



**Quarterly**

**October-December**

**2023**

# **NBFIs Statistics**

**Statistics Department  
Bangladesh Bank**

**QUARTERLY**  
**NBFIs STATISTICS**

**October-December, 2023**



**STATISTICS DEPARTMENT**  
**BANGLADESH BANK**

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## Introduction

The institutions (other than Deposit Money Banks) which mainly carry out the financing business are termed as Non-Bank Financial Institutions (NBFIs). It is constituted under the Financial Institutions Act, 1993. An NBFI is a financial Institution that does not have full Banking license and also not a member of clearing house. It makes loans and advances for industries, commerce, transport, agriculture, or building construction. Some of NBFIs take term deposits which are treated as Non-Bank Depository Corporations (NBDC) and some are non deposit taker but may deem to create liquidity. NBDC is a portion of NBFI.

Since July, 1974 the Statistics Department of Bangladesh Bank has been collecting detailed information on deposits, debits, loans and advances, and bills from all branches of scheduled banks operating in Bangladesh in the prescribed formats of SBS-2 and SBS-3 on quarterly basis. This department is also collecting financial data on SME, Interest Rate Spread and Economic Purpose and Sector wise disbursement, recovery, outstanding and overdue etc. On the basis of these returns, a consistent database is compiled for policy makers and other users. This information is therefore extremely vital for formulating monetary policy, credit policy, planning of economic developments. Like

Scheduled banks, NBFIs are playing an important role in the current economic activities, development, growth and financial inclusion etc. It becomes necessary to collect data from NBFI through the prescribed formats of NBFI-2 and NBFI-3 to fulfill the demand of policymakers, researchers and other stakeholders of the economy. This department had taken initiative to collect NBFIs data on quarterly basis from Oct.-Dec., 2018 quarter. In addition to that, Statistics Department is also collecting data from Bangladesh Samabaya Bank Limited and Non-Scheduled banks Ansar-VDP Unnayan Bank and Karmasangsthan Bank which are included in

### Other FIs.

From the quarter Oct.-Dec., 2021, the NBFIs were instructed to follow the “GUIDELINES TO FILL IN THE NBFI RETURNS- 1, 2 & 3” second edition, published in September, 2021. In this booklet, all statistical tables have been prepared on the basis of returns submitted through RIT (Rationalized Input Template) by the NBFIs.

**The list of NBFIs is given below (which is divided on the basis of percentage of Government share):**

**A. Government Owned/Public NBFIs:**

1. Infrastructure Development Company Limited
2. Bangladesh Infrastructure Finance Fund Limited (BIFFL)
3. Agrani SME Financing Company Limited

**B. Private NBFIs:**

1. Bangladesh Finance Limited
2. Bangladesh Industrial Finance Company Limited
3. Bay Leasing & Investment Limited
4. DBH Finance PLC
5. Fareast Finance & Investment Limited
6. FAS Finance & Investment Limited
7. First Finance Limited
8. GSP Finance Company (Bangladesh) Limited
9. Hajj Finance Company Limited
10. IDLC Finance PLC
11. Industrial and Infrastructure Development Finance Company Limited
12. IPDC Finance Limited
13. International Leasing and Financial Services Limited
14. Islamic Finance and Investment Limited
15. LankaBangla Finance PLC
16. MIDAS Financing Limited
17. National Finance Limited
18. National Housing Finance PLC
19. Phoenix Finance and Investments Limited
20. Premier Leasing & Finance Limited
21. Prime Finance & Investment Limited
22. Aviva Finance Limited



23. Union Capital Limited
24. United Finance Limited
25. Uttara Finance & Investments Limited
26. Meridian Finance & Investment Limited
27. CVC Finance Limited
28. Alliance Finance PLC
29. The UAE- Bangladesh Investment Company Limited
30. SFIL Finance PLC
31. Saudi Bangladesh Industrial and Agricultural Investment Company Limited
32. People's Leasing and Financial Services Limited (PLFS)

Among all the above NBFIs the followings are Non-Depository:

1. Agrani SME Financing Company Limited
2. Bangladesh Infrastructure Finance Fund Limited (BIFFL)
3. Infrastructure Development Company Limited
4. Saudi Bangladesh Industrial and Agricultural Investment Company Limited
5. The UAE- Bangladesh Investment Company Limited

The statistical tables contained in this issue have been prepared from the returns submitted by the individual NBFI as on the last day of the quarter ending December 31, 2023. At the end of the period under study, the total number of reported branches of NBFIs is 296.

For useful presentation of data, NBFIs have been classified into several groups viz. 'Public NBFIs', 'Private NBFIs', 'Depository' and 'Non-Depository' NBFIs.

The publication provides a detailed analysis of NBFIs deposits and outstanding loans and advances.

## **Data Confidentiality**

Bangladesh Bank respects the right to privacy and confidentiality of the respondents and likes to mention that, under no circumstances will any individual statement or data be published or

made known to any other individual or corporate body without having written permission. Aggregated data, when published, will naturally conceal individual identity.

## Explanatory Notes to the Statistical Tables

**Table-1: Deposits Distributed by Geographical Location and Gender:** The table provides statistics on deposit distributed by geographical location and gender.

**Table-2: Deposits Distributed by Types of Accounts:** This table shows the classification of deposits of NBFIs such as (a) Fixed Deposits, (b) Recurring Deposits, (c) Special Purpose Deposits, and (d) Restricted (Blocked) Deposits.

- a) Fixed Deposits:** These are reclassified by period of maturity and are exclusively time deposits.
- b) Recurring Deposits:** All types of recurring Deposits should be reported in this item. For example: Deposit Pension Scheme, Flexible Savings Plan, Monthly Savings Scheme etc.
- c) Special Purpose Deposits:** This item comprises employees' provident funds/pension Accounts, contribution towards insurance funds, Hajj Deposits, Employees' guarantee/Security funds, Security Deposits, Gift Certificate Deposits, Sundry deposits, Surcharge and Development charge etc.
- d) Restricted (Blocked) Deposits:** Balances of Restricted (Blocked) deposits should be reported in this item against private sector only. These deposits comprise obligations which carry special terms by the appropriate authority that may override normal liquidity characteristics (e.g. blocked or earmarked

accounts). The nature of these deposits is, the account holders do not have access to the funds during blocked period.

**Table 3: Deposits Distributed by Geographical Location (Divisions/Districts):** This table shows the division and district-wise distribution of deposits of the country.

**Table 4: Deposits Distributed by Sectors and Types:** This table provides a break up of deposits by different sectors and types.

**Table 5: Deposits Distributed by Rates of Interest/Profit and Types:** This table shows the rate of interest allowed by the NBFIs on different types of deposits. The rate of interest varies from time to time.

**Table 6: Deposits Distributed by Size of Accounts:** The tables shows the statistics of number of accounts and corresponding amount falling within specified groups.

**Table 7: Loans and Advances Categorised by Geographical Location and Gender:** The table provides statistics on loans and advances categorised by geographical location and gender.

**Table 8 to 12: Loans and Advances Categorised by Securities:** These tables show the break-up of NBFIs loans and advances by types of securities.

**Table 13 to 17: Loans and Advances Categorised by Economic Purposes:** These tables show the loans and advances made by

NBFIs to different economic purposes for which the borrowers obtain these funds.

**Table 18 to 22: Loans and Advances Categorised by Rates of Interest and Securities:** These tables give the rates of interest charged by the NBFIs on various types of securities.

**Table 23 to 27: Loans and Advances Categorised by Size of Accounts and Major Economic Purposes:** These tables provide statistics on loans and advances categorised by size of accounts and economic purposes.

**Table 28 to 32: Loans and Advances Categorised by Size of Accounts:** These tables provide statistics on no. of accounts of loans and advances categorised by size of accounts.

**Table 33 to 37: Loans and Advances Categorised by Geographical Location (Division / Districts):** These tables show the division and district-wise categorisation of loans and advances of the country.

**Table 38 to 42: Loans and Advances Categorised by Size of Accounts and Sectors:** These tables provide statistics on loans and advances categorised by size of accounts and sectors.

**Table 43 to 47: Disbursement, Outstanding, Recovery and Overdue of Loans and Advances Classified by Economic Purposes:** These tables show the statistics of disbursement, outstanding, overdue and recovery of loans and advances categorised by economic purposes.

# A Review on Deposits, Loans and Advances

(As on 31-12-2023)

## Deposits:

Total deposits (excluding inter NBFIs) of the NBFIs increased by Tk.10929 lac or 0.24 percent to Tk. 4483018 lac during Oct.-Dec., 2023 as compared to Jul.-Sep., 2023.

## Loans and Advances:

NBFIs' total loans and advances increased by Tk.42076 lac or 0.57 percent to Tk.7375919

lac during Oct.-Dec., 2023 as compared to Jul.-Sep., 2023. Whereas, loans and advances in public NBFIs increased by Tk.48188 lac or 4.25 percent to Tk. 1181094 lac and in private NBFIs decreased by Tk. 6112 lac or 0.10 percent to Tk. 6194824 lac during Oct.-Dec., 2023 (Table-1).

**Table-1**  
**Overall Deposits, Loans and Advances**

(Amount in Lac Taka)

Deposits				Loans and advances		
	Public NBFIs	Private NBFIs	All	Public NBFIs	Private NBFIs	All
<b><u>2022</u></b>						
<b>Oct.-Dec.</b>	-	<b>4375264</b>	<b>4375264</b>	<b>961521</b>	<b>6070645</b>	<b>7032167</b>
	-	100%	100%	13.67%	86.33%	100%
	-	(5.21)	(5.21)	(7.08)	(0.63)	(1.47)
<b><u>2023</u></b>						
<b>Jan.-Mar.</b>	-	<b>4369878</b>	<b>4369878</b>	<b>1013688</b>	<b>6110251</b>	<b>7123939</b>
	-	100%	100%	14.23%	85.77%	100%
	-	(-0.12)	(-0.12)	(5.43)	(0.65)	(1.31)
<b>Apr.-Jun.</b>	-	<b>4468304</b>	<b>4468304</b>	<b>1050332</b>	<b>6193596</b>	<b>7243928</b>
	-	100.00%	100.00%	14.50%	85.50%	100%
	-	(2.25)	(2.25)	(3.61)	(1.36)	(1.68)
<b>Jul.-Sep.</b>	-	<b>4472089</b>	<b>4472089</b>	<b>1132906</b>	<b>6200937</b>	<b>7333843</b>
	-	100.00%	100.00%	15.45%	84.55%	100%
	-	(0.08)	(0.08)	(7.86)	(0.12)	(1.24)
<b>Oct.-Dec.</b>	-	<b>4483018</b>	<b>4483018</b>	<b>1181094</b>	<b>6194824</b>	<b>7375919</b>
	-	100.00%	100%	16.01%	83.99%	100%
	-	(0.24)	(0.24)	(4.25)	(-0.10)	(0.57)

- Note:
1. Figures in parentheses represent rates of growth in percent over the preceding quarter.
  2. The percentage represents the proportion of the total.
  3. Minor differences may be observed due to rounding off.
  4. Public NBFIs are non-depository.

## Deposits by Types of Accounts:

Breakdown by types of deposit accounts revealed that the share of fixed deposits increased from 97.05 percent at the end of Jul.-Sep., 2023 to 97.06 percent at the end of the

Oct.-Dec., 2023. The fixed deposits increased by Tk. 11115 lac or 0.26 percent to Tk. 4351341 lac at the end of the Oct.-Dec., 2023 as compared to Jul.-Sep., 2023 (Table-2).

**Table-2**  
**Deposits Distributed by Types of Accounts**

(Amount in Lac Taka)

End Period	Fixed Deposits	Recurring Deposits	Other Deposits	Total Deposits
<b><u>2022</u></b>				
<b>Oct.-Dec.</b>	<b>4261051</b>	<b>63284</b>	<b>50929</b>	<b>4375264</b>
	97.39%	1.45%	1.16%	100.00%
	(5.31)	(3.31)	(-0.19)	(5.21)
<b><u>2023</u></b>				
<b>Jan.-Mar.</b>	<b>4252886</b>	<b>65382</b>	<b>51610</b>	<b>4369878</b>
	97.32%	1.50%	1.18%	100.00%
	(-0.19)	(3.32)	(1.34)	(-0.12)
<b>Apr.-Jun.</b>	<b>4329293</b>	<b>84644</b>	<b>54366</b>	<b>4468304</b>
	96.89%	1.89%	1.22%	100.00%
	(1.80)	(29.46)	(5.34)	(2.25)
<b>Jul.-Sep.</b>	<b>4340226</b>	<b>71283</b>	<b>60581</b>	<b>4472089</b>
	97.05%	1.59%	1.35%	100.00%
	(0.25)	(-15.79)	(11.43)	(0.08)
<b>Oct.-Dec.</b>	<b>4351341</b>	<b>74358</b>	<b>57319</b>	<b>4483018</b>
	97.06%	1.66%	1.28%	100.00%
	(0.26)	(4.31)	(-5.38)	(0.24)

- Note:
1. Figures in parentheses represent rates of growth in percent over the preceding quarter.
  2. The percentage represents the proportion of the total.
  3. Minor differences may be shown due to separate rounding off.
  4. Public NBFIs are non-depository.

## Sector-wise Deposits:

The lion's share of deposits of NBFIs came from private sector (92.17 percent) at the end of Oct.-Dec., 2023. Deposits in the private sector increased by Tk.8637 lac or 0.21 percent to Tk. 4132138 lac at the end of December, 2023 as compared to September, 2023. Deposits in the public sector increased by Tk.2291 lac or 0.66

percent to Tk. 350880 lac at the end of December, 2023 as compared to September, 2023. Government deposits in the public sector decreased by Tk.612 lac or 12.77 percent to Tk. 4182 lac at the end December, 2023 as compared to the preceding quarter (Table-3).

**Table-3**  
**Sector-wise Classification of Deposits**

(Amount in Lac Taka)

End Period	Public Sector			Private Sector	Total Deposits (Public+Private)	Ratio (Public/Private)
	Government	Other than Government	Total			
<u>2022</u>						
Oct.-Dec.	4898	329081	333979	4041285	4375264	0.08
	0.11%	7.52%	7.63%	92.37%	100.00%	
	(3.01)	(16.32)	(16.10)	(4.40)	(5.21)	
<u>2023</u>						
Jan.-Mar.	4670	329082	333753	4036125	4369878	0.08
	0.11%	7.53%	7.64%	92.36%	100.00%	
	(-4.65)	(0.00)	(-0.07)	(-0.13)	(-0.12)	
Apr.-Jun.	4536	332452	336988	4131316	4468304	0.08
	0.10%	7.44%	7.54%	92.46%	100.00%	
	(-2.88)	(1.02)	(0.97)	(2.36)	(2.25)	
Jul.-Sep.	4794	343795	348589	4123501	4472089	0.08
	0.11%	7.69%	7.79%	92.21%	100.00%	
	(5.69)	(3.41)	(3.44)	(-0.19)	(0.08)	
Oct.-Dec.	4182	346698	350880	4132138	4483018	0.08
	0.09%	7.73%	7.83%	92.17%	100.00%	
	(-12.77)	(0.84)	(0.66)	(0.21)	(0.24)	

- Note:
1. Figures in parentheses represent rates of growth in percent over the preceding quarter.
  2. The percentage represents the proportion of the total.
  3. Minor differences may be shown due to separate rounding off.
  4. Public NBFIs are non-depository.

## Division-wise Deposits:

Distribution of deposits by administrative areas revealed that Dhaka Division contributed majority (92.45 percent) of the total deposits in Oct.-Dec., 2023. The deposits in this division increased by 0.32

percent to Tk.4144381 lac at the end of Oct.-Dec., 2023 as compared to Jul.-Sep., 2023. The share of deposits in Barishal Division (0.12 percent) is the lowest at the end of Oct.-Dec., 2023.(Table-4).

**Table-4**  
**Division-wise Deposits**

(Amount in Lac Taka)

End Period	Division								All Divisions
	Chattogram	Dhaka	Khulna	Rajshahi	Barishal	Sylhet	Rangpur	Mymensingh	
<b><u>2022</u></b>									
<b>Oct.-Dec.</b>	<b>207507</b>	<b>4031423</b>	<b>33937</b>	<b>51527</b>	<b>5260</b>	<b>26242</b>	<b>6411</b>	<b>12958</b>	<b>4375264</b>
	4.74%	92.14%	0.78%	1.18%	0.12%	0.60%	0.15%	0.30%	100.00%
	(-3.22)	(5.78)	(-0.09)	(8.85)	(-5.59)	(-0.13)	(0.06)	(-4.28)	(5.21)
<b><u>2023</u></b>									
<b>Jan.-Mar.</b>	<b>221593</b>	<b>4014823</b>	<b>34587</b>	<b>47483</b>	<b>5551</b>	<b>25826</b>	<b>6811</b>	<b>13204</b>	<b>4369878</b>
	5.07%	91.87%	0.79%	1.09%	0.13%	0.59%	0.16%	0.30%	100.00%
	(6.79)	(-0.41)	(1.92)	(-7.85)	(5.54)	(-1.59)	(6.24)	(1.90)	(-0.12)
<b>Apr.-Jun.</b>	<b>201643</b>	<b>4133061</b>	<b>34708</b>	<b>47395</b>	<b>5575</b>	<b>25024</b>	<b>7197</b>	<b>13702</b>	<b>4468304</b>
	4.51%	92.50%	0.78%	1.06%	0.12%	0.56%	0.16%	0.31%	100.00%
	(-9.00)	(2.95)	(0.35)	(-0.19)	(0.44)	(-3.11)	(5.67)	(3.77)	(2.25)
<b>Jul.-Sep.</b>	<b>207734</b>	<b>4131042</b>	<b>35024</b>	<b>46106</b>	<b>5753</b>	<b>25072</b>	<b>7299</b>	<b>14059</b>	<b>4472089</b>
	4.65%	92.37%	0.78%	1.03%	0.13%	0.56%	0.16%	0.31%	100.00%
	(3.02)	(-0.05)	(0.91)	(-2.72)	(3.19)	(0.19)	(1.42)	(2.61)	(0.08)
<b>Oct.-Dec.</b>	<b>209265</b>	<b>4144381</b>	<b>35202</b>	<b>46833</b>	<b>5548</b>	<b>25607</b>	<b>7470</b>	<b>8712</b>	<b>4483018</b>
	4.67%	92.45%	0.79%	1.04%	0.12%	0.57%	0.17%	0.19%	100.00%
	(0.74)	(0.32)	(0.51)	(1.58)	(-3.57)	(2.13)	(2.34)	(-38.03)	(0.24)

- Note:
1. Figures in parentheses represent rates of growth in percent over the preceding quarter.
  2. The percentage represents the proportion of the total.
  3. Minor differences may be shown due to separate rounding off.
  4. Public NBFIs are non-depository.



## Gender-wise Deposits:

The share of male deposit accounts in enterprise (7.66 percent) was 7.38 times more than that of the female accounts (1.04 percent) and in addition the share of male deposit accounts in individual (61.35 percent) was 2.05 times more than that of the female deposit accounts (29.95 percent) at the end of Oct.-Dec., 2023. The male individual deposit accounts decreased by 7433 or 2.73 percent to 264538 and also male enterprise deposit accounts decreased by 1032 or 3.03 percent to 33048 at the end of Oct.-Dec., 2023 as compared to of Jul.-Sep., 2023. At the same time, female individual deposit accounts decreased by 2741 or 2.08 percent to 129156, but female enterprise deposit accounts increased by 148 or 3.42 percent to 4479 at the end of the quarter

under review as compared to the preceding quarter.

The share of male's deposit amount in individual increased by Tk. 42866 lac or 3.71 percent to Tk. 1199451 but the share of male's deposit amount in enterprise decreased by Tk.44614 lac or 1.71 percent to Tk.2558817 lac respectively at the end of Oct.-Dec., 2023 as compared to Jul.-Sep., 2023. Similarly, the share of female's deposit amount in individual increased by Tk.12470 lac or 1.92 percent to Tk. 662507 lac at the end of Oct.-Dec., 2023 as compared to the preceding quarter. On the other hand, the share of female's deposit amount in enterprise increased by 0.33 percent to Tk.62242 lac at the end of the quarter under review as compared to the preceding quarter (Table-5).

**Table-5**  
**Number of Deposit Accounts and Deposits distributed by Gender**

End Period	Number of Deposit Account					Deposits (in Lac Taka)				
	Male		Female		Total	Male		Female		Total
	Individual	Enterprise	Individual	Enterprise		Individual	Enterprise	Individual	Enterprise	
<b>2022</b>										
<b>Oct.-Dec.</b>	<b>334901</b>	<b>29471</b>	<b>154363</b>	<b>2824</b>	<b>521559</b>	<b>1108765</b>	<b>2590882</b>	<b>620832</b>	<b>54785</b>	<b>4375264</b>
	64.21%	5.65%	29.60%	0.54%	100.00%	25.34%	59.22%	14.19%	1.25%	100.00%
	(-9.90)	(10.06)	(-8.78)	(12.42)	(-8.53)	(8.34)	(3.81)	(5.09)	(12.90)	(5.21)
<b>2023</b>										
<b>Jan.-Mar.</b>	<b>306906</b>	<b>32060</b>	<b>144251</b>	<b>3337</b>	<b>486554</b>	<b>1107374</b>	<b>2577941</b>	<b>628896</b>	<b>55667</b>	<b>4369878</b>
	63.08%	6.59%	29.65%	0.69%	100.00%	25.34%	58.99%	14.39%	1.27%	100.00%
	(-8.36)	(8.78)	(-6.55)	(18.17)	(-6.71)	(-0.13)	(-0.50)	(1.30)	(1.61)	(-0.12)
<b>Apr.-Jun.</b>	<b>291398</b>	<b>33965</b>	<b>138833</b>	<b>3865</b>	<b>468061</b>	<b>1124932</b>	<b>2648601</b>	<b>641326</b>	<b>53445</b>	<b>4468304</b>
	62.26%	7.26%	29.66%	0.83%	100.00%	25.18%	59.28%	14.35%	1.20%	100.00%
	(-5.05)	(5.94)	(-3.76)	(15.82)	(-3.80)	(1.59)	(2.74)	(1.98)	(-3.99)	(2.25)
<b>Jul.-Sep.</b>	<b>271971</b>	<b>34080</b>	<b>131897</b>	<b>4331</b>	<b>442279</b>	<b>1156585</b>	<b>2603431</b>	<b>650036</b>	<b>62036</b>	<b>4472089</b>
	61.49%	7.71%	29.82%	0.98%	100.00%	25.86%	58.22%	14.54%	1.39%	100.00%
	(-6.67)	(0.34)	(-5.00)	(12.06)	(-5.51)	(2.81)	(-1.71)	(1.36)	(16.08)	(0.08)
<b>Oct.-Dec.</b>	<b>264538</b>	<b>33048</b>	<b>129156</b>	<b>4479</b>	<b>431221</b>	<b>1199451</b>	<b>2558817</b>	<b>662507</b>	<b>62242</b>	<b>4483018</b>
	61.35%	7.66%	29.95%	1.04%	100.00%	26.76%	57.08%	14.78%	1.39%	100.00%
	(-2.73)	(-3.03)	(-2.08)	(3.42)	(-2.50)	(3.71)	(-1.71)	(1.92)	(0.33)	(0.24)

- Note:
1. Figures in parentheses represent rates of growth in percent over the preceding quarter.
  2. The percentage represents the proportion of the total.
  3. Minor differences may be shown due to separate rounding off.
  4. Public NBFIs are non-depository.

### Sector-wise Loans and Advances:

Loans and advances in the private sector increased by Tk.43148 lac or 0.59 percent to Tk. 7364904 lac at the end of Oct.-Dec., 2023 as compared to Jul.-Sep., 2023. However, loans

and advances to the public sector decreased by Tk.1073 lac or 8.87 percent to Tk.11015 lac as compared to Jul.-Sep., 2023 (Table-6).

**Table- 6**  
**Sector-wise Categorisation of Loans and Advances**

(Amount in Lac Taka)

End Period	Public Sector			Private Sector	Total Loans and advances (Public+Private)	Ratio (Public/Private)
	Government	Other than Government	Total			
<b><u>2022</u></b>						
<b>Oct.-Dec.</b>	<b>20760</b>	<b>---</b>	<b>20760</b>	<b>7011407</b>	<b>7032167</b>	<b>0.003</b>
	0.30%	---	0.30%	99.70%	100.00%	
	(-3.37)	---	(-3.37)	(1.48)	(1.47)	
<b><u>2023</u></b>						
<b>Jan.-Mar.</b>	<b>13702</b>	<b>---</b>	<b>13702</b>	<b>7110237</b>	<b>7123939</b>	<b>0.002</b>
	0.19%	---	0.19%	99.81%	100.00%	
	(-34.00)	---	(-34.00)	(1.41)	(1.31)	
<b>Apr.-Jun.</b>	<b>12821</b>	<b>---</b>	<b>12821</b>	<b>7231107</b>	<b>7243928</b>	<b>0.002</b>
	0.18%	---	0.18%	99.82%	100.00%	
	(-6.42)	---	(-6.42)	(1.70)	(1.68)	
<b>Jul.-Sep.</b>	<b>12087</b>	<b>---</b>	<b>12087</b>	<b>7321756</b>	<b>7333843</b>	<b>0.002</b>
	0.16%	---	0.16%	99.84%	100.00%	
	(-5.73)	---	(-5.73)	(1.25)	(1.24)	
<b>Oct.-Dec.</b>	<b>11015</b>	<b>---</b>	<b>11015</b>	<b>7364904</b>	<b>7375919</b>	<b>0.001</b>
	0.15%	---	0.15%	99.85%	100.00%	
	(-8.87)	---	(-8.87)	(0.59)	(0.57)	

- Note:
1. Figures in parentheses represent rates of growth in percent over the preceding quarter.
  2. The percentage represents the proportion of the total.
  3. Minor differences may be shown due to separate rounding off.

## Economic Purpose-wise Disbursements of Loans and Advances:

Total disbursements of loans and advances increased by 5.55 percent and 3.23 percent in Oct.-Dec., 2023 as compared to Jul.-Sep., 2023 and Oct.-Dec., 2022 respectively. Bulk of loans and advances disbursements (45.60 percent) was used for 'Industry' purpose followed by disbursement amounts for 'Trade & Commerce' (25.99 percent) and 'Consumer Finance' (14.22 percent) during Oct.-Dec., 2023. Loans and advances disbursements to the industry sector increased by Tk.35608 lac or 15.33 percent to Tk.

267946 lac, albeit 'Trade & Commerce' decreased by Tk.6631 lac or 4.16 percent to Tk. 152732 lac during Oct.-Dec., 2023 as compared to Jul.-Sep., 2023. Also, disbursements in 'Consumer Finance' increased by 7.55 percent to Tk.83575 lac, but in 'Construction' decreased by 15.02 percent to Tk.49544 lac as compared to Jul.-Sep., 2023. Finally, in 'Others' disbursements showed an increase by 11.98 percent to Tk.21542 lac during the quarter under review as compared to Jul.-Sep., 2023. (Table-7).

**Table -7**  
**Economic Purpose-wise Categorisation of Disbursements**

(Amount in Lac Taka)

Period	Agriculture Fishing & Forestry	Industry	Construction	Transport	Trade & Commerce	Consumer Finance	Others	Total
<b><u>2022</u></b>								
<b>Oct.-Dec.</b>	<b>5500</b>	<b>223471</b>	<b>30765</b>	<b>18725</b>	<b>126814</b>	<b>119297</b>	<b>44597</b>	<b>569169</b>
	0.97%	39.26%	5.41%	3.29%	22.28%	20.96%	7.84%	100.00%
	(-17.53)	(9.71)	(-35.95)	(11.24)	(-29.73)	(16.98)	(103.18)	(-1.80)
<b><u>2023</u></b>								
<b>Jan.-Mar.</b>	<b>5952</b>	<b>225120</b>	<b>63471</b>	<b>10557</b>	<b>185490</b>	<b>131207</b>	<b>40143</b>	<b>661940</b>
	0.90%	34.01%	9.59%	1.59%	28.02%	19.82%	6.06%	100.00%
	(8.23)	(0.74)	(106.31)	(-43.62)	(46.27)	(9.98)	(-9.99)	(16.30)
<b>Apr.-Jun.</b>	<b>2229</b>	<b>240037</b>	<b>72181</b>	<b>6105</b>	<b>156747</b>	<b>79652</b>	<b>28645</b>	<b>585598</b>
	0.38%	40.99%	12.33%	1.04%	26.77%	13.60%	4.89%	100.00%
	(-62.55)	(6.63)	(13.72)	(-42.17)	-15.50	(-39.29)	(-28.64)	(-11.53)
<b>Jul.-Sep.</b>	<b>3496</b>	<b>232339</b>	<b>58298</b>	<b>6239</b>	<b>159363</b>	<b>77709</b>	<b>19237</b>	<b>556681</b>
	0.63%	41.74%	10.47%	1.12%	28.63%	13.96%	3.46%	100.00%
	(56.81)	(-3.21)	(-19.23)	(2.21)	(1.67)	(-2.44)	(-32.84)	(-4.94)
<b>Oct.-Dec.</b>	<b>6598</b>	<b>267946</b>	<b>49544</b>	<b>5634</b>	<b>152732</b>	<b>83575</b>	<b>21542</b>	<b>587571</b>
	1.12%	45.60%	8.43%	0.96%	25.99%	14.22%	3.67%	100.00%
	(88.72)	(15.33)	(-15.02)	(-9.70)	(-4.16)	(7.55)	(11.98)	(5.55)

- Note:
1. Figures in parentheses represent rates of growth in percent over the preceding quarter.
  2. The percentage represents the proportion of the total.
  3. Minor differences may be shown due to separate rounding off.

## Economic Purpose-wise Loans and Advances (Outstanding):

Bulk of Outstanding loans and advances (40.24 percent) was used for 'Industry' purpose followed by loans and advances for 'Trade & Commerce' (22.73 percent) and 'Construction' (14.33 percent) at the end of Oct.-Dec., 2023. Industry loans and advances increased by Tk.42786 lac or 1.46 percent to Tk.2968039 lac and 'Trade and commerce' loans and advances decreased by Tk.7456 lac or 0.44 percent to Tk.1676482 lac at the end of the quarter Oct.-Dec., 2023 as compared to Jul.-Sep., 2023. But,

'Construction' loans and advances increased by 0.54 percent to Tk.1056681 lac, 'Agriculture' loans and advances increased by 18.15 percent to Tk.65062 lac ,again 'Transport' loans and advances decreased by 3.85 percent to Tk.164739 lac as compared to Jul.-Sep., 2023. Finally, 'Others' loans and advances decreased by 1.42 percent to Tk.473955 lac at the end of the quarter under review as compared to Jul.-Sep., 2023.(Table-8).

