Business Journal · 2026-11-16 ↗

After the harvest, where will next season's seed come from?

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One crop has several destinations

Some soybeans go to oil processors, some to animal feed and some back into the ground next season. A bigger harvest still depends on keeping seed fit to sow and delivering a product that buyers can use.

A seed bank in the village

A research meeting on 16 November discussed village seed banks and dryers suited to local farms. A seed bank keeps seed available locally for the next planting. The two-year project will consider equipment against local needs and the funds available.

Work backwards from the feed buyer

A fish farmer and a poultry producer have different uses for feed. The meeting discussed which of fish, shrimp, poultry or pigs should take priority in soybean-meal research. These are research choices. No installation date for dryers in individual villages was announced.

Source checked 19 November

Myanmar Business Journal · 2026-11-19 ↗

Which Yangon–Bagan tickets go on sale seven days ahead?

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Friday afternoon to Saturday lunchtime

The 20 November service is scheduled to leave Yangon at 16:15 on Friday and reach Bagan at noon on Saturday, a scheduled journey of 19 hours and 45 minutes. Choose the boarding and arrival stations before booking the weekend hotel: those stations determine when ticket sales open.

Seven days from end to end; five for an intermediate stop

Online booking is advertised from seven days ahead for the whole route and five days for trips involving an intermediate station. The timetable shows the planned service. It does not show how many berths or seats are still available.

Buying for the family

Book with each passenger's name and ID number. Passengers present the original ID and electronic ticket when travelling. The online service fee is 200 kyat per passenger plus a separate bank charge. Children under three without a seat are exempt from the service fee. Count both people and seats before checking the final price.

Source checked 19 November

Myanmar Business Journal · 2026-11-18 ↗

How many months does Pinlaung’s pension figure cover?

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A November payment covers April to September

Disbursement to older residents began in early November at the Myanma Economic Bank branch in Pinlaung, southern Shan State. The reported 23.85 million kyat covered 411 recipients. November tells us when collection started; April to September tells us what the money was for.

Two programmes in the same township

The local report also lists 24.79 million kyat for 3,474 people under a maternal and child cash programme. Those recipients belong to a different scheme. A reader looking at total money flowing through the township and a family checking an entitlement need different lines of the report.

Helping someone collect

Pension recipients can collect personally, use an authorised representative with ID or receive money through a registered wallet. A family member going to the branch on someone’s behalf can ask whose documents to bring. This announcement concerns payments to existing recipients.

Source checked 19 November

Myanmar Business Journal · 2026-11-18 ↗

What did the Yadanapon technology talks actually cover?

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From a shop order to an invoice

If a shop enters an item and quantity once and they appear automatically on an invoice, two systems are working together. Connecting separate hardware and software in this way is called systems integration. It is one of Malaysian firm HeiTech Padu's businesses.

The facility visited was in Malaysia

HeiTech has discussed possible cooperation with Myanmar's Yadanapon Cyber City. Coverage of its 13 November statement also described a Myanmar delegation visiting servers and data storage facilities in Malaysia. Seeing an operating facility there does not mean an equivalent installation has been ordered for Myanmar.

Beyond the equipment price

A shop hosting its inventory system would want to know how outages are handled and what monthly support costs. The proposed cooperation still needs technical and commercial evaluation, agreement and approvals. No contract value or construction date has been announced.

Source checked 19 November

Myanmar Business Journal · 2026-11-16 ↗

What do the 43 constitutional proposals count?

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Is this a count of amended clauses?

One number stands out in the account of the 16 November meeting in Nay Pyi Taw: 43. It counts proposed changes under review. It is not a count of clauses rewritten that day.

Who will prepare the bill?

The committee was approved on 12 November. Its 90 members comprise 38 representatives from each chamber and 14 military-appointed lawmakers. At the meeting on the 16th, the committee's responsibilities and work plan were outlined, including the task of preparing an amendment bill.

What belongs in a company's policy tracker?

A business following the process could enter "proposals under review" against this date. The text of a bill, the outcome of a vote and an effective date will help establish practical implications as they become available. The report gave no referendum date.

Source checked 19 November

Myanmar Business Journal · 2026-11-17 ↗

Buying stock or sending money to a cousin? SBI's new fields

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Two transfers, two different questions

Imagine someone in Japan sending living expenses to a cousin in Myanmar. Now imagine a shop paying overseas for goods to resell. For the family, the relevant question is the relationship to the recipient. For the shop, it is the purpose of the payment.

Options added on 19 November

SBI Remit expanded its recipient registration form. Individuals can select "cousin" as a relationship. Sole traders and companies can select purchases for resale and royalties for patents, trademarks or copyright among the payment purposes.

Paying for goods or for permission to use a name?

A shop can buy products to put on a shelf or pay for permission to use another company's trademark. Even with the same payee, these are different purposes. Match the choice to the invoice. This announcement concerns registration; see page 4 and the transaction screen for rates and fees.

Source checked 19 November

SBI Remit · 2026-11-19 ↗

A station, a market or a museum: choosing a stop in Shan State

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Six names need not make one itinerary

The state tourism department listed Taunggyi, Nyaungshwe, Inlay Lake, Pindaya, Kalaw and Ywangan. A list of place names still leaves a traveller with a choice. An interest in railways or in life on the lake suggests different places to start.

Three places, three reasons to visit

The report mentions the railway station in Kalaw, the cultural museum in Nyaungshwe and the floating market on Inlay Lake. For a rail enthusiast, visiting the station and riding a train require different plans. For a market visit, the first question is whether it will take place that day.

Before booking a room

The 19 November state newspaper reports destinations named by the department. It does not provide daily road conditions or opening hours for every site. Once you have a date, ask the venue about opening and your transport provider about the route and journey time.

Source checked 19 November

The Global New Light of Myanmar, pp. 1–2 · 2026-11-19 ↗

Articles by category

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01 **Politics, international affairs and safety** ↗ p.13

02 **Economy, finance and markets** ↗ p.4

03 **Law, tax and regulation** ↗ p.6

04 Property, construction and urban development –

05 Skills, jobs and education –

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10 **Agriculture, fisheries and food** ↗ p.9

11 Health and medical care –

12 **Tourism, hotels and dining** ↗ p.15

Dates for remittances and markets appear alongside each table. The links at the end of each article lead to reports and public notices.