

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

**ISLAMIC  
BANKING  
AND  
FINANCE  
STATISTICS  
(IBFS)**

**SEPTEMBER 2024**



**Bangladesh Bank**

## Islamic Banking and Finance Statistics (IBFS)

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**MONTHLY**  
**ISLAMIC BANKING AND FINANCE STATISTICS (IBFS)\***

**September, 2024**



**Islamic Banking and Finance Database Unit**  
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## Introduction

Islamic banking is a special kind of banking system. The elimination of Riba makes Islamic banking system unique and widely acceptable especially among the Muslims. The Islamic banking system is mainly based on Quranic norms and Sunnah. In this system, the risk as well as returns on investment is equally shared between the stakeholders.

The Islamic finance industry has established substantially over the last ten years. Conventional banks are also now opening Islamic branches and windows due to public demand. At present, besides conventional banking services, seventeen (17) conventional commercial banks are providing Islamic banking services through thirty four (34) Islamic banking branches and twelve (12) conventional commercial banks are providing Islamic banking services through five-hundred and sixty six (566) Islamic banking windows. It should be mentioned that seven (7) conventional commercial banks are providing Islamic banking services through branch and window both (page 2).

The journey of Islamic banking started with the aim of conducting banking business in accordance with Islamic Shariah in Muslim countries all over the world. The journey of the Islamic banking in Bangladesh began in the 1983s with the establishment of Islami Bank Bangladesh PLC. Later on, in 1987, the second Islamic bank of the country, the Al Baraka Bank Ltd was established. However, in 1996, two more banks, Al-arafah Islami Bank PLC and Social Investment Bank Limited (At present Social Islami Bank PLC) were given clearance to operate under the Islamic banking principles. Therefore, they also started banking activities following Islamic Sharia'h. In July 2001, another bank namely Shahjalal Islami bank PLC began its operations. Subsequently, two traditional banks namely EXIM Bank PLC and First Security Bank (At present First Security Islami Bank PLC) was converted to Islamic bank, and EXIM bank started operations as full-fledged Islamic bank in 2004.

After some time the fourth generation bank Union Bank PLC (UBPLC) started its journey as an Islamic bank in Bangladesh on 07 March 2013. NRB Global Bank was converted into an Islamic bank in January 2021 and at present it is known as Global Islami Bank PLC (GIBPLC). Then in January 2022, another conventional bank, Standard Bank PLC, was transformed into an Islamic bank. Currently, there are ten full-fledged Islamic banks operating in Bangladesh.

The detailed list of Islamic Banks is given below (including branch and window based Islamic Banks):

### **A. Full-fledged Islamic Banks:**

1. Islami Bank Bangladesh PLC (IBBPLC)
2. Al Arafah Islami Bank PLC (AIBPLC)
3. Social Islami Bank PLC (SIBPLC)
4. Standard Bank PLC (STBPLC)
5. Export Import Bank of Bangladesh PLC (EXBPLC)
6. First Security Islami bank PLC (FSIBPLC)
7. Shahjalal Islami Bank PLC (SJIBPLC)
8. Union Bank PLC (UNBPLC)
9. Global Islami Bank PLC (GIBPLC)
10. ICB Islamic Bank Limited (ICBIBL)

## **B. Conventional Banks having Islamic Banking Branches:**

1. AB Bank PLC (ABBPLC)
2. The City Bank PLC (CBPLC)
3. IFIC Bank PLC (IFICBPLC)
4. United Commercial Bank PLC (UCBPLC)
5. Pubali Bank PLC (PUBBPLC)
6. National Credit and Commerce Bank PLC (NCCBPLC)
7. Prime Bank PLC (PRIBPLC)
8. Southeast Bank PLC (SEBPLC)
9. Dhaka Bank PLC (DBPLC)
10. Mercantile Bank PLC (MERBPLC)
11. One Bank PLC (OBPLC)
12. Bangladesh Commerce Bank Limited (BCBL)
13. The Premier Bank PLC (PREBPLC)
14. Jamuna Bank PLC (JAMBPLC)
15. Bank Alfalah Limited (BAFL)
16. NRB Bank PLC (NRBBPLC)
17. Bengal Commercial Bank PLC (BGCBPLC)

## **C. Conventional Banks having Islamic Banking Windows:**

1. Agrani Bank PLC (ABPLC)
2. Rupali Bank PLC (RBPLC)
3. Sonali Bank PLC (SBPLC)
4. Standard Chartered Bank (SCB)
5. Eastern Bank PLC (EBPLC)
6. Mutual Trust Bank PLC (MTBPLC)
7. Bank Asia PLC (BASPLC)
8. Trust Bank PLC (TBPLC)
9. NRBC Bank PLC (NRBCBPLC)
10. South Bangla Agriculture and Commerce Bank PLC (SBACBPLC)
11. Meghna Bank PLC (MEGBPLC)
12. Midland Bank PLC (MDBPLC)

In the context of Bangladesh, the extent of Islamic banking is increasing rapidly like other Muslim countries all over the world. Islamic banking which is governed by Islamic Sharia'h is running at the same pace as conventional banking in terms of many financial indicators and it will refrain from accepting or paying any type of Riba. In this perspective Islamic banking is entirely different from conventional banking. That's why a separate, well organized and presentable publication is required to disseminate the contemporary statistics related to Islamic banking time to time. To accomplish this task

Statistics Department of Bangladesh Bank has taken necessary initiatives and issued a circular [STD Circular No-2, Date: 06-02-2022] for the Islamic banking in Bangladesh. Following this circular, all full-fledged Islamic banks, IB branches and windows operating in Bangladesh started to provide monthly data related to Islamic banking on a regular basis through a prescribed template. The underlying publication has been prepared on the basis of information provided by the Islamic banking system of Bangladesh. This publication will be helpful for policy maker to formulate new policies for Islamic banking as well as for practitioners and researchers of Islamic banking and finance.

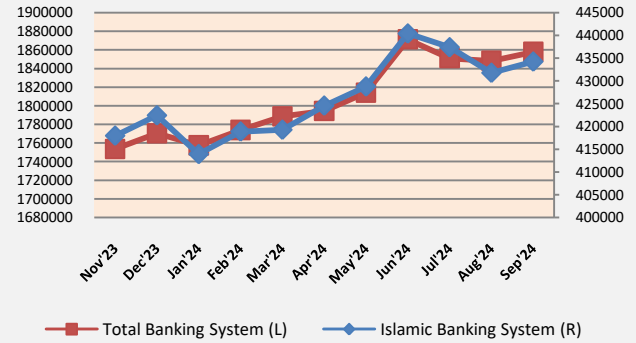
## Executive Summary (September 2024)

### Deposits

The Islamic Banking Deposits (outstanding) in Bangladesh shows more or less an upward trend during Nov'23 to Jun'24 but it shows a decreasing trend after Jun'24. Total Islamic Banking Deposits reached its maximum in Jun'24 and it is recorded as BDT 4,40,427 Crore. But from July'24 it started to decrease and in Aug'24 it reached to BDT 4,31,805 Crore which again increased by BDT 2,462 Crore (0.57%) in Sep'24 and reached to BDT 4,34,267 Crore. Here Deposits exclude inter-bank & EDF figures but include profit payable. (Fig.1, Table-3)

**Fig. 1: Deposits**

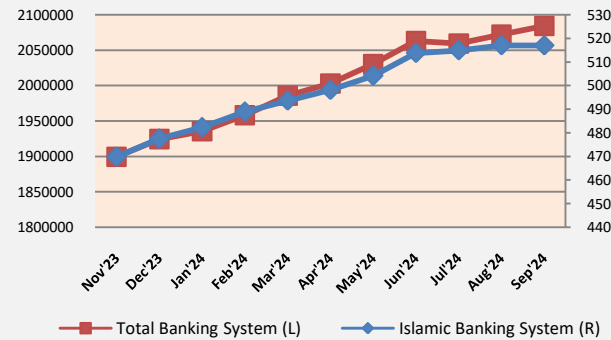
(BDT in Crore)



### Investments

The Islamic Banking Investments (outstanding) in Bangladesh during the last ten months shows a conspicuous upward linear trend. Here, total Islamic Banking Investments reached its maximum in Aug'24 and it is recorded as BDT 5,16,991 Crore which is increased by BDT 2,149 Crore (0.42%) from BDT 5,14,841 Crore in Jul'24. In Sep'24 it decreased by BDT 40 Crore (0.01%) and reached to BDT 5,16,951 Crore. Here investments include sukuk/bond, EDF & mark-up but exclude inter-bank figures. (Fig.2, Table-3)