**Table -8**  
**Economic Purpose-wise Categorization of Loans and Advances**

(Amount in Lac Taka)

End Period	Agriculture Fishing & Forestry	Industry	Construction	Transport	Trade & Commerce	Consumer Finance	Others	Total
<b><u>2022</u></b>								
<b>Oct.-Dec.</b>	<b>56029</b>	<b>2753606</b>	<b>980970</b>	<b>173724</b>	<b>1557705</b>	<b>1051781</b>	<b>458353</b>	<b>7032167</b>
	0.80%	39.16%	13.95%	2.47%	22.15%	14.96%	6.52%	100.00%
	(-1.03)	(3.10)	(-1.40)	(1.48)	(-0.48)	(-0.82)	(11.42)	(1.47)
<b><u>2023</u></b>								
<b>Jan.-Mar.</b>	<b>56622</b>	<b>2793510</b>	<b>998437</b>	<b>172332</b>	<b>1667968</b>	<b>952898</b>	<b>482171</b>	<b>7123939</b>
	0.79%	39.21%	14.02%	2.42%	23.41%	13.38%	6.77%	100.00%
	(1.06)	(1.45)	(1.78)	(-0.80)	(7.08)	(-9.40)	(5.20)	(1.31)
<b>Apr.-Jun.</b>	<b>55624</b>	<b>2871705</b>	<b>1011952</b>	<b>170130</b>	<b>1677551</b>	<b>991775</b>	<b>465191</b>	<b>7243928</b>
	0.77%	39.64%	13.97%	2.35%	23.16%	13.69%	6.42%	100.00%
	(-1.76)	(2.80)	(1.35)	(-1.28)	(0.57)	(4.08)	(-3.52)	(1.68)
<b>Jul.-Sep.</b>	<b>55068</b>	<b>2925253</b>	<b>1050959</b>	<b>171342</b>	<b>1683938</b>	<b>966489</b>	<b>480794</b>	<b>7333843</b>
	0.75%	39.89%	14.33%	2.34%	22.96%	13.18%	6.56%	100.00%
	(-1.00)	(1.86)	(3.85)	(0.71)	(0.38)	(-2.55)	(3.35)	(1.24)
<b>Oct.-Dec.</b>	<b>65062</b>	<b>2968039</b>	<b>1056681</b>	<b>164739</b>	<b>1676482</b>	<b>970960</b>	<b>473955</b>	<b>7375919</b>
	0.88%	40.24%	14.33%	2.23%	22.73%	13.16%	6.43%	100.00%
	(18.15)	(1.46)	(0.54)	(-3.85)	(-0.44)	(0.46)	(-1.42)	(0.57)

- Note:
1. Figures in parentheses represent rates of growth in percent over the preceding quarter.
  2. The percentage represents the proportion of the total.
  3. Minor differences may be shown due to separate rounding off.

## Economic Purpose-wise Recoveries of Loans and Advances:

Total loans and advances recovery increased by 2.67 percent and decreased by 0.42 percent in Oct.-Dec., 2023 compared to Jul.-Sep., 2023 and Oct.-Dec., 2022 respectively. Loans and advances recovery (40.24 percent) from 'Industry' sector followed by 'Trade & Commerce' (25.70 percent) and 'Consumer Finance' (13.79 percent) during the quarter Oct.-Dec., 2023. Loans and advances recovery in 'Industry' sector increased by 7.30 percent to Tk.279207 lac, in 'Trade and commerce' increased by 0.88 percent to

Tk.178305 lac, in 'Construction' by 9.07 percent to Tk.93414 lac, but in 'Consumer Finance' decreased by 10.64 percent to Tk.95671 lac while loans and advances recovery in 'Agriculture' increased by 10.75 percent to Tk.6272 lac and in 'Transport' by 3.00 percent to Tk.14601 lac as compared to Jul.-Sep., 2023. Finally, in 'Others' loans and advances recovery showed a increase 0.40 percent to Tk.26316 lac during Oct.-Dec., 2023 as compared to the preceding quarter (Table-9).

**Table -9**  
**Economic Purpose-wise Categorization of Recoveries**

(Amount in Lac Taka)

Period	Agriculture Fishing & Forestry	Industry	Construction	Transport	Trade & Commerce	Consumer Finance	Others	Total
<b><u>2022</u></b>								
<b>Oct.-Dec.</b>	<b>6706</b>	<b>268998</b>	<b>60529</b>	<b>16851</b>	<b>169922</b>	<b>136424</b>	<b>37278</b>	<b>696707</b>
	0.96%	38.61%	8.69%	2.42%	24.39%	19.58%	5.35%	100.00%
	(27.75)	(0.14)	(17.55)	(17.45)	(4.74)	(12.49)	(-0.55)	(5.45)
<b><u>2023</u></b>								
<b>Jan.-Mar.</b>	<b>5330</b>	<b>245607</b>	<b>46884</b>	<b>14859</b>	<b>154957</b>	<b>153688</b>	<b>37333</b>	<b>658658</b>
	0.81%	37.29%	7.12%	2.26%	23.53%	23.33%	5.67%	100.00%
	(-20.52)	(-8.70)	(-22.54)	(-11.82)	(-8.81)	(12.65)	(0.15)	(-5.46)
<b>Apr.-Jun.</b>	<b>5774</b>	<b>294116</b>	<b>79159</b>	<b>14791</b>	<b>171728</b>	<b>96620</b>	<b>27838</b>	<b>690027</b>
	0.84%	42.62%	11.47%	2.14%	24.89%	14.00%	4.03%	100.00%
	(8.34)	(19.75)	(68.84)	(-0.45)	(10.82)	(-37.13)	(-25.43)	(4.76)
<b>Jul.-Sep.</b>	<b>5663</b>	<b>260204</b>	<b>85647</b>	<b>14176</b>	<b>176749</b>	<b>107063</b>	<b>26210</b>	<b>675711</b>
	0.84%	38.51%	12.68%	2.10%	26.16%	15.84%	3.88%	100.00%
	(-1.94)	(-11.53)	(8.20)	(-4.16)	(2.92)	(10.81)	(-5.85)	(-2.07)
<b>Oct.-Dec.</b>	<b>6272</b>	<b>279207</b>	<b>93414</b>	<b>14601</b>	<b>178305</b>	<b>95671</b>	<b>26316</b>	<b>693784</b>
	0.90%	40.24%	13.46%	2.10%	25.70%	13.79%	3.79%	100.00%
	(10.75)	(7.30)	(9.07)	(3.00)	(0.88)	(-10.64)	(0.40)	(2.67)

- Note:
1. Figures in parentheses represent rates of growth in percent over the preceding quarter.
  2. The percentage represents the proportion of the total.
  3. Minor differences may be shown due to separate rounding off.

## Security-wise Loans and Advances:

An analysis of loans and advances classified by securities revealed that the highest 40.52 percent of the total loans and advances are outstanding against 'Real Estate', while the lowest 1.93 percent loans and advances against 'Shares & Securities' at the end of Oct.-Dec., 2023. Loans and advances against 'Real Estate'

increased by 0.17 percent to Tk.2988589 lac also in 'Machinery/Fixed Assets' increased by 21.93 percent to Tk.394076 lac at the end of Oct.-Dec., 2023. 'Other Items' which shows a decreased of 9.08 percent to Tk.1566230 lac at the end of Oct.-Dec., 2023 as compared to Jul.-Sep., 2023 (Table-10).

**Table-10**  
**Security-wise Categorization of Loans and Advances**

(Amount in Lac Taka)

End Period	Shares & Securities	Commodities	Machinery/ Fixed Assets	Real Estate	Financial Obligations Only	Guarantee of Institutions	Other Items	Total
<b><u>2022</u></b>								
<b>Oct.-Dec.</b>	<b>119749</b>	<b>286817</b>	<b>313241</b>	<b>2826447</b>	<b>1194302</b>	<b>579663</b>	<b>1711948</b>	<b>7032167</b>
	1.70%	4.08%	4.45%	40.19%	16.98%	8.24%	24.34%	100.00%
	(3.88)	(18.90)	(-8.10)	(-0.13)	(2.75)	(-4.88)	(4.94)	(1.47)
<b><u>2023</u></b>								
<b>Jan.-Mar.</b>	<b>142346</b>	<b>280888</b>	<b>319019</b>	<b>2873512</b>	<b>1171742</b>	<b>578190</b>	<b>1758242</b>	<b>7123939</b>
	2.00%	3.94%	4.48%	40.34%	16.45%	8.12%	24.68%	100.00%
	(18.87)	(-2.07)	(1.84)	(1.67)	(-1.89)	(-0.25)	(2.70)	(1.31)
<b>Apr.-Jun.</b>	<b>146505</b>	<b>263515</b>	<b>312411</b>	<b>2903078</b>	<b>1273839</b>	<b>585179</b>	<b>1759401</b>	<b>7243928</b>
	2.02%	3.64%	4.31%	40.08%	17.58%	8.08%	24.29%	100.00%
	(2.92)	(-6.18)	(-2.07)	(1.03)	(8.71)	(1.21)	(0.07)	(1.68)
<b>Jul.-Sep.</b>	<b>142618</b>	<b>266731</b>	<b>323195</b>	<b>2983403</b>	<b>1319253</b>	<b>575961</b>	<b>1722683</b>	<b>7333843</b>
	1.94%	3.64%	4.41%	40.68%	17.99%	7.85%	23.49%	100.00%
	(-2.65)	(1.22)	(3.45)	(2.77)	(3.57)	(-1.58)	(-2.09)	(1.24)
<b>Oct.-Dec.</b>	<b>142176</b>	<b>258382</b>	<b>394076</b>	<b>2988589</b>	<b>1425683</b>	<b>600782</b>	<b>1566230</b>	<b>7375919</b>
	1.93%	3.50%	5.34%	40.52%	19.33%	8.15%	21.23%	100.00%
	(-0.31)	(-3.13)	(21.93)	(0.17)	(8.07)	(4.31)	(-9.08)	(0.57)

- Note:
1. Figures in parentheses represent rates of growth in percent over the preceding quarter.
  2. The percentage represents the proportion of the total.
  3. Minor differences may be shown due to separate rounding off.

### Gender-wise Loans and Advances:

The share of male accounts in enterprise (28.36 percent) is 4.71 times more than that of the female accounts (6.03 percent) and the share of male accounts in individual (56.81 percent) is 6.46 times more than that of the female accounts (8.80 percent) at the end of Oct.-Dec., 2023. Male individual accounts increased by 547 or 0.44 percent to 124816 but female individual accounts decreased by 40 or 0.21 percent to 19335 in Oct.-Dec., 2023 as compared to Jul.-Sep., 2023. However, male enterprise accounts decreased by 396 or 0.63 percent to 62314 but female enterprise accounts increased by 578 or 4.56 percent to 13240 respectively during the quarter under

review as compared to Jul.-Sep., 2023. On the other hand, the share of male's loans and advances in individual decreased by Tk.7923 lac or 0.64 percent to Tk.1232054 lac but in enterprise increased by Tk.53279 lac or 0.95 percent to Tk.5642201 lac respectively at the end of Oct.-Dec., 2023 as compared to Jul.-Sep., 2023. While, the share of female's loans and advances in individual increased by Tk.7826 lac or 2.89 percent to Tk.279067 lac but in enterprise decreased by Tk.11107 lac or 4.75 percent to Tk.222597 lac respectively during the quarter under review as compared to Jul.-Sep.,2023(Table-11).

**Table-11**  
**Number of Loans and Advances Accounts and Amount Categorized by Gender**

End Period	Number of Account					Loans and advance (Amount in Lac Taka)				
	Male		Female		Total	Male		Female		Total
	Individual	Enterprise	Individual	Enterprise		Individual	Enterprise	Individual	Enterprise	
<b>2022</b>										
<b>Oct.-Dec.</b>	<b>132001</b>	<b>62233</b>	<b>20297</b>	<b>10861</b>	<b>225392</b>	<b>1329293</b>	<b>5226033</b>	<b>272257</b>	<b>204584</b>	<b>7032167</b>
	58.57%	27.61%	9.01%	4.82%	100.00%	18.90%	74.32%	3.87%	2.91%	100.00%
	(-1.55)	(0.17)	(-1.94)	(1.84)	(-0.96)	(2.15)	(1.51)	(2.90)	(-5.42)	(1.47)
<b>2023</b>										
<b>Jan.-Mar.</b>	<b>138505</b>	<b>63350</b>	<b>20552</b>	<b>11678</b>	<b>234085</b>	<b>1233337</b>	<b>5399796</b>	<b>270548</b>	<b>220259</b>	<b>7123939</b>
	59.17%	27.06%	8.78%	4.99%	100.00%	17.31%	75.80%	3.80%	3.09%	100.00%
	(4.93)	(1.79)	(1.26)	(7.52)	(3.86)	(-7.22)	(3.32)	(-0.63)	(7.66)	(1.31)
<b>Apr.-Jun.</b>	<b>126876</b>	<b>63564</b>	<b>19754</b>	<b>12012</b>	<b>222206</b>	<b>1254514</b>	<b>5491799</b>	<b>274149</b>	<b>223466</b>	<b>7243928</b>
	57.10%	28.61%	8.89%	5.41%	100.00%	17.32%	75.81%	3.78%	3.08%	100.00%
	(-8.40)	(0.34)	(-3.88)	(2.86)	(-5.07)	(1.72)	(1.70)	(1.33)	(1.46)	(1.68)
<b>Jul.-Sep.</b>	<b>124269</b>	<b>62710</b>	<b>19375</b>	<b>12662</b>	<b>219016</b>	<b>1239977</b>	<b>5588922</b>	<b>271240</b>	<b>233704</b>	<b>7333843</b>
	56.74%	28.63%	8.85%	5.78%	100.00%	16.91%	76.21%	3.70%	3.19%	100.00%
	(-2.05)	(-1.34)	(-1.92)	(5.41)	(-1.44)	(-1.16)	(1.77)	(-1.06)	(4.58)	(1.24)
<b>Oct.-Dec.</b>	<b>124816</b>	<b>62314</b>	<b>19335</b>	<b>13240</b>	<b>219705</b>	<b>1232054</b>	<b>5642201</b>	<b>279067</b>	<b>222597</b>	<b>7375919</b>
	56.81%	28.36%	8.80%	6.03%	100.00%	16.70%	76.49%	3.78%	3.02%	100.00%
	(0.44)	(-0.63)	(-0.21)	(4.56)	(0.31)	(-0.64)	(0.95)	(2.89)	(-4.75)	(0.57)

- Note:
1. Figures in parentheses represent rates of growth in percent over the preceding quarter.
  2. The percentage represents the proportion of the total.
  3. Minor differences may be shown due to separate rounding off.

### Division-wise Loans and Advances:

Division-wise break-up of loans and advances revealed that Dhaka Division availed the highest 83.31 percent and Barishal Division availed the lowest 0.50 percent of total loans and advances at the end of Oct.-Dec., 2023. The loans and advances increased in Dhaka Division by 0.83 percent to Tk.6144819 lac, but in Khulna Division decreased by 2.43 percent to Tk.148598 lac, in Rajshahi Division decreased by 2.98 percent to Tk.154889 lac, in Barishal

Division increased by 2.55 percent to Tk.37166 lac, in Sylhet Division decreased by 0.17 percent to Tk.65202 lac, in Rangpur Division increased by 4.07 percent to Tk.57671 lac, and in Mymensingh Division decreased by 1.67 percent to Tk.66368 lac and also in Chattogram Division loans and advances decreased by 0.29 percent to Tk.701205 lac at the end of Oct.-Dec., 2023 as compared to Jul.-Sep., 2023 (Table-12).

**Table-12**  
**Division-wise Categorisation of Loans and Advances**

(Amount in Lac Taka)

End Period	Division								
	Chattogram	Dhaka	Khulna	Rajshahi	Barishal	Sylhet	Rangpur	Mymensingh	All
<b>2022</b>									
<b>Oct.-Dec.</b>	<b>700240</b>	<b>5870478</b>	<b>134657</b>	<b>140003</b>	<b>26233</b>	<b>56511</b>	<b>47151</b>	<b>56893</b>	<b>7032167</b>
	9.96%	83.48%	1.91%	1.99%	0.37%	0.80%	0.67%	0.81%	100.00%
	(-1.19)	(1.95)	(-1.67)	(2.47)	(-13.39)	(-0.72)	(1.31)	(0.99)	(1.47)
<b>2023</b>									
<b>Jan.-Mar.</b>	<b>702419</b>	<b>5937343</b>	<b>138757</b>	<b>147477</b>	<b>28614</b>	<b>59159</b>	<b>50568</b>	<b>59600</b>	<b>7123939</b>
	9.86%	83.34%	1.95%	2.07%	0.40%	0.83%	0.71%	0.84%	100.00%
	(0.31)	(1.14)	(3.04)	(5.34)	(9.08)	(4.69)	(7.25)	(4.76)	(1.31)
<b>Apr.-Jun.</b>	<b>708626</b>	<b>6033102</b>	<b>143279</b>	<b>150776</b>	<b>30878</b>	<b>63640</b>	<b>53060</b>	<b>60567</b>	<b>7243928</b>
	9.78%	83.28%	1.98%	2.08%	0.43%	0.88%	0.73%	0.84%	100.00%
	(0.88)	(1.61)	(3.26)	(2.24)	(7.91)	(7.57)	(4.93)	(1.62)	(1.68)
<b>Jul.-Sep.</b>	<b>703223</b>	<b>6094216</b>	<b>152301</b>	<b>159641</b>	<b>36241</b>	<b>65311</b>	<b>55415</b>	<b>67495</b>	<b>7333843</b>
	9.59%	83.10%	2.08%	2.18%	0.49%	0.89%	0.76%	0.92%	100.00%
	(-0.76)	(1.01)	(6.30)	(5.88)	(17.37)	(2.62)	(4.44)	(11.44)	(1.24)
<b>Oct.-Dec.</b>	<b>701205</b>	<b>6144819</b>	<b>148598</b>	<b>154889</b>	<b>37166</b>	<b>65202</b>	<b>57671</b>	<b>66368</b>	<b>7375919</b>
	9.51%	83.31%	2.01%	2.10%	0.50%	0.88%	0.78%	0.90%	100.00%
	(-0.29)	(0.83)	(-2.43)	(-2.98)	(2.55)	(-0.17)	(4.07)	(-1.67)	(0.57)

- Note:
1. Figures in parentheses represent rates of growth in percent over the preceding quarter.
  2. The percentage represents the proportion of the total.
  3. Minor differences may be shown due to separate rounding off.



## Depository and Non-Depository NBFIs:

In the reference quarter Oct.-Dec., 2023 Depository NBFIs loans and advances accounts (92.54%) was 12.41 times more than that of the Non-Depository NBFIs loans and advances accounts (7.46%). Loans and advances accounts of Depository NBFIs increased by 919 or 0.45% to 203324 but Non-Depository NBFIs decreased by 230 or 1.38% to 16381 at the end of the quarter as compared to Jul.-Sep., 2023. In case of share of Depository NBFIs loans and advances

amount (83.40%) was 5.02 times more than that of the Non-Depository loans and advances (16.60%) at the end of Oct.-Dec., 2023 as compared to Jul.-Sep., 2023. Depository NBFIs loans and advances decreased by 0.12% to Tk. 6151400 lac but Non-Depository NBFIs loans and advances increased by 4.22% to Tk. 1224518 lac respectively during the quarter under review as compared to Jul.-Sep., 2023 (Table-13).

**Table-13**  
**Overall Depository and Non-Depository Position**

(Amount in Lac Taka)

End Period	Depository NBFIs		Non-Depository NBFIs		Total No. of Loans and advances Account	Total loans and advances
	Loans and advances Account	Loans and advances	Loans and advances Account	Loans and advances		
<u>2022</u>						
<b>Oct.-Dec.</b>	<b>208295</b>	<b>6029474</b>	<b>17097</b>	<b>1002693</b>	<b>225392</b>	<b>7032167</b>
	92.41%	85.74%	7.59%	14.26%	100.00%	100.00%
	(-1.34)	(0.52)	(3.98)	(7.52)	(-0.96)	(1.47)
<u>2023</u>						
<b>Jan.-Mar.</b>	<b>216860</b>	<b>6067547</b>	<b>17225</b>	<b>1056391</b>	<b>234085</b>	<b>7123939</b>
	92.64%	85.17%	7.36%	14.83%	100.00%	100.00%
	(4.11)	(0.63)	(0.75)	(5.36)	(3.86)	(1.31)
<b>Apr.-Jun.</b>	<b>205427</b>	<b>6151508</b>	<b>16779</b>	<b>1092420</b>	<b>222206</b>	<b>7243928</b>
	92.45%	84.92%	7.55%	15.08%	100.00%	100.00%
	(-5.27)	(1.38)	(-2.59)	(3.41)	(-5.07)	(1.68)
<b>Jul.-Sep.</b>	<b>202405</b>	<b>6158880</b>	<b>16611</b>	<b>1174963</b>	<b>219016</b>	<b>7333843</b>
	92.42%	83.98%	7.58%	16.02%	100.00%	100.00%
	(-1.47)	(0.12)	(-1.00)	(7.56)	(-1.44)	(1.24)
<b>Oct.-Dec.</b>	<b>203324</b>	<b>6151400</b>	<b>16381</b>	<b>1224518</b>	<b>219705</b>	<b>7375919</b>
	92.54%	83.40%	7.46%	16.60%	100.00%	100.00%
	(0.45)	(-0.12)	(-1.38)	(4.22)	(0.31)	(0.57)

- Note:
1. Figures in parentheses represent rates of growth in percent over the preceding quarter.
  2. The percentage represents the proportion of the total.
  3. Minor differences may be shown due to separate rounding off.
  4. Here, the number of Depository NBFIs is 30 and Non-Depository NBFIs are 5.

**Division-wise Loans and Advances/Deposits Ratio:**

Ratio of loans and advances to deposits in Chattogram, Dhaka, Khulna, Rajshahi, Barishal, Sylhet, Rangpur and Mymensingh Division are 3.35, 1.48, 4.22, 3.31, 6.70, 2.55,

7.72 and 7.62 respectively at the end of Oct.-Dec., 2023 as compared to 3.39, 1.48, 4.35, 3.46, 6.30, 2.60, 7.59 and 4.80 respectively at the end of Jul.-Sep., 2023 (Table-14).

**Table-14**  
**Division-wise Loans and Advances/Deposits Ratio**

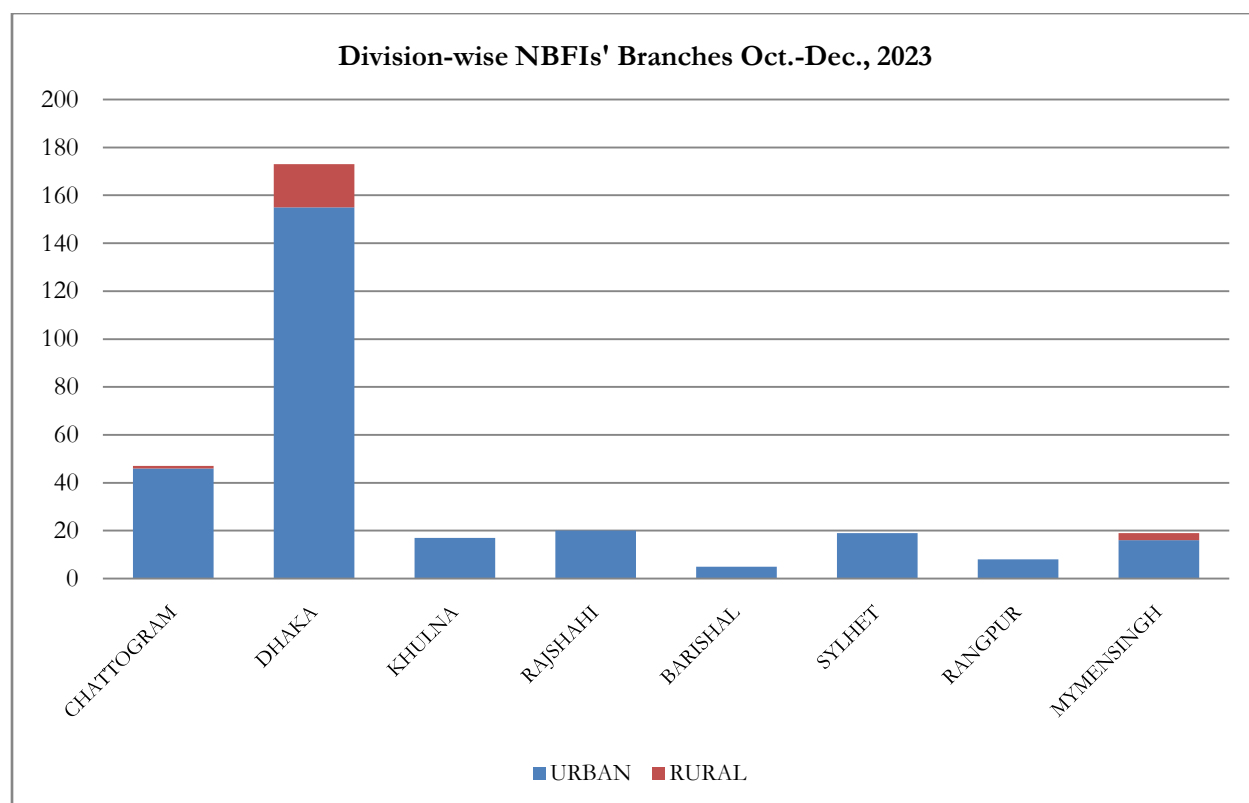
(Amount in Lac Taka)

Divisions	Oct.-Dec., 2023			Jul.-Sep., 2023		
	Loans and advances	Deposits	Ratio	Loans and advances	Deposits	Ratio
Chattogram	701205	209265	3.35	703223	207734	3.39
Dhaka	6144819	4144381	1.48	6094216	4131042	1.48
Khulna	148598	35202	4.22	152301	35024	4.35
Rajshahi	154889	46833	3.31	159641	46106	3.46
Barishal	37166	5548	6.70	36241	5753	6.30
Sylhet	65202	25607	2.55	65311	25072	2.60
Rangpur	57671	7470	7.72	55415	7299	7.59
Mymensingh	66368	8712	7.62	67495	14059	4.80
Total	7375919	4483018	1.65	7333843	4472089	1.64

Note: Here, the number of NBFIs is 35 in Loans and advances and 30 in Deposits (five are Non-Depository).

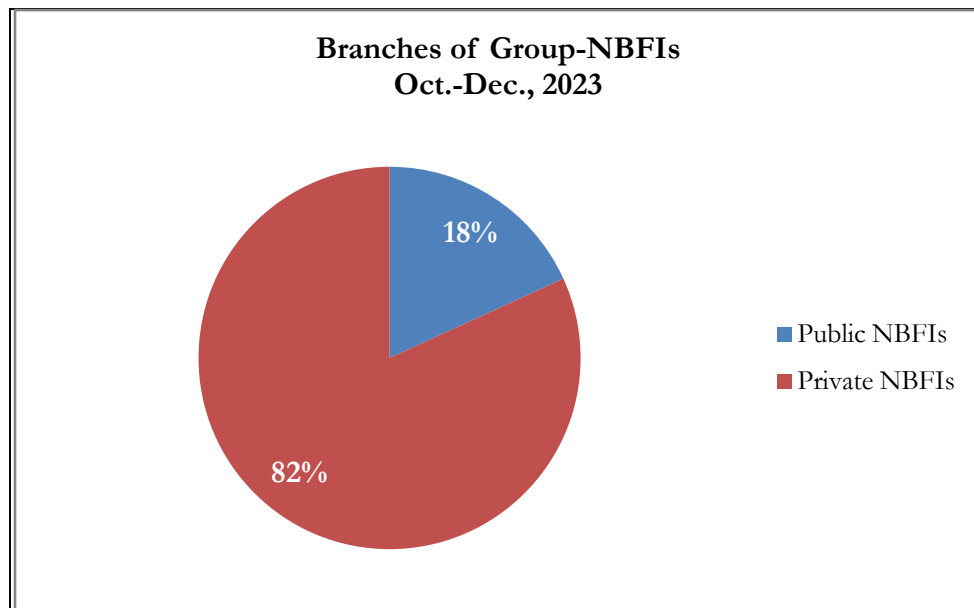
**Table-15****Division-wise Position of NBFIs' Branches**

<b>Division</b>	<b>Urban</b>	<b>Rural</b>	<b>Total Branches</b>
Chattogram	46	1	47
Dhaka	155	18	173
Khulna	17	---	17
Rajshahi	20	---	20
Barishal	5	---	5
Sylhet	19	---	19
Rangpur	8	---	8
Mymensingh	16	3	19
<b>Total</b>	<b>286</b>	<b>22</b>	<b>308</b>



**Table-16**  
**Branches of Group-NBFIs in Bangladesh**

<b>Types</b>	<b>Number of NBFIs</b>	<b>Number of Branches</b>
Government Owned/Public NBFIs (on the basis of the percentage of Govt. share)	3	56
Private NBFIs	32	252
<b>Total</b>	<b>35</b>	<b>308</b>



## Indicators

Items	As on	
	Dec. 31, 2023	Sep. 30, 2023
<b>Number of NBFIs</b>	35	35
<b>Number of Reported Branches</b>	296	298
<b>Deposits</b>		
a) Total Deposits (in Lac Taka)	4483018	4472089
b) Number of Accounts	431221	442279
c) Average Deposits per account (in Lac Taka)	10.40	10.11
<b>Loans and Advances</b>		
a) Total Loans and advances (in Lac Taka)	7375919	7333843
b) Number of Accounts	219705	219016
c) Average Loans and advances per account (in Lac Taka)	33.57	33.49

**Weighted Average Rates of Interest on Deposits  
As on December 31, 2023**

NBFIs	All Deposit	Fixed Deposits	For less than 6 Months	For 6 Months to less than 1 year	For 1 year to less than 2 years	For 2 years to less than 3 years	For 3 years and above	Recurring Deposit Pension Scheme	Restricted (Blocked) Deposits	Special Purpose Deposits
	1	2	3	4	5	6	7	8	9	10
All NBFIs	8.53	8.60	8.89	8.62	8.19	9.09	9.71	8.57	7.59	2.60

**Weighted Average Rates of Interest on Loans and Advances  
by Major Economic Purposes  
As on December 31, 2023**

NBFIs	All Advances	Agriculture Fishing & Forestry	Industry		Construction	Transport	Trade & Commerce	Other Institutional Loan	Consumer Finance	Miscellaneous
			Term Loan	Working Capital Financing						
	1	2	3	4	5	6	7	8	9	10
All NBFIs	10.37	11.20	9.68	11.51	10.04	12.06	10.54	9.76	11.49	6.04
Public NBFIs	7.74	12.44	8.37	10.22	5.21	-	12.44	6.14	4.47	6.00
Private NBFIs	10.87	10.89	10.34	11.59	11.60	12.06	10.52	10.14	11.49	12.24
Non-Depository NBFIs	7.82	11.17	8.43	10.22	5.21	-	12.44	6.30	4.17	6.00
Depository NBFIs	10.88	11.22	10.35	11.59	11.60	12.06	10.52	10.15	11.50	12.24