**Fig. 2: Investments** (BDT in Crore)





## Assets:

Over the ten months period the Islamic Banking Assets in Bangladesh shows a mixed behavior. Here Islamic Banking Assets fall down after Nov'23 and reaches to its minimum in Jan'24. After that it rises up again and gradually reaches to maximum in Jun'24 recorded as BDT 8,53,397 Crore which is decreased by BDT 17,665 Crore (2.07%) and reached to BDT 8,35,732 Crore in Jul'24. But it again increased by BDT 5,519 Crore (0.66%) in Aug'24 and reached to BDT 8,41,251 Crore. In Sep'24 it increased by BDT 8,390 Crore (1.00%) and reached to BDT 8,49,640 Crore. Here asstes exclude contingent liability & OBU figures. (Fig.3, Table-3)

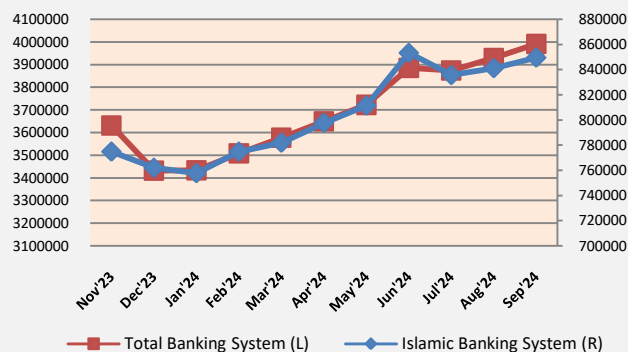
## Export Receipts

Over the ten months period the export receipts through Islamic Banking remain stagnant. Here variation is also negligible. In addition, in Aug'24 total export receipts through Islamic Banking stood at BDT 8,193 Crore which is increased by BDT 667 Crore (8.87%) from BDT 7,526 Crore in Jul'24. In Sep'24 it increased by BDT 1,846 Crore (22.53%) and reached to BDT 10,039 Crore. Here export receipts are recorded excluding local exports. (Fig.4, Table-3)

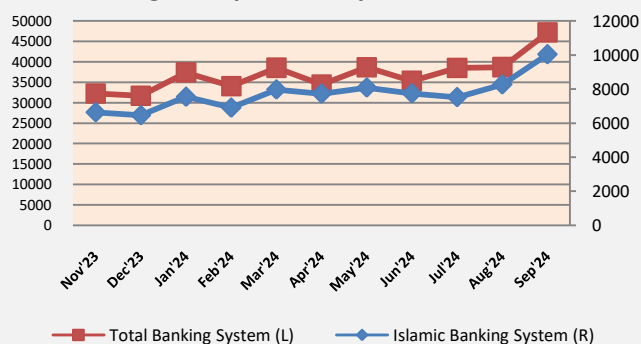
## Import Payments

Over the ten months period the import payments through Islamic Banking shows similar pattern like export receipts. In Aug'24 total import payments through Islamic Banking stood at BDT 13,147 Crore which is increased by BDT 664 Crore (5.32%) from BDT 12,483 Crore in Jul'24. In Sep'24 it decreased by BDT 309 Crore (2.35%) and reached to BDT 12,838 Crore. Here import payments are recorded excluding local imports. (Fig.5, Table-3)

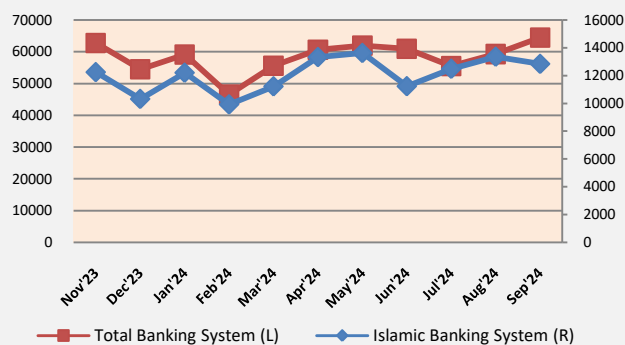
**Fig. 3: Assets (BDT in Crore)**



**Fig. 4: Export Receipts (BDT in Crore)**



**Fig. 5: Import Payments (BDT in Crore)**



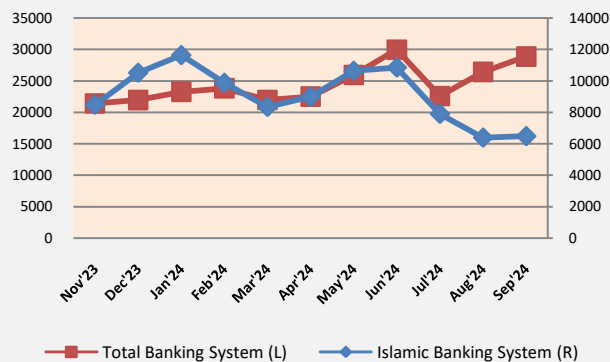
## Wage Earner's Remittances

The wage earners remittance through Islamic Banking shows mixed behaviour during Nov'23 to Jun'24 but exceptionally it drastically started to fall down after Jun'24 and reached to its minimum in Aug'24. Generally, growth of wage earners remittance depends on several factors like number of expatriates, festivals, different occasions, incentives, locations of banks, easy to access to the banking service, Political stability and the last but not the least preference of client about the bank. However, in Jul'24 total wage earner's remittances through Islamic Banking reached at BDT 7,892 Crore which is decreased by BDT 2,953 Crore (27.23%) from BDT 10,845 Crore in Jun'24. After that it reached to its minimum in Aug'24 and recorded as BDT 6,333 Crore which is decreased by BDT 1,559 Crore (19.75%) from Jul'24. But in Sep'24 it increased by BDT 144 Crore (2.28%) and reached to BDT 6477 Crore. (Fig.6, Table-3)

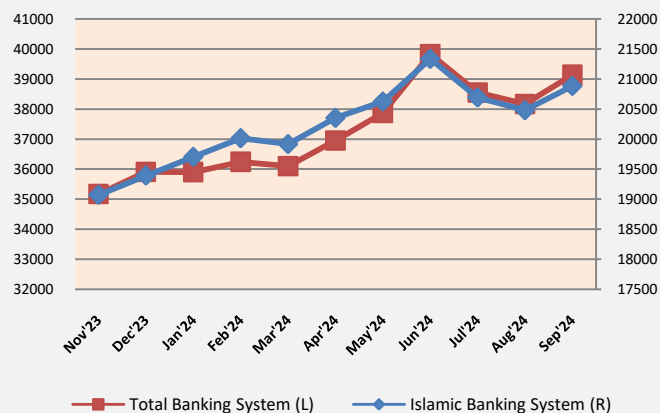
## Agent Banking Deposits

The agent banking deposits (outstanding) in Islamic Banking shows an upward trend clearly during Nov'23 to Jun'24. That means monthly agent banking deposits in Islamic banking are increasing gradually which further indicates the savings mentality is being grown among the banking service recipients align with the increasing of bank agents. But it started to decrease in Jul'24 and stood at BDT 20,692 Crore which is decreased by BDT 642 Crore (3.01%) from BDT 21,334 Crore in Jun'24. In Aug'24 it again decreased by BDT 212 Crore (1.03%) from Jul'24 and reached to BDT 20,480 Crore. But in Sep'24 it increased by BDT 404 Crore (1.97%) and reached to BDT 20884 Crore. (Fig.7, Table-3)