# Statistical Tables

## Deposits Distributed by Geographical

All

Division / District	Deposits as on 31-12-2023									
	No. of Account					Amount				
	Male		Female		Total	Male		Female		Total
	Individual	Enterprise	Individual	Enterprise		Individual	Enterprise	Individual	Enterprise	
<b>Barishal Division</b>	<b>1416</b>	<b>314</b>	<b>879</b>	<b>42</b>	<b>2651</b>	<b>2563</b>	<b>1204</b>	<b>1574</b>	<b>207</b>	<b>5548</b>
Barguna	---	---	---	---	---	---	---	---	---	---
Barishal	1416	314	879	42	2651	2563	1204	1574	207	5548
Bhola	---	---	---	---	---	---	---	---	---	---
Jhalokathi	---	---	---	---	---	---	---	---	---	---
Patuakhali	---	---	---	---	---	---	---	---	---	---
Pirojpur	---	---	---	---	---	---	---	---	---	---
<b>Chattogram Division</b>	<b>17330</b>	<b>2935</b>	<b>8912</b>	<b>757</b>	<b>29934</b>	<b>93644</b>	<b>72179</b>	<b>40441</b>	<b>3001</b>	<b>209265</b>
Bandarban	---	---	---	---	---	---	---	---	---	---
Brahmanbaria	195	1	87	---	283	333	2	198	---	533
Chandpur	---	---	---	---	---	---	---	---	---	---
Chattogram	13360	2013	6706	575	22654	83801	66530	35229	2087	187647
Cox's Bazar	356	---	76	---	432	247	---	29	---	276
Cumilla	1654	414	1084	110	3262	6196	3310	3744	583	13832
Feni	180	3	66	---	249	229	226	28	---	482
Khagrachari	---	---	---	---	---	---	---	---	---	---
Lakshmipur	---	---	---	---	---	---	---	---	---	---
Noakhali	1585	504	893	72	3054	2839	2112	1213	331	6495
Rangamati	---	---	---	---	---	---	---	---	---	---
<b>Dhaka Division</b>	<b>230543</b>	<b>25337</b>	<b>111873</b>	<b>3008</b>	<b>370761</b>	<b>1053293</b>	<b>2431277</b>	<b>603666</b>	<b>56145</b>	<b>4144381</b>
Dhaka	224565	23290	108468	2798	359121	1031598	2406548	593177	54980	4086302
Faridpur	677	294	434	31	1436	2278	2181	1582	197	6238
Gazipur	2221	1078	1133	78	4510	6568	13823	2587	383	23360
Gopalganj	---	---	---	---	---	---	---	---	---	---
Kishoreganj	---	---	---	---	---	---	---	---	---	---
Madaripur	---	---	---	---	---	---	---	---	---	---
Manikganj	---	---	---	---	---	---	---	---	---	---
Munshiganj	---	---	---	---	---	---	---	---	---	---
Narayanganj	2243	490	1464	86	4283	8873	7993	5163	523	22552
Narsingdi	837	185	374	15	1411	3977	732	1157	63	5929
Rajbari	---	---	---	---	---	---	---	---	---	---
Shariatpur	---	---	---	---	---	---	---	---	---	---
Tangail	---	---	---	---	---	---	---	---	---	---
<b>Khulna Division</b>	<b>4389</b>	<b>1335</b>	<b>2244</b>	<b>209</b>	<b>8177</b>	<b>17129</b>	<b>10332</b>	<b>6249</b>	<b>1492</b>	<b>35202</b>
Bagerhat	---	---	---	---	---	---	---	---	---	---
Chuadanga	340	84	55	6	485	246	143	6	12	408
Jashore	1842	764	902	146	3654	4182	4250	2001	1105	11537
Jhenaidah	---	---	---	---	---	---	---	---	---	---



Table-1

## Location &amp; Gender

## NBFIs

										(Amount in Lac Taka)
Deposits as on 30-09-2023										Division / District
No. of Account					Amount					
Male		Female		Total	Male		Female		Total	
Individual	Enterprise	Individual	Enterprise		Individual	Enterprise	Individual	Enterprise		
1169	323	855	38	2385	2565	1414	1612	163	5753	Barishal Division
---	---	---	---	---	---	---	---	---	---	Barguna
1169	323	855	38	2385	2565	1414	1612	163	5753	Barishal
---	---	---	---	---	---	---	---	---	---	Bhola
---	---	---	---	---	---	---	---	---	---	Jhalokathi
---	---	---	---	---	---	---	---	---	---	Patuakhali
---	---	---	---	---	---	---	---	---	---	Pirojpur
16049	3051	8576	728	28404	89626	74528	40606	2974	207734	Chattogram Division
---	---	---	---	---	---	---	---	---	---	Bandarban
191	15	90	---	296	353	16	197	---	566	Brahmanbaria
---	---	---	---	---	---	---	---	---	---	Chandpur
12665	2106	6503	572	21846	80967	69006	34923	2187	187084	Chattogram
252	---	55	---	307	274	---	31	---	305	Cox's Bazar
1508	416	1086	97	3107	5022	3167	4271	514	12974	Cumilla
167	2	55	---	224	237	176	19	---	432	Feni
---	---	---	---	---	---	---	---	---	---	Khagrachari
---	---	---	---	---	---	---	---	---	---	Lakshmipur
1266	512	787	59	2624	2772	2163	1165	273	6372	Noakhali
---	---	---	---	---	---	---	---	---	---	Rangamati
240840	26093	115354	2888	385175	1014801	2469148	591004	56089	4131042	Dhaka Division
235126	24010	112048	2702	373886	993170	2441691	580592	55066	4070519	Dhaka
632	306	458	25	1421	2123	2200	1726	146	6194	Faridpur
2177	1089	1095	68	4429	6942	15820	2562	330	25654	Gazipur
---	---	---	---	---	---	---	---	---	---	Gopalganj
---	---	---	---	---	---	---	---	---	---	Kishoreganj
---	---	---	---	---	---	---	---	---	---	Madaripur
---	---	---	---	---	---	---	---	---	---	Manikganj
---	---	---	---	---	---	---	---	---	---	Munshiganj
2152	500	1406	78	4136	8570	8706	5023	486	22786	Narayanganj
753	188	347	15	1303	3997	730	1101	61	5889	Narsingdi
---	---	---	---	---	---	---	---	---	---	Rajbari
---	---	---	---	---	---	---	---	---	---	Shariatpur
---	---	---	---	---	---	---	---	---	---	Tangail
3922	1438	2114	197	7671	16824	10715	6111	1374	35024	Khulna Division
---	---	---	---	---	---	---	---	---	---	Bagerhat
149	99	23	7	278	262	179	6	13	459	Chuadanga
1812	818	898	137	3665	4224	4365	2039	1015	11642	Jashore
---	---	---	---	---	---	---	---	---	---	Jhenaidah

## Deposits Distributed by Geographical

All

Division / District	Deposits as on 31-12-2023									
	No. of Account					Amount				
	Male		Female		Total	Male		Female		Total
	Individual	Enterprise	Individual	Enterprise		Individual	Enterprise	Individual	Enterprise	
Khulna	1804	285	967	24	3080	11372	4935	3573	172	20052
Kushtia	403	202	320	33	958	1328	1004	668	203	3204
Magura	---	---	---	---	---	---	---	---	---	---
Meherpur	---	---	---	---	---	---	---	---	---	---
Narail	---	---	---	---	---	---	---	---	---	---
Satkhira	---	---	---	---	---	---	---	---	---	---
<b>Mymensingh Division</b>	<b>1163</b>	<b>579</b>	<b>569</b>	<b>31</b>	<b>2342</b>	<b>3702</b>	<b>3056</b>	<b>1810</b>	<b>145</b>	<b>8712</b>
Jamalpur	---	---	---	---	---	---	---	---	---	---
Mymensingh	1163	579	569	31	2342	3702	3056	1810	145	8712
Netrokona	---	---	---	---	---	---	---	---	---	---
Sherpur	---	---	---	---	---	---	---	---	---	---
<b>Rajshahi Division</b>	<b>5246</b>	<b>1151</b>	<b>2765</b>	<b>351</b>	<b>9513</b>	<b>18938</b>	<b>21671</b>	<b>5340</b>	<b>884</b>	<b>46833</b>
Bogura	3758	605	1941	126	6430	16456	16634	4021	716	37827
Chapai Nawabganj	---	---	---	---	---	---	---	---	---	---
Joypurhat	---	---	---	---	---	---	---	---	---	---
Naogaon	---	---	---	---	---	---	---	---	---	---
Natore	36	269	10	20	335	373	281	38	117	808
Pabna	218	49	39	1	307	83	110	7	3	202
Rajshahi	1234	228	775	204	2441	2026	4646	1275	49	7996
Sirajganj	---	---	---	---	---	---	---	---	---	---
<b>Rangpur Division</b>	<b>1641</b>	<b>674</b>	<b>745</b>	<b>50</b>	<b>3110</b>	<b>2327</b>	<b>3784</b>	<b>1143</b>	<b>217</b>	<b>7470</b>
Dinajpur	953	253	531	19	1756	1465	2573	708	81	4827
Gaibandah	---	---	---	---	---	---	---	---	---	---
Kurigram	---	---	---	---	---	---	---	---	---	---
Lalmonirhat	---	---	---	---	---	---	---	---	---	---
Nilphamari	---	---	---	---	---	---	---	---	---	---
Panchagarh	---	---	---	---	---	---	---	---	---	---
Rangpur	688	421	214	31	1354	862	1210	435	136	2643
Thakurgaon	---	---	---	---	---	---	---	---	---	---
<b>Sylhet Division</b>	<b>2810</b>	<b>723</b>	<b>1169</b>	<b>31</b>	<b>4733</b>	<b>7856</b>	<b>15315</b>	<b>2285</b>	<b>151</b>	<b>25607</b>
Habiganj	248	294	132	13	687	462	1330	207	53	2053
Moulvi Bazar	109	---	42	---	151	75	---	60	---	134
Sunamganj	---	---	---	---	---	---	---	---	---	---
Sylhet	2453	429	995	18	3895	7319	13985	2018	98	23420
<b>Grand Total</b>	<b>264538</b>	<b>33048</b>	<b>129156</b>	<b>4479</b>	<b>431221</b>	<b>1199451</b>	<b>2558817</b>	<b>662507</b>	<b>62242</b>	<b>4483018</b>

Table- 1(Concl'd)

Location &amp; Gender

NBFIs

(Amount in Lac Taka)

Deposits as on 30-09-2023										Division / District
No. of Account					Amount					
Male		Female		Total	Male		Female		Total	
Individual	Enterprise	Individual	Enterprise		Individual	Enterprise	Individual	Enterprise		
1579	312	871	25	2787	11200	5099	3392	175	19866	Khulna
382	209	322	28	941	1139	1073	674	171	3057	Kushtia
---	---	---	---	---	---	---	---	---	---	Magura
---	---	---	---	---	---	---	---	---	---	Meherpur
---	---	---	---	---	---	---	---	---	---	Narail
---	---	---	---	---	---	---	---	---	---	Satkhira
1021	572	549	32	2174	3852	8224	1833	150	14059	Mymensingh Division
---	---	---	---	---	---	---	---	---	---	Jamalpur
1021	572	549	32	2174	3852	8224	1833	150	14059	Mymensingh
---	---	---	---	---	---	---	---	---	---	Netrokona
---	---	---	---	---	---	---	---	---	---	Sherpur
5039	1159	2700	374	9272	18574	21150	5429	953	46106	Rajshahi Division
3723	624	1925	121	6393	16110	16201	4146	795	37252	Bogura
---	---	---	---	---	---	---	---	---	---	Chapai Nawabganj
---	---	---	---	---	---	---	---	---	---	Joypurhat
---	---	---	---	---	---	---	---	---	---	Naogaon
39	272	9	17	337	349	294	36	102	781	Natore
97	45	8	2	152	94	111	7	4	216	Pabna
1180	218	758	234	2390	2020	4545	1240	52	7857	Rajshahi
---	---	---	---	---	---	---	---	---	---	Sirajganj
1252	699	644	45	2640	2273	3665	1174	188	7299	Rangpur Division
701	258	440	15	1414	1510	2444	680	60	4694	Dinajpur
---	---	---	---	---	---	---	---	---	---	Gaibandah
---	---	---	---	---	---	---	---	---	---	Kurigram
---	---	---	---	---	---	---	---	---	---	Lalmonirhat
---	---	---	---	---	---	---	---	---	---	Nilphamari
---	---	---	---	---	---	---	---	---	---	Panchagarh
551	441	204	30	1226	762	1221	494	128	2605	Rangpur
---	---	---	---	---	---	---	---	---	---	Thakurgaon
2679	745	1105	29	4558	8071	14587	2269	145	25072	Sylhet Division
236	303	130	11	680	411	1334	217	49	2011	Habiganj
112	---	22	---	134	93	---	47	---	140	Moulvi Bazar
---	---	---	---	---	---	---	---	---	---	Sunamganj
2331	442	953	18	3744	7567	13253	2005	96	22921	Sylhet
271971	34080	131897	4331	442279	1156585	2603431	650036	62036	4472089	Grand Total

Table-2

**Deposits Distributed by Types of Accounts  
All NBFIs**

( Amount in Lac Taka)

Type of Deposits	Deposits as on 31-12-2023				Deposits as on 30-09-2023		
	No. of Accounts	Amount	% of Total Amount	Average Per A/C (B/A)	No. of Accounts	Amount	% of Total Amount
	A	B	C	D	E	F	G
<b>1. Fixed Deposits</b>	<b>138232</b>	<b>4351341</b>	<b>97.06%</b>	<b>31</b>	<b>137961</b>	<b>4340226</b>	<b>97.05%</b>
a. Less than 6 Months	27209	1016101	22.67%	37	25610	985244	22.03%
b. For 6 Months to less than 1 Year	21330	1045566	23.32%	49	21096	1085479	24.27%
c. For 1 Year to less than 2 Years	56484	1816566	40.52%	32	56725	1812080	40.52%
d. For 2 Years to less than 3 Years	6629	153392	3.42%	23	7518	135026	3.02%
e. Above 3 years (Including Monthly Benefit Scheme, Double/Triple Benefit Scheme, Ogrim Munafa etc.)	26580	319716	7.13%	12	27012	322397	7.21%
<b>2. Recurring Deposits (Deposit Pension Scheme)</b>	<b>279662</b>	<b>74358</b>	<b>1.66%</b>	<b>0</b>	<b>291705</b>	<b>71283</b>	<b>1.59%</b>
<b>3. Special Purpose Deposits</b>	<b>13259</b>	<b>51146</b>	<b>1.14%</b>	<b>4</b>	<b>12543</b>	<b>54316</b>	<b>1.21%</b>
<b>4. Restricted (Blocked) Deposits</b>	<b>68</b>	<b>6173</b>	<b>0.14%</b>	<b>91</b>	<b>70</b>	<b>6264</b>	<b>0.14%</b>
<b>Grand Total</b>	<b>431221</b>	<b>4483018</b>	<b>100%</b>	<b>10</b>	<b>442279</b>	<b>4472089</b>	<b>100%</b>

Table-3

**Deposits Distributed by Geographical Location**  
**All NBFIs**

(Amount in Lac Taka)

Division/ District	Deposits as on 31-12-2023		Deposits as on 30-09-2023	
	No. of Account	Amount	No. of Account	Amount
<b>Barishal Division</b>	<b>2651</b>	<b>5548</b>	<b>2385</b>	<b>5753</b>
Barguna	---	---	---	---
Barishal	2651	5548	2385	5753
Bhola	---	---	---	---
Jhalokathi	---	---	---	---
Patuakhali	---	---	---	---
Pirojpur	---	---	---	---
<b>Chattogram Division</b>	<b>29934</b>	<b>209265</b>	<b>28404</b>	<b>207734</b>
Bandarban	---	---	---	---
Brahmanbaria	283	533	296	566
Chandpur	---	---	---	---
Chattogram	22654	187647	21846	187084
Cumilla	3262	13832	3107	12974
Cox's Bazar	432	276	307	305
Feni	249	482	224	432
Khagrachari	---	---	---	---
Lakshmipur	---	---	---	---
Noakhali	3054	6495	2624	6372
Rangamati	---	---	---	---
<b>Dhaka Division</b>	<b>370761</b>	<b>4144381</b>	<b>385175</b>	<b>4131042</b>
Dhaka	359121	4086302	373886	4070519
Faridpur	1436	6238	1421	6194
Gazipur	4510	23360	4429	25654
Gopalganj	---	---	---	---
Kishoreganj	---	---	---	---
Madaripur	---	---	---	---
Manikganj	---	---	---	---
Munshiganj	---	---	---	---
Narayanganj	4283	22552	4136	22786
Narsingdi	1411	5929	1303	5889
Rajbari	---	---	---	---
Shariatpur	---	---	---	---
Tangail	---	---	---	---
<b>Khulna Division</b>	<b>8177</b>	<b>35202</b>	<b>7671</b>	<b>35024</b>
Bagerhat	---	---	---	---
Chuadanga	485	408	278	459
Jashore	3654	11537	3665	11642
Jhenaidah	---	---	---	---

Table-3(Concl'd)

**Deposits Distributed by Geographical Location**  
**All NBFIs**

(Amount in Lac Taka)

Division/ District	Deposits as on 31-12-2023		Deposits as on 30-09-2023	
	No. of Account	Amount	No. of Account	Amount
Khulna	3080	20052	2787	19866
Kushtia	958	3204	941	3057
Magura	---	---	---	---
Meherpur	---	---	---	---
Narail	---	---	---	---
Satkhira	---	---	---	---
<b>Mymensingh Division</b>	<b>2342</b>	<b>8712</b>	<b>2174</b>	<b>14059</b>
Jamalpur	---	---	---	---
Mymensingh	2342	8712	2174	14059
Netrokona	---	---	---	---
Sherpur	---	---	---	---
<b>Rajshahi Division</b>	<b>9513</b>	<b>46833</b>	<b>9272</b>	<b>46106</b>
Chapai Nawabganj	---	---	---	---
Bogura	6430	37827	6393	37252
Joypurhat	---	---	---	---
Naogaon	---	---	---	---
Natore	335	808	337	781
Pabna	307	202	152	216
Rajshahi	2441	7996	2390	7857
Sirajganj	---	---	---	---
<b>Rangpur Division</b>	<b>3110</b>	<b>7470</b>	<b>2640</b>	<b>7299</b>
Dinajpur	1756	4827	1414	4694
Gaibandah	---	---	---	---
Kurigram	---	---	---	---
Lalmonirhat	---	---	---	---
Nilphamari	---	---	---	---
Panchagarh	---	---	---	---
Rangpur	1354	2643	1226	2605
Thakurgaon	---	---	---	---
<b>Sylhet Division</b>	<b>4733</b>	<b>25607</b>	<b>4558</b>	<b>25072</b>
Habiganj	687	2053	680	2011
Moulvi Bazar	151	134	134	140
Sunamganj	---	---	---	---
Sylhet	3895	23420	3744	22921
<b>Grand Total</b>	<b>431221</b>	<b>4483018</b>	<b>442279</b>	<b>4472089</b>

**Deposits Distributed**  
**All**

Deposits as on 31-12-2023						
Category of Depositors	Fixed Deposits					
	For less than 6 Months	For 6 Months to less than 1 Year	For 1 Year to less than 2 Years	For 2 Years to less than 3 Years	For 3 Years and Above	Total (A to E)
	A	B	C	D	E	F
<b>A. Public Sector</b>	<b>45040</b>	<b>161047</b>	<b>126096</b>	<b>18650</b>	<b>14</b>	<b>350847</b>
1. Government Sector	241	554	3340	---	14	4149
i) Food Ministry (Including Food Divisions /Directorates)	---	---	---	---	---	---
ii) Presidency, Prime Minister's Office, Other Ministries, Parliament, Judiciary, All Directorates and Department	2	3	139	---	---	144
iii) Autonomous and Semi-Autonomous Bodies	239	551	3201	---	14	4005
2. Other Public Sector (Other than Govt.)	44798	160493	122757	18650	---	346698
i) Public Non-financial Corporations	3201	---	300	---	---	3501
ii) Local Authorities	---	---	625	---	---	625
iii) Other Financial Intermediaries (OFI) Except DMB's-Public	---	625	1322	---	---	1947
iv) Insurance Companies & Pension Funds (ICPF)-Public	80	186	7729	---	---	7995
v) Scheduled Banks-Public	38157	133527	63908	17900	---	253492
v1) Non-Bank Depository Corporations (NBDC) Public	3360	26156	48873	750	---	79139
<b>B. Private Sector</b>	<b>971061</b>	<b>884518</b>	<b>1690470</b>	<b>134742</b>	<b>319702</b>	<b>4000494</b>
1. Non-Financial Corporations	199449	178153	389347	35111	41137	843198
i) Agriculture, Fishing & Livestock	721	1973	1953	37	203	4888
ii) Industries	169678	146352	294878	15920	24154	650983
iii) Commerce & Trade (Excluding Individual Businessmen)	23027	26790	57976	19138	16121	143051
a) Importers	2800	1119	19782	16528	11520	51749
b) Exporters	586	216	1510	---	---	2312
c) Importers and Exporters	8176	11221	8470	1342	562	29772
d) Whole Sale Traders	3099	7470	12141	470	2587	25767
e) Retail Traders	8196	3840	12640	798	1432	26905
f) Other Business Institutions/ Organisations	171	2923	3433	---	19	6546
iv) Non Govt. Publicity & News Media	630	438	5101	---	236	6405
v) Private Educational Institutions	5392	2600	29439	17	423	37871
vi) Other Private Sector (Official Account n.i.e.) (Sundry Deposit, CIB Inquiry Charge, Clearing Adjustment Account, Inoperative Account, Suspence Account etc.)	---	---	---	---	---	---

Table-4

**by Sectors and Types  
NBFIs**

( Amount in Lac Taka)

Deposits as on 31-12-2023				Deposits as on 30-09-2023	
Recurring Deposits ( Deposit Pension Scheme)	Special Purpose Deposits	Restricted ( Blocked) Deposits	Total (F to I)	Total	Category of Depositors
G	H	I	J		
---	<b>33</b>	---	<b>350880</b>	<b>348589</b>	<b>A. Public Sector</b>
---	33	---	4182	4794	1. Government Sector
---	---	---	---	---	i) Food Ministry (Including Food Divisions /Directorates)
---	33	---	177	221	ii) Presidency, Prime Minister's Office, Other Ministries, Parliament, Judiciary, All Directorates and Department
---	---	---	4005	4573	iii) Autonomous and Semi- Autonomous Bodies
---	---	---	346698	343795	2. Other Public Sector (Other than Govt.)
---	---	---	3501	2447	i) Public Non-financial Corporations
---	---	---	625	1528	ii) Local Authorities
---	---	---	1947	1947	iii) Other Financial Intermediaries (OFI) Except DMB's-Public
---	---	---	7995	8231	iv) Insurance Companies & Pension Funds (ICPF)-Public
---	---	---	253492	254187	v) Scheduled Banks-Public
---	---	---	79139	75454	vi) Non-Bank Depository Corporations (NBDC) Public
<b>74358</b>	<b>51113</b>	<b>6173</b>	<b>4132138</b>	<b>4123501</b>	<b>B. Private Sector</b>
2192	40666	569	886625	900232	1. Non-Financial Corporations
2	502	---	5392	6147	i) Agriculture, Fishing & Livestock
1204	14776	465	667428	681277	ii) Industries
974	23613	---	167637	167428	iii) Commerce & Trade (Excluding Individual Businessmen)
18	351	---	52117	51907	a) Importers
54	134	---	2501	1518	b) Exporters
93	529	---	30394	30938	c) Importers and Exporters
409	15232	---	41408	42610	d) Whole Sale Traders
255	7307	---	34467	31692	e) Retail Traders
145	60	---	6751	8762	f) Other Business Institutions/ Organisations
---	---	---	6405	8667	iv) Non Govt. Publicity & News Media
12	20	104	38007	36216	v) Private Educational Institutions
---	1755	---	1755	496	vi) Other Private Sector (Official Account n.i.e.) (Sundry Deposit, CIB Inquiry Charge, Clearing Adjustment Account, Inoperative Account, Suspence Account etc.)



**Deposits Distributed**  
**All**

Deposits as on 31-12-2023						
Category of Depositors	Fixed Deposits					
	For less than 6 Months	For 6 Months to less than 1 Year	For 1 Year to less than 2 Years	For 2 Years to less than 3 Years	For 3 Years and Above	Total (A to E)
	A	B	C	D	E	F
<b>2. Financial Corporations</b>	<b>426829</b>	<b>380104</b>	<b>408567</b>	<b>23134</b>	<b>14733</b>	<b>1253367</b>
i) Non-Bank Depository Corporations -Private	652	4238	8222	51	1106	14269
ii) Other Financial Intermediaries- Private (Except) DMBs.	35264	23896	54506	967	1210	115842
iii) Insurance Companies and Pension Funds- Private	80445	93235	278544	1515	9513	463251
iv) Financial Auxiliaries	23513	5885	14301	717	1504	45920
v) Scheduled Banks	286957	252850	52994	19885	1400	614086
<b>3. Foreign Offices/Embassies/ Enterprises/Companies/Liaison Offices/ Farms/NGOs(Excluding Multinational Companies incorporated in Bangladesh)</b>	<b>5</b>	<b>---</b>	<b>19</b>	<b>---</b>	<b>---</b>	<b>24</b>
<b>4. Non-profit Institutions Serving Households (NPISH)</b>	<b>12695</b>	<b>37526</b>	<b>68668</b>	<b>770</b>	<b>6066</b>	<b>125725</b>
<b>5. Households (Individual Customers)</b>	<b>332083</b>	<b>288735</b>	<b>823869</b>	<b>75726</b>	<b>257766</b>	<b>1778180</b>
a) Farmer/Fisherman	23	23	126	3	151	327
b) Businessman/Industrialists	79063	72899	209433	16082	42461	419938
c) Non Resident Bangladeshi	2595	1902	3156	405	797	8855
d) Service Holder (salaried persons)	139002	137535	355475	30346	114431	776789
e) Professionals and Self-employed Persons (Doctors, Lawyers, Contractors, Taxi Drivers, Architects, Consultants etc.)	9930	7460	26555	3721	8626	56293
f) Foreign Individuals	---	2	64	---	---	66
g) Housewives	40998	32776	121867	10177	38381	244198
h) Students	7484	4818	11575	1130	4106	29113
i) Minor/Autistics/Disabled and other dependent persons	544	769	1916	139	1520	4887
j) Retired persons	20200	17284	58648	5691	10145	111968
k) Old/ Widowed/Distressed person	1	---	242	2	142	387
l) Land Lords/Ladies	4432	3231	19274	1127	3001	31065
m) Other Local Individuals	27810	10037	15538	6903	34004	94293
<b>Grand Total</b>	<b>1016101</b>	<b>1045566</b>	<b>1816566</b>	<b>153392</b>	<b>319716</b>	<b>4351341</b>

\*n.e.s.= not elsewhere stated

**by Sectors and Types  
NBFIs**

( Amount in Lac Taka)

Deposits as on 31-12-2023				Deposits as on 30-09-2023	
Recurring Deposits ( Deposit Pension Scheme)	Special Purpose Deposits	Restricted ( Blocked) Deposits	Total (F to I)	Total	Category of Depositors
G	H	I	J		
1204	2865	297	1257733	1281463	2. Financial Corporations
239	---	---	14508	14365	i) Non-Bank Depository Corporations -Private
30	1967	---	117840	140432	ii) Other Financial Intermediaries- Private (Except) DMBs.
511	897	297	464956	489168	iii) Insurance Companies and Pension Funds- Private
423	1	---	46344	47600	iv) Financial Auxiliaries
---	---	---	614086	589898	v) Scheduled Banks
---	---	---	24	24	3. Foreign Offices/Embassies/ Enterprises/Companies/Liaison Offices/ Farms/NGOs(Excluding Multinational Companies incorporated in Bangladesh)
73	---	---	125797	135160	4. Non-profit Institutions Serving Households (NPISH)
70890	7582	5307	1861958	1806622	5. Households (Individual Customers)
55	22	---	404	452	a) Farmer/Fisherman
15509	6076	2526	444049	434180	b) Businessman/Industrialists
70	38	---	8963	10267	c) Non Resident Bangladeshi
39871	1277	2120	820057	782880	d) Service Holder (salaried persons)
2671	32	502	59499	62704	e) Professionals and Self-employed Persons (Doctors, Lawyers, Contractors, Taxi Drivers, Architects, Consultants etc.)
---	---	---	66	269	f) Foreign Individuals
9107	107	26	253438	250958	g) Housewives
2113	6	33	31265	31716	h) Students
169	---	100	5156	5324	i) Minor/Autistics/Disabled and other dependent persons
882	---	---	112850	107592	j) Retired persons
---	---	---	387	382	k) Old/ Widowed/Distressed person
424	5	---	31495	30220	l) Land Lords/Ladies
19	19	---	94330	89678	m) Other Local Individuals
<b>74358</b>	<b>51146</b>	<b>6173</b>	<b>4483018</b>	<b>4472089</b>	<b>Grand Total</b>

**Deposits Distributed by Rates**  
**All**

Deposits as on 31-12-2023						
Rates of Interest	Fixed Deposits					
	For less than 6 Months	For 6 Months to less than 1 Year	For 1 Year to less than 2 Years	For 2 Years to less than 3 Years	For 3 Years and Above	Total (A to E)
	A	B	C	D	E	F
0	---	---	---	---	---	---
0.26-0.50	---	---	---	---	---	---
0.51-0.75	---	---	---	---	---	---
0.76-1.00	---	---	---	---	---	---
1.01-1.25	---	---	---	---	---	---
1.26-1.50	---	---	---	---	---	---
1.51-1.75	---	---	---	---	---	---
1.76-2.00	---	---	---	---	---	---
2.26-2.50	---	---	---	---	---	---
2.51-2.75	---	---	---	---	---	---
2.76-3.00	---	---	---	---	46	46
3.01-3.25	---	---	---	---	---	---
3.26-3.50	---	---	7	---	---	7
3.51-3.75	---	---	---	---	---	---
3.76-4.00	130	457	3257	---	---	3843
4.01-4.25	---	---	5	---	---	5
4.26-4.50	---	---	54	---	---	54
4.51-4.75	6	19	---	---	---	25
4.76-5.00	20142	15816	14601	1027	5418	57004
5.01-5.25	2933	26643	1714	757	1260	33306
5.26-5.50	291	166	68580	287	14882	84206
5.51-5.75	588	538	2873	975	970	5945
5.76-6.00	11992	11770	14211	1688	10783	50444
6.01-6.25	963	1160	5439	2191	2076	11830
6.26-6.50	15849	3262	15695	3277	4376	42460
6.51-6.75	1584	35334	10683	2282	4565	54449

Table-5

**of Interest and Types  
NBFIs**

Deposits as on 31-12-2023				Deposits as on 30-09-2023	
Recurring Deposits ( Deposit Pension Scheme)	Special Purpose Deposits	Restricted ( Blocked) Deposits	Total (F to I)	Total	Rates of Interest
G	H	I	J		
---	6987	---	6987	8128	0
---	---	---	---	3	0.26-0.50
---	37	---	37	37	0.51-0.75
---	20619	---	20619	17986	0.76-1.00
---	35	---	35	43	1.01-1.25
---	5	---	5	0	1.26-1.50
---	31	---	31	31	1.51-1.75
---	239	---	239	271	1.76-2.00
---	72	---	72	50	2.26-2.50
---	57	---	57	59	2.51-2.75
---	6742	---	6788	6434	2.76-3.00
---	211	---	211	239	3.01-3.25
---	1048	---	1055	1247	3.26-3.50
---	2737	---	2737	3375	3.51-3.75
---	3792	---	7635	9641	3.76-4.00
---	29	---	34	52	4.01-4.25
---	274	---	328	374	4.26-4.50
---	32	---	57	61	4.51-4.75
1018	206	---	58228	58107	4.76-5.00
751	129	---	34187	33738	5.01-5.25
19	94	---	84319	87205	5.26-5.50
23	290	6	6265	8841	5.51-5.75
884	532	276	52135	57566	5.76-6.00
47	20	---	11897	16317	6.01-6.25
201	2095	---	44756	58695	6.26-6.50
101	---	1075	55625	88908	6.51-6.75