**Fig. 6: Worker's Remittances**  
(BDT in Crore)



**Fig. 7: Agent Banking Deposits** (BDT in Crore)



## **Statistical Tables & Charts**

**Table 1: Number of Islamic Banks, Branches & Windows in September 2024**

Type of Banks	SI	Name of Banks	No. of Branches	No. of Windows
Full Fledged Islamic Banks	1	Islami Bank Bangladesh PLC (IBBPLC)	395	--
	2	Al Arafah Islami Bank PLC (AIBPLC)	226	--
	3	Social Islami Bank PLC (SIBPLC)	180	--
	4	Standard Bank PLC (STBPLC)	138	--
	5	Export Import Bank of Bangladesh PLC (EXBPLC)	151	--
	6	First Security Islami bank (FSIBPLC)	205	--
	7	Shahjalal Islami Bank PLC (SJIBPLC)	140	--
	8	Union Bank PLC (UNBPLC)	114	--
	9	Global Islami Bank PLC (GIBPLC)	104	--
	10	ICB Islamic Bank Limited (ICBIBL)	33	--
	a. Sub Total		1686	--
Banks having IB Branches	1	AB Bank PLC (ABBPLC)	1	8
	2	The City Bank PLC (CBPLC)	1	60
	3	IFIC Bank PLC (IFICBPLC)	1	--
	4	United Commercial Bank PLC (UCBPLC)	1	60
	5	Pubali Bank PLC (PUBBPLC)	3	21
	6	National Credit and Commerce Bank PLC (NCCBPLC)	1	--
	7	Prime Bank PLC (PRIBPLC)	5	--
	8	Southeast Bank PLC (SEBPLC)	5	--
	9	Dhaka Bank PLC (DBPLC)	2	--
	10	Mercantile Bank PLC (MERBPLC)	1	45
	11	One Bank PLC (OBPLC)	2	14
	12	Bangladesh Commerce Bank Limited (BCBL)	2	--
	13	The Premier Bank PLC (PREBPLC)	2	25
	14	Jamuna Bank PLC (JAMBPLC)	2	--
	15	Bank Alfalah Limited (BAFL)	1	--
	16	NRB Bank PLC (NRBBPLC)	1	--
	17	Bengal Commercial Bank PLC (BGCBPLC)	3	--
	b. Sub Total		34	233
Banks having IB Windows	1	Agrani Bank PLC (ABPLC)	--	60
	2	Rupali Bank PLC (RBPLC)	--	2
	3	Sonali Bank PLC (SBPLC)	--	58
	4	Standard Chartered Bank (SCB)	--	1
	5	Eastern Bank PLC (EBPLC)	--	20
	6	Mutual Trust Bank PLC (MTBPLC)	--	15
	7	Bank Asia PLC (BASPLC)	--	5
	8	Trust Bank PLC (TBPLC)	--	30
	9	NRBC Bank PLC (NRBCBPLC)	--	354
	10	South Bangla Agriculture and Commerce Bank (SBACBPLC)	--	10
	11	Meghna Bank PLC (MEGBPLC)	--	10
	12	Midland Bank PLC (MDBPLC)	--	1
	c. Sub Total		--	566
Grand Total (a+b+c)			1720	799

Note: 1. HSBC bank closed providing Islamic banking services in 2013 but still they have some Islamic banking outstandings.

2. IB = Islamic Banking

Source: Statistics Department, Bangladesh Bank.

**Table 2: Overall Islamic Banking Scenario in Bangladesh**

*(Taka in Crores)*

Indicators	Amount				Growth (%)		
	Sep'24	Aug'24	Jul'24	Sep'23	Sep'24 (Compared with Aug'24)	Aug'24 (Compared with Jul'24)	Sep'24 (Compared with Sep'23)
	a	b	c	d	$e=((a-b)/b)*100$	$f=((b-c)/c)*100$	$f=((a-d)/d)*100$
<b>1. Total Deposits</b> (excluding Inter-bank & EDF)*	<b>434267</b>	<b>431805</b>	<b>437413</b>	--	<b>0.57</b>	<b>-1.28</b>	--
a) Full-fledged Islamic Banks	388935	387893	394444	--	0.27	-1.66	--
b) Islamic Banking Branches of Conventional Banks	26806	26000	25407	--	3.10	2.33	--
c) Islamic Banking Windows of Conventional Banks	18526	17912	17561	--	3.43	2.00	--
<b>2. Total Investments</b> (including Sukuk/Islamic Bond)**	<b>516951</b>	<b>516991</b>	<b>514841</b>	--	<b>-0.01</b>	<b>0.42</b>	--
a) Full-fledged Islamic Banks	480045	481499	479860	--	-0.30	0.34	--
b) Islamic Banking Branches of Conventional Banks	22886	22063	21948	--	3.73	0.52	--
c) Islamic Banking Windows of Conventional Banks	14020	13428	13033	--	4.41	3.03	--
<b>3. Total Worker's Remittances</b> <sup>P</sup>	<b>6477</b>	<b>6333</b>	<b>7892</b>	--	<b>2.28</b>	<b>-19.75</b>	--
a) Full-fledged Islamic Banks	6408	6267	7853	--	2.25	-20.20	--
b) Islamic Banking Branches of Conventional Banks	38.01	23.66	18.50	--	60.60	27.89	--
c) Islamic Banking Windows of Conventional Banks	31.69	42.76	20.73	--	-25.88	106.28	--
<b>4. Total Export Receipts</b> (excl. local exports) <sup>P</sup>	<b>10039</b>	<b>8193</b>	<b>7526</b>	--	<b>22.53</b>	<b>8.87</b>	--
a) Full-fledged Islamic Banks	9231	7402	6834	--	24.71	8.31	--
b) Islamic Banking Branches of Conventional Banks	548	468	441	--	17.13	6.02	--
c) Islamic Banking Windows of Conventional Banks	260	323	250	--	-19.60	29.03	--
<b>5. Total Import Payments</b> (excl. local imports) <sup>P</sup>	<b>12838</b>	<b>13147</b>	<b>12483</b>	--	<b>-2.35</b>	<b>5.32</b>	--
a) Full-fledged Islamic Banks	11191	11310	10491	--	-1.05	7.80	--
b) Islamic Banking Branches of Conventional Banks	994	1143	1226	--	-13.01	-6.77	--
c) Islamic Banking Windows of Conventional Banks	653	694	766	--	-6.00	-9.33	--
<b>6. Total Agent Banking Deposits</b> <sup>P</sup>	<b>20884</b>	<b>20480</b>	<b>20692</b>	--	<b>1.97</b>	<b>-1.03</b>	--
a) Full-fledged Islamic Banks	20838	20436	20649	--	1.97	-1.03	--
b) Islamic Banking Branches of Conventional Banks	43.01	41.34	41.02	--	4.02	0.78	--
c) Islamic Banking Windows of Conventional Banks	2.36	2.20	2.23	--	<b>7.56</b>	<b>-1.47</b>	--
<b>7. Total Assets</b> (excluding Contra. & OBU) <sup>P</sup>	<b>849640</b>	<b>841251</b>	<b>835732</b>	--	<b>1.00</b>	<b>0.66</b>	--
a) Full-fledged Islamic Banks	792166	785674	781793	--	0.83	0.50	--
b) Islamic Banking Branches of Conventional Banks	33850	32823	31791	--	3.13	3.24	--
c) Islamic Banking Windows of Conventional Banks	23625	22754	22148	--	3.82	2.74	--

Note:

1. (--) means 'not available', P = Provisional

2. \*including profit payable

3. \*\*Excluding interbank and including EDF & profit receivable

4. Figures in Deposits, Investments & Assets are recorded as end period but figures in wage earner's remittances, export receipts & import payments are recorded as during the period.

Source: Statistics Department, Bangladesh Bank.



**Table 3: Performances of Islamic Banking Compared to Overall Banking in Bangladesh**

(Taka in Crore)

Indicators	Amount								Share (%) of Islamic Banks, Branches & Windows Compared to All Scheduled Banks			Growth (%)							
	All Scheduled Banks <sup>P</sup>				Islamic Banks, Branches & Windows				Sep'24	Aug'24	Sep'23	Changes (%)		All Scheduled Banks			Islamic Banks, Branches & Windows		
	Sep'24	Aug'24	Jul'24	Sep'23	Sep'24	Aug'24	Jul'24	Sep'23				Monthly	Yearly	Sep'24 (Compared with Aug'24)	Aug'24 (Compared with Jul'24)	Sep'24 (Compared with Sep'23)	Sep'24 (Compared with Aug'24)	Aug'24 (Compared with Jul'24)	Sep'24 (Compared with Sep'23)
	a	b	c	d	e	f	g	h	i=(e/a)*100	j	k	l=(i-j)	m=(i-k)	n=(a-b)*100	o=(b-c)*100	p=(c-d)*100	q=(e-f)*100	r=(f-g)*100	s=(g-h)*100
<b>Deposits</b> (excluding Inter-bank & EDF)*	1857944	1848294	1850994	--	434267	431805	437413	--	23.37	23.36	--	0.01	--	0.52	-0.15	--	0.57	-1.28	--
<b>Investments</b> (including Sukuk/Islamic Bond)**	2083940	2071835	2059109	--	516951	516991	514841	--	24.81	24.95	--	-0.15	--	0.58	0.62	--	-0.01	0.42	--
<b>Worker's Remittances</b> <sup>P</sup>	28849	26406	22569	--	6477	6333	7892	--	22.45	23.98	--	-1.53	--	9.25	17.00	--	2.28	-19.75	--
<b>Export Receipts</b> (excl. local exports) <sup>P</sup>	47152	38684	38515	--	10039	8193	7526	--	21.29	21.18	--	0.11	--	21.89	0.44	--	22.53	8.87	--
<b>Import Payments</b> (excl. local imports) <sup>P</sup>	64439	59258	55475	--	12838	13147	12483	--	19.92	22.19	--	-2.26	--	8.74	6.82	--	-2.35	5.32	--
<b>Agent Banking Deposits</b> <sup>P</sup>	39135	38162	38543	--	20884	20480	20692	--	53.36	53.67	--	-0.30	--	2.55	-0.99	--	1.97	-1.03	--
<b>Assets</b> (excluding Contra. & OBU) <sup>P</sup>	3991602	3929065	3874364	--	849640	841251	835732	--	21.29	21.41	--	-0.13	--	1.59	1.41	--	1.00	0.66	--
<b>Number of Bank Branches/Windows</b>	11300	11299	11299	--	2519	2468	2442	--	22.29	21.84	--	0.45	--	0.01	0.00	--	2.07	1.06	--

Note:

1. (--) means 'not available', P = Provisional

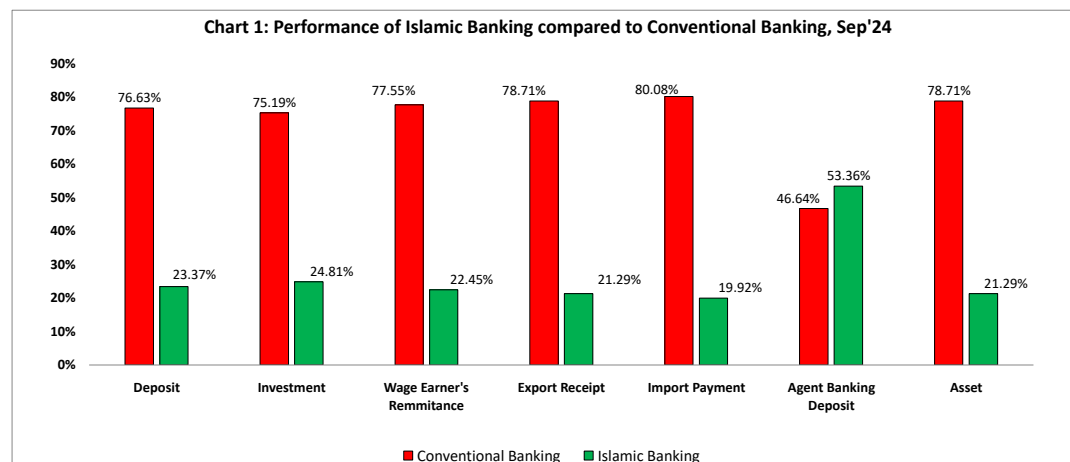
2. \*Including Profit payable/accrued interest and excluding EDF

3. \*\*In conventional banking system, Total Investments include loans & advance, Bills, Securities other than share, money at call, balances & R. Repo with NBFTs and accrued interest. In Islamic banking system, Total Investments include general investments, Bills, Sukuk, Islamic bond holdings and profit receivable.

4. Figures of Deposit & Investment are excluding Interbank

5. Figures in Deposits, Investments & Assets are recorded as end period but figures in wage earner's remittances, export receipts & import payments are recorded as during the period.

Source: Statistics Department, Bangladesh Bank.



**Table 4: Overall Deposits Scenario in Bangladesh by Type of Banks**

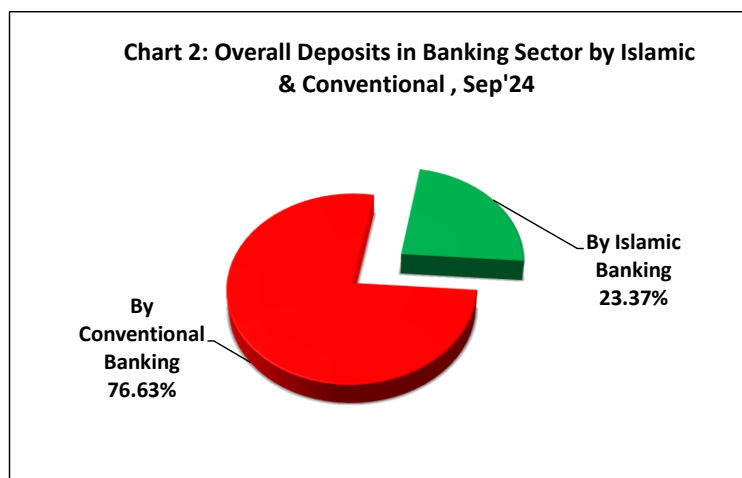
(Taka in Crores)

Type of Banks	Total Deposits			Changes	
	Sep'24	Aug'24	Sep'23	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Full Fledged IBs	388935	387893	--	1042	--
Branch Based IBs	26806	26000	--	806	--
Window Based IBs	18526	17912	--	614	--
<b>Islamic Banks, Branches &amp; Windows</b>	<b>434267</b>	<b>431805</b>	--	<b>2462</b>	--
Conventional Banks	1423677	1416488	--	7189	--
<b>All Scheduled Banks</b>	<b>1857944</b>	<b>1848294</b>	--	<b>9650</b>	--
<b>Share (%) with respect to Total Deposits in Islamic Banks, Branches &amp; Windows</b>					
Full Fledged IBs	89.56	89.83	--	-0.27	--
Branch Based IBs	6.17	6.02	--	0.15	--
Window Based IBs	4.27	4.15	--	0.12	--
<b>Share (%) with respect to Total Deposits in All Scheduled Banks</b>					
Islamic Banks	<b>23.37</b>	23.36	--	0.01	--
Conventional Banks	<b>76.63</b>	76.64	--	-0.01	--

Note: 1. (--) means 'not available'

2. Figures of Deposit are excluding Interbank & EDF and including profit payable/accrued interest

Source: Statistics Department, Bangladesh Bank.



**Table 5: Mode wise Islamic Banking Deposits in Bangladesh**

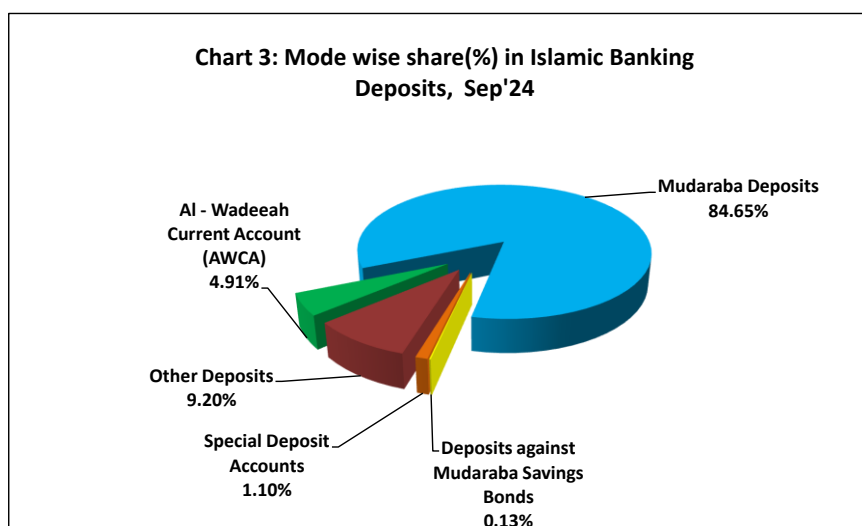
(Taka in Crores)

Mode of Deposits	Total Deposits			Changes	
	Sep'24	Aug'24	Sep'23	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
<b>AI - Wadeah Deposits</b>	<b>21338</b>	<b>19381</b>	--	<b>1957</b>	--
<b>Mudaraba Deposits</b>	<b>367606</b>	<b>372455</b>	--	<b>-4850</b>	--
Mudaraba Savings Accounts (MSA)	81264	80614	--	651	--
Mudaraba Term Deposits (MTDR)	202071	207458	--	-5387	--
Mudaraba Special Notice Accounts (MSNA)	15898	16235	--	-337	--
Other Mudaraba Deposits	68373	68149	--	224	--
<b>Deposits against Mudaraba Savings Bonds</b>	<b>582</b>	<b>588</b>	--	<b>-6</b>	--
<b>Special Deposit Accounts</b>	<b>4777</b>	<b>3966</b>	--	<b>812</b>	--
<b>Other Deposits</b>	<b>39964</b>	<b>35415</b>	--	<b>4549</b>	--
<b>Total Deposits</b>	<b>434267</b>	<b>431805</b>	--	<b>2462</b>	--
<b>Share (%) with respect to Total Deposits in Islamic Banks, Branches &amp; Windows</b>					
<b>AI - Wadeah Deposits</b>	<b>4.91</b>	<b>4.49</b>	--	<b>0.43</b>	--
<b>Mudaraba Deposits</b>	<b>84.65</b>	<b>86.26</b>	--	<b>-1.61</b>	--
Mudaraba Savings Accounts (MSA)	18.71	18.67	--	0.04	--
Mudaraba Term Deposits (MTDR)	46.53	48.04	--	-1.51	--
Mudaraba Special Notice Accounts (MSNA)	3.66	3.76	--	-0.10	--
Other Mudaraba Deposits	15.74	15.78	--	-0.04	--
<b>Deposits against Mudaraba Savings Bonds</b>	<b>0.13</b>	<b>0.14</b>	--	<b>0.00</b>	--
<b>Special Deposit Accounts</b>	<b>1.10</b>	<b>0.92</b>	--	<b>0.18</b>	--
<b>Other Deposits</b>	<b>9.20</b>	<b>8.20</b>	--	<b>1.00</b>	--
<b>Total</b>	<b>100.00</b>	<b>100.00</b>	--	<b>0.00</b>	--

Note: 1. (--) means 'not available'

2. Figures of Deposit are excluding Interbank & EDF and including profit payable

Source: Statistics Department, Bangladesh Bank.