**Deposits Distributed by Rates**  
**All**

Deposits as on 31-12-2023						
Rates of Interest	Fixed Deposits					
	For less than 6 Months	For 6 Months to less than 1 Year	For 1 Year to less than 2 Years	For 2 Years to less than 3 Years	For 3 Years and Above	Total (A to E)
	A	B	C	D	E	F
6.76-7.00	27257	39133	245741	19123	21991	353245
7.01-7.25	2649	10993	28395	2154	6011	50201
7.26-7.50	32530	10300	101475	2472	10936	157713
7.51-7.75	12201	37963	103652	4860	3407	162082
7.76-8.00	80252	148993	303642	6157	7278	546322
8.01-8.25	107956	107460	140660	2297	3092	361466
8.26-8.50	106158	130402	176781	6289	7412	427042
8.51-8.75	37315	38947	155558	4704	4000	240524
8.76-9.00	124381	168631	188560	39243	17137	537951
9.01-9.25	110746	44896	36256	5850	4580	202328
9.26-9.50	119195	43371	63193	1732	5668	233158
9.51-9.75	37682	31848	16989	1011	5076	92605
9.76-10.00	65003	42920	36200	4204	22330	170657
10.01-10.25	11169	9224	2634	539	2893	26458
10.26-10.50	6149	10704	7375	6427	23852	54506
10.51-10.75	2252	---	5	306	3928	6491
10.76-11.00	6950	4621	2315	6843	9997	30725
11.01-11.25	9	5286	0	---	3016	8311
11.26-11.50	34771	1695	400	20610	7912	65387
11.51-11.75	12	1	96	7	4417	4533
11.76-12.00	24002	45877	136	30	47422	117467
12.01-12.25	207	100	116	521	26555	27499
12.26-12.50	3315	---	67764	76	17952	89106
12.51-12.75	20	---	194	27	841	1083
12.76-13.00	3598	960	1046	414	1919	7937
13.01-13.25	---	---	---	---	47	47

**of Interest and Types  
NBFIs**

(Amount in Lac Taka)

Deposits as on 31-12-2023				Deposits as on 30-09-2023	
Recurring Deposits (Deposit Pension Scheme)	Special Purpose Deposits	Restricted (Blocked) Deposits	Total (F to I)	Total	Rates of Interest
G	H	I	J		
22181	1989	2781	380196	594627	6.76-7.00
808	---	140	51150	74981	7.01-7.25
6639	159	158	164668	248282	7.26-7.50
857	13	122	163075	360088	7.51-7.75
3963	489	135	550909	680547	7.76-8.00
458	33	22	361979	388517	8.01-8.25
1756	581	800	430179	470734	8.26-8.50
1003	329	131	241987	198158	8.51-8.75
7222	90	67	545331	355456	8.76-9.00
1411	1025	38	204801	33824	9.01-9.25
662	1	---	233821	47223	9.26-9.50
2000	---	---	94606	22147	9.51-9.75
4054	11	32	174755	63810	9.76-10.00
2268	---	18	28744	18715	10.01-10.25
5533	---	---	60039	45051	10.26-10.50
1388	---	---	7879	6426	10.51-10.75
3891	10	62	34689	43836	10.76-11.00
681	---	---	8992	8813	11.01-11.25
1329	---	---	66716	65214	11.26-11.50
1400	---	93	6026	5706	11.51-11.75
1051	100	---	118618	115693	11.76-12.00
50	---	63	27612	34561	12.01-12.25
378	---	27	89511	89554	12.26-12.50
37	---	---	1120	1144	12.51-12.75
21	---	---	7958	7976	12.76-13.00
3	---	---	50	27	13.01-13.25

## Deposits Distributed by Rates

All

Deposits as on 31-12-2023						
Rates of Interest	Fixed Deposits					
	For less than 6 Months	For 6 Months to less than 1 Year	For 1 Year to less than 2 Years	For 2 Years to less than 3 Years	For 3 Years and Above	Total (A to E)
	A	B	C	D	E	F
13.26-13.50	5836	13263	---	137	1183	20420
13.51-13.75	---	---	---	---	1148	1148
13.76-14.00	8	2814	126	---	74	3021
14.01-14.25	---	---	---	---	421	421
14.26-14.50	---	---	---	---	22	22
14.76-15.00	---	---	140	4876	2825	7841
<b>Grand Total</b>	<b>1016101</b>	<b>1045566</b>	<b>1816566</b>	<b>153392</b>	<b>319716</b>	<b>4351341</b>
<b>Weighted Average Rate</b>	<b>8.89</b>	<b>8.62</b>	<b>8.19</b>	<b>9.09</b>	<b>9.71</b>	<b>8.60</b>

**of Interest and Types****NBFIs**

( Amount in Lac Taka)

Deposits as on 31-12-2023				Deposits as on 30-09-2023	
Recurring Deposits ( Deposit Pension Scheme)	Special Purpose Deposits	Restricted ( Blocked) Deposits	Total (F to I)	Total	Rates of Interest
G	H	I	J		
258	---	---	20677	20524	13.26-13.50
---	---	---	1148	1089	13.51-13.75
12	---	---	3033	3612	13.76-14.00
---	---	125	546	148	14.01-14.25
---	---	---	22	62	14.26-14.50
---	---	---	7841	8132	14.76-15.00
<b>74358</b>	<b>51146</b>	<b>6173</b>	<b>4483018</b>	<b>4472089</b>	<b>Grand Total</b>
<b>8.57</b>	<b>2.60</b>	<b>7.59</b>	<b>8.53</b>	<b>8.20</b>	<b>Weighted Average Rate</b>



**Deposits Distributed by  
All**

Size of Accounts	Deposits as on 31-12-2023						
	Actual				Cumulative		
	No. of Accounts	Amount	% of Total Amount	Average Size (B/A)	No. of Accounts	Amount	% of Total Amount
	A	B	C	D	E	F	G
Up to Tk.5 thousand	153514	2502	0.06%	0.02	153514	2502	0.06%
Tk.5 thou. 1 to Tk.10 thou.	55181	4401	0.10%	0.08	208695	6903	0.15%
Tk.10 thou. 1 to Tk.25 thou.	43731	6637	0.15%	0.15	252426	13541	0.30%
Tk.25 thou. 1 to Tk.50 thou.	16259	6305	0.14%	0.39	268685	19846	0.44%
Tk.50 thou. 1 to Tk.1 lac	20431	15572	0.35%	0.76	289116	35418	0.79%
Tk.1 lac 1 to Tk.2 lac	16985	25808	0.58%	1.52	306101	61225	1.37%
Tk.2 lac 1 to Tk.3 lac	12783	33248	0.74%	2.60	318884	94473	2.11%
Tk.3 lac 1 to Tk.4 lac	15061	56201	1.25%	3.73	333945	150674	3.36%
Tk.4 lac 1 to Tk.5 lac	21299	100636	2.24%	4.72	355244	251310	5.61%
Tk.5 lac 1 to Tk.10 lac	31576	235806	5.26%	7.47	386820	487117	10.87%
Tk.10 lac 1 to Tk.25 lac	16506	270883	6.04%	16.41	403326	758000	16.91%
Tk.25 lac 1 to Tk.50 lac	11655	458984	10.24%	39.38	414981	1216984	27.15%
Tk.50 lac 1 to Tk.75 lac	6928	420207	9.37%	60.65	421909	1637191	36.52%
Tk.75 lac 1 to Tk.1 crore	4025	358257	7.99%	89.01	425934	1995449	44.51%
Tk.1 crore 1 to Tk.5 crore	4148	866482	19.33%	208.89	430082	2861931	63.84%
Tk.5 crore 1 to Tk.10 crore	669	492949	11.00%	736.84	430751	3354879	74.84%
Tk.10 crore 1 to Tk.15 crore	168	212303	4.74%	1263.71	430919	3567182	79.57%
Tk.15 crore 1 to Tk.20 crore	138	245601	5.48%	1779.72	431057	3812784	85.05%
Tk.20 crore 1 to Tk.25 crore	76	181031	4.04%	2381.99	431133	3993815	89.09%
Tk.25 crore 1 to Tk.30 crore	26	75887	1.69%	2918.72	431159	4069702	90.78%
Tk.30 crore 1 to Tk.35 crore	10	32394	0.72%	3239.44	431169	4102096	91.50%
Tk.35 crore 1 to Tk.40 crore	8	30498	0.68%	3812.27	431177	4132594	92.18%
Tk.40 crore 1 to Tk.50 crore	18	86451	1.93%	4802.85	431195	4219045	94.11%
Tk. 50 crore 1 to Tk.100 crore	20	165922	3.70%	8296.09	431215	4384967	97.81%
Tk.100 crore 1 to Tk.150 crore	3	40050	0.89%	13350.14	431218	4425018	98.71%
Above Tk.150 crore	3	58000	1.29%	19333.33	431221	4483018	100.00%
<b>Grand Total</b>	<b>431221</b>	<b>4483018</b>	<b>100%</b>	<b>10.40</b>	<b>---</b>	<b>---</b>	<b>---</b>

Table-6

**Size of Accounts  
NBFIs**

Deposits as on 30-09-2023				( Amount in Lac Taka )
Actual		Cumulative		Size of Accounts
No. of Accounts	Amount	No. of Accounts	Amount	
H	I	J	K	
164265	2710	164265	2710	Up to Tk.5 thousand
72080	5686	236345	8397	Tk.5 thou. 1 to Tk.10 thou.
28347	4742	264692	13138	Tk.10 thou. 1 to Tk.25 thou.
16841	6415	281533	19554	Tk.25 thou. 1 to Tk.50 thou.
19847	15129	301380	34683	Tk.50 thou. 1 to Tk.1 lac
17293	26403	318673	61086	Tk.1 lac 1 to Tk.2 lac
12584	32772	331257	93858	Tk.2 lac 1 to Tk.3 lac
14472	53807	345729	147664	Tk.3 lac 1 to Tk.4 lac
20908	98762	366637	246426	Tk.4 lac 1 to Tk.5 lac
31193	233510	397830	479937	Tk.5 lac 1 to Tk.10 lac
16559	271848	414389	751785	Tk.10 lac 1 to Tk.25 lac
11838	467425	426227	1219209	Tk.25 lac 1 to Tk.50 lac
6787	413263	433014	1632473	Tk.50 lac 1 to Tk.75 lac
3948	351769	436962	1984242	Tk.75 lac 1 to Tk.1 crore
4177	876516	441139	2860758	Tk.1 crore 1 to Tk.5 crore
680	499356	441819	3360114	Tk.5 crore 1 to Tk.10 crore
180	229316	441999	3589430	Tk.10 crore 1 to Tk.15 crore
126	228422	442125	3817852	Tk.15 crore 1 to Tk.20 crore
63	150833	442188	3968685	Tk.20 crore 1 to Tk.25 crore
27	78820	442215	4047505	Tk.25 crore 1 to Tk.30 crore
6	20200	442221	4067704	Tk.30 crore 1 to Tk.35 crore
8	30498	442229	4098202	Tk.35 crore 1 to Tk.40 crore
25	120578	442254	4218781	Tk.40 crore 1 to Tk.50 crore
19	155258	442273	4374038	Tk. 50 crore 1 to Tk.100 crore
3	40051	442276	4414089	Tk.100 crore 1 to Tk.150 crore
3	58000	442279	4472089	Above Tk.150 crore
<b>442279</b>	<b>4472089</b>	<b>---</b>	<b>---</b>	<b>Grand Total</b>

**Loans and Advancess Categorised by Geographical**  
**All**

Division / District	As on 31-12-2023									
	No. of Account					Amount				
	Male		Female		Total	Male		Female		Total
	Individual	Enterprise	Individual	Enterprise		Individual	Enterprise	Individual	Enterprise	
<b>Barishal Division</b>	<b>859</b>	<b>1589</b>	<b>169</b>	<b>215</b>	<b>2832</b>	<b>8306</b>	<b>23193</b>	<b>2002</b>	<b>3665</b>	<b>37166</b>
Barguna	---	---	---	---	---	---	---	---	---	---
Barishal	859	1589	169	215	2832	8306	23193	2002	3665	37166
Bhola	---	---	---	---	---	---	---	---	---	---
Jhalokathi	---	---	---	---	---	---	---	---	---	---
Patuakhali	---	---	---	---	---	---	---	---	---	---
Pirojpur	---	---	---	---	---	---	---	---	---	---
<b>Chattogram Division</b>	<b>12648</b>	<b>6704</b>	<b>1670</b>	<b>2476</b>	<b>23498</b>	<b>95374</b>	<b>539179</b>	<b>19500</b>	<b>47153</b>	<b>701205</b>
Bandarban	---	---	---	---	---	---	---	---	---	---
Brahmanbaria	27	140	6	3	176	185	505	12	1	703
Chandpur	---	127	---	23	150	---	238	---	49	288
Chattogram	9629	3240	1198	1523	15590	72026	473609	14910	29514	590058
Cox's Bazar	37	154	14	19	224	850	2473	317	186	3826
Cumilla	1227	1415	188	495	3325	15624	27739	3010	9756	56129
Feni	33	---	10	---	43	1510	---	298	---	1808
Khagrachari	---	---	---	---	---	---	---	---	---	---
Lakshmipur	---	---	---	---	---	---	---	---	---	---
Noakhali	1695	1628	254	413	3990	5179	34615	952	7647	48394
Rangamati	---	---	---	---	---	---	---	---	---	---
<b>Dhaka Division</b>	<b>100785</b>	<b>34149</b>	<b>15252</b>	<b>7192</b>	<b>157378</b>	<b>1008078</b>	<b>4774309</b>	<b>228451</b>	<b>133980</b>	<b>6144819</b>
Dhaka	96585	20151	14331	4149	135216	918117	4596690	210435	111580	5836821
Faridpur	350	2575	88	811	3824	4036	15645	945	3182	23808
Gazipur	2385	3868	464	461	7178	62291	85975	10796	7437	166499
Gopalganj	---	749	---	148	897	---	1530	---	292	1822
Kishoreganj	---	1254	---	364	1618	---	2431	---	666	3098
Madaripur	---	1067	---	316	1383	---	1981	---	644	2624
Manikganj	---	---	---	---	---	---	---	---	---	---
Munshiganj	---	---	---	---	---	---	---	---	---	---
Narayanganj	1044	1556	283	284	3167	18830	49035	4971	6457	79293
Narsingdi	421	1080	86	197	1784	4805	17395	1304	2791	26296
Rajbari	---	1114	---	314	1428	---	2334	---	660	2994
Shariatpur	---	194	---	41	235	---	425	---	79	504
Tangail	---	541	---	107	648	---	868	---	193	1061
<b>Khulna Division</b>	<b>3055</b>	<b>4624</b>	<b>654</b>	<b>731</b>	<b>9064</b>	<b>33301</b>	<b>94159</b>	<b>8951</b>	<b>12188</b>	<b>148598</b>
Bagerhat	---	---	---	---	---	---	---	---	---	---
Chuadanga	82	202	30	15	329	1355	5383	413	130	7281
Jashore	1276	2342	232	399	4249	12490	44439	3198	7013	67139
Jhenaidah	---	---	---	---	---	---	---	---	---	---

Table-7

## Location &amp; Gender

## NBFIs

(Amount in Lac Taka)

As on 30-09-2023										Division / District
No. of Account					Amount					
Male		Female		Total	Male		Female		Total	
Individual	Enterprise	Individual	Enterprise		Individual	Enterprise	Individual	Enterprise		
897	1550	177	210	2834	8704	22154	1935	3448	36241	Barishal Division
---	---	---	---	---	---	---	---	---	---	Barguna
897	1550	177	210	2834	8704	22154	1935	3448	36241	Barishal
---	---	---	---	---	---	---	---	---	---	Bhola
---	---	---	---	---	---	---	---	---	---	Jhalokathi
---	---	---	---	---	---	---	---	---	---	Patuakhali
---	---	---	---	---	---	---	---	---	---	Pirojpur
12858	6718	1669	2251	23496	97165	543174	18584	44299	703223	Chattogram Division
---	---	---	---	---	---	---	---	---	---	Bandarban
28	151	7	3	189	212	560	13	2	787	Brahmanbaria
---	129	---	21	150	---	241	---	45	286	Chandpur
9736	3322	1186	1397	15641	73358	482007	14390	28889	598645	Chattogram
30	155	11	29	225	467	2673	136	408	3685	Cox's Bazar
1227	1403	190	474	3294	15186	25157	2835	9214	52392	Cumilla
33	---	11	---	44	1387	---	291	---	1678	Feni
---	---	---	---	---	---	---	---	---	---	Khagrachari
---	---	---	---	---	---	---	---	---	---	Lakshmipur
1804	1558	264	327	3953	6555	32535	918	5741	45748	Noakhali
---	---	---	---	---	---	---	---	---	---	Rangamati
100040	34447	15310	7011	156808	1015650	4707121	221839	149606	6094216	Dhaka Division
95921	20271	14434	4005	134631	926268	4529593	204473	127183	5787517	Dhaka
322	2650	83	808	3863	3541	15978	932	2968	23419	Faridpur
2368	3883	455	441	7147	62712	81335	10479	6994	161520	Gazipur
---	768	---	148	916	---	1585	---	305	1890	Gopalganj
---	1244	---	366	1610	---	2393	---	709	3102	Kishoreganj
---	1066	---	334	1400	---	2007	---	705	2711	Madaripur
---	---	---	---	---	---	---	---	---	---	Manikganj
---	---	---	---	---	---	---	---	---	---	Munshiganj
1033	1559	266	262	3120	18766	50308	4883	6308	80265	Narayanganj
396	1125	72	173	1766	4362	20144	1072	3486	29064	Narsingdi
---	1124	---	331	1455	---	2412	---	674	3085	Rajbari
---	197	---	40	237	---	446	---	81	527	Shariatpur
---	560	---	103	663	---	921	---	194	1115	Tangail
3063	4694	668	715	9140	33379	97724	9149	12049	152301	Khulna Division
---	---	---	---	---	---	---	---	---	---	Bagerhat
47	251	23	35	356	1078	9593	249	539	11459	Chuadanga
1317	2314	241	393	4265	12976	48526	3394	7136	72032	Jashore
---	---	---	---	---	---	---	---	---	---	Jhenaidah

**Loans and Advancess Categorised by Geographical  
All**

Division / District	As on 31-12-2023									
	No. of Account					Amount				
	Male		Female		Total	Male		Female		Total
	Individual	Enterprise	Individual	Enterprise		Individual	Enterprise	Individual	Enterprise	
Khulna	1299	1075	309	138	2821	14903	31619	4282	1907	52711
Kushtia	398	1005	83	179	1665	4553	12718	1058	3138	21467
Magura	---	---	---	---	---	---	---	---	---	---
Meherpur	---	---	---	---	---	---	---	---	---	---
Narail	---	---	---	---	---	---	---	---	---	---
Satkhira	---	---	---	---	---	---	---	---	---	---
<b>Mymensingh Division</b>	<b>1157</b>	<b>5463</b>	<b>279</b>	<b>1113</b>	<b>8012</b>	<b>12290</b>	<b>45939</b>	<b>3670</b>	<b>4469</b>	<b>66368</b>
Jamalpur	---	286	---	84	370	---	686	---	140	827
Mymensingh	1157	4440	279	754	6630	12290	43772	3670	3759	63491
Netrokona	---	519	---	99	618	---	1006	---	177	1183
Sherpur	---	218	---	176	394	---	475	---	392	868
<b>Rajshahi Division</b>	<b>2648</b>	<b>4693</b>	<b>680</b>	<b>926</b>	<b>8947</b>	<b>35782</b>	<b>98332</b>	<b>7669</b>	<b>13106</b>	<b>154889</b>
Bogura	1468	2787	432	398	5085	19947	69445	4590	8191	102174
Chapai Nawabganj	---	---	---	---	---	---	---	---	---	---
Joypurhat	---	---	---	---	---	---	---	---	---	---
Naogaon	---	---	---	---	---	---	---	---	---	---
Natore	50	635	20	89	794	1555	7287	522	2000	11365
Pabna	43	534	12	55	644	410	4020	135	436	5001
Rajshahi	1087	737	216	384	2424	13869	17579	2422	2479	36349
Sirajganj	---	---	---	---	---	---	---	---	---	---
<b>Rangpur Division</b>	<b>992</b>	<b>2008</b>	<b>278</b>	<b>269</b>	<b>3547</b>	<b>17234</b>	<b>31573</b>	<b>4603</b>	<b>4260</b>	<b>57671</b>
Dinajpur	368	876	68	97	1409	2747	14034	817	1634	19233
Gaibandah	---	---	---	---	---	---	---	---	---	---
Kurigram	---	---	---	---	---	---	---	---	---	---
Lalmonirhat	---	---	---	---	---	---	---	---	---	---
Nilphamari	---	---	---	---	---	---	---	---	---	---
Panchagarh	---	---	---	---	---	---	---	---	---	---
Rangpur	624	1132	210	172	2138	14487	17539	3786	2626	38438
Thakurgaon	---	---	---	---	---	---	---	---	---	---
<b>Sylhet Division</b>	<b>2672</b>	<b>3084</b>	<b>353</b>	<b>318</b>	<b>6427</b>	<b>21690</b>	<b>35517</b>	<b>4220</b>	<b>3775</b>	<b>65202</b>
Habiganj	514	1124	85	123	1846	5995	10332	1122	1786	19235
Moulvi Bazar	1	261	---	49	311	1	617	---	90	708
Sunamganj	---	208	---	28	236	---	424	---	45	470
Sylhet	2157	1491	268	118	4034	15694	24143	3098	1854	44790
<b>Grand Total</b>	<b>124816</b>	<b>62314</b>	<b>19335</b>	<b>13240</b>	<b>219705</b>	<b>1232054</b>	<b>5642201</b>	<b>279067</b>	<b>222597</b>	<b>7375919</b>

\*All NBFIs = 35 NBFIs

Table-7 (Concl'd)

## Location &amp; Gender

## NBFIs

(Amount in Lac Taka)

As on 30-09-2023										Division / District
No. of Account					Amount					
Male		Female		Total	Male		Female		Total	
Individual	Enterprise	Individual	Enterprise		Individual	Enterprise	Individual	Enterprise		
1294	1096	324	125	2839	14724	26531	4452	1807	47513	Khulna
405	1033	80	162	1680	4602	13075	1054	2567	21297	Kushtia
---	---	---	---	---	---	---	---	---	---	Magura
---	---	---	---	---	---	---	---	---	---	Meherpur
---	---	---	---	---	---	---	---	---	---	Narail
---	---	---	---	---	---	---	---	---	---	Satkhira
1124	5515	278	1123	8040	10716	48871	3515	4394	67495	Mymensingh Division
---	280	---	87	367	---	711	---	152	863	Jamalpur
1124	4476	278	748	6626	10716	46623	3515	3628	64482	Mymensingh
---	533	---	103	636	---	1043	---	187	1230	Netrokona
---	226	---	185	411	---	493	---	426	920	Sherpur
2580	4754	657	838	8829	34881	104321	7477	12962	159641	Rajshahi Division
1463	2823	418	383	5087	19887	73275	4452	8487	106100	Bogura
---	---	---	---	---	---	---	---	---	---	Chapai Nawabganj
---	---	---	---	---	---	---	---	---	---	Joypurhat
---	---	---	---	---	---	---	---	---	---	Naogaon
47	630	21	69	767	1442	7799	504	1566	11310	Natore
41	536	15	54	646	548	6174	302	412	7436	Pabna
1029	765	203	332	2329	13004	17074	2219	2497	34794	Rajshahi
---	---	---	---	---	---	---	---	---	---	Sirajganj
974	2021	259	211	3465	17247	30591	4543	3034	55415	Rangpur Division
367	811	64	72	1314	2724	12168	577	1037	16506	Dinajpur
---	---	---	---	---	---	---	---	---	---	Gaibandah
---	---	---	---	---	---	---	---	---	---	Kurigram
---	---	---	---	---	---	---	---	---	---	Lalmonirhat
---	---	---	---	---	---	---	---	---	---	Nilphamari
---	---	---	---	---	---	---	---	---	---	Panchagarh
607	1210	195	139	2151	14523	18422	3966	1998	38909	Rangpur
---	---	---	---	---	---	---	---	---	---	Thakurgaon
2733	3011	357	303	6404	22235	34965	4198	3913	65311	Sylhet Division
514	1110	86	112	1822	5955	10281	1123	1641	19001	Habiganj
---	242	---	46	288	---	574	---	85	660	Moulvi Bazar
---	209	---	27	236	---	451	---	44	494	Sunamganj
2219	1450	271	118	4058	16280	23659	3075	2142	45157	Sylhet
124269	62710	19375	12662	219016	1239977	5588922	271240	233704	7333843	Grand Total

Table-8

**Loans and Advances Categorised by Securities  
All NBFIs**

(Amount in Lac Taka)

Types of Securities	Loans and advances as on 31-12-2023				Loans and advances as on 30-09-2023		
	No. of Accounts	Amount	% of Total Amount	Average Per A/C	No. of Accounts	Amount	% of Total Amount
	A	B	C	D=B/A	E	F	G
1 Gold	---	---	---	---	---	---	---
2 Shares & Securities	147	142176	1.93%	967.18	154	142618	1.94%
3 Commodities	18324	258382	3.50%	14.10	18350	266731	3.64%
4 Machinery/Fixed Assets (Excluding Land, Building/Flat)	1929	394076	5.34%	204.29	1357	323195	4.41%
5 Vehicles	9367	382956	5.19%	40.88	9659	398343	5.43%
6 Real Estate (Land, Building, Flat etc.)	43520	2988589	40.52%	68.67	43906	2983403	40.68%
7 Financial obligations only (Insurance Policies, Savings Certificates, Cheque, FDR, TDR, DPS, MBS, DBS, TBS, etc.)	24512	1425683	19.33%	58.16	23090	1319253	17.99%
8 Hypothecation of crops	---	---	---	---	---	---	---
9 Guarantee of Institutions (Corporate Guarantee)	851	600782	8.15%	705.97	863	575961	7.85%
10 Parri Passu Charge	51	388001	5.26%	7607.86	50	381753	5.21%
11 Guarantee of Individuals (Personal Guarantee)	105376	713641	9.68%	6.77	108782	862936	11.77%
12 Other Securities	252	21833	0.30%	86.64	228	19961	0.27%
13 Without Any Security	15376	59799	0.81%	3.89	12577	59690	0.81%
<b>Grand Total</b>	<b>219705</b>	<b>7375919</b>	<b>100%</b>	<b>33.57</b>	<b>219016</b>	<b>7333843</b>	<b>100%</b>

\*All NBFIs = 35 NBFIs

Table-9

### Loans and Advances Categorised by Securities Public NBFIs

(Amount in Lac Taka)

Types of Securities	Loans and advances as on 31-12-2023				Loans and advances as on 30-09-2023		
	No. of Accounts	Amount	% of Total Amount	Average Per A/C	No. of Accounts	Amount	% of Total Amount
	A	B	C	D=B/A	E	F	G
1 Gold	---	---	---	---	---	---	---
2 Shares & Securities	---	---	---	---	---	---	---
3 Commodities	---	---	---	---	---	---	---
4 Machinery/Fixed Assets (Excluding Land, Building/Flat)	4	11489	0.97%	2872.36	4	13432	1.19%
5 Vehicles	12	125	0.01%	10.44	12	112	0.01%
6 Real Estate (Land, Building, Flat etc.)	199	389751	33.00%	1958.55	422	381687	33.69%
7 Financial obligations only (Insurance Policies, Savings Certificates, Cheque, FDR, TDR, DPS, MBS, DBS, TBS, etc.)	67	320163	27.11%	4778.55	64	269577	23.80%
8 Hypothecation of crops	---	---	---	---	---	---	---
9 Guarantee of Institutions (Corporate Guarantee)	43	12071	1.02%	280.71	61	15794	1.39%
10 Parri Passu Charge	26	350660	29.69%	13486.91	25	344969	30.45%
11 Guarantee of Individuals (Personal Guarantee)	15955	80316	6.80%	5.03	15952	89968	7.94%
12 Other Securities	7	16480	1.40%	2354.23	7	17328	1.53%
13 Without Any Security	2	40	0.00%	19.88	2	40	0.00%
<b>Grand Total</b>	<b>16315</b>	<b>1181094</b>	<b>100%</b>	<b>72.39</b>	<b>16549</b>	<b>1132906</b>	<b>100%</b>

\* Public NBFIs = 3 NBFIs



Table-10

## Loans and Advances Categorised by Securities Private NBFIs

(Amount in Lac Taka)

Types of Securities	Loans and advances as on 31-12-2023				Loans and advances as on 30-09-2023		
	No. of Accounts	Amount	% of Total Amount	Average Per A/C	No. of Accounts	Amount	% of Total Amount
	A	B	C	D=B/A	E	F	G
1 Gold	---	---	---	---	---	---	---
2 Shares & Securities	147	142176	2.30%	967.18	154	142618	2.30%
3 Commodities	18324	258382	4.17%	14.10	18350	266731	4.30%
4 Machinery/Fixed Assets (Excluding Land, Building/Flat)	1925	382587	6.18%	198.75	1353	309763	5.00%
5 Vehicles	9355	382831	6.18%	40.92	9647	398231	6.42%
6 Real Estate (Land, Building, Flat etc.)	43321	2598838	41.95%	59.99	43484	2601716	41.96%
7 Financial obligations only (Insurance Policies, Savings Certificates, Cheque, FDR, TDR, DPS, MBS, DBS, TBS, etc.)	24445	1105520	17.85%	45.22	23026	1049676	16.93%
8 Hypothecation of crops	---	---	---	---	---	---	---
9 Guarantee of Institutions (Corporate Gurantee)	808	588712	9.50%	728.60	802	560167	9.03%
10 Parri Passu Charge	25	37341	0.60%	1493.65	25	36784	0.59%
11 Guarantee of Individuals (Personal Gurantee)	89421	633325	10.22%	7.08	92830	772968	12.47%
12 Other Securities	245	5353	0.09%	21.85	221	2633	0.04%
13 Without Any Security	15374	59759	0.96%	3.89	12575	59650	0.96%
<b>Grand Total</b>	<b>203390</b>	<b>6194824</b>	<b>100%</b>	<b>30.46</b>	<b>202467</b>	<b>6200937</b>	<b>100%</b>

\* Private NBFIs = 32 NBFIs

Table-11

**Loans and Advances Categorised by Securities**  
**Non-Depository NBFIs**

(Amount in Lac Taka)

Types of Securities	Loans and advances as on 31-12-2023				Loans and advances as on 30-09-2023		
	No. of Accounts	Amount	% of Total Amount	Average Per A/C	No. of Accounts	Amount	% of Total Amount
	A	B	C	D=B/A	E	F	G
1 Gold	---	---	---	---	---	---	---
2 Shares & Securities	---	---	---	---	---	---	---
3 Commodities	---	---	---	---	---	---	---
4 Machinery/Fixed Assets (Excluding Land, Building/Flat)	4	11489	0.94%	2872.36	4	13432	1.14%
5 Vehicles	12	125	0.01%	10.44	12	112	0.01%
6 Real Estate (Land, Building, Flat etc.)	207	395922	32.33%	1912.67	430	387735	33.00%
7 Financial obligations only (Insurance Policies, Savings Certificates,Cheque, FDR, TDR, DPS, MBS, DBS, TBS,etc.)	67	320163	26.15%	4778.55	64	269577	22.94%
8 Hypothecation of crops	---	---	---	---	---	---	---
9 Guarantee of Institutions (Corporate Gurantee)	67	20751	1.69%	309.72	81	23379	1.99%
10 Parri Passu Charge	45	377125	30.80%	8380.55	44	370986	31.57%
11 Guarantee of Individuals (Personal Gurantee)	15969	80323	6.56%	5.03	15966	89975	7.66%
12 Other Securities	8	18580	1.52%	2322.45	8	19728	1.68%
13 Without Any Security	2	40	0.00%	19.88	2	40	0.00%
<b>Grand Total</b>	<b>16381</b>	<b>1224518</b>	<b>100%</b>	<b>74.75</b>	<b>16611</b>	<b>1174963</b>	<b>100%</b>