**Table 6: Sector wise Islamic Banking Deposits in Bangladesh**

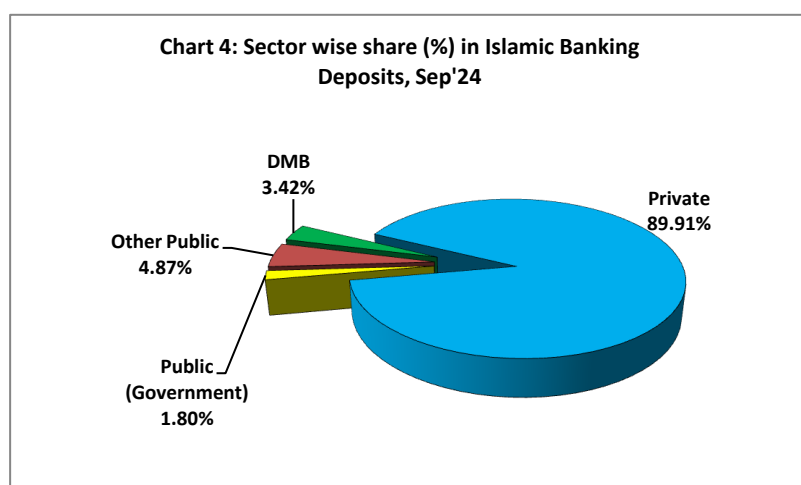
(Taka in Crores)

Sector	Total Deposits			Changes	
	Sep'24	Aug'24	Sep'23	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Public (Government)	8080	8206	--	-127	--
Other Public	21913	21613	--	301	--
Private	404274	401986	--	2288	--
<b>Sub Total</b>	<b>434267</b>	<b>431805</b>	--	<b>2462</b>	--
DMB	15356	16101	--	-745	--
<b>Grand Total (Including DMB)</b>	<b>449623</b>	<b>447906</b>	--	<b>1717</b>	--
<b>Share (%) with respect to Total Deposits in Islamic Banks, Branches &amp; Windows</b>					
Public (Government)	1.80	1.83	--	-0.04	--
Other Public	4.87	4.83	--	0.05	--
DMB	3.42	3.59	--	-0.18	--
Private	89.91	89.75	--	0.17	--

Note: 1. (--) means 'not available'

2. Figures of Deposit are including profit payable and excluding EDF

Source: Statistics Department, Bangladesh Bank.



**Table 7: Overall Investments Scenario in Bangladesh by Types of Banks**

(Taka in Crores)

Type of Banks	Total Investments			Changes	
	Sep'24	Aug'24	Sep'23	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Full Fledged IBs	480045	481499	--	-1454	--
Branch Based IBs	22886	22063	--	822	--
Window Based IBs	14020	13428	--	592	--
<b>Islamic Banks, Branches &amp; Windows</b>	<b>516951</b>	<b>516991</b>	<b>--</b>	<b>-40</b>	<b>--</b>
Conventional Banks	1566989	1554844	--	12145	--
<b>All Scheduled Banks</b>	<b>2083940</b>	<b>2071835</b>	<b>--</b>	<b>12105</b>	<b>--</b>
<b>Share (%) with respect to Total Investments in Islamic Banks, Branches &amp; Windows</b>					
Full Fledged IBs	92.86	93.13	--	-0.27	--
Branch Based IBs	4.43	4.27	--	0.16	--
Window Based IBs	2.71	2.60	--	0.11	--
<b>Share (%) with respect to Total Investments in All Scheduled Banks</b>					
Islamic Banks	<b>24.81</b>	24.95	--	-0.15	--
Conventional Banks	<b>75.19</b>	75.05	--	0.15	--

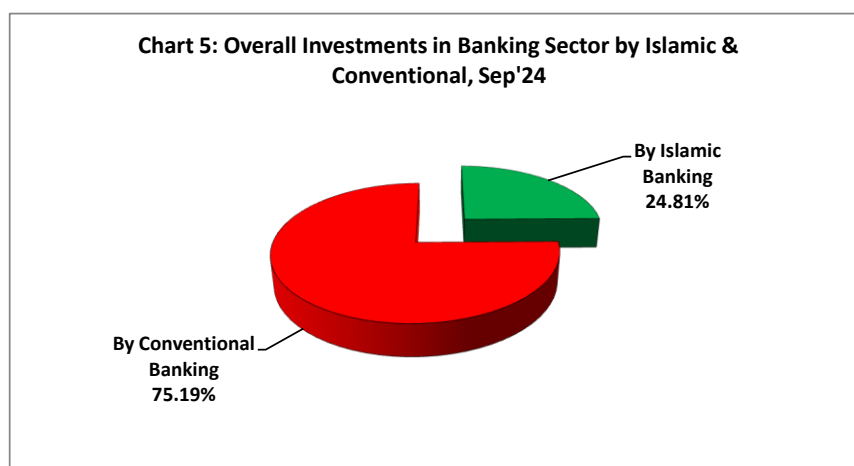
Note:

1. (--) means 'not available'

2. In conventional banking system, Total Investments include loans & advance, Bills, Securities other than share, money at call, balances & R. Repo with NBFIs and accrued interest. In Islamic banking system, Total Investments include general investments, Bills, Sukuk, Islamic bond holdings and profit receivable.

3. Figures of Investment are excluding Interbank

Source: Statistics Department, Bangladesh Bank.





**Table 8: Mode wise Islamic Banking Investments in Bangladesh**

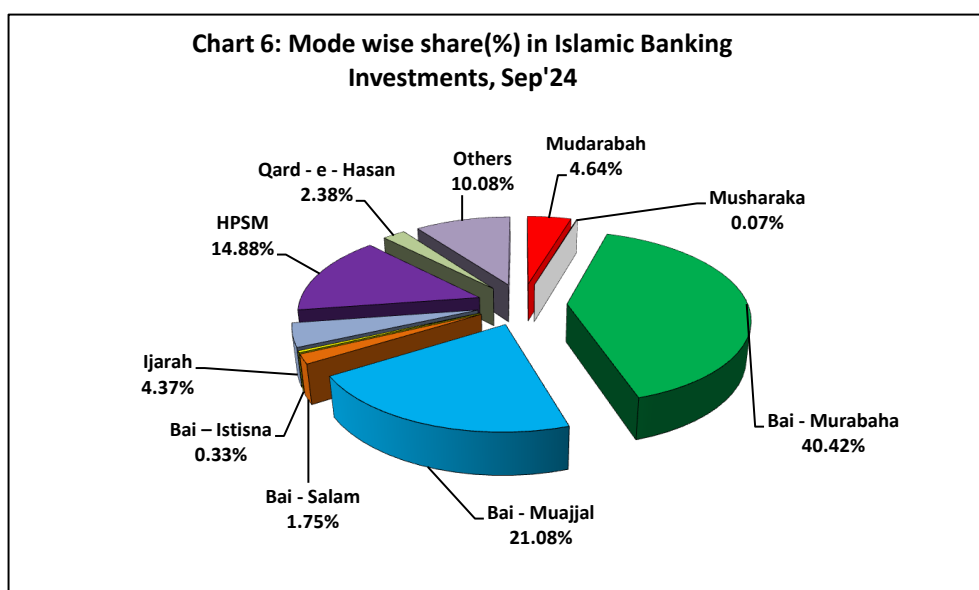
(Taka in Crores)

Mode of Investments	Total Investments			Changes	
	Sep'24	Aug'24	Sep'23	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Mudarabah	23963	16052	--	7911	--
Musharaka	385	398	--	-12	--
Bai - Murabaha	208935	210342	--	-1408	--
Bai - Muajjal	108990	108667	--	323	--
Bai - Salam	9069	8213	--	856	--
Bai – Istisna	1690	1845	--	-155	--
Ijarah	22571	22585	--	-14	--
HPSM	76922	12485	--	64437	--
Qard - e - Hasan	12328	35057	--	-22729	--
Others Investments	52097	101346	--	-49250	--
<b>Total</b>	<b>516951</b>	<b>516991</b>	<b>--</b>	<b>-40</b>	<b>--</b>
<b>Share (%) with respect to Total Investments in Islamic Banks, Branches &amp; Windows</b>					
Mudarabah	4.64	3.10	--	1.53	--
Musharaka	0.07	0.08	--	0.00	--
Bai - Murabaha	40.42	40.69	--	-0.27	--
Bai - Muajjal	21.08	21.02	--	0.06	--
Bai - Salam	1.75	1.59	--	0.17	--
Bai – Istisna	0.33	0.36	--	-0.03	--
Ijarah	4.37	4.37	--	0.00	--
HPSM	14.88	2.41	--	12.47	--
Qard - e - Hasan	2.38	6.78	--	-4.40	--
Others Investments	10.08	19.60	--	-9.53	--
<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>--</b>	<b>0.00</b>	<b>--</b>

Note:

1. (--) means 'not available'
2. Total Investments include general investments, Bills, Sukuk, Islamic bond holdings, profit receivable.
3. Figures of Investment are excluding Interbank

Source: Statistics Department, Bangladesh Bank.



**Table 9: Economic Purpose wise Islamic Banking Investments in Bangladesh**

(Taka in Crores)

Economic Purposes	Total Investments			Changes	
	Sep'24	Aug'24	Sep'23	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
<b>Agriculture, Fishing &amp; Forestry</b>	<b>6286</b>	<b>6409</b>	--	<b>-123</b>	--
a) Agriculture	4334	4379	--	-45	--
b) Fishing	1595	1614	--	-18	--
c) Forestry & logging	357	417	--	-60	--
<b>Industry (1+2)</b>	<b>215390</b>	<b>214780</b>	--	<b>610</b>	--
1. Term Investment (Excluding Working Capital Financing)	86832	86337	--	495	--
a) Large Industries	55650	55329	--	322	--
b) Small and Medium Industries	15443	15143	--	300	--
c) Cottage/ Micro Industries	1003	973	--	30	--
d) Service Industries	14736	14893	--	-157	--
2. Working Capital Financing	128558	128443	--	115	--
a) Large Industries	88431	87697	--	734	--
b) Small and Medium Industries	20786	21093	--	-308	--
c) Cottage/ Micro Industries	1153	1225	--	-72	--
d) Service Industries	18188	18427	--	-239	--
<b>Construction</b>	<b>31992</b>	<b>31994</b>	--	<b>-2</b>	--
<b>Transport</b>	<b>3785</b>	<b>3786</b>	--	<b>-1</b>	--
<b>Trade &amp; Commerce</b>	<b>175513</b>	<b>169566</b>	--	<b>5947</b>	--
a) Whole sale & Retail Trade	125593	119922	--	5671	--
b) Export	20017	20087	--	-70	--
c) Import	28903	28782	--	121	--
d) Procurement by Government	0.64	0.64	--	0.00	--
e) Share Trading	817	593	--	224.1	--
f) Lease Financing	181	181	--	0	--
<b>Other Institutional Qard/Investments</b>	<b>23702</b>	<b>25298</b>	--	<b>-1596</b>	--
<b>Consumer Finance</b>	<b>11541</b>	<b>11579</b>	--	<b>-37</b>	--
<b>Miscellaneous (Poverty Alleviation and others)</b>	<b>48742</b>	<b>53579</b>	--	<b>-4837</b>	--
<b>Total</b>	<b>516951</b>	<b>516991</b>	--	<b>-40</b>	--
<b>Share (%) with respect to Total Investments in Islamic Banks, Branches &amp; Windows</b>					
Agriculture, Fishing & Forestry	1.22	1.24	--	-0.02	--
Industry	41.67	41.54	--	0.12	--
Construction	6.19	6.19	--	0.00	--
Transport	0.73	0.73	--	0.00	--
Trade & Commerce	33.95	32.80	--	1.15	--
Other Institutional Qard/Investments	4.58	4.89	--	-0.31	--
Consumer Finance	2.23	2.24	--	-0.01	--
Miscellaneous (Poverty Alleviation and others)	9.43	10.36	--	-0.93	--
<b>Total</b>	<b>100.00</b>	<b>100.00</b>	--	<b>0.00</b>	--

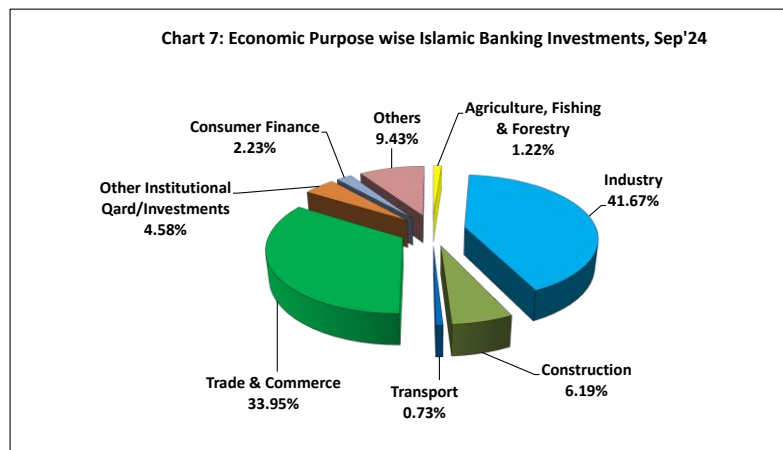
Note:

1. (--) means 'not available'

2. Total Investments include general investments, Bills, Sukuk, Islamic bond holdings and profit receivable.

3. Figures of Investment are excluding Interbank

Source: Statistics Department, Bangladesh Bank.



**Table 10: Overall Agent Banking Deposits Scenario in Bangladesh**

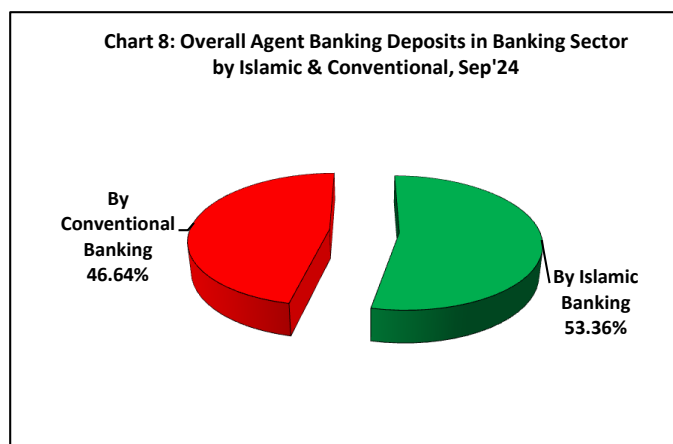
(Taka in Crores)

Type of Banks	Total Deposits			Changes	
	Sep'24	Aug'24	Sep'23	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Full Fledged IBs	20838	20436	--	402	--
Branch Based IBs	43	41	--	2	--
Window Based IBs	2.4	2.2	--	0.2	--
<b>Islamic Banks, Branches &amp; Windows</b>	<b>20884</b>	<b>20480</b>	--	<b>404</b>	--
Conventional Banks	18251	17682	--	569	--
<b>All Scheduled Banks</b>	<b>39135</b>	<b>38162</b>	--	<b>973</b>	--
<b>Share (%) with respect to Total Agent Banking Deposits in Islamic Banks, Branches &amp; Windows</b>					
Full Fledged IBs	99.78	99.79	--	0.00	--
Branch Based IBs	0.21	0.20	--	0.00	--
Window Based IBs	0.01	0.01	--	0.00	--
<b>Share (%) with respect to Total Agent Banking Deposits in All Scheduled Banks</b>					
Islamic Banks, Branches & Windows	<b>53.36</b>	53.67	--	-0.30	--
Conventional Banks	<b>46.64</b>	46.33	--	0.30	--

Note: 1. (--) means 'not available'

2. IBs = Islamic Banks

Source: Statistics Department, Bangladesh Bank.