\* Non-Depository NBFIs = 5 Non-Depository NBFIs

Table-12

## Loans and Advances Categorised by Securities Depository NBFIs

(Amount in Lac Taka)

Types of Securities	Loans and advances as on 31-12-2023				Loans and advances as on 30-09-2023		
	No. of Accounts	Amount	% of Total Amount	Average Per A/C	No. of Accounts	Amount	% of Total Amount
	A	B	C	D=B/A	E	F	G
1 Gold	---	---	---	---	---	---	---
2 Shares & Securities	147	142176	2.31%	967.18	154	142618	2.32%
3 Commodities	18324	258382	4.20%	14.10	18350	266731	4.33%
4 Machinery/Fixed Assets (Excluding Land, Building/Flat)	1925	382587	6.22%	198.75	1353	309763	5.03%
5 Vehicles	9355	382831	6.22%	40.92	9647	398231	6.47%
6 Real Estate (Land, Building, Flat etc.)	43313	2592667	42.15%	59.86	43476	2595668	42.15%
7 Financial obligations only (Insurance Policies, Savings Certificates, Cheque, FDR, TDR, DPS, MBS, DBS, TBS, etc.)	24445	1105520	17.97%	45.22	23026	1049676	17.04%
8 Hypothecation of crops	---	---	---	---	---	---	---
9 Guarantee of Institutions (Corporate Guarantee)	784	580031	9.43%	739.84	782	552582	8.97%
10 Parri Passu Charge	6	10876	0.18%	1812.73	6	10768	0.17%
11 Guarantee of Individuals (Personal Guarantee)	89407	633318	10.30%	7.08	92816	772961	12.55%
12 Other Securities	244	3253	0.05%	13.33	220	233	0.00%
13 Without Any Security	15374	59759	0.97%	3.89	12575	59650	0.97%
<b>Grand Total</b>	<b>203324</b>	<b>6151400</b>	<b>100%</b>	<b>30.25</b>	<b>202405</b>	<b>6158880</b>	<b>100%</b>

\* Depository NBFIs = 30 Depository NBFIs

Table-13

**Loans and Advances Categorised by Economic Purposes**  
**All NBFIs**

Economic Purposes	Loans and advances as on 31-12-2023				(Amount in Lac Taka)		
	No. of Accounts	Amount	% of Total Amount	Average Per A/C (C/B)	Loans and advances as on 30-09-2023		
					No. of Accounts	Amount	% of Total Amount
A	B	C	D	E	F	G	H
<b>A. Agriculture, Fishing &amp; Forestry</b>	<b>9744</b>	<b>65062</b>	<b>0.88%</b>	<b>6.68</b>	<b>9790</b>	<b>55068</b>	<b>0.75%</b>
1. Agriculture	9435	55823	0.76%	5.92	9458	45166	0.62%
2. Fishing	309	9240	0.13%	29.90	332	9902	0.14%
3. Forestry and Logging	---	---	---	---	---	---	---
<b>B. Industry</b>	<b>16505</b>	<b>2968039</b>	<b>40.24%</b>	<b>179.83</b>	<b>16717</b>	<b>2925253</b>	<b>39.89%</b>
1. Term Loan	11940	2415192	32.74%	202.28	11963	2378749	32.44%
2. Working Capital Financing	4197	488841	6.63%	116.47	4394	492140	6.71%
3. Factoring	368	64006	0.87%	173.93	360	54364	0.74%
<b>C. Construction</b>	<b>18515</b>	<b>1056681</b>	<b>14.33%</b>	<b>57.07</b>	<b>18674</b>	<b>1050959</b>	<b>14.33%</b>
1. Housing (Commercial) For Developer/Contractor	186	95561	1.30%	513.77	171	95188	1.30%
2. Housing (Residential) in urban area for individual person	13653	372265	5.05%	27.27	13662	374162	5.10%
3. Housing (Residential) in rural area for individual person	546	14989	0.20%	27.45	559	15204	0.21%
4. Infrastructure Development (Road, Culvert, Bridge, etc.)	21	90193	1.22%	4294.90	23	80056	1.09%
5. House Renovation or Repairing or Extension	2904	120094	1.63%	41.35	2977	122882	1.68%
6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.)	1156	210160	2.85%	181.80	1241	212756	2.90%
7. Establishment of Solar panel	34	142952	1.94%	4204.48	29	141565	1.93%
8. Effluent Treatment Plant	14	9610	0.13%	686.43	11	8289	0.11%
9. Loan against Work Order/Pay Order/Earnest Money	1	857	0.01%	856.59	1	857	0.01%
10. Water-works	---	---	---	---	---	---	---
11. Sanitary Services	---	---	---	---	---	---	---
<b>D. Transport</b>	<b>1807</b>	<b>164739</b>	<b>2.23%</b>	<b>91.17</b>	<b>2073</b>	<b>171342</b>	<b>2.34%</b>
1. Road Transport ( excluding personal vehicle & lease finance)	1766	138357	1.88%	78.34	2025	144181	1.97%
2. Water Transport (excluding Fishing Boats)	39	26347	0.36%	675.57	46	27124	0.37%
3. Air Transport	2	35	0.00%	17.29	2	36	0.00%
<b>E. Trade &amp; Commerce</b>	<b>48373</b>	<b>1676482</b>	<b>22.73%</b>	<b>34.66</b>	<b>47606</b>	<b>1683938</b>	<b>22.96%</b>
a) Wholesale Trading	16133	753075	10.21%	46.68	15852	741621	10.11%
b) Retail Trading	28179	329764	4.47%	11.70	27494	330646	4.51%
c) Other Commercial lending	90	18156	0.25%	201.73	119	20966	0.29%
d) Margin loans/Share Trading	245	32429	0.44%	132.36	244	33045	0.45%
e) Lease Finance	3726	543059	7.36%	145.75	3897	557660	7.60%

Table-13 (Concl'd)

**Loans and Advances Categorised by Economic Purposes**  
**All NBFIs**

(Amount in Lac Taka)

Economic Purposes	Loans and advances as on 31-12-2023				Loans and advances as on 30-09-2023		
	No. of Accounts	Amount	% of Total Amount	Average Per A/C (C/B)	No. of Accounts	Amount	% of Total Amount
A	B	C	D	E	F	G	H
<b>F. Other Institutional Loan</b>	<b>339</b>	<b>471965</b>	<b>6.40%</b>	<b>1392.23</b>	<b>351</b>	<b>478470</b>	<b>6.52%</b>
1. Loan to Financial Corporations	294	419339	5.69%	1426.32	306	425799	5.81%
a) Credit to Scheduled Bank	---	---	---	---	---	---	---
b) Credit to Insurance companies	41	1896	0.03%	46.24	42	1474	0.02%
c) Credit to NGOs (excluding Agriculture Loan)	180	91752	1.24%	509.73	182	90696	1.24%
d) Credit to Merchant Banks/ Brokerage Houses	66	322594	4.37%	4887.79	78	333353	4.55%
e) Credit to Co-operative Banks/Societies	1	301	0.00%	301.32	---	---	---
f) Credit to NBFIs	---	---	---	---	---	---	---
g) Credit to Financial Auxiliaries	1	12	0.00%	12.21	2	60	0.00%
h) Credit to Non-profit Institutions Serving Households	5	2784	0.04%	556.80	2	215	0.00%
2. Loan to Educational Institutions	45	52626	0.71%	1169.46	45	52672	0.72%
3. Govt. Offices	---	---	---	---	---	---	---
<b>G. Consumer Finance</b>	<b>124398</b>	<b>970960</b>	<b>13.16%</b>	<b>7.81</b>	<b>123782</b>	<b>966489</b>	<b>13.18%</b>
1. Doctors Loan/ Professional Loans	250	2323	0.03%	9.29	279	2545	0.03%
2. Flat Purchase	20679	677440	9.18%	32.76	20630	667577	9.10%
3. Transport loan (Motor car/Motor cycle etc.)	5846	131109	1.78%	22.43	6002	134490	1.83%
4. Consumer Goods (TV, Freeze, Air Coolar, Computer, Furniture etc.)	4498	16727	0.23%	3.72	4446	18488	0.25%
5. Credit Cards	73058	50348	0.68%	0.69	75232	49683	0.68%
6. Educational Expenses	2	50	0.00%	24.80	2	52	0.00%
7. Treatment Expenses	3	22	0.00%	7.30	5	20	0.00%
8. Marriage Expenses	33	14	0.00%	0.44	33	18	0.00%
9. Land Purchase	1306	32132	0.44%	24.60	1349	35351	0.48%
10. Loan against Salary	1052	4125	0.06%	3.92	1056	4136	0.06%
11. Loan against PF	89	370	0.01%	4.16	91	417	0.01%
12. Personal Loan against DPS, MSS etc.	204	1630	0.02%	7.99	171	310	0.00%
13. Personal Loan against FDR, MBS, DBS etc.	1925	22363	0.30%	11.62	1845	18179	0.25%
14. Travelling/ Holiday Loan	3	2	0.00%	0.76	3	3	0.00%
15. Other personal Loans	15450	32306	0.44%	2.09	12638	35220	0.48%
<b>H. Miscellaneous</b>	<b>24</b>	<b>1991</b>	<b>0.03%</b>	<b>82.94</b>	<b>23</b>	<b>2324</b>	<b>0.03%</b>
1. Other loans not mentioned above	24	1991	0.03%	82.94	23	2324	0.03%
<b>Grand Total</b>	<b>219705</b>	<b>7375919</b>	<b>100%</b>	<b>33.57</b>	<b>219016</b>	<b>7333843</b>	<b>100%</b>

\*All NBFIs = 35 NBFIs

Table-14

**Loans and Advances Categorised by Economic Purposes**  
**Public NBFIs**

Economic Purposes	Loans and advances as on 31-12-2023				Loans and advances as on 30-09-2023		
	No. of Accounts	Amount	% of Total Amount	Average Per A/C (C/B)	No. of Accounts	Amount	% of Total Amount
	B	C	D	E	F	G	H
<b>A. Agriculture, Fishing &amp; Forestry</b>	<b>6732</b>	<b>13021</b>	<b>1.10%</b>	<b>1.93</b>	<b>6824</b>	<b>13309</b>	<b>1.17%</b>
1. Agriculture	6477	12760	1.08%	1.97	6554	13016	1.15%
2. Fishing	255	261	0.02%	1.02	270	293	0.03%
3. Forestry and Logging	---	---	---	---	---	---	---
<b>B. Industry</b>	<b>2640</b>	<b>847888</b>	<b>71.79%</b>	<b>321.17</b>	<b>2734</b>	<b>807826</b>	<b>71.31%</b>
1. Term Loan	247	815021	69.01%	3299.68	264	773868	68.31%
2. Working Capital Financing	2393	32867	2.78%	13.73	2470	33958	3.00%
3. Factoring	---	---	---	---	---	---	---
<b>C. Construction</b>	<b>41</b>	<b>257028</b>	<b>21.76%</b>	<b>6268.97</b>	<b>39</b>	<b>247311</b>	<b>21.83%</b>
1. Housing (Commercial) For Developer/Contractor	6	8020	0.68%	1336.66	6	8397	0.74%
2. Housing (Residential) in urban area for individual person	---	---	---	---	---	---	---
3. Housing (Residential) in rural area for individual person	---	---	---	---	---	---	---
4. Infrastructure Development (Road, Culvert, Bridge, etc.)	7	53615	4.54%	7659.29	5	43115	3.81%
5. House Renovation or Repairing or Extension	---	---	---	---	---	---	---
6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.)	4	53936	4.57%	13484.01	4	54054	4.77%
7. Establishment of Solar panel	23	139103	11.78%	6047.95	23	139363	12.30%
8. Effluent Treatment Plant	1	2354	0.20%	2354.00	1	2382	0.21%
9. Loan against Work Order/Pay Order/Earnest Money	---	---	---	---	---	---	---
10. Water-works	---	---	---	---	---	---	---
11. Sanitary Services	---	---	---	---	---	---	---
<b>D. Transport</b>	<b>---</b>	<b>---</b>	<b>---</b>	<b>---</b>	<b>1</b>	<b>0</b>	<b>0.00%</b>
1. Road Transport ( excluding personal vehicle & lease finance)	---	---	---	---	1	0	0.00%
2. Water Transport (excluding Fishing Boats)	---	---	---	---	---	---	---
3. Air Transport	---	---	---	---	---	---	---
<b>E. Trade &amp; Commerce</b>	<b>6803</b>	<b>15001</b>	<b>1.27%</b>	<b>2.21</b>	<b>6850</b>	<b>15325</b>	<b>1.35%</b>
a) Wholesale Trading	91	195	0.02%	2.14	98	214	0.02%
b) Retail Trading	6712	14806	1.25%	2.21	6752	15111	1.33%
c) Other Commercial lending	---	---	---	---	---	---	---
d) Margin loans/Share Trading	---	---	---	---	---	---	---
e) Lease Finance	---	---	---	---	---	---	---

Table-14 (Concl'd)

**Loans and Advances Categorised by Economic Purposes**  
**Public NBFIs**

(Amount in Lac Taka)

Economic Purposes	Loans and advances as on 31-12-2023				Loans and advances as on 30-09-2023		
	No. of Accounts	Amount	% of Total Amount	Average Per A/C (C/B)	No. of Accounts	Amount	% of Total Amount
A	B	C	D	E	F	G	H
<b>F. Other Institutional Loan</b>	<b>21</b>	<b>45617</b>	<b>3.86%</b>	<b>2172.25</b>	<b>23</b>	<b>46251</b>	<b>4.08%</b>
1. Loan to Financial Corporations	8	569	0.05%	71.15	10	1205	0.11%
a) Credit to Scheduled Bank	---	---	---	---	---	---	---
b) Credit to Insurance companies	---	---	---	---	---	---	---
c) Credit to NGOs (excluding Agriculture Loan)	8	569	0.05%	71.15	10	1205	0.11%
d) Credit to Merchant Banks/ Brokerage Houses	---	---	---	---	---	---	---
e) Credit to Co-operative Banks/Societies	---	---	---	---	---	---	---
f) Credit to NBFIs	---	---	---	---	---	---	---
g) Credit to Financial Auxiliaries	---	---	---	---	---	---	---
h) Credit to Non-profit Institutions Serving Households	---	---	---	---	---	---	---
2. Loan to Educational Institutions	13	45048	3.81%	3465.24	13	45046	3.98%
3. Govt. Offices	---	---	---	---	---	---	---
<b>G. Consumer Finance</b>	<b>57</b>	<b>561</b>	<b>0.05%</b>	<b>9.84</b>	<b>55</b>	<b>560</b>	<b>0.05%</b>
1. Doctors Loan/ Professional Loans	---	---	---	---	---	---	---
2. Flat Purchase	8	380	0.03%	47.47	8	398	0.04%
3. Transport loan (Motor car/Motor cycle etc.)	10	125	0.01%	12.49	9	111	0.01%
4. Consumer Goods (TV, Freeze, Air Cooler, Computer, Furniture etc.)	---	---	---	---	---	---	---
5. Credit Cards	---	---	---	---	---	---	---
6. Educational Expenses	---	---	---	---	---	---	---
7. Treatment Expenses	---	---	---	---	---	---	---
8. Marriage Expenses	---	---	---	---	---	---	---
9. Land Purchase	---	---	---	---	---	---	---
10. Loan against Salary	36	51	0.00%	1.41	38	51	0.00%
11. Loan against PF	3	6	0.00%	1.85	---	---	---
12. Personal Loan against DPS, MSS etc.	---	---	---	---	---	---	---
13. Personal Loan against FDR, MBS, DBS etc.	---	---	---	---	---	---	---
14. Travelling/ Holiday Loan	---	---	---	---	---	---	---
15. Other personal Loans	---	---	---	---	---	---	---
<b>H. Miscellaneous</b>	<b>21</b>	<b>1978</b>	<b>0.17%</b>	<b>94.20</b>	<b>23</b>	<b>2324</b>	<b>0.21%</b>
1. Other loans not mentioned above	21	1978	0.17%	94.20	23	2324	0.21%
<b>Grand Total</b>	<b>16315</b>	<b>1181094</b>	<b>100%</b>	<b>72.39</b>	<b>16549</b>	<b>1132906</b>	<b>100%</b>

\* Public NBFIs = 3 NBFIs

Table-15

**Loans and Advances Categorised by Economic Purposes**  
**Private NBFIs**

(Amount in Lac Taka)

	Loans and advances as on 31-12-2023				Loans and advances as on 30-09-2023		
Economic Purposes	No. of Accounts	Amount	% of Total Amount	Average Per A/C (C/B)	No. of Accounts	Amount	% of Total Amount
A	B	C	D	E	F	G	H
<b>A. Agriculture, Fishing &amp; Forestry</b>	<b>3012</b>	<b>52041</b>	<b>0.84%</b>	<b>17.28</b>	<b>2966</b>	<b>41759</b>	<b>0.67%</b>
1. Agriculture	2958	43062	0.70%	14.56	2904	32150	0.52%
2. Fishing	54	8979	0.14%	166.27	62	9609	0.15%
3. Forestry and Logging	---	---	---	---	---	---	---
<b>B. Industry</b>	<b>13865</b>	<b>2120152</b>	<b>34.22%</b>	<b>152.91</b>	<b>13983</b>	<b>2117427</b>	<b>34.15%</b>
1. Term Loan	11693	1600171	25.83%	136.85	11699	1604881	25.88%
2. Working Capital Financing	1804	455974	7.36%	252.76	1924	458182	7.39%
3. Factoring	368	64006	1.03%	173.93	360	54364	0.88%
<b>C. Construction</b>	<b>18474</b>	<b>799653</b>	<b>12.91%</b>	<b>43.29</b>	<b>18635</b>	<b>803648</b>	<b>12.96%</b>
1. Housing (Commercial) For Developer/Contractor	180	87541	1.41%	486.34	165	86791	1.40%
2. Housing (Residential) in urban area for individual person	13653	372265	6.01%	27.27	13662	374162	6.03%
3. Housing (Residential) in rural area for individual person	546	14989	0.24%	27.45	559	15204	0.25%
4. Infrastructure Development (Road, Culvert, Bridge, etc.)	14	36578	0.59%	2612.71	18	36941	0.60%
5. House Renovation or Repairing or Extension	2904	120094	1.94%	41.35	2977	122882	1.98%
6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.)	1152	156224	2.52%	135.61	1237	158701	2.56%
7. Establishment of Solar panel	11	3849	0.06%	349.95	6	2202	0.04%
8. Effluent Treatment Plant	13	7256	0.12%	558.15	10	5908	0.10%
9. Loan against Work Order/Pay Order/Earnest Money	1	857	0.01%	856.59	1	857	0.01%
10. Water-works	---	---	---	---	---	---	---
11. Sanitary Services	---	---	---	---	---	---	---
<b>D. Transport</b>	<b>1807</b>	<b>164739</b>	<b>2.66%</b>	<b>91.17</b>	<b>2072</b>	<b>171342</b>	<b>2.76%</b>
1. Road Transport ( excluding personal vehicle & lease finance)	1766	138357	2.23%	78.34	2024	144181	2.33%
2. Water Transport (excluding Fishing Boats)	39	26347	0.43%	675.57	46	27124	0.44%
3. Air Transport	2	35	0.00%	17.29	2	36	0.00%
<b>E. Trade &amp; Commerce</b>	<b>41570</b>	<b>1661481</b>	<b>26.82%</b>	<b>39.97</b>	<b>40756</b>	<b>1668612</b>	<b>26.91%</b>
a) Wholesale Trading	16042	752880	12.15%	46.93	15754	741407	11.96%
b) Retail Trading	21467	314958	5.08%	14.67	20742	315535	5.09%
c) Other Commercial lending	90	18156	0.29%	201.73	119	20966	0.34%
d) Margin loans/Share Trading	245	32429	0.52%	132.36	244	33045	0.53%
e) Lease Finance	3726	543059	8.77%	145.75	3897	557660	8.99%



Table-15 (Concl'd)

**Loans and Advances Categorised by Economic Purposes**  
**Private NBFIs**

(Amount in Lac Taka)

	Loans and advances as on 31-12-2023				Loans and advances as on 30-09-2023		
Economic Purposes	No. of Accounts	Amount	% of Total Amount	Average Per A/C (C/B)	No. of Accounts	Amount	% of Total Amount
A	B	C	D	E	F	G	H
<b>F. Other Institutional Loan</b>	<b>318</b>	<b>426348</b>	<b>6.88%</b>	<b>1340.72</b>	<b>328</b>	<b>432219</b>	<b>6.97%</b>
1. Loan to Financial Corporations	286	418770	6.76%	1464.23	296	424593	6.85%
a) Credit to Scheduled Bank	---	---	---	---	---	---	---
b) Credit to Insurance companies	41	1896	0.03%	46.24	42	1474	0.02%
c) Credit to NGOs (excluding Agriculture Loan)	172	91183	1.47%	530.13	172	89490	1.44%
d) Credit to Merchant Banks/ Brokerage Houses	66	322594	5.21%	4887.79	78	333353	5.38%
e) Credit to Co-operative Banks/Societies	1	301	0.00%	301.32	---	---	---
f) Credit to NBFIs	---	---	---	---	---	---	---
g) Credit to Financial Auxiliaries	1	12	0.00%	12.21	2	60	0.00%
h) Credit to Non-profit Institutions Serving Households	5	2784	0.04%	556.80	2	215	0.00%
2. Loan to Educational Institutions	32	7578	0.12%	236.80	32	7626	0.12%
3. Govt. Offices	---	---	---	---	---	---	---
<b>G. Consumer Finance</b>	<b>124341</b>	<b>970399</b>	<b>15.66%</b>	<b>7.80</b>	<b>123727</b>	<b>965929</b>	<b>15.58%</b>
1. Doctors Loan/ Professional Loans	250	2323	0.04%	9.29	279	2545	0.04%
2. Flat Purchase	20671	677060	10.93%	32.75	20622	667179	10.76%
3. Transport loan (Motor car/Motor cycle etc.)	5836	130984	2.11%	22.44	5993	134379	2.17%
4. Consumer Goods (TV, Freeze, Air Coolar, Computer, Furniture etc.)	4498	16727	0.27%	3.72	4446	18488	0.30%
5. Credit Cards	73058	50348	0.81%	0.69	75232	49683	0.80%
6. Educational Expenses	2	50	0.00%	24.80	2	52	0.00%
7. Treatment Expenses	3	22	0.00%	7.30	5	20	0.00%
8. Marriage Expenses	33	14	0.00%	0.44	33	18	0.00%
9. Land Purchase	1306	32132	0.52%	24.60	1349	35351	0.57%
10. Loan against Salary	1016	4074	0.07%	4.01	1018	4085	0.07%
11. Loan against PF	86	364	0.01%	4.24	91	417	0.01%
12. Personal Loan against DPS, MSS etc.	204	1630	0.03%	7.99	171	310	0.00%
13. Personal Loan against FDR, MBS, DBS etc.	1925	22363	0.36%	11.62	1845	18179	0.29%
14. Travelling/ Holiday Loan	3	2	0.00%	0.76	3	3	0.00%
15. Other personal Loans	15450	32306	0.52%	2.09	12638	35220	0.57%
<b>H. Miscellaneous</b>	<b>3</b>	<b>12</b>	<b>0.00%</b>	<b>4.13</b>	<b>---</b>	<b>---</b>	<b>---</b>
1. Other loans not mentioned above	---	---	---	---	---	---	---
<b>Grand Total</b>	<b>203390</b>	<b>6194824</b>	<b>100%</b>	<b>30.46</b>	<b>202467</b>	<b>6200937</b>	<b>100%</b>

\* Private NBFIs = 32 NBFIs

Table-16

**Loans and Advances Categorised by Economic Purposes**  
**Non-Depository NBFIs**

(Amount in Lac Taka)

Economic Purposes	Loans and advances as on 31-12-2023				Loans and advances as on 30-09-2023		
	No. of Accounts	Amount	% of Total Amount	Average Per A/C (C/B)	No. of Accounts	Amount	% of Total Amount
A	B	C	D	E	F	G	H
<b>A. Agriculture, Fishing &amp; Forestry</b>	<b>6768</b>	<b>22660</b>	<b>1.85%</b>	<b>3.35</b>	<b>6856</b>	<b>21852</b>	<b>1.86%</b>
1. Agriculture	6511	21400	1.75%	3.29	6584	20560	1.75%
2. Fishing	257	1259	0.10%	4.90	272	1292	0.11%
3. Forestry and Logging	---	---	---	---	---	---	---
<b>B. Industry</b>	<b>2664</b>	<b>879484</b>	<b>71.82%</b>	<b>330.14</b>	<b>2758</b>	<b>838849</b>	<b>71.39%</b>
1. Term Loan	271	846617	69.14%	3124	288	804891	68.50%
2. Working Capital Financing	2393	32867	2.68%	14	2470	33958	2.89%
3. Factoring	---	---	---	---	---	---	---
<b>C. Construction</b>	<b>41</b>	<b>257028</b>	<b>20.99%</b>	<b>6268.97</b>	<b>39</b>	<b>247311</b>	<b>21.05%</b>
1. Housing (Commercial) For Developer/Contractor	6	8020	0.65%	1336.66	6	8397	0.71%
2. Housing (Residential) in urban area for individual person	---	---	---	---	---	---	---
3. Housing (Residential) in rural area for individual person	---	---	---	---	---	---	---
4. Infrastructure Development (Road, Culvert, Bridge, etc.)	7	53615	4.38%	7659.29	5	43115	3.67%
5. House Renovation or Repairing or Extension	---	---	---	---	---	---	---
6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.)	4	53936	4.40%	13484.01	4	54054	4.60%
7. Establishment of Solar panel	23	139103	11.36%	6047.95	23	139363	11.86%
8. Effluent Treatment Plant	1	2354	0.19%	2354.00	1	2382	0.20%
9. Loan against Work Order/Pay Order/Earnest Money	---	---	---	---	---	---	---
10. Water-works	---	---	---	---	---	---	---
11. Sanitary Services	---	---	---	---	---	---	---
<b>D. Transport</b>	<b>---</b>	<b>---</b>	<b>---</b>	<b>---</b>	<b>1</b>	<b>0</b>	<b>0.00%</b>
1. Road Transport ( excluding personal vehicle & lease finance)	---	---	---	---	1	0	0.00%
2. Water Transport (excluding Fishing Boats)	---	---	---	---	---	---	---
3. Air Transport	---	---	---	---	---	---	---
<b>E. Trade &amp; Commerce</b>	<b>6804</b>	<b>15001</b>	<b>1.23%</b>	<b>2.20</b>	<b>6851</b>	<b>15325</b>	<b>1.30%</b>
a) Wholesale Trading	91	195	0.02%	2.14	98	214	0.02%
b) Retail Trading	6713	14806	1.21%	2.21	6753	15111	1.29%
c) Other Commercial lending	---	---	---	---	---	---	---
d) Margin loans/Share Trading	---	---	---	---	---	---	---
e) Lease Finance	---	---	---	---	---	---	---

Table-16 (Concl'd)

**Loans and Advances Categorised by Economic Purposes**  
**Non-Depository NBFIs**

(Amount in Lac Taka)

Economic Purposes	Loans and advances as on 31-12-2023				Loans and advances as on 30-09-2023		
	No. of Accounts	Amount	% of Total Amount	Average Per A/C (C/B)	No. of Accounts	Amount	% of Total Amount
A	B	C	D	E	F	G	H
<b>F. Other Institutional Loan</b>	<b>22</b>	<b>47717</b>	<b>3.90%</b>	<b>2168.97</b>	<b>24</b>	<b>48651</b>	<b>4.14%</b>
1. Loan to Financial Corporations	9	2669	0.22%	296.58	11	3605	0.31%
a) Credit to Scheduled Bank	---	---	---	---	---	---	---
b) Credit to Insurance companies	---	---	---	---	---	---	---
c) Credit to NGOs (excluding Agriculture Loan)	9	2669	0.22%	296.58	11	3605	0.31%
d) Credit to Merchant Banks/ Brokerage Houses	---	---	---	---	---	---	---
e) Credit to Co-operative Banks/Societies	---	---	---	---	---	---	---
f) Credit to NBFIs	---	---	---	---	---	---	---
g) Credit to Financial Auxiliaries	---	---	---	---	---	---	---
h) Credit to Non-profit Institutions Serving Households	---	---	---	---	---	---	---
2. Loan to Educational Institutions	13	45048	3.68%	3465.24	13	45046	3.83%
3. Govt. Offices	---	---	---	---	---	---	---
<b>G. Consumer Finance</b>	<b>61</b>	<b>650</b>	<b>0.05%</b>	<b>10.66</b>	<b>59</b>	<b>651</b>	<b>0.06%</b>
1. Doctors Loan/ Professional Loans	---	---	---	---	---	---	---
2. Flat Purchase	11	433	0.04%	39.36	11	452	0.04%
3. Transport loan (Motor car/Motor cycle etc.)	10	125	0.01%	12.49	9	111	0.01%
4. Consumer Goods (TV, Freeze, Air Coolar, Computer, Furniture)	---	---	---	---	---	---	---
5. Credit Cards	---	---	---	---	---	---	---
6. Educational Expenses	---	---	---	---	---	---	---
7. Treatment Expenses	---	---	---	---	---	---	---
8. Marriage Expenses	---	---	---	---	---	---	---
9. Land Purchase	1	36	0.00%	36.18	1	37	0.00%
10. Loan against Salary	36	51	0.00%	1.41	38	51	0.00%
11. Loan against PF	3	6	0.00%	1.85	---	---	---
12. Personal Loan against DPS, MSS etc.	---	---	---	---	---	---	---
13. Personal Loan against FDR, MBS, DBS etc.	---	---	---	---	---	---	---
14. Travelling/ Holiday Loan	---	---	---	---	---	---	---
15. Other personal Loans	---	---	---	---	---	---	---
<b>H. Miscellaneous</b>	<b>21</b>	<b>1978</b>	<b>0.16%</b>	<b>94.20</b>	<b>23</b>	<b>2324</b>	<b>0.20%</b>
1. Other loans not mentioned above	21	1978	0.16%	94.20	23	2324	0.20%
<b>Grand Total</b>	<b>16381</b>	<b>1224518</b>	<b>100%</b>	<b>74.75</b>	<b>16611</b>	<b>1174963</b>	<b>100%</b>

\* Non-Depository NBFIs = 5 Non-Depository NBFIs

Table-17

**Loans and Advances Categorised by Economic Purposes**  
**Depository NBFIs**

(Amount in Lac Taka)