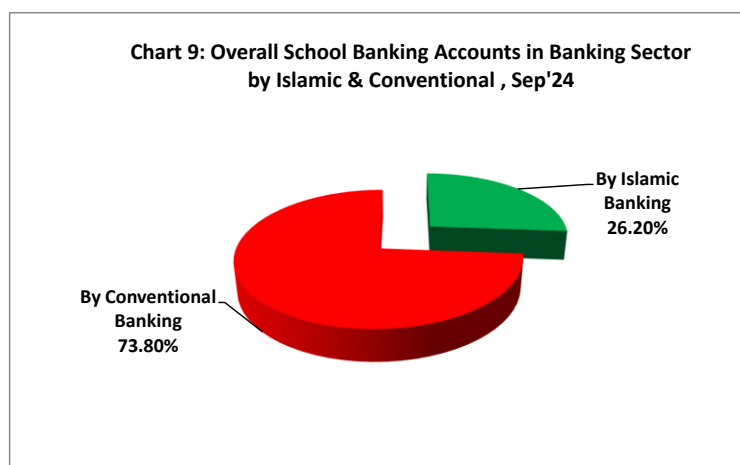


**Table 11: Gender and Geo location wise School Banking in Bangladesh**

Description		Total Number of Accounts			Changes	
		Sep'24	Aug'24	Sep'23	With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
Gender wise	Male	562434	592438	-	-30004	-
	Female	565290	534396	-	30894	-
	Others	-	-	-	-	-
	<b>Islamic Banks, Branches &amp; Windows</b>	<b>1127724</b>	<b>1126834</b>	-	<b>890</b>	-
	Conventional Bank	3177336	3175652	-	1684	-
	<b>All Scheduled Banks</b>	<b>4305060</b>	<b>4302486</b>	-	<b>2574</b>	-
Geo-location wise	Urban	351042	342548	-	8494	-
	Rural	776682	784286	-	-7604	-
	<b>Islamic Banks, Branches &amp; Windows</b>	<b>1127724</b>	<b>1126834</b>	-	<b>890</b>	-
	Conventional Bank	3177336	3175652	-	1684	-
	<b>All Scheduled Banks</b>	<b>4305060</b>	<b>4302486</b>	-	<b>2574</b>	-
<b>Share (%) of Number of Accounts with respect to All Scheduled Banks</b>						
Overall	Islamic Banks, Branches & Windows	<b>26.20</b>	26.19	-	0.01	-
	Conventional Banks	<b>73.80</b>	73.81	-	-0.01	-

Note: (-) means 'not available'

Source: Statistics Department, Bangladesh Bank.



**Table 12: Mobile Financial Services (MFS) in Islamic Banking**

Accounts Pattern		Total			Changes	
		Sep'24	Aug'24	Sep'23	With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
MFS Agent		86077	86058	--	19	--
MFS Personal Accounts		1802648	1786443	--	16205	--
MFS Male Accounts		1383208	1381066	--	2142	--
MFS Female Accounts		419440	405377	--	14063	--
MFS Other Accounts		12938	12921	--	17	--
<b>Total MFS Accounts in Islamic Banks, Branches &amp; Windows</b>		<b>1815590</b>	<b>1799364</b>	--	<b>16226</b>	--
Total MFS Accounts in Conventional Banks		138623680	137416115	--	1207565	--
<b>Total MFS Accounts in All Scheduled Banks</b>		<b>140439270</b>	<b>139215479</b>	--	<b>1223791</b>	--
Transactions Pattern		Total Transactions Amount (Taka in Crore)			Changes	
		Sep'24	Aug'24	Sep'23	With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
Cash In		13.05	13.89	--	-0.84	--
Cash Out		105	104	--	1	--
P2P		2.06	2.41	--	-0.35	--
Maychent Payment		5	6	--	-1	--
G2P		0	0	--	0	--
Salary Disbursement		45	45	--	0	--
Talktime Purchase		0.59	0.67	--	-0.08	--
Utility Bill Payment		0.218	0.417	--	-0.199	--
<b>Total MFS Transactions in Islamic Banks, Branches &amp; Windows</b>		<b>171</b>	<b>172</b>	--	<b>-2</b>	--
Total MFS Transactions in Conventional Banks		120189	114219	--	5970	--
<b>Total MFS Transactions in All Scheduled Banks</b>		<b>120360</b>	<b>114392</b>	--	<b>5968</b>	--
<b>Share (%) with respect to All Scheduled Banks</b>						
Description		Sep'24	Aug'24	Sep'23	Changes	
					With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
<b>MFS Accounts</b>	Islamic Banks, Branches & Windows	<b>1.29</b>	1.29	--	0.000	--
	Conventional Banks	<b>98.71</b>	98.71	--	0.000	--
<b>MFS Transactions</b>	Islamic Banks, Branches & Windows	<b>0.14</b>	0.15	--	-0.01	--
	Conventional Banks	<b>99.86</b>	99.85	--	0.01	--

Note: (--) means 'not available'

Source: Statistics Department, Bangladesh Bank.



**Table 13: E-banking and E-commerce in Islamic banking**

Type of Machines	Total Number of Machines			Changes	
	Sep'24	Aug'24	Sep'23	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
ATM	3731	3709	--	22	--
POS	6747	6707	--	40	--
CDM	6	6	--	0	--
CRM	834	831	--	3	--
<b>Islamic Banks*</b>	<b>11318</b>	<b>11253</b>	--	<b>65</b>	--
Conventional Banks	128810	128113	--	697	--
<b>All Scheduled Banks</b>	<b>140128</b>	<b>139366</b>	--	<b>762</b>	--
Transactions through Interbanks	Total Transactions Amount <i>(Taka in Crore)</i>			Changes	
	Sep'24	Aug'24	Sep'23	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
MICR Cheque	13565	17098	--	-3533	--
Non-MICR Cheque	3	8	--	-4	--
EFT	8563	7518	--	1045	--
RTGS	19994	24867	--	-4872	--
<b>Islamic Banks, Branches &amp; Windows</b>	<b>42125</b>	<b>49490</b>	--	<b>-7365</b>	--
Conventional Banks	644094	543557	--	100538	--
<b>All Scheduled Banks</b>	<b>686220</b>	<b>593047</b>	--	<b>93173</b>	--
Transactions through Cards					
Debit Card Transaction	6799	7258	--	-459	--
Credit Card Transaction	198	186	--	12	--
Prepaid Card Transaction	28.5	36.2	--	-7.6	--
<b>Islamic Banks, Branches &amp; Windows</b>	<b>7026</b>	<b>7480</b>	--	<b>-454</b>	--

Note : 1. \*Considering Full Fledged Islamic Banks Only

2. (--) means 'not available'

Source: Statistics Department, Bangladesh Bank.

## Concluding Remarks

Islamic banking has been playing a significant role in Bangladesh during the last couple of decades. As Sharia'h based transactions are becoming popular to the mass people, Islamic banking activities should be well defined and more functional in both rural and urban areas. Islamic banking activities are expanding in line with conventional banking day by day. It is the high time to nurture Islamic banking activities properly aiming at achieving a great deal of financial inclusion with satisfactory level both in rural and urban areas. As a consequence it will be possible to bring a significant number of people under Islamic banking services which further strengthen and boost up financial sector. The more people engage in Islamic banking, the more deposits will be pile up which ultimately turns to be more investment.

During the period Islamic banking deposit holds approximately one-fourth of total deposit in banking industry and significant amount of deposits are collected through Mudarabah deposits scheme. At the same time private sector remains the largest sector in terms of Islamic banking deposits accumulation among all the sectors in Bangladesh.

In case of investment, Islamic banking investment holds approximately one-fourth of total investment in banking industry and full-fledged Islamic banks play vital role in Islamic investment which is 92.86% of total Islamic investment whereas investment through thirty Islamic banks having Islamic branches and windows is only 7.14% of total Islamic investment. Full-fledged Islamic banks, branches and windows make significant amount of investment through Bai-Murabaha (40.42%). Islamic banks, branches and windows mainly focus on industry (41.67%), and trade and commerce (33.95%) sector for the purpose of investment. It is undeniably true that agent banking, school banking; mobile financial services, e-banking and e-commerce are now administered through Islamic banking. Major portion of investments (63.58%) of Islamic banks are in Bai mode basis. Share mode investments are very insignificant.

Approximately one-fourth of total wage earner's remittance collected through banking channel comes through Islamic banks. Again more than half (53.36%) of total agent banking deposits in banking industry belongs to Islamic banking.

It is a great initiative that Islamic bank liquidity facility (IBLF), Mudarabah Liquidity Support (MLS) and Special Liquidity Support (SLS) were already introduced to avail liquidity facility from Bangladesh Bank based on Sharia'h by following Mudarabah principle.

Eventually the last but not the least is that the underlying review will be beneficial to the policy maker to help them to understand the necessity of separate act for growing Islamic banking industry. After all, we do believe Islamic banking sector will be the predominant sector in the entire banking industry. We wish all the best for Islamic banking sector participant including data providers, service providers, practitioner, and finally policy maker.