Economic Purposes	Loans and advances as on 31-12-2023				Loans and advances as on 30-09-2023		
	No. of Accounts	Amount	% of Total Amount	Average Per A/C (C/B)	No. of Accounts	Amount	% of Total Amount
A	B	C	D	E	F	G	H
<b>A. Agriculture, Fishing &amp; Forestry</b>	<b>2976</b>	<b>42403</b>	<b>0.69%</b>	<b>14.25</b>	<b>2934</b>	<b>33216</b>	<b>0.54%</b>
1. Agriculture	2924	34422	0.56%	11.77	2874	24606	0.40%
2. Fishing	52	7980	0.13%	153.47	60	8610	0.14%
3. Forestry and Logging	---	---	---	---	---	---	---
<b>B. Industry</b>	<b>13841</b>	<b>2088555</b>	<b>33.95%</b>	<b>150.90</b>	<b>13959</b>	<b>2086404</b>	<b>33.88%</b>
1. Term Loan	11669	1568574	25.50%	134.42	11675	1573858	25.55%
2. Working Capital Financing	1804	455974	7.41%	252.76	1924	458182	7.44%
3. Factoring	368	64006	1.04%	173.93	360	54364	0.88%
<b>C. Construction</b>	<b>18474</b>	<b>799653</b>	<b>13.00%</b>	<b>43.29</b>	<b>18635</b>	<b>803648</b>	<b>13.05%</b>
1. Housing (Commercial) For Developer/Contractor	180	87541	1.42%	486.34	165	86791	1.41%
2. Housing (Residential) in urban area for individual person	13653	372265	6.05%	27.27	13662	374162	6.08%
3. Housing (Residential) in rural area for individual person	546	14989	0.24%	27.45	559	15204	0.25%
4. Infrastructure Development (Road, Culvert, Bridge, etc.)	14	36578	0.59%	2612.71	18	36941	0.60%
5. House Renovation or Repairing or Extension	2904	120094	1.95%	41.35	2977	122882	2.00%
6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.)	1152	156224	2.54%	135.61	1237	158701	2.58%
7. Establishment of Solar panel	11	3849	0.06%	349.95	6	2202	---
8. Effluent Treatment Plant	13	7256	0.12%	558.15	10	5908	0.10%
9. Loan against Work Order/Pay Order/Earnest Money	1	857	0.01%	856.59	1	857	0.01%
10. Water-works	---	---	---	---	---	---	---
11. Sanitary Services	---	---	---	---	---	---	---
<b>D. Transport</b>	<b>1807</b>	<b>164739</b>	<b>2.68%</b>	<b>91.17</b>	<b>2072</b>	<b>171342</b>	<b>2.78%</b>
1. Road Transport ( excluding personal vehicle & lease finance)	1766	138357	2.25%	78.34	2024	144181	2.34%
2. Water Transport (excluding Fishing Boats)	39	26347	0.43%	675.57	46	27124	0.44%
3. Air Transport	2	35	0.00%	17.29	2	36	0.00%
<b>E. Trade &amp; Commerce</b>	<b>41569</b>	<b>1661481</b>	<b>27.01%</b>	<b>39.97</b>	<b>40755</b>	<b>1668612</b>	<b>27.09%</b>
a) Wholesale Trading	16042	752880	12.24%	46.93	15754	741407	12.04%
b) Retail Trading	21466	314958	5.12%	14.67	20741	315535	5.12%
c) Other Commercial lending	90	18156	0.30%	201.73	119	20966	0.34%
d) Margin loans/Share Trading	245	32429	0.53%	132.36	244	33045	0.54%
e) Lease Finance	3726	543059	8.83%	145.75	3897	557660	9.05%

**Loans and Advances Categorised by Economic Purposes**  
**Depository NBFIs**

(Amount in Lac Taka)

	Loans and advances as on 31-12-2023				Loans and advances as on 30-09-2023		
Economic Purposes	No. of Accounts	Amount	% of Total Amount	Average Per A/C (C/B)	No. of Accounts	Amount	% of Total Amount
A	B	C	D	E	F	G	H
<b>F. Other Institutional Loan</b>	<b>317</b>	<b>424248</b>	<b>6.90%</b>	<b>1338.32</b>	<b>327</b>	<b>429819</b>	<b>6.98%</b>
1. Loan to Financial Corporations	285	416670	6.77%	1462.00	295	422193	6.86%
a) Credit to Scheduled Bank	---	---	---	---	---	---	---
b) Credit to Insurance companies	41	1896	0.03%	46.24	42	1474	0.02%
c) Credit to NGOs (excluding Agriculture Loan)	171	89083	1.45%	520.95	171	87090	1.41%
d) Credit to Merchant Banks/ Brokerage Houses	66	322594	5.24%	4887.79	78	333353	5.41%
e) Credit to Co-operative Banks/Societies	1	301	0.00%	301.32	---	---	---
f) Credit to NBFIs	---	---	---	---	---	---	---
g) Credit to Financial Auxiliaries	1	12	0.00%	12.21	2	60	0.00%
h) Credit to Non-profit Institutions Serving Households	5	2784	0.05%	556.80	2	215	0.00%
2. Loan to Educational Institutions	32	7578	0.12%	236.80	32	7626	0.12%
3. Govt. Offices	---	---	---	---	---	---	---
<b>G. Consumer Finance</b>	<b>124337</b>	<b>970310</b>	<b>15.77%</b>	<b>7.80</b>	<b>123723</b>	<b>965838</b>	<b>15.68%</b>
1. Doctors Loan/ Professional Loans	250	2323	0.04%	9.29	279	2545	0.04%
2. Flat Purchase	20668	677007	11.01%	32.76	20619	667125	10.83%
3. Transport loan (Motor car/Motor cycle etc.)	5836	130984	2.13%	22.44	5993	134379	2.18%
4. Consumer Goods (TV, Freeze, Air Cooler, Computer, Furniture)	4498	16727	0.27%	3.72	4446	18488	0.30%
5. Credit Cards	73058	50348	0.82%	0.69	75232	49683	0.81%
6. Educational Expenses	2	50	0.00%	24.80	2	52	0.00%
7. Treatment Expenses	3	22	0.00%	7.30	5	20	0.00%
8. Marriage Expenses	33	14	0.00%	0.44	33	18	0.00%
9. Land Purchase	1305	32095	0.52%	24.59	1348	35315	0.57%
10. Loan against Salary	1016	4074	0.07%	4.01	1018	4085	0.07%
11. Loan against PF	86	364	0.01%	4.24	91	417	0.01%
12. Personal Loan against DPS, MSS etc.	204	1630	0.03%	7.99	171	310	0.01%
13. Personal Loan against FDR, MBS, DBS etc.	1925	22363	0.36%	11.62	1845	18179	0.30%
14. Travelling/ Holiday Loan	3	2	0.00%	0.76	3	3	0.00%
15. Other personal Loans	15450	32306	0.53%	2.09	12638	35220	0.57%
<b>H. Miscellaneous</b>	<b>3</b>	<b>12</b>	<b>0.00%</b>	<b>4.13</b>	<b>---</b>	<b>---</b>	<b>---</b>
1. Other loans not mentioned above	3	12	0.00%	4.13	---	---	---
<b>Grand Total</b>	<b>203324</b>	<b>6151400</b>	<b>100%</b>	<b>30.25</b>	<b>202405</b>	<b>6158880</b>	<b>100%</b>

\* Depository NBFIs = 30 Depository NBFIs

**Loans and Advances**  
**Rates of Interest**  
**All**

Rate of Interest	Loans and advances as on 31-12-2023							
	Gold	Shares & Securities	Commodities	Machinery/Fixed Assets (Excluding Land, Building/Flat)	Vehicles	Real Estate (Land, Building, Flat etc.)	Financial Obligations Only	Hypothe-cation of Crops
	A	B	C	D	E	F	G	H
0.00	---	---	50	17909	2759	192883	100362	---
0.76-1.00	---	---	---	---	701	---	---	---
1.51-1.75	---	---	---	---	---	---	---	---
1.76-2.00	---	---	---	---	85	---	23	---
2.26-2.50	---	---	---	---	---	---	---	---
2.76-3.00	---	---	---	---	908	1374	---	---
3.01-3.25	---	---	---	---	---	---	---	---
3.51-3.75	---	---	---	---	---	---	---	---
3.76-4.00	---	---	38969	2126	381	23248	53666	---
4.26-4.50	---	---	---	---	---	---	10	---
4.51-4.75	---	---	---	---	---	---	---	---
4.76-5.00	---	---	1648	17985	1961	33017	91639	---
5.01-5.25	---	---	---	---	---	2100	---	---
5.26-5.50	---	---	4617	3270	1379	15646	16556	---
5.51-5.75	---	---	---	---	---	36	---	---
5.76-6.00	---	---	163	1324	488	10716	18547	---
6.01-6.25	---	---	---	---	---	---	---	---
6.26-6.50	---	---	176	3033	---	380	4716	---
6.51-6.75	---	---	---	---	76	13331	95	---
6.76-7.00	---	---	23047	13884	7072	36365	101601	---
7.01-7.25	---	---	---	---	304	262	188	---
7.26-7.50	---	---	---	689	2039	2453	13540	---
7.51-7.75	---	---	3830	---	154	4342	2998	---
7.76-8.00	---	---	296	1686	438	47997	102184	---
8.01-8.25	---	---	---	---	70	4177	208	---
8.26-8.50	---	---	1681	2031	8517	6703	19186	---
8.51-8.75	---	---	---	48	308	40132	846	---
8.76-9.00	---	325	501	15167	6411	184680	24651	---
9.01-9.25	---	---	93	405	893	25208	2079	---

(Amount in Lac Taka)

Loans and advances as on 31-12-2023						Total Loans and advances as on 30-09-2023	Rate of Interest
Guarantee of Institutions (Corporate Guarantee)	Parri Passu Charge	Guarantee of Individuals (Personal Guarantee)	Other Securities	Without any Security	Total		
I	J	K	L	M	N=A+.....+M	O	
15778	---	188188	16	---	517945	269465	0.00
---	---	3	---	---	703	225	0.76-1.00
---	---	---	---	---	---	1	1.51-1.75
---	---	---	---	---	108	109	1.76-2.00
---	---	---	---	---	---	0	2.26-2.50
---	---	---	---	---	2282	1452	2.76-3.00
---	---	---	---	---	---	6	3.01-3.25
---	---	---	---	---	---	1	3.51-3.75
115	8950	4733	---	18735	150923	151891	3.76-4.00
7994	---	---	---	---	8004	8303	4.26-4.50
---	---	---	---	---	---	1	4.51-4.75
12352	4938	12541	4209	---	180290	138402	4.76-5.00
---	---	---	---	---	2100	2170	5.01-5.25
2419	---	12465	1256	---	57609	48338	5.26-5.50
---	---	---	---	---	36	37	5.51-5.75
1444	---	2436	6487	39986	81593	87155	5.76-6.00
---	4461	---	---	---	4461	4567	6.01-6.25
3649	3910	20	---	---	15885	59954	6.26-6.50
---	---	---	---	---	13501	42486	6.51-6.75
6763	---	11254	---	---	199986	252356	6.76-7.00
---	---	---	3	---	757	20870	7.01-7.25
114	---	12	1	---	18848	35781	7.26-7.50
3503	5605	0	15	---	20446	14986	7.51-7.75
1755	17949	2400	4536	---	179242	180303	7.76-8.00
201	---	3	5	---	4663	3135	8.01-8.25
211	---	186	3	---	38518	40028	8.26-8.50
245	---	---	26	---	41605	52109	8.51-8.75
14090	77285	10439	31	8	333589	539138	8.76-9.00
---	---	1062	33	---	29774	118307	9.01-9.25

**Loans and Advances**  
**Rates of Interest**  
**All**

Rate of Interest	Loans and advances as on 31-12-2023							
	Gold	Shares & Securities	Commodities	Machinery/Fixed Assets (Excluding Land, Building/Flat)	Vehicles	Real Estate (Land, Building, Flat etc.)	Financial Obligations Only	Hypothecation of Crops
	A	B	C	D	E	F	G	H
9.26-9.50	---	---	35	3625	6090	22312	15916	---
9.51-9.75	---	---	---	201	2147	28021	2891	---
9.76-10.00	---	---	1355	26961	25698	110255	32159	---
10.01-10.25	---	---	944	5922	4578	32455	16432	---
10.26-10.50	---	---	6170	27415	16272	101650	32494	---
10.51-10.75	---	2567	381	14444	9621	155494	23786	---
10.76-11.00	---	29020	18108	69120	74219	389962	218510	---
11.01-11.25	---	5512	15457	12734	10889	143712	18365	---
11.26-11.50	---	2356	6037	10212	18017	117235	33526	---
11.51-11.75	---	2305	17676	6625	16486	72995	26453	---
11.76-12.00	---	12014	4761	41842	39766	300368	94972	---
12.01-12.25	---	7982	61316	29027	41464	194121	75294	---
12.26-12.50	---	20223	1335	11455	22191	224568	19137	---
12.51-12.75	---	1891	5476	5726	2174	63861	18913	---
12.76-13.00	---	3565	7785	6707	10883	61767	33857	---
13.01-13.25	---	68	26507	3129	1017	11853	10816	---
13.26-13.50	---	1081	5259	432	692	23452	9463	---
13.51-13.75	---	---	---	---	---	26	180	---
13.76-14.00	---	15393	546	20064	9577	46130	52033	---
14.01-14.25	---	---	---	---	---	121	2401	---
14.26-14.50	---	---	---	275	186	1636	1075	---
14.51-14.75	---	---	---	---	33	27	166	---
14.76-15.00	---	5435	236	8447	11510	102803	45737	---
15.01-15.25	---	---	---	---	56	357	359	---
15.26-15.50	---	---	256	1	1225	2288	714	---
15.51-15.75	---	---	---	75	---	73	2241	---



(Amount in Lac Taka)

Loans and advances as on 31-12-2023						Total Loans and advances as on 30-09-2023	Rate of Interest
Guarantee of Institutions (Corporate Guarantee)	Parri Passu Charge	Guarantee of Individuals (Personal Guarantee)	Other Securities	Without any Security	Total		
I	J	K	L	M	N=A+.....+M	O	
431	---	554	20	---	48983	85736	9.26-9.50
2850	2419	504	16	---	39049	62324	9.51-9.75
7558	160256	21780	2135	---	388157	420101	9.76-10.00
4141	90529	2297	12	---	157311	98942	10.01-10.25
10390	---	16152	12	---	210555	274065	10.26-10.50
19992	4824	2809	2	---	233919	184979	10.51-10.75
122788	1006	30555	2588	969	956845	1370133	10.76-11.00
11392	337	2849	---	33	221281	127384	11.01-11.25
11254	---	1952	0	---	200589	128501	11.26-11.50
18981	---	3694	---	---	165217	106534	11.51-11.75
112785	2366	19726	8	24	628634	496118	11.76-12.00
43897	---	58896	54	29	512079	526340	12.01-12.25
23415	3092	17498	---	---	342914	37941	12.26-12.50
12613	---	29573	81	---	140308	248	12.51-12.75
20596	---	32616	201	---	177976	174673	12.76-13.00
11315	---	9055	---	---	73760	18255	13.01-13.25
1248	---	12606	---	---	54233	55170	13.26-13.50
---	---	0	---	---	206	549	13.51-13.75
53863	---	6082	---	---	203687	223161	13.76-14.00
---	---	---	---	---	2522	2980	14.01-14.25
2012	---	2459	---	---	7642	13480	14.26-14.50
---	---	37	---	---	263	276	14.51-14.75
15942	---	66898	---	---	257007	343306	14.76-15.00
---	---	56	---	---	828	1367	15.01-15.25
2	74	1588	---	---	6147	11235	15.26-15.50
---	---	---	---	---	2389	2389	15.51-15.75

**Loans and Advances**  
**Rates of Interest**  
**All**

Rate of Interest	Loans and advances as on 31-12-2023							
	Gold	Shares & Securities	Commodities	Machinery/Fixed Assets (Excluding Land, Building/Flat)	Vehicles	Real Estate (Land, Building, Flat etc.)	Financial Obligations Only	Hypothecation of Crops
	A	B	C	D	E	F	G	H
15.76-16.00	---	8106	499	2449	5601	46791	24803	---
16.01-16.25	---	---	---	---	1	173	---	---
16.26-16.50	---	19000	1229	1	---	4561	12989	---
16.51-16.75	---	---	---	---	---	96	5	---
16.76-17.00	---	1685	923	438	6994	38960	23082	---
17.01-17.25	---	---	---	---	---	102	2494	---
17.26-17.50	---	---	731	---	---	228	59	---
17.51-17.75	---	---	---	---	---	---	---	---
17.76-18.00	---	47	273	382	3581	18502	8333	---
18.01-18.25	---	---	---	---	---	259	---	---
18.26-18.50	---	---	6	3	0	123	189	---
18.51-18.75	---	---	---	0	---	147	---	---
18.76-19.00	---	1610	8	3577	4569	6477	867	---
19.01-19.25	---	---	---	---	---	58	13	---
19.26-19.50	---	---	---	---	---	904	---	---
19.51-19.75	---	---	---	---	297	303	33	---
19.76-20.00	---	900	0	1970	1333	17104	11810	---
20.26-20.50	---	---	0	---	31	---	---	---
20.76-21.00	---	1091	---	1260	661	791	23	---
21.01-21.25	---	---	---	---	---	---	---	---
21.76-22.00	---	---	---	---	153	418	---	---
22.76-23.00	---	---	---	---	---	---	---	---
<b>Grand Total</b>	---	<b>142176</b>	<b>258382</b>	<b>394076</b>	<b>382956</b>	<b>2988589</b>	<b>1425683</b>	---
<b>Weighted Average Rate</b>	---	<b>13.25</b>	<b>10.17</b>	<b>10.46</b>	<b>11.53</b>	<b>10.62</b>	<b>9.64</b>	<b>11.00</b>

\* All NBFIs = 35 NBFIs

Table-18(Concl'd)

**Categorised by  
and Securities  
NBFIs**

(Amount in Lac Taka)

Loans and advances as on 31-12-2023						Total Loans and advances as on 30-09-2023	Rate of Interest
Guarantee of Institutions (Corporate Guarantee)	Parri Passu Charge	Guarantee of Individuals (Personal Guarantee)	Other Securities	Without any Security	Total		
I	J	K	L	M	N=A+.....+M	O	
2212	---	56728	---	11	147201	185347	15.76-16.00
---	---	---	---	---	173	175	16.01-16.25
368	---	3378	---	---	41526	31976	16.26-16.50
---	---	190	---	---	290	299	16.51-16.75
20	---	4477	---	---	76580	96453	16.76-17.00
---	---	---	---	---	2596	2596	17.01-17.25
---	---	9	---	---	1028	1350	17.26-17.50
---	---	38	---	---	38	38	17.51-17.75
3385	---	4923	82	---	39509	36646	17.76-18.00
---	---	---	---	---	259		18.01-18.25
412	---	98	---	---	831	1087	18.26-18.50
---	---	89	---	---	236	211	18.51-18.75
---	---	409	---	---	17517	22254	18.76-19.00
---	---	34	---	---	104	1257	19.01-19.25
---	---	27	---	---	931	1068	19.26-19.50
---	---	36	---	---	670	60	19.51-19.75
15637	---	53876	---	---	102631	100610	19.76-20.00
---	---	---	---	---	32	63	20.26-20.50
651	---	1629	---	6	6111	6252	20.76-21.00
---	---	10	---	---	10		21.01-21.25
---	---	1677	---	---	2248	8300	21.76-22.00
---	---	33	---	---	33	37	22.76-23.00
<b>600782</b>	<b>388001</b>	<b>713641</b>	<b>21833</b>	<b>59799</b>	<b>7375919</b>	<b>7333843</b>	<b>Grand Total</b>
<b>11.46</b>	<b>9.42</b>	<b>9.74</b>	<b>6.85</b>	<b>5.47</b>	<b>10.37</b>	<b>10.57</b>	<b>Weighted Average Rate</b>

**Loans and Advances**  
**Rates of Interest**  
**Public**

Rate of Interest	Loans and advances as on 31-12-2023							
	Gold	Shares & Securities	Commodities	Machinery/Fixed Assets (Excluding Land, Building/Flat)	Vehicles	Real Estate (Land, Building, Flat etc.)	Financial Obligations Only	Hypothecation of Crops
	A	B	C	D	E	F	G	H
0.00	---	---	---	---	---	---	65476	---
2.76-3.00	---	---	---	---	25	---	---	---
3.76-4.00	---	---	---	---	---	14141	5529	---
4.76-5.00	---	---	---	479	100	28521	79456	---
5.01-5.25	---	---	---	---	---	2100	---	---
5.26-5.50	---	---	---	---	---	13975	2864	---
5.76-6.00	---	---	---	222	---	7102	13788	---
6.01-6.25	---	---	---	---	---	---	---	---
6.26-6.50	---	---	---	---	---	---	---	---
6.51-6.75	---	---	---	---	---	12040	---	---
6.76-7.00	---	---	---	---	---	6033	25538	---
7.01-7.25	---	---	---	---	---	---	---	---
7.26-7.50	---	---	---	---	---	---	8270	---
7.51-7.75	---	---	---	---	---	1117	---	---
7.76-8.00	---	---	---	---	---	45068	100377	---
8.26-8.50	---	---	---	---	---	2762	11582	---
8.51-8.75	---	---	---	---	---	35463	---	---
8.76-9.00	---	---	---	10788	---	120227	7283	---
9.01-9.25	---	---	---	---	---	22000	---	---
9.76-10.00	---	---	---	---	---	32814	---	---
10.01-10.25	---	---	---	---	---	---	---	---
10.51-10.75	---	---	---	---	---	22195	---	---
10.76-11.00	---	---	---	---	---	4364	---	---
11.76-12.00	---	---	---	---	---	18631	---	---
12.01-12.25	---	---	---	---	0	144	---	---
12.51-12.75	---	---	---	---	---	29	---	---
12.76-13.00	---	---	---	---	---	---	---	---
13.26-13.50	---	---	---	---	---	26	---	---
13.76-14.00	---	---	---	---	---	999	---	---
<b>Grand Total</b>	---	---	---	<b>11489</b>	<b>125</b>	<b>389751</b>	<b>320163</b>	---
<b>Weighted Average Rate</b>	---	---	---	<b>8.78</b>	<b>4.62</b>	<b>8.44</b>	<b>5.39</b>	---

\* Public NBFIs = 3 NBFIs

(Amount in Lac Taka)

Loans and advances as on 31-12-2023						Total Loans and advances as on 31-09-2023	Rate of Interest
Guarantee of Institutions (Corporate Guarantee)	Parri Passu Charge	Guarantee of Individuals (Personal Guarantee)	Other Securities	Without any Security	Total		
I	J	K	L	M	N=A+.....+M	O	
51	---	26126	---	---	91653	91657	0.00
---	---	---	---	---	25	30	2.76-3.00
---	8935	2871	---	---	31476	32857	3.76-4.00
---	4938	7814	4209	---	125517	95721	4.76-5.00
---	---	---	---	---	2100	2170	5.01-5.25
---	---	8445	1256	---	26541	15643	5.26-5.50
802	---	2014	6487	40	30454	34387	5.76-6.00
---	4461	---	---	---	4461	4558	6.01-6.25
---	---	---	---	---	---	40826	6.26-6.50
---	---	---	---	---	12040	36535	6.51-6.75
---	---	---	---	---	31571	91647	6.76-7.00
---	---	---	---	---	---	17745	7.01-7.25
---	---	---	---	---	8270	28005	7.26-7.50
---	---	---	---	---	1117	1097	7.51-7.75
---	17949	---	4528	---	167923	167013	7.76-8.00
---	---	53	---	---	14397	3024	8.26-8.50
---	---	---	---	---	35463	34689	8.51-8.75
11218	70382	314	---	---	220212	247979	8.76-9.00
---	---	---	---	---	22000	97970	9.01-9.25
---	158657	---	---	---	191471	31716	9.76-10.00
---	80513	---	---	---	80513	---	10.01-10.25
---	4824	---	---	---	27018	---	10.51-10.75
---	---	---	---	---	4364	4359	10.76-11.00
---	---	---	---	---	18631	18625	11.76-12.00
---	---	21286	---	---	21431	33655	12.01-12.25
---	---	5948	---	---	5977	---	12.51-12.75
---	---	415	---	---	415	---	12.76-13.00
---	---	5030	---	---	5056	---	13.26-13.50
---	---	---	---	---	999	999	13.76-14.00
<b>12071</b>	<b>350660</b>	<b>80316</b>	<b>16480</b>	<b>40</b>	<b>1181094</b>	<b>1132906</b>	<b>Grand Total</b>
<b>8.76</b>	<b>9.42</b>	<b>6.46</b>	<b>6.26</b>	<b>6.00</b>	<b>7.74</b>	<b>7.26</b>	<b>Weighted Average Rate</b>

**Loans and Advances**  
**Rates of Interest**  
**Private**

Rate of Interest	Loans and advances as on 31-12-2023							
	Gold	Shares & Securities	Commodities	Machinery/Fixed Assets (Excluding Land, Building/Flat)	Vehicles	Real Estate (Land, Building, Flat etc.)	Financial Obligations Only	Hypothe-cation of Crops
	A	B	C	D	E	F	G	H
0.00	---	---	50	17909	2759	192883	34886	---
0.76-1.00	---	---	---	---	701	---	---	---
1.51-1.75	---	---	---	---	---	---	---	---
1.76-2.00	---	---	---	---	85	---	23	---
2.26-2.50	---	---	---	---	---	---	---	---
2.76-3.00	---	---	---	---	883	1374	---	---
3.01-3.25	---	---	---	---	---	---	---	---
3.51-3.75	---	---	---	---	---	---	---	---
3.76-4.00	---	---	38969	2126	381	9108	48137	---
4.26-4.50	---	---	---	---	---	---	10	---
4.51-4.75	---	---	---	---	---	---	---	---
4.76-5.00	---	---	1648	17506	1860	4496	12183	---
5.26-5.50	---	---	4617	3270	1379	1671	13692	---
5.51-5.75	---	---	---	---	---	36	---	---
5.76-6.00	---	---	163	1102	488	3614	4759	---
6.01-6.25	---	---	---	---	---	---	---	---
6.26-6.50	---	---	176	3033	---	380	4716	---
6.51-6.75	---	---	---	---	76	1291	95	---
6.76-7.00	---	---	23047	13884	7072	30332	76063	---
7.01-7.25	---	---	---	---	304	262	188	---
7.26-7.50	---	---	---	689	2039	2453	5269	---
7.51-7.75	---	---	3830	---	154	3224	2998	---
7.76-8.00	---	---	296	1686	438	2929	1807	---
8.01-8.25	---	---	---	---	70	4177	208	---
8.26-8.50	---	---	1681	2031	8517	3941	7603	---
8.51-8.75	---	---	---	48	308	4669	846	---
8.76-9.00	---	325	501	4379	6411	64453	17369	---
9.01-9.25	---	---	93	405	893	3209	2079	---

(Amount in Lac Taka)

Loans and advances as on 31-12-2023						Total Loans and advances as on 30-09-2023	Rate of Interest
Guarantee of Institutions (Corporate Guarantee)	Parri Passu Charge	Guarantee of Individuals (Personal Guarantee)	Other Securities	Without any Security	Total		
I	J	K	L	M	N=A+.....+M	O	
15728	---	162062	16	---	426293	177808	0.00
---	---	3	---	---	703	225	0.76-1.00
---	---	---	---	---	---	1	1.51-1.75
---	---	---	---	---	108	109	1.76-2.00
---	---	---	---	---	---	0	2.26-2.50
---	---	---	---	---	2257	1422	2.76-3.00
---	---	---	---	---	---	6	3.01-3.25
---	---	---	---	---	---	1	3.51-3.75
115	15	1862	---	18735	119448	119034	3.76-4.00
7994	---	---	---	---	8004	8303	4.26-4.50
---	---	---	---	---	---	1	4.51-4.75
12352	---	4727	---	---	54773	42681	4.76-5.00
2419	---	4020	---	---	31068	32695	5.26-5.50
---	---	---	---	---	36	37	5.51-5.75
642	---	422	---	39946	51138	52768	5.76-6.00
---	---	---	---	---	---	9	6.01-6.25
3649	3910	20	---	---	15885	19129	6.26-6.50
---	---	---	---	---	1462	5952	6.51-6.75
6763	---	11254	---	---	168415	160709	6.76-7.00
---	---	---	3	---	757	3125	7.01-7.25
114	---	12	1	---	10578	7776	7.26-7.50
3503	5605	0	15	---	19329	13889	7.51-7.75
1755	---	2400	7	---	11320	13290	7.76-8.00
201	---	3	5	---	4663	3135	8.01-8.25
211	---	133	3	---	24121	37003	8.26-8.50
245	---	---	26	---	6142	17420	8.51-8.75
2871	6903	10126	31	8	113377	291160	8.76-9.00
---	---	1062	33	---	7774	20336	9.01-9.25

**Loans and Advances  
Rates of Interest  
Private**

Rate of Interest	Loans and advances as on 31-12-2023							
	Gold	Shares & Securities	Commodities	Machinery/Fixed Assets (Excluding Land, Building/Flat)	Vehicles	Real Estate (Land, Building, Flat etc.)	Financial Obligations Only	Hypothecation of Crops
	A	B	C	D	E	F	G	H
9.26-9.50	---	---	35	3625	6090	22312	15916	---
9.51-9.75	---	---	---	201	2147	28021	2891	---
9.76-10.00	---	---	1355	26961	25698	77441	32159	---
10.01-10.25	---	---	944	5922	4578	32455	16432	---
10.26-10.50	---	---	6170	27415	16272	101650	32494	---
10.51-10.75	---	2567	381	14444	9621	133299	23786	---
10.76-11.00	---	29020	18108	69120	74219	385599	218510	---
11.01-11.25	---	5512	15457	12734	10889	143712	18365	---
11.26-11.50	---	2356	6037	10212	18017	117235	33526	---
11.51-11.75	---	2305	17676	6625	16486	72995	26453	---
11.76-12.00	---	12014	4761	41842	39766	281738	94972	---
12.01-12.25	---	7982	61316	29027	41464	193976	75294	---
12.26-12.50	---	20223	1335	11455	22191	224568	19137	---
12.51-12.75	---	1891	5476	5726	2174	63831	18913	---
12.76-13.00	---	3565	7785	6707	10883	61767	33857	---
13.01-13.25	---	68	26507	3129	1017	11853	10816	---
13.26-13.50	---	1081	5259	432	692	23425	9463	---
13.51-13.75	---	---	---	---	---	26	180	---
13.76-14.00	---	15393	546	20064	9577	45131	52033	---
14.01-14.25	---	---	---	---	---	121	2401	---
14.26-14.50	---	---	---	275	186	1636	1075	---
14.51-14.75	---	---	---	---	33	27	166	---
14.76-15.00	---	5435	236	8447	11510	102803	45737	---
15.01-15.25	---	---	---	---	56	357	359	---
15.26-15.50	---	---	256	1	1225	2288	714	---
15.51-15.75	---	---	---	75	---	73	2241	---



(Amount in Lac Taka)

Loans and advances as on 31-12-2023						Total Loans and advances as on 30-09-2023	Rate of Interest
Guarantee of Institutions (Corporate Guarantee)	Parri Passu Charge	Guarantee of Individuals (Personal Guarantee)	Other Securities	Without any Security	Total		
I	J	K	L	M	N=A+.....+M	O	
431	---	554	20	---	48983	85736	9.26-9.50
2850	2419	504	16	---	39049	62324	9.51-9.75
7558	1599	21780	2135	---	196685	388385	9.76-10.00
4141	10016	2297	12	---	76798	98942	10.01-10.25
10390	---	16152	12	---	210555	274065	10.26-10.50
19992	---	2809	2	---	206900	184979	10.51-10.75
122788	1006	30555	2588	969	952481	1365774	10.76-11.00
11392	337	2849	---	33	221281	127384	11.01-11.25
11254	---	1952	0	---	200589	128501	11.26-11.50
18981	---	3694	---	---	165217	106534	11.51-11.75
112785	2366	19726	8	24	610003	477493	11.76-12.00
43897	---	37610	54	29	490648	492685	12.01-12.25
23415	3092	17498	---	---	342914	37941	12.26-12.50
12613	---	23625	81	---	134331	248	12.51-12.75
20596	---	32201	201	---	177562	174673	12.76-13.00
11315	---	9055	---	---	73760	18255	13.01-13.25
1248	---	7576	---	---	49176	55170	13.26-13.50
---	---	0	---	---	206	549	13.51-13.75
53863	---	6082	---	---	202688	222162	13.76-14.00
---	---	---	---	---	2522	2980	14.01-14.25
2012	---	2459	---	---	7642	13480	14.26-14.50
---	---	37	---	---	263	276	14.51-14.75
15942	---	66898	---	---	257007	343306	14.76-15.00
---	---	56	---	---	828	1367	15.01-15.25
2	74	1588	---	---	6147	11235	15.26-15.50
---	---	---	---	---	2389	2389	15.51-15.75

**Loans and Advances**  
**Rates of Interest**  
**Private**

Rate of Interest	Loans and advances as on 31-12-2023							
	Gold	Shares & Securities	Commodities	Machinery/Fixed Assets (Excluding Land, Building/Flat)	Vehicles	Real Estate (Land, Building, Flat etc.)	Financial Obligations Only	Hypothe-cation of Crops
	A	B	C	D	E	F	G	H
15.76-16.00	---	8106	499	2449	5601	46791	24803	---
16.01-16.25	---	---	---	---	1	173	---	---
16.26-16.50	---	19000	1229	1	---	4561	12989	---
16.51-16.75	---	---	---	---	---	96	5	---
16.76-17.00	---	1685	923	438	6994	38960	23082	---
17.01-17.25	---	---	---	---	---	102	2494	---
17.26-17.50	---	---	731	---	---	228	59	---
17.51-17.75	---	---	---	---	---	---	---	---
17.76-18.00	---	47	273	382	3581	18502	8333	---
18.01-18.25	---	---	---	---	---	259	---	---
18.26-18.50	---	---	6	3	0	123	189	---
18.51-18.75	---	---	---	0	---	147	---	---
18.76-19.00	---	1610	8	3577	4569	6477	867	---
19.01-19.25	---	---	---	---	---	58	13	---
19.26-19.50	---	---	---	---	---	904	---	---
19.51-19.75	---	---	---	---	297	303	33	---
19.76-20.00	---	900	0	1970	1333	17104	11810	---
20.26-20.50	---	---	0	---	31	---	---	---
20.76-21.00	---	1091	---	1260	661	791	23	---
21.01-21.25	---	---	---	---	---	---	---	---
21.76-22.00	---	---	---	---	153	418	---	---
22.76-23.00	---	---	---	---	---	---	---	---
<b>Grand Total</b>	---	<b>142176</b>	<b>258382</b>	<b>382587</b>	<b>382831</b>	<b>2598838</b>	<b>1105520</b>	---
<b>Weighted Average Rate</b>	---	<b>13.25</b>	<b>10.17</b>	<b>10.51</b>	<b>11.54</b>	<b>10.95</b>	<b>10.87</b>	---

\* Private NBFIs = 32 NBFIs

**Categorised by  
and Securities  
NBFIs**

**Table-20(Concl'd)**

(Amount in Lac Taka)

Loans and advances as on 31-12-2023						Total Loans and advances as on 30-09-2023	Rate of Interest
Guarantee of Institutions (Corporate Guarantee)	Parri Passu Charge	Guarantee of Individuals (Personal Guarantee)	Other Securities	Without any Security	Total		
I	J	K	L	M	N=A+.....+M	O	
2212	---	56728	---	11	147201	185347	15.76-16.00
---	---	---	---	---	173	175	16.01-16.25
368	---	3378	---	---	41526	31976	16.26-16.50
---	---	190	---	---	290	299	16.51-16.75
20	---	4477	---	---	76580	96453	16.76-17.00
---	---	---	---	---	2596	2596	17.01-17.25
---	---	9	---	---	1028	1350	17.26-17.50
---	---	38	---	---	38	38	17.51-17.75
3385	---	4923	82	---	39509	36646	17.76-18.00
---	---	---	---	---	259	0	18.01-18.25
412	---	98	---	---	831	1087	18.26-18.50
---	---	89	---	---	236	211	18.51-18.75
---	---	409	---	---	17517	22254	18.76-19.00
---	---	34	---	---	104	1257	19.01-19.25
---	---	27	---	---	931	1068	19.26-19.50
---	---	36	---	---	670	60	19.51-19.75
15637	---	53876	---	---	102631	100610	19.76-20.00
---	---	---	---	---	32	63	20.26-20.50
651	---	1629	---	6	6111	6252	20.76-21.00
---	---	10	---	---	10	0	21.01-21.25
---	---	1677	---	---	2248	8300	21.76-22.00
---	---	33	---	---	33	37	22.76-23.00
<b>588712</b>	<b>37341</b>	<b>633325</b>	<b>5353</b>	<b>59759</b>	<b>6194824</b>	<b>6200937</b>	<b>Grand Total</b>
<b>11.52</b>	<b>9.44</b>	<b>10.16</b>	<b>10.35</b>	<b>5.47</b>	<b>10.87</b>	<b>11.17</b>	<b>Weighted Average Rate</b>

**Loans and Advances**  
**Rates of Interest**  
**Non-Depository**

Rate of Interest	Loans and advances as on 31-12-2023							
	Gold	Shares & Securities	Commodities	Machinery/ Fixed Assets (Excluding Land, Building/Flat)	Vehicles	Real Estate (Land, Building, Flat etc.)	Financial Obligations Only	Hypothe-cation of Crops
	A	B	C	D	E	F	G	H
0.00	---	---	---	---	---	47	65476	---
2.76-3.00	---	---	---	---	25	---	---	---
3.76-4.00	---	---	---	---	---	14141	5529	---
4.76-5.00	---	---	---	479	100	28521	79456	---
5.01-5.25	---	---	---	---	---	2100	---	---
5.26-5.50	---	---	---	---	---	13975	2864	---
5.51-5.75	---	---	---	---	---	36	---	---
5.76-6.00	---	---	---	222	---	7102	13788	---
6.01-6.25	---	---	---	---	---	---	---	---
6.26-6.50	---	---	---	---	---	---	---	---
6.51-6.75	---	---	---	---	---	12040	---	---
6.76-7.00	---	---	---	---	---	6558	25538	---
7.01-7.25	---	---	---	---	---	---	---	---
7.26-7.50	---	---	---	---	---	998	8270	---
7.51-7.75	---	---	---	---	---	1117	---	---
7.76-8.00	---	---	---	---	---	45068	100377	---
8.26-8.50	---	---	---	---	---	2762	11582	---
8.51-8.75	---	---	---	---	---	35463	---	---
8.76-9.00	---	---	---	10788	---	124552	7283	---
9.01-9.25	---	---	---	---	---	22000	---	---
9.51-9.75	---	---	---	---	---	---	---	---
9.76-10.00	---	---	---	---	---	32814	---	---
10.01-10.25	---	---	---	---	---	---	---	---
10.26-10.50	---	---	---	---	---	---	---	---
10.51-10.75	---	---	---	---	---	22195	---	---
10.76-11.00	---	---	---	---	---	4364	---	---
11.76-12.00	---	---	---	---	---	18631	---	---
12.01-12.25	---	---	---	---	0	144	---	---
12.26-12.50	---	---	---	---	---	---	---	---
12.51-12.75	---	---	---	---	---	29	---	---
12.76-13.00	---	---	---	---	---	---	---	---
13.26-13.50	---	---	---	---	---	26	---	---
13.76-14.00	---	---	---	---	---	1239	---	---
15.26-15.50	---	---	---	---	---	---	---	---
<b>Grand Total</b>	---	---	---	<b>11489</b>	<b>125</b>	<b>395922</b>	<b>320163</b>	---
<b>Weighted Average Rate</b>	---	---	---	<b>8.78</b>	<b>4.62</b>	<b>8.44</b>	<b>5.39</b>	---

\* Non-Depository NBFIs = 5 Non-Depository NBFIs

Loans and advances as on 31-12-2023						(Amount in Lac Taka)	
Guarantee of Institutions (Corporate Guarantee)	Parri Passu Charge	Guarantee of Individuals (Personal Guarantee)	Other Securities	Without any Security	Total	Total Loans and advances as on 30-09-2023	Rate of Interest
I	J	K	L	M	N=A+.....+M	O	
93	---	26132	---	---	91748	91753	0.00
---	---	---	---	---	25	30	2.76-3.00
---	8935	2871	---	---	31476	32857	3.76-4.00
---	4938	7814	4209	---	125517	95721	4.76-5.00
---	---	---	---	---	2100	2170	5.01-5.25
---	---	8445	1256	---	26541	15643	5.26-5.50
---	---	---	---	---	36	37	5.51-5.75
802	---	2014	6487	40	30454	34387	5.76-6.00
---	4461	---	---	---	4461	4558	6.01-6.25
---	---	---	---	---	---	40826	6.26-6.50
---	---	---	---	---	12040	36535	6.51-6.75
---	---	1	---	---	32097	92164	6.76-7.00
---	---	---	---	---	---	17745	7.01-7.25
---	---	---	---	---	9269	29003	7.26-7.50
---	---	---	---	---	1117	1097	7.51-7.75
653	17949	---	4528	---	168575	167774	7.76-8.00
211	---	53	---	---	14608	3281	8.26-8.50
---	---	---	---	---	35463	34689	8.51-8.75
13313	77285	314	---	---	233534	264782	8.76-9.00
---	---	---	---	---	22000	97970	9.01-9.25
1594	2419	---	---	---	4013	4320	9.51-9.75
2086	160256	---	2100	---	197256	38147	9.76-10.00
---	90357	---	---	---	90357	5435	10.01-10.25
1200	---	---	---	---	1200	---	10.26-10.50
---	4824	---	---	---	27018	---	10.51-10.75
800	1006	---	---	---	6170	5826	10.76-11.00
---	2366	---	---	---	20996	23245	11.76-12.00
---	---	21286	---	---	21431	33655	12.01-12.25
---	2255	---	---	---	2255	---	12.26-12.50
---	---	5948	---	---	5977	---	12.51-12.75
---	---	415	---	---	415	240	12.76-13.00
---	---	5030	---	---	5056	74	13.26-13.50
---	---	---	---	---	1239	999	13.76-14.00
---	74	---	---	---	74	---	15.26-15.50
20751	377125	80323	18580	40	1224518	1174963	Grand Total
9.13	9.47	6.46	6.66	6.00	7.82	7.34	Weighted Average Rate

**Loans and Advances**

**Rates of Interest**

**Depository**

Rate of Interest	Loans and advances as on 31-12-2023							
	Gold	Shares & Securities	Commodities	Machinery/Fixed Assets (Excluding Land, Building/Flat)	Vehicles	Real Estate (Land, Building, Flat etc.)	Financial Obligations Only	Hypothecation of Crops
	A	B	C	D	E	F	G	H
0.00	---	---	50	17909	2759	192836	34886	---
0.76-1.00	---	---	---	---	701	---	---	---
1.51-1.75	---	---	---	---	---	---	---	---
1.76-2.00	---	---	---	---	85	---	23	---
2.26-2.50	---	---	---	---	---	---	---	---
2.76-3.00	---	---	---	---	883	1374	---	---
3.01-3.25	---	---	---	---	---	---	---	---
3.51-3.75	---	---	---	---	---	---	---	---
3.76-4.00	---	---	38969	2126	381	9108	48137	---
4.26-4.50	---	---	---	---	---	---	10	---
4.51-4.75	---	---	---	---	---	---	---	---
4.76-5.00	---	---	1648	17506	1860	4496	12183	---
5.26-5.50	---	---	4617	3270	1379	1671	13692	---
5.76-6.00	---	---	163	1102	488	3614	4759	---
6.01-6.25	---	---	---	---	---	---	---	---
6.26-6.50	---	---	176	3033	---	380	4716	---
6.51-6.75	---	---	---	---	76	1291	95	---
6.76-7.00	---	---	23047	13884	7072	29807	76063	---
7.01-7.25	---	---	---	---	304	262	188	---
7.26-7.50	---	---	---	689	2039	1455	5269	---
7.51-7.75	---	---	3830	---	154	3224	2998	---
7.76-8.00	---	---	296	1686	438	2929	1807	---
8.01-8.25	---	---	---	---	70	4177	208	---
8.26-8.50	---	---	1681	2031	8517	3941	7603	---
8.51-8.75	---	---	---	48	308	4669	846	---
8.76-9.00	---	325	501	4379	6411	60129	17369	---
9.01-9.25	---	---	93	405	893	3209	2079	---
9.26-9.50	---	---	35	3625	6090	22312	15916	---
9.51-9.75	---	---	---	201	2147	28021	2891	---

**Categorised by  
and Securities  
NBFIs**

**Table-22**

(Amount in Lac Taka)

Loans and advances as on 31-12-2023						Total Loans and advances as on 30-09-2023	Rate of Interest
Guarantee of Institutions (Corporate Guarantee)	Parri Passu Charge	Guarantee of Individuals (Personal Guarantee)	Other Securities	Without any Security	Total		
I	J	K	L	M	N=A+.....+M	O	
15686	---	162056	16	---	426197	177712	0.00
---	---	3	---	---	703	225	0.76-1.00
---	---	---	---	---	---	1	1.51-1.75
---	---	---	---	---	108	109	1.76-2.00
---	---	---	---	---	---	0	2.26-2.50
---	---	---	---	---	2257	1422	2.76-3.00
---	---	---	---	---	---	6	3.01-3.25
---	---	---	---	---	---	1	3.51-3.75
115	15	1862	---	18735	119448	119034	3.76-4.00
7994	---	---	---	---	8004	8303	4.26-4.50
---	---	---	---	---	---	1	4.51-4.75
12352	---	4727	---	---	54773	42681	4.76-5.00
2419	---	4020	---	---	31068	32695	5.26-5.50
642	---	422	---	39946	51138	52768	5.76-6.00
---	---	---	---	---	---	9	6.01-6.25
3649	3910	20	---	---	15885	19129	6.26-6.50
---	---	---	---	---	1462	5952	6.51-6.75
6763	---	11253	---	---	167889	160192	6.76-7.00
---	---	---	3	---	757	3125	7.01-7.25
114	---	12	1	---	9579	6778	7.26-7.50
3503	5605	0	15	---	19329	13889	7.51-7.75
1103	---	2400	7	---	10667	12530	7.76-8.00
201	---	3	5	---	4663	3135	8.01-8.25
---	---	133	3	---	23910	36747	8.26-8.50
245	---	---	26	---	6142	17420	8.51-8.75
776	---	10126	31	8	100055	274356	8.76-9.00
---	---	1062	33	---	7774	20336	9.01-9.25
431	---	554	20	---	48983	85736	9.26-9.50
1256	---	504	16	---	35035	58005	9.51-9.75

**Loans and Advances  
Rates of Interest  
Depository**

Rate of Interest	Loans and advances as on 31-12-2023							
	Gold	Shares & Securities	Commodities	Machinery/Fixed Assets (Excluding Land, Building/Flat)	Vehicles	Real Estate (Land, Building, Flat etc.)	Financial Obligations Only	Hypothecation of Crops
	A	B	C	D	E	F	G	H
9.76-10.00	---	---	1355	26961	25698	77441	32159	---
10.01-10.25	---	---	944	5922	4578	32455	16432	---
10.26-10.50	---	---	6170	27415	16272	101650	32494	---
10.51-10.75	---	2567	381	14444	9621	133299	23786	---
10.76-11.00	---	29020	18108	69120	74219	385599	218510	---
11.01-11.25	---	5512	15457	12734	10889	143712	18365	---
11.26-11.50	---	2356	6037	10212	18017	117235	33526	---
11.51-11.75	---	2305	17676	6625	16486	72995	26453	---
11.76-12.00	---	12014	4761	41842	39766	281738	94972	---
12.01-12.25	---	7982	61316	29027	41464	193976	75294	---
12.26-12.50	---	20223	1335	11455	22191	224568	19137	---
12.51-12.75	---	1891	5476	5726	2174	63831	18913	---
12.76-13.00	---	3565	7785	6707	10883	61767	33857	---
13.01-13.25	---	68	26507	3129	1017	11853	10816	---
13.26-13.50	---	1081	5259	432	692	23425	9463	---
13.51-13.75	---	---	---	---	---	26	180	---
13.76-14.00	---	15393	546	20064	9577	44891	52033	---
14.01-14.25	---	---	---	---	---	121	2401	---
14.26-14.50	---	---	---	275	186	1636	1075	---
14.51-14.75	---	---	---	---	33	27	166	---
14.76-15.00	---	5435	236	8447	11510	102803	45737	---
15.01-15.25	---	---	---	---	56	357	359	---
15.26-15.50	---	---	256	1	1225	2288	714	---
15.51-15.75	---	---	---	75	---	73	2241	---
15.76-16.00	---	8106	499	2449	5601	46791	24803	---
16.01-16.25	---	---	---	---	1	173	---	---



(Amount in Lac Taka)

Loans and advances as on 31-12-2023						Total Loans and advances as on 30-09-2023	Rate of Interest
Guarantee of Institutions (Corporate Guarantee)	Parri Passu Charge	Guarantee of Individuals (Personal Guarantee)	Other Securities	Without any Security	Total		
I	J	K	L	M	N=A+.....+M	O	
5472	---	21780	35	---	190900	381954	9.76-10.00
4141	172	2297	12	---	66954	93507	10.01-10.25
9190	---	16152	12	---	209355	274065	10.26-10.50
19992	---	2809	2	---	206900	184979	10.51-10.75
121988	---	30555	2588	969	950675	1364308	10.76-11.00
11392	337	2849	---	33	221281	127384	11.01-11.25
11254	---	1952	0	---	200589	128501	11.26-11.50
18981	---	3694	---	---	165217	106534	11.51-11.75
112785	---	19726	8	24	607638	472872	11.76-12.00
43897	---	37610	54	29	490648	492685	12.01-12.25
23415	837	17498	---	---	340659	37941	12.26-12.50
12613	---	23625	81	---	134331	248	12.51-12.75
20596	---	32201	201	---	177562	174432	12.76-13.00
11315	---	9055	---	---	73760	18255	13.01-13.25
1248	---	7576	---	---	49176	55096	13.26-13.50
---	---	0	---	---	206	549	13.51-13.75
53863	---	6082	---	---	202447	222162	13.76-14.00
---	---	---	---	---	2522	2980	14.01-14.25
2012	---	2459	---	---	7642	13480	14.26-14.50
---	---	37	---	---	263	276	14.51-14.75
15942	---	66898	---	---	257007	343306	14.76-15.00
---	---	56	---	---	828	1367	15.01-15.25
2	---	1588	---	---	6073	11235	15.26-15.50
---	---	---	---	---	2389	2389	15.51-15.75
2212	---	56728	---	11	147201	185347	15.76-16.00
---	---	---	---	---	173	175	16.01-16.25

**Loans and Advances**

**Rates of Interest**

**Depository**

Rate of Interest	Loans and advances as on 31-12-2023							
	Gold	Shares & Securities	Commodities	Machinery/Fixed Assets (Excluding Land, Building/Flat)	Vehicles	Real Estate (Land, Building, Flat etc.)	Financial Obligations Only	Hypothecation of Crops
	A	B	C	D	E	F	G	H
16.26-16.50	---	19000	1229	1	---	4561	12989	---
16.51-16.75	---	---	---	---	---	96	5	---
16.76-17.00	---	1685	923	438	6994	38960	23082	---
17.01-17.25	---	---	---	---	---	102	2494	---
17.26-17.50	---	---	731	---	---	228	59	---
17.51-17.75	---	---	---	---	---	---	---	---
17.76-18.00	---	47	273	382	3581	18502	8333	---
18.01-18.25	---	---	---	---	---	259	---	---
18.26-18.50	---	---	6	3	0	123	189	---
18.51-18.75	---	---	---	0	---	147	---	---
18.76-19.00	---	1610	8	3577	4569	6477	867	---
19.01-19.25	---	---	---	---	---	58	13	---
19.26-19.50	---	---	---	---	---	904	---	---
19.51-19.75	---	---	---	---	297	303	33	---
19.76-20.00	---	900	0	1970	1333	17104	11810	---
20.26-20.50	---	---	0	---	31	---	---	---
20.76-21.00	---	1091	---	1260	661	791	23	---
21.01-21.25	---	---	---	---	---	---	---	---
21.76-22.00	---	---	---	---	153	418	---	---
22.76-23.00	---	---	---	---	---	---	---	---
<b>Grand Total</b>	---	<b>142176</b>	<b>258382</b>	<b>382587</b>	<b>382831</b>	<b>2592667</b>	<b>1105520</b>	---
<b>Weighted Average Rate</b>	---	<b>13.25</b>	<b>10.17</b>	<b>10.51</b>	<b>11.54</b>	<b>10.95</b>	<b>10.87</b>	<b>11</b>

\* Depository NBFIs = 30 Depository NBFIs

**Categorised by  
and Securities  
NBFIs**

**Table-22 (Concl'd)**

(Amount in Lac Taka)

Loans and advances as on 31-12-2023						Total Loans and advances as on 30-09-2023	Rate of Interest
Guarantee of Institutions (Corporate Guarantee)	Parri Passu Charge	Guarantee of Individuals (Personal Guarantee)	Other Securities	Without any Security	Total		
I	J	K	L	M	N=A+.....+M	O	
368	---	3378	---	---	41526	31976	16.26-16.50
---	---	190	---	---	290	299	16.51-16.75
20	---	4477	---	---	76580	96453	16.76-17.00
---	---	---	---	---	2596	2596	17.01-17.25
---	---	9	---	---	1028	1350	17.26-17.50
---	---	38	---	---	38	38	17.51-17.75
3385	---	4923	82	---	39509	36646	17.76-18.00
---	---	---	---	---	259	---	18.01-18.25
412	---	98	---	---	831	1087	18.26-18.50
---	---	89	---	---	236	211	18.51-18.75
---	---	409	---	---	17517	22254	18.76-19.00
---	---	34	---	---	104	1257	19.01-19.25
---	---	27	---	---	931	1068	19.26-19.50
---	---	36	---	---	670	60	19.51-19.75
15637	---	53876	---	---	102631	100610	19.76-20.00
---	---	---	---	---	32	63	20.26-20.50
651	---	1629	---	6	6111	6252	20.76-21.00
---	---	10	---	---	10	---	21.01-21.25
---	---	1677	---	---	2248	8300	21.76-22.00
---	---	33	---	---	33	37	22.76-23.00
<b>580031</b>	<b>10876</b>	<b>633318</b>	<b>3253</b>	<b>59759</b>	<b>6151400</b>	<b>6158880</b>	<b>Grand Total</b>
<b>11.54</b>	<b>7.64</b>	<b>10.16</b>	<b>11.86</b>	<b>5.47</b>	<b>10.88</b>	<b>11.18</b>	<b>Weighted Average Rate</b>

**Loans and Advances Categorised by Size of  
All**

Size of Accounts	Loans and advances as on 31-12-2023					
	Agriculture, Fishing and Forestry	Industry		Construction	Transport	Trade & Commerce
		Term Loan (Other than Working Capital Financing)	Working Capital Financing (Excluding Export & Import Financing)			
Up to Tk.5 thousand	5	2	3	0	1	6
Tk.5 thou. 1 to Tk.10 thou.	15	5	4	1	1	31
Tk.10 thou. 1 to Tk.25 thou.	104	21	27	9	4	227
Tk.25 thou. 1 to Tk.50 thou.	408	54	59	31	16	742
Tk.50 thou. 1 to Tk.1 lac	1201	150	251	96	51	1395
Tk.1 lac 1 to Tk.2 lac	3092	511	908	368	85	4869
Tk.2 lac 1 to Tk.3 lac	3534	784	1325	720	110	8231
Tk.3 lac 1 to Tk.4 lac	3262	1121	1430	1228	159	10990
Tk.4 lac 1 to Tk.5 lac	2469	1546	1260	2183	204	11399
Tk.5 lac 1 to Tk.10 lac	1202	12450	1694	26007	1420	58810
Tk.10 lac 1 to Tk.25 lac	1944	52559	5573	123620	6980	176471
Tk.25 lac 1 to Tk.50 lac	1956	62522	6304	104132	9815	162105
Tk.50 lac 1 to Tk.75 lac	1453	33341	6572	52426	6817	63204
Tk.75 lac 1 to Tk.1 crore	1140	27780	5513	40905	6446	43641
Tk.1 crore 1 to Tk.5 crore	15235	228848	73728	177422	47823	243436
Tk.5 crore 1 to Tk.10 crore	9310	237572	92973	79623	18227	169493
Tk.10 crore 1 to Tk.15 crore	3616	208631	82120	53648	15192	93300
Tk.15 crore 1 to Tk.20 crore	---	153334	47461	27852	11499	45860
Tk.20 crore 1 to Tk.25 crore	4402	129357	40709	25401	6544	45682
Tk.25 crore 1 to Tk.30 crore	2720	118093	33353	22026	2703	46836
Tk.30 crore 1 to Tk.35 crore	3202	93495	18970	16346	3119	35215
Tk.35 crore 1 to Tk.40 crore	---	85424	21881	15146	---	69121
Tk.40 crore 1 to Tk.50 crore	4791	141037	22369	26938	9043	113955
Tk. 50 crore 1 to Tk.100 crore	---	310249	53623	88405	18482	228814
Tk.100 crore 1 to Tk.150 crore	---	155702	10737	46648	---	13265
Tk.150 crore 1 to Tk.200 crore	---	135794	---	15829	---	---
Tk.200 crore 1 to Tk.300 crore	---	45001	23999	70475	---	29382
Above Tk. 300 crore	---	179810	---	39195	---	---
Grand Total	65062	2415192	552847	1056681	164739	1676482

\* All NBFIs = 35 NBFIs

Table-23

**Accounts and Major Economic Purposes  
NBFIs**

(Amount in Lac Taka)

Loans and advances as on 31-12-2023				Total Loans and advances as on 30-09-2023	Size of Accounts
Other Institutional Loan	Consumer Finance	Miscellaneous	Total		
G	H	I	J=A+B+....+I	K	
---	341	---	358	339	Up to Tk.5 thousand
0	529	0	587	566	Tk.5 thou. 1 to Tk.10 thou.
0	2063	---	2456	2385	Tk.10 thou. 1 to Tk.25 thou.
---	6716	---	8027	8326	Tk.25 thou. 1 to Tk.50 thou.
2	15650	---	18796	18778	Tk.50 thou. 1 to Tk.1 lac
11	16856	3	26703	26425	Tk.1 lac 1 to Tk.2 lac
21	9971	3	24698	24966	Tk.2 lac 1 to Tk.3 lac
17	7326	7	25541	25821	Tk.3 lac 1 to Tk.4 lac
---	7729	9	26799	27435	Tk.4 lac 1 to Tk.5 lac
41	42400	7	144029	144116	Tk.5 lac 1 to Tk.10 lac
332	170140	108	537727	535888	Tk.10 lac 1 to Tk.25 lac
861	199027	170	546892	546718	Tk.25 lac 1 to Tk.50 lac
1909	96363	---	262083	266268	Tk.50 lac 1 to Tk.75 lac
930	68749	98	195201	196872	Tk.75 lac 1 to Tk.1 crore
24990	208567	333	1020383	1028567	Tk.1 crore 1 to Tk.5 crore
20423	41357	1254	670232	670245	Tk.5 crore 1 to Tk.10 crore
32333	16461	---	505302	522311	Tk.10 crore 1 to Tk.15 crore
15128	10009	---	311144	321699	Tk.15 crore 1 to Tk.20 crore
20071	4455	---	276621	282497	Tk.20 crore 1 to Tk.25 crore
21415	5174	---	252320	231238	Tk.25 crore 1 to Tk.30 crore
16419	3193	---	189958	209075	Tk.30 crore 1 to Tk.35 crore
7526	---	---	199098	176931	Tk.35 crore 1 to Tk.40 crore
9225	9040	---	336398	302507	Tk.40 crore 1 to Tk.50 crore
11570	5039	---	716183	735551	Tk. 50 crore 1 to Tk.100 crore
11072	23803	---	261228	268792	Tk.100 crore 1 to Tk.150 crore
88603	---	---	240226	188210	Tk.150 crore 1 to Tk.200 crore
104865	---	---	273722	230490	Tk.200 crore 1 to Tk.300 crore
84202	---	---	303208	340825	Above Tk. 300 crore
<b>471965</b>	<b>970960</b>	<b>1991</b>	<b>7375919</b>	<b>7333843</b>	<b>Grand Total</b>

**Loans and Advances Categorised by Size of Public**

Size of Accounts	Loans and advances as on 31-12-2023					
	Agriculture, Fishing and Forestry	Industry		Construction	Transport	Trade & Commerce
		Term Loan (Other than Working Capital Financing)	Working Capital Financing (Excluding Export & Import Financing)			
	A	B	C	D	E	F
Up to Tk.5 thousand	1	0	0	---	---	1
Tk.5 thou. 1 to Tk.10 thou.	5	0	1	---	---	5
Tk.10 thou. 1 to Tk.25 thou.	43	3	17	---	---	31
Tk.25 thou. 1 to Tk.50 thou.	168	8	47	0	---	125
Tk.50 thou. 1 to Tk.1 lac	665	2	213	---	---	535
Tk.1 lac 1 to Tk.2 lac	2620	4	803	1	---	2279
Tk.2 lac 1 to Tk.3 lac	3324	2	1195	2	---	3844
Tk.3 lac 1 to Tk.4 lac	3177	8	1275	---	---	4245
Tk.4 lac 1 to Tk.5 lac	2420	5	1052	9	---	3060
Tk.5 lac 1 to Tk.10 lac	600	13	305	---	---	851
Tk.10 lac 1 to Tk.25 lac	---	67	40	---	---	25
Tk.25 lac 1 to Tk.50 lac	---	161	---	---	---	---
Tk.50 lac 1 to Tk.75 lac	---	367	---	---	---	---
Tk.75 lac 1 to Tk.1 crore	---	166	---	---	---	---
Tk.1 crore 1 to Tk.5 crore	---	8896	343	1709	---	---
Tk.5 crore 1 to Tk.10 crore	---	16102	1259	625	---	---
Tk.10 crore 1 to Tk.15 crore	---	23208	---	5465	---	---
Tk.15 crore 1 to Tk.20 crore	---	11848	---	---	---	---
Tk.20 crore 1 to Tk.25 crore	---	13843	2315	11563	---	---
Tk.25 crore 1 to Tk.30 crore	---	27790	---	2599	---	---
Tk.30 crore 1 to Tk.35 crore	---	15955	---	3423	---	---
Tk.35 crore 1 to Tk.40 crore	---	11303	---	3888	---	---
Tk.40 crore 1 to Tk.50 crore	---	32624	---	4528	---	---
Tk. 50 crore 1 to Tk.100 crore	---	173055	---	51067	---	---
Tk.100 crore 1 to Tk.150 crore	---	118986	---	46648	---	---
Tk.150 crore 1 to Tk.200 crore	---	135794	---	15829	---	---
Tk.200 crore 1 to Tk.300 crore	---	45001	23999	70475	---	---
Above Tk. 300 crore	---	179810	---	39195	---	---
<b>Grand Total</b>	<b>13021</b>	<b>815021</b>	<b>32867</b>	<b>257028</b>	<b>---</b>	<b>15001</b>