# Appendix-1

## Time Series Data on Islamic Banking in Bangladesh

(Taka in Crores)

Indicators	Nov'23	Dec'23	Jan'24	Feb'24	Mar'24	Apr'24	May'24	Jun'24	Jul'24	Aug'24	Sep'24
<b>1. Total Deposits</b> (excluding Inter-bank & EDF)*	<b>418001</b>	<b>422464</b>	<b>413969</b>	<b>418914</b>	<b>419299</b>	<b>424601</b>	<b>428802</b>	<b>440427</b>	<b>437413</b>	<b>431805</b>	<b>434267</b>
a) Full-fledged Islamic Banks	380689	384136	375304	380066	380515	383497	387327	398075	394444	387893	388935
b) Islamic Banking Branches of Conventional Banks	20427	21118	23270	23280	22844	24934	24976	25545	25407	26000	26806
c) Islamic Banking Windows of Conventional Banks	16884	17210	15394	15567	15941	16170	16500	16808	17561	17912	18526
<b>2. Total Investments</b> (including Sukuk/Islamic Bond)**	<b>469790</b>	<b>477456</b>	<b>482325</b>	<b>488901</b>	<b>493578</b>	<b>498098</b>	<b>504113</b>	<b>513734</b>	<b>514841</b>	<b>516991</b>	<b>516951</b>
a) Full-fledged Islamic Banks	438206	445430	449073	455525	459827	463996	469583	479013	479860	481499	480045
b) Islamic Banking Branches of Conventional Banks	17803	17840	21027	20927	20843	21128	21271	21717	21948	22063	22886
c) Islamic Banking Windows of Conventional Banks	13781	14186	12225	12449	12908	12974	13259	13003	13033	13428	14020
<b>3. Total Wage Earner's Remittances</b> <sup>P</sup>	<b>8472</b>	<b>10510</b>	<b>11634</b>	<b>9871</b>	<b>8336</b>	<b>8986</b>	<b>10634</b>	<b>10845</b>	<b>7892</b>	<b>6333</b>	<b>6477</b>
a) Full-fledged Islamic Banks	8425	10475	11621	9854	8308	8941	10585	10808	7853	6267	6408
b) Islamic Banking Branches of Conventional Banks	14.91	3.47	7.92	9.71	18.45	33.43	33.66	17.68	18.50	23.66	38.01
c) Islamic Banking Windows of Conventional Banks	31.32	31.40	5.11	7.33	10.02	11.69	15.37	19.49	20.73	42.76	31.69
<b>4. Total Export Receipts</b> (excl. local exports) <sup>P</sup>	<b>6638</b>	<b>6466</b>	<b>7548</b>	<b>6908</b>	<b>7974</b>	<b>7648</b>	<b>8089</b>	<b>7751</b>	<b>7526</b>	<b>8193</b>	<b>10039</b>
a) Full-fledged Islamic Banks	6005	5821	6768	6289	7127	6769	7348	6963	6834	7402	9231
b) Islamic Banking Branches of Conventional Banks	349	352	574	470	637	620	562	553	441	468	548
c) Islamic Banking Windows of Conventional Banks	284	293	205	149	210	259	179	236	250	323	260
<b>5. Total Import Payments</b> (excl. local imports) <sup>P</sup>	<b>12244</b>	<b>10316</b>	<b>12202</b>	<b>9921</b>	<b>11219</b>	<b>13227</b>	<b>13622</b>	<b>11231</b>	<b>12483</b>	<b>13147</b>	<b>12838</b>
a) Full-fledged Islamic Banks	10794	8902	10910	8686	9714	11536	11657	9720	10491	11310	11191
b) Islamic Banking Branches of Conventional Banks	779	627	840	602	981	928	1426	985	1226	1143	994
c) Islamic Banking Windows of Conventional Banks	671	786	452	633	524	762	539	527	766	694	653
<b>6. Total Agent Banking Deposits</b> <sup>P</sup>	<b>19070</b>	<b>19392</b>	<b>19703</b>	<b>20015</b>	<b>19916</b>	<b>20352</b>	<b>20624</b>	<b>21334</b>	<b>20692</b>	<b>20480</b>	<b>20884</b>
a) Full-fledged Islamic Banks	19028	19349	19658	19971	19873	20309	20581	21290	20649	20436	20838
b) Islamic Banking Branches of Conventional Banks	40.94	40.84	43.04	42.19	41.54	41.50	41.26	41.97	41.02	41.34	43.01
c) Islamic Banking Windows of Conventional Banks	1.24	2.05	1.33	1.36	1.68	1.71	1.81	2.06	2.23	2.20	2.36
<b>7. Total Assets</b> (excluding Contra. & OBU) <sup>P</sup>	<b>774849</b>	<b>761950</b>	<b>757692</b>	<b>774827</b>	<b>781884</b>	<b>797751</b>	<b>811365</b>	<b>853397</b>	<b>835732</b>	<b>841251</b>	<b>849640</b>
a) Full-fledged Islamic Banks	727677	714487	709582	726377	733406	746288	758868	800126	781793	785674	792166
b) Islamic Banking Branches of Conventional Banks	24471	24615	28720	28736	28359	30920	31193	32037	31791	32823	33850
c) Islamic Banking Windows of Conventional Banks	22702	22847	19390	19714	20119	20543	21305	21234	22148	22754	23625

Note:

1. (--) means 'not available', P = Provisional

2. \*including profit payable

3. \*\*Excluding interbank and including EDF & profit receivable

4. Figures in Deposits, Investments & Assets are recorded as end period but figures in wage earner's remittances, export receipts & import payments are recorded as during the period.

Source: Statistics Department, Bangladesh Bank.

## Appendix-2

### Measures by Bangladesh Bank for Islamic Banking & Finance

SI	Publish Date	Title	Link
1.	08/07/24	BRPD Circular Letter No. 30: Providing online banking services to the customers of Islamic banking branches and window's at Conventional branches and sub-branches.	<a href="#">Click here</a>
2.	25/03/24	DMD Circular Letter No. 05: Amendment of Guidelines and Operating Procedures of Islamic Banks Liquidity Facility (IBLF)	<a href="#">Click here</a>
3.	05/12/22	DMD Circular No. 03: Guidelines and Operating Procedures of Islamic Banks Liquidity Facility (IBLF)	<a href="#">Click here</a>
4.	06/02/22	SD Circular Letter No. 02: Regarding the submission of Islamic Financial Transactions related data through new data template.	<a href="#">Click here</a>
5.	05/04/18	SFD Circular No. 02: Master Circular for Islamic Refinance Scheme.	<a href="#">Click here</a>
6.	07/01/18	SMESPD Circular Letter No. 01: Amendment of the operating guideline of Islami Shariah Based Refinancing Fund	<a href="#">Click here</a>
7.	10/12/17	BRPD Circular Letter No. 11: Islamic Refinance fund for agro-processors, small enterprise, renewable energy and environment-friendly ventures	<a href="#">Click here</a>
8.	03/08/17	SMESPD Circular Letter No. 02: Revised list of agro-based industries under Refinance Scheme for 'Setting-up Agro-based Product Processing Industries in Rural Areas' and 'Refinance fund to support Islamic Shariah-based financing'	<a href="#">Click here</a>
9.	04/02/16	DMD Circular No. 01 : Online Transaction of Islami Bond	<a href="#">Click here</a>
10.	24/12/14	DMD Circular No. 10 : Regarding Issuance of Islami Bond	<a href="#">Click here</a>
11.	03/11/14	DMD Circular No. 06 : Circular regarding Amendment of Bangladesh Government Islami Investment Bond(Islami Bond) Rules-2004(Amended-2014)	<a href="#">Click here</a>
12.	12/10/14	GBCSR Circular No. 06 : Formation of refinance fund to support Islamic Shariah-based financing to "Renewable Energy & Environment Friendly Financeable Sectors"	<a href="#">Click here</a>
13.	09/10/14	SMESPD Circular No. 02: Formation of refinance fund to support Islamic Shariah-based financing to 'agro-based Industry', 'small enterprise (including women entrepreneurs) and 'new entrepreneur in cottage, micro and small enterprise sector'	<a href="#">Click here</a>
14.	01/09/14	DMD Circular No. 05 : Circular regarding Bangladesh Govt .Islami Bond (Islami Bond) Rules-2004 (Amended-2014)	<a href="#">Click here</a>
15.	29/10/13	SMESPD Circular No. 01 : Funding Assistance Program for Islamic Shariah-Based Financing to Agro-based Product Processing Industries in Rural Areas and Small Enterprises (including Women Entrepreneurs) in Bangladesh	<a href="#">Click here</a>
16.	27/12/11	DOS Circular Letter No. 23 : Regarding islami interbank fund market	<a href="#">Click here</a>
17.	12/05/10	Statutory Liquidity Ratio (SLR) for Islami Bank	<a href="#">Click here</a>
18.	09/11/09	BRPD Circular No. 15: Guidelines on Islamic Banking	<a href="#">Click here</a>
19.	20/07/09	BRPD Circular Letter No. 05: Risk Factors Relating to Islamic Mode of Investment under Risk Based Capital Adequacy for Banks	<a href="#">Click here</a>
20.	15/09/04	FRTMD Circular No. 16 - Bangladesh Government Islamic Investment Bond-2004.	<a href="#">Click here</a>