\* Public NBFIs = 3 NBFIs

Table-24

**Accounts and Major Economic Purposes  
NBFIs**

Loans and advances as on 31-12-2023					(Amount in Lac Taka)
Other Institutional Loan	Consumer Finance	Miscellaneous	Total	Total Loans and advances as on 30-09-2023	Size of Accounts
G	H	I	J=A+B+...+I	K	
---	0	---	3	3	Up to Tk.5 thousand
---	0	0	12	12	Tk.5 thou. 1 to Tk.10 thou.
0	0	---	93	95	Tk.10 thou. 1 to Tk.25 thou.
---	3	---	351	349	Tk.25 thou. 1 to Tk.50 thou.
2	9	---	1426	1481	Tk.50 thou. 1 to Tk.1 lac
5	17	3	5733	5738	Tk.1 lac 1 to Tk.2 lac
5	10	3	8384	8358	Tk.2 lac 1 to Tk.3 lac
7	10	4	8725	8874	Tk.3 lac 1 to Tk.4 lac
---	9	---	6555	7156	Tk.4 lac 1 to Tk.5 lac
7	7	7	1790	1886	Tk.5 lac 1 to Tk.10 lac
17	152	108	410	399	Tk.10 lac 1 to Tk.25 lac
63	38	170	431	394	Tk.25 lac 1 to Tk.50 lac
110	122	---	600	794	Tk.50 lac 1 to Tk.75 lac
82	182	98	528	633	Tk.75 lac 1 to Tk.1 crore
290	---	333	11571	12094	Tk.1 crore 1 to Tk.5 crore
---	---	1254	19240	18272	Tk.5 crore 1 to Tk.10 crore
---	---	---	28673	30110	Tk.10 crore 1 to Tk.15 crore
---	---	---	11848	11872	Tk.15 crore 1 to Tk.20 crore
---	---	---	27721	22974	Tk.20 crore 1 to Tk.25 crore
---	---	---	30389	30289	Tk.25 crore 1 to Tk.30 crore
---	---	---	19378	18783	Tk.30 crore 1 to Tk.35 crore
---	---	---	15191	7782	Tk.35 crore 1 to Tk.40 crore
---	---	---	37152	27567	Tk.40 crore 1 to Tk.50 crore
---	---	---	224122	224722	Tk. 50 crore 1 to Tk.100 crore
---	---	---	165634	169883	Tk.100 crore 1 to Tk.150 crore
19492	---	---	171115	120013	Tk.150 crore 1 to Tk.200 crore
25538	---	---	165013	144873	Tk.200 crore 1 to Tk.300 crore
---	---	---	219006	257499	Above Tk. 300 crore
<b>45617</b>	<b>561</b>	<b>1978</b>	<b>1181094</b>	<b>1132906</b>	<b>Grand Total</b>

**Loans and Advances Categorised by Size of Private**

Size of Accounts	Loans and advances as on 31-12-2023					
	Agriculture, Fishing and Forestry	Industry		Construction	Transport	Trade & Commerce
		Term Loan (Other than Working Capital Financing)	Working Capital Financing (Excluding Export & Import Financing)			
A	B	C	D	E	F	
Up to Tk.5 thousand	4	2	2	0	1	5
Tk.5 thou. 1 to Tk.10 thou.	10	4	3	1	1	26
Tk.10 thou. 1 to Tk.25 thou.	62	17	11	9	4	197
Tk.25 thou. 1 to Tk.50 thou.	241	46	12	31	16	617
Tk.50 thou. 1 to Tk.1 lac	537	147	38	96	51	861
Tk.1 lac 1 to Tk.2 lac	472	507	105	366	85	2590
Tk.2 lac 1 to Tk.3 lac	210	782	130	718	110	4387
Tk.3 lac 1 to Tk.4 lac	86	1114	155	1228	159	6744
Tk.4 lac 1 to Tk.5 lac	49	1541	208	2174	204	8339
Tk.5 lac 1 to Tk.10 lac	602	12437	1389	26007	1420	57959
Tk.10 lac 1 to Tk.25 lac	1944	52492	5532	123620	6980	176446
Tk.25 lac 1 to Tk.50 lac	1956	62361	6304	104132	9815	162105
Tk.50 lac 1 to Tk.75 lac	1453	32973	6572	52426	6817	63204
Tk.75 lac 1 to Tk.1 crore	1140	27614	5513	40905	6446	43641
Tk.1 crore 1 to Tk.5 crore	15235	219952	73385	175713	47823	243436
Tk.5 crore 1 to Tk.10 crore	9310	221471	91714	78997	18227	169493
Tk.10 crore 1 to Tk.15 crore	3616	185423	82120	48183	15192	93300
Tk.15 crore 1 to Tk.20 crore	---	141486	47461	27852	11499	45860
Tk.20 crore 1 to Tk.25 crore	4402	115514	38394	13838	6544	45682
Tk.25 crore 1 to Tk.30 crore	2720	90303	33353	19427	2703	46836
Tk.30 crore 1 to Tk.35 crore	3202	77541	18970	12922	3119	35215
Tk.35 crore 1 to Tk.40 crore	---	74121	21881	11258	---	69121
Tk.40 crore 1 to Tk.50 crore	4791	108412	22369	22410	9043	113955
Tk. 50 crore 1 to Tk.100 crore	---	137194	53623	37338	18482	228814
Tk.100 crore 1 to Tk.150 crore	---	36716	10737	---	---	13265
Tk.150 crore 1 to Tk.200 crore	---	---	---	---	---	---
Tk.200 crore 1 to Tk.300 crore	---	---	---	---	---	29382
Above Tk. 300 crore	---	---	---	---	---	---
Grand Total	52041	1600171	519981	799653	164739	1661481

\* Private NBFIs = 32 NBFIs



Table-25

**Accounts and Major Economic Purposes  
NBFIs**

(Amount in Lac Taka)

Loans and advances as on 31-12-2023				Total Loans and advances as on 30-09-2023	Size of Accounts
Other Institutional Loan	Consumer Finance	Miscellaneous	Total		
G	H	I	J=A+B+....+I	K	
---	341	---	355	336	Up to Tk.5 thousand
0	529	---	575	554	Tk.5 thou. 1 to Tk.10 thou.
0	2062	---	2363	2290	Tk.10 thou. 1 to Tk.25 thou.
---	6713	---	7675	7977	Tk.25 thou. 1 to Tk.50 thou.
---	15641	---	17370	17298	Tk.50 thou. 1 to Tk.1 lac
7	16839	---	20970	20686	Tk.1 lac 1 to Tk.2 lac
16	9961	---	16314	16608	Tk.2 lac 1 to Tk.3 lac
10	7316	4	16816	16948	Tk.3 lac 1 to Tk.4 lac
---	7720	9	20244	20279	Tk.4 lac 1 to Tk.5 lac
34	42392	---	142239	142230	Tk.5 lac 1 to Tk.10 lac
315	169988	---	537317	535489	Tk.10 lac 1 to Tk.25 lac
798	198990	---	546460	546324	Tk.25 lac 1 to Tk.50 lac
1799	96241	---	261483	265475	Tk.50 lac 1 to Tk.75 lac
848	68567	---	194673	196239	Tk.75 lac 1 to Tk.1 crore
24700	208567	---	1008812	1016473	Tk.1 crore 1 to Tk.5 crore
20423	41357	---	650992	651973	Tk.5 crore 1 to Tk.10 crore
32333	16461	---	476629	492201	Tk.10 crore 1 to Tk.15 crore
15128	10009	---	299296	309828	Tk.15 crore 1 to Tk.20 crore
20071	4455	---	248900	259523	Tk.20 crore 1 to Tk.25 crore
21415	5174	---	221931	200949	Tk.25 crore 1 to Tk.30 crore
16419	3193	---	170580	190293	Tk.30 crore 1 to Tk.35 crore
7526	---	---	183907	169150	Tk.35 crore 1 to Tk.40 crore
9225	9040	---	299245	274940	Tk.40 crore 1 to Tk.50 crore
11570	5039	---	492061	510829	Tk. 50 crore 1 to Tk.100 crore
11072	23803	---	95593	98908	Tk.100 crore 1 to Tk.150 crore
69111	---	---	69111	68197	Tk.150 crore 1 to Tk.200 crore
79327	---	---	108709	85617	Tk.200 crore 1 to Tk.300 crore
84202	---	---	84202	83326	Above Tk. 300 crore
<b>426348</b>	<b>970399</b>	<b>12</b>	<b>6194824</b>	<b>6200937</b>	<b>Grand Total</b>

**Loans and Advances Categorised by Size of  
Non-Depository**

Size of Accounts	Loans and advances as on 31-12-2023					
	Agriculture, Fishing and Forestry	Industry		Construction	Transport	Trade & Commerce
		Term Loan (Other than Working Capital Financing)	Working Capital Financing (Excluding Export & Import Financing)			
	A	B	C	D	E	F
Up to Tk.5 thousand	1	0	0	---	---	1
Tk.5 thou. 1 to Tk.10 thou.	6	0	1	---	---	5
Tk.10 thou. 1 to Tk.25 thou.	43	3	17	---	---	31
Tk.25 thou. 1 to Tk.50 thou.	168	8	47	0	---	125
Tk.50 thou. 1 to Tk.1 lac	665	2	213	---	---	535
Tk.1 lac 1 to Tk.2 lac	2620	4	803	1	---	2279
Tk.2 lac 1 to Tk.3 lac	3324	2	1195	2	---	3844
Tk.3 lac 1 to Tk.4 lac	3177	8	1275	---	---	4245
Tk.4 lac 1 to Tk.5 lac	2420	5	1052	9	---	3060
Tk.5 lac 1 to Tk.10 lac	600	13	305	---	---	851
Tk.10 lac 1 to Tk.25 lac	---	67	40	---	---	25
Tk.25 lac 1 to Tk.50 lac	---	203	---	---	---	---
Tk.50 lac 1 to Tk.75 lac	127	441	---	---	---	---
Tk.75 lac 1 to Tk.1 crore	100	166	---	---	---	---
Tk.1 crore 1 to Tk.5 crore	4764	9807	343	1709	---	---
Tk.5 crore 1 to Tk.10 crore	3447	18986	1259	625	---	---
Tk.10 crore 1 to Tk.15 crore	1200	25684	---	5465	---	---
Tk.15 crore 1 to Tk.20 crore	---	13447	---	---	---	---
Tk.20 crore 1 to Tk.25 crore	---	22969	2315	11563	---	---
Tk.25 crore 1 to Tk.30 crore	---	30649	---	2599	---	---
Tk.30 crore 1 to Tk.35 crore	---	19197	---	3423	---	---
Tk.35 crore 1 to Tk.40 crore	---	11303	---	3888	---	---
Tk.40 crore 1 to Tk.50 crore	---	41007	---	4528	---	---
Tk. 50 crore 1 to Tk.100 crore	---	173055	---	51067	---	---
Tk.100 crore 1 to Tk.150 crore	---	118986	---	46648	---	---
Tk.150 crore 1 to Tk.200 crore	---	135794	---	15829	---	---
Tk.200 crore 1 to Tk.300 crore	---	45001	23999	70475	---	---
Above Tk. 300 crore	---	179810	---	39195	---	---
<b>Grand Total</b>	<b>22660</b>	<b>846617</b>	<b>32867</b>	<b>257028</b>	<b>---</b>	<b>15001</b>

\* Non-Depository NBFIs = 5 Non-Depository NBFIs

Table-26

**Accounts and Major Economic Purposes  
NBFIs**

Loans and advances as on 31-12-2023				Total Loans and advances as on 30-09-2023	Size of Accounts
Other Institutional Loan	Consumer Finance	Miscellaneous	Total		
G	H	I	J=A+B+....+I	K	
---	0	---	3	3	Up to Tk.5 thousand
---	0	0	12	13	Tk.5 thou. 1 to Tk.10 thou.
0	0	---	94	96	Tk.10 thou. 1 to Tk.25 thou.
---	3	---	351	349	Tk.25 thou. 1 to Tk.50 thou.
2	9	---	1426	1481	Tk.50 thou. 1 to Tk.1 lac
5	17	3	5733	5738	Tk.1 lac 1 to Tk.2 lac
5	12	3	8387	8361	Tk.2 lac 1 to Tk.3 lac
7	13	4	8729	8877	Tk.3 lac 1 to Tk.4 lac
---	9	---	6555	7156	Tk.4 lac 1 to Tk.5 lac
7	7	7	1790	1886	Tk.5 lac 1 to Tk.10 lac
17	152	108	410	399	Tk.10 lac 1 to Tk.25 lac
63	121	170	557	521	Tk.25 lac 1 to Tk.50 lac
110	122	---	801	936	Tk.50 lac 1 to Tk.75 lac
82	182	98	628	711	Tk.75 lac 1 to Tk.1 crore
290	---	333	17246	17667	Tk.1 crore 1 to Tk.5 crore
---	---	1254	25570	24320	Tk.5 crore 1 to Tk.10 crore
---	---	---	32349	32586	Tk.10 crore 1 to Tk.15 crore
---	---	---	13447	13551	Tk.15 crore 1 to Tk.20 crore
2100	---	---	38947	32120	Tk.20 crore 1 to Tk.25 crore
---	---	---	33248	35622	Tk.25 crore 1 to Tk.30 crore
---	---	---	22621	22160	Tk.30 crore 1 to Tk.35 crore
---	---	---	15191	11782	Tk.35 crore 1 to Tk.40 crore
---	---	---	45535	31638	Tk.40 crore 1 to Tk.50 crore
---	---	---	224122	224722	Tk. 50 crore 1 to Tk.100 crore
---	---	---	165634	169883	Tk.100 crore 1 to Tk.150 crore
19492	---	---	171115	120013	Tk.150 crore 1 to Tk.200 crore
25538	---	---	165013	144873	Tk.200 crore 1 to Tk.300 crore
---	---	---	219006	257499	Above Tk. 300 crore
<b>47717</b>	<b>650</b>	<b>1978</b>	<b>1224518</b>	<b>1174963</b>	<b>Grand Total</b>

**Loans and Advances Categorised by Size of Depository**

Size of Accounts	Loans and advances as on 31-12-2023					
	Agriculture, Fishing and Forestry	Industry		Construction	Transport	Trade & Commerce
		Term Loan (Other than Working Capital Financing)	Working Capital Financing (Excluding Export & Import Financing)			
		A	B			
Up to Tk.5 thousand	4	2	2	0	1	5
Tk.5 thou. 1 to Tk.10 thou.	10	4	3	1	1	26
Tk.10 thou. 1 to Tk.25 thou.	61	17	11	9	4	197
Tk.25 thou. 1 to Tk.50 thou.	241	46	12	31	16	617
Tk.50 thou. 1 to Tk.1 lac	537	147	38	96	51	861
Tk.1 lac 1 to Tk.2 lac	472	507	105	366	85	2590
Tk.2 lac 1 to Tk.3 lac	210	782	130	718	110	4387
Tk.3 lac 1 to Tk.4 lac	86	1114	155	1228	159	6744
Tk.4 lac 1 to Tk.5 lac	49	1541	208	2174	204	8339
Tk.5 lac 1 to Tk.10 lac	602	12437	1389	26007	1420	57959
Tk.10 lac 1 to Tk.25 lac	1944	52492	5532	123620	6980	176446
Tk.25 lac 1 to Tk.50 lac	1956	62319	6304	104132	9815	162105
Tk.50 lac 1 to Tk.75 lac	1326	32899	6572	52426	6817	63204
Tk.75 lac 1 to Tk.1 crore	1040	27614	5513	40905	6446	43641
Tk.1 crore 1 to Tk.5 crore	10472	219041	73385	175713	47823	243436
Tk.5 crore 1 to Tk.10 crore	5864	218586	91714	78997	18227	169493
Tk.10 crore 1 to Tk.15 crore	2416	182947	82120	48183	15192	93300
Tk.15 crore 1 to Tk.20 crore	---	139887	47461	27852	11499	45860
Tk.20 crore 1 to Tk.25 crore	4402	106388	38394	13838	6544	45682
Tk.25 crore 1 to Tk.30 crore	2720	87444	33353	19427	2703	46836
Tk.30 crore 1 to Tk.35 crore	3202	74298	18970	12922	3119	35215
Tk.35 crore 1 to Tk.40 crore	---	74121	21881	11258	---	69121
Tk.40 crore 1 to Tk.50 crore	4791	100030	22369	22410	9043	113955
Tk. 50 crore 1 to Tk.100 crore	---	137194	53623	37338	18482	228814
Tk.100 crore 1 to Tk.150 crore	---	36716	10737	---	---	13265
Tk.150 crore 1 to Tk.200 crore	---	---	---	---	---	---
Tk.200 crore 1 to Tk.300 crore	---	---	---	---	---	29382
Above Tk. 300 crore	---	---	---	---	---	---
Grand Total	42403	1568574	519981	799653	164739	1661481

\* Depository NBFIs = 30 Depository NBFIs

Table-27

**Accounts and Major Economic Purposes  
NBFIs**

(Amount in Lac Taka)

Loans and advances as on 31-12-2023				Total Loans and advances as on 30-09-2023	Size of Accounts
Other Institutional Loan	Consumer Finance	Miscellaneous	Total		
G	H	I	J=A+B+....+I	K	
---	341	---	355	336	Up to Tk.5 thousand
0	529	---	574	553	Tk.5 thou. 1 to Tk.10 thou.
0	2062	---	2362	2289	Tk.10 thou. 1 to Tk.25 thou.
---	6713	---	7675	7977	Tk.25 thou. 1 to Tk.50 thou.
---	15641	---	17370	17298	Tk.50 thou. 1 to Tk.1 lac
7	16839	---	20970	20686	Tk.1 lac 1 to Tk.2 lac
16	9958	---	16312	16605	Tk.2 lac 1 to Tk.3 lac
10	7313	4	16813	16944	Tk.3 lac 1 to Tk.4 lac
---	7720	9	20244	20279	Tk.4 lac 1 to Tk.5 lac
34	42392	---	142239	142230	Tk.5 lac 1 to Tk.10 lac
315	169988	---	537317	535489	Tk.10 lac 1 to Tk.25 lac
798	198906	---	546335	546197	Tk.25 lac 1 to Tk.50 lac
1799	96241	---	261282	265333	Tk.50 lac 1 to Tk.75 lac
848	68567	---	194573	196161	Tk.75 lac 1 to Tk.1 crore
24700	208567	---	1003137	1010900	Tk.1 crore 1 to Tk.5 crore
20423	41357	---	644661	645926	Tk.5 crore 1 to Tk.10 crore
32333	16461	---	472953	489725	Tk.10 crore 1 to Tk.15 crore
15128	10009	---	297697	308149	Tk.15 crore 1 to Tk.20 crore
17971	4455	---	237673	250377	Tk.20 crore 1 to Tk.25 crore
21415	5174	---	219072	195616	Tk.25 crore 1 to Tk.30 crore
16419	3193	---	167338	186915	Tk.30 crore 1 to Tk.35 crore
7526	---	---	183907	165150	Tk.35 crore 1 to Tk.40 crore
9225	9040	---	290862	270869	Tk.40 crore 1 to Tk.50 crore
11570	5039	---	492061	510829	Tk. 50 crore 1 to Tk.100 crore
11072	23803	---	95593	98908	Tk.100 crore 1 to Tk.150 crore
69111	---	---	69111	68197	Tk.150 crore 1 to Tk.200 crore
79327	---	---	108709	85617	Tk.200 crore 1 to Tk.300 crore
84202	---	---	84202	83326	Above Tk. 300 crore
<b>424248</b>	<b>970310</b>	<b>12</b>	<b>6151400</b>	<b>6158880</b>	<b>Grand Total</b>

**Loans and Advances Categoricalised**  
**All**

Size of Accounts	Loans and advances as on 31-12-2023				
	Actual				Cumulative
	No. of Accounts	Amount	% of Total Amount	Average Size (B/A)	No. of Accounts
	A	B	C	D	E
Up to Tk.5 thousand	25608	358	0.00%	0.01	25608
Tk.5 thou. 1 to Tk.10 thou.	8184	587	0.01%	0.07	33792
Tk.10 thou. 1 to Tk.25 thou.	14742	2456	0.03%	0.17	48534
Tk.25 thou. 1 to Tk.50 thou.	21219	8027	0.11%	0.38	69753
Tk.50 thou. 1 to Tk.1 lac	26440	18796	0.25%	0.71	96193
Tk.1 lac 1 to Tk.2 lac	18704	26703	0.36%	1.43	114897
Tk.2 lac 1 to Tk.3 lac	9994	24698	0.33%	2.47	124891
Tk.3 lac 1 to Tk.4 lac	7329	25541	0.35%	3.48	132220
Tk.4 lac 1 to Tk.5 lac	5984	26799	0.36%	4.48	138204
Tk.5 lac 1 to Tk.10 lac	19377	144029	1.95%	7.43	157581
Tk.10 lac 1 to Tk.25 lac	32882	537727	7.29%	16.35	190463
Tk.25 lac 1 to Tk.50 lac	15679	546892	7.41%	34.88	206142
Tk.50 lac 1 to Tk.75 lac	4326	262083	3.55%	60.58	210468
Tk.75 lac 1 to Tk.1 crore	2257	195201	2.65%	86.49	212725
Tk.1 crore 1 to Tk.5 crore	4843	1020383	13.83%	210.69	217568
Tk.5 crore 1 to Tk.10 crore	968	670232	9.09%	692.39	218536
Tk.10 crore 1 to Tk.15 crore	419	505302	6.85%	1205.97	218955
Tk.15 crore 1 to Tk.20 crore	183	311144	4.22%	1700.24	219138
Tk.20 crore 1 to Tk.25 crore	123	276621	3.75%	2248.95	219261
Tk.25 crore 1 to Tk.30 crore	92	252320	3.42%	2742.61	219353
Tk.30 crore 1 to Tk.35 crore	59	189958	2.58%	3219.63	219412
Tk.35 crore 1 to Tk.40 crore	53	199098	2.70%	3756.56	219465
Tk.40 crore 1 to Tk.50 crore	74	336398	4.56%	4545.91	219539
Tk. 50 crore 1 to Tk.100 crore	111	716183	9.71%	6452.10	219650
Tk.100 crore 1 to Tk.150 crore	22	261228	3.54%	11873.98	219672
Tk.150 crore 1 to Tk.200 crore	14	240226	3.26%	17158.99	219686
Tk.200 crore 1 to Tk.300 crore	11	273722	3.71%	24883.85	219697
Above Tk. 300 crore	8	303208	4.11%	37900.94	219705
<b>Grand Total</b>	<b>219705</b>	<b>7375919</b>	<b>100%</b>	<b>33.57</b>	<b>---</b>

\* ALL NBFIs = 35 NBFIs

Table-28

**by Size of Accounts**  
**NBFIs**

(Amount in Lac Taka)

Loans and advances as on 31-12-2023		Loans and advances as on 30-09-2023			Size of Accounts
Cumulative					
Amount	% of Total Amount	No. of Accounts	Amount	% of Total Amount	
F	G	H	I	J	
358	0.00%	24719	339	0.00%	Up to Tk.5 thousand
944	0.01%	7808	566	0.01%	Tk.5 thou. 1 to Tk.10 thou.
3401	0.05%	14318	2385	0.03%	Tk.10 thou. 1 to Tk.25 thou.
11427	0.15%	22069	8326	0.11%	Tk.25 thou. 1 to Tk.50 thou.
30224	0.41%	26414	18778	0.26%	Tk.50 thou. 1 to Tk.1 lac
56927	0.77%	18486	26425	0.36%	Tk.1 lac 1 to Tk.2 lac
81626	1.11%	10113	24966	0.34%	Tk.2 lac 1 to Tk.3 lac
107167	1.45%	7414	25821	0.35%	Tk.3 lac 1 to Tk.4 lac
133966	1.82%	6144	27435	0.37%	Tk.4 lac 1 to Tk.5 lac
277995	3.77%	19363	144116	1.97%	Tk.5 lac 1 to Tk.10 lac
815722	11.06%	32773	535888	7.31%	Tk.10 lac 1 to Tk.25 lac
1362613	18.47%	15678	546718	7.45%	Tk.25 lac 1 to Tk.50 lac
1624697	22.03%	4399	266268	3.63%	Tk.50 lac 1 to Tk.75 lac
1819898	24.67%	2274	196872	2.68%	Tk.75 lac 1 to Tk.1 crore
2840281	38.51%	4894	1028567	14.02%	Tk.1 crore 1 to Tk.5 crore
3510513	47.59%	975	670245	9.14%	Tk.5 crore 1 to Tk.10 crore
4015814	54.44%	434	522311	7.12%	Tk.10 crore 1 to Tk.15 crore
4326958	58.66%	188	321699	4.39%	Tk.15 crore 1 to Tk.20 crore
4603579	62.41%	125	282497	3.85%	Tk.20 crore 1 to Tk.25 crore
4855899	65.83%	85	231238	3.15%	Tk.25 crore 1 to Tk.30 crore
5045857	68.41%	65	209075	2.85%	Tk.30 crore 1 to Tk.35 crore
5244955	71.11%	47	176931	2.41%	Tk.35 crore 1 to Tk.40 crore
5581352	75.67%	67	302507	4.12%	Tk.40 crore 1 to Tk.50 crore
6297535	85.38%	113	735551	10.03%	Tk. 50 crore 1 to Tk.100 crore
6558763	88.92%	22	268792	3.67%	Tk.100 crore 1 to Tk.150 crore
6798989	92.18%	11	188210	2.57%	Tk.150 crore 1 to Tk.200 crore
7072711	95.89%	9	230490	3.14%	Tk.200 crore 1 to Tk.300 crore
7375919	100.00%	9	340825	4.65%	Above Tk. 300 crore
---	---	219016	7333843	100%	Grand Total

**Loans and Advances Categorised  
Public**

Size of Accounts	Loans and advances as on 31-12-2023				
	Actual				Cumulative
	No. of Accounts	Amount	% of Total Amount	Average Size (B/A)	No. of Accounts
	A	B	C	D	E
Up to Tk.5 thousand	999	3	0.00%	0.00	999
Tk.5 thou. 1 to Tk.10 thou.	157	12	0.00%	0.07	1156
Tk.10 thou. 1 to Tk.25 thou.	535	93	0.01%	0.17	1691
Tk.25 thou. 1 to Tk.50 thou.	939	351	0.03%	0.37	2630
Tk.50 thou. 1 to Tk.1 lac	1914	1426	0.12%	0.75	4544
Tk.1 lac 1 to Tk.2 lac	3820	5733	0.49%	1.50	8364
Tk.2 lac 1 to Tk.3 lac	3375	8384	0.71%	2.48	11739
Tk.3 lac 1 to Tk.4 lac	2503	8725	0.74%	3.49	14242
Tk.4 lac 1 to Tk.5 lac	1483	6555	0.55%	4.42	15725
Tk.5 lac 1 to Tk.10 lac	325	1790	0.15%	5.51	16050
Tk.10 lac 1 to Tk.25 lac	24	410	0.03%	17.08	16074
Tk.25 lac 1 to Tk.50 lac	12	431	0.04%	35.93	16086
Tk.50 lac 1 to Tk.75 lac	10	600	0.05%	60.02	16096
Tk.75 lac 1 to Tk.1 crore	6	528	0.04%	87.98	16102
Tk.1 crore 1 to Tk.5 crore	47	11571	0.98%	246.20	16149
Tk.5 crore 1 to Tk.10 crore	27	19240	1.63%	712.58	16176
Tk.10 crore 1 to Tk.15 crore	23	28673	2.43%	1246.64	16199
Tk.15 crore 1 to Tk.20 crore	7	11848	1.00%	1692.51	16206
Tk.20 crore 1 to Tk.25 crore	12	27721	2.35%	2310.09	16218
Tk.25 crore 1 to Tk.30 crore	11	30389	2.57%	2762.64	16229
Tk.30 crore 1 to Tk.35 crore	6	19378	1.64%	3229.66	16235
Tk.35 crore 1 to Tk.40 crore	4	15191	1.29%	3797.66	16239
Tk.40 crore 1 to Tk.50 crore	8	37152	3.15%	4644.05	16247
Tk. 50 crore 1 to Tk.100 crore	31	224122	18.98%	7229.74	16278
Tk.100 crore 1 to Tk.150 crore	14	165634	14.02%	11831.01	16292
Tk.150 crore 1 to Tk.200 crore	10	171115	14.49%	17111.50	16302
Tk.200 crore 1 to Tk.300 crore	7	165013	13.97%	23573.33	16309
Above Tk. 300 crore	6	219006	18.54%	36500.95	16315
<b>Grand Total</b>	<b>16315</b>	<b>1181094</b>	<b>100%</b>	<b>72.39</b>	<b>---</b>

\* Public NBFIs = 3 NBFIs



Table-29

by Size of Accounts  
NBFIs

(Amount in Lac Taka)

Loans and advances as on 31-12-2023		Loans and advances as on			Size of Accounts
Cumulative		30-09-2023			
Amount	% of Total Amount	No. of Accounts	Amount	% of Total Amount	
F	G	H	I	J	
3	0.00%	970	3	0.00%	Up to Tk.5 thousand
15	0.00%	162	12	0.00%	Tk.5 thou. 1 to Tk.10 thou.
108	0.01%	546	95	0.01%	Tk.10 thou. 1 to Tk.25 thou.
459	0.04%	930	349	0.03%	Tk.25 thou. 1 to Tk.50 thou.
1886	0.16%	1972	1481	0.13%	Tk.50 thou. 1 to Tk.1 lac
7619	0.65%	3823	5738	0.51%	Tk.1 lac 1 to Tk.2 lac
16003	1.35%	3368	8358	0.74%	Tk.2 lac 1 to Tk.3 lac
24728	2.09%	2548	8874	0.78%	Tk.3 lac 1 to Tk.4 lac
31283	2.65%	1630	7156	0.63%	Tk.4 lac 1 to Tk.5 lac
33073	2.80%	342	1886	0.17%	Tk.5 lac 1 to Tk.10 lac
33482	2.83%	23	399	0.04%	Tk.10 lac 1 to Tk.25 lac
33914	2.87%	11	394	0.03%	Tk.25 lac 1 to Tk.50 lac
34514	2.92%	13	794	0.07%	Tk.50 lac 1 to Tk.75 lac
35042	2.97%	7	633	0.06%	Tk.75 lac 1 to Tk.1 crore
46613	3.95%	47	12094	1.07%	Tk.1 crore 1 to Tk.5 crore
65853	5.58%	26	18272	1.61%	Tk.5 crore 1 to Tk.10 crore
94525	8.00%	24	30110	2.66%	Tk.10 crore 1 to Tk.15 crore
106373	9.01%	7	11872	1.05%	Tk.15 crore 1 to Tk.20 crore
134094	11.35%	10	22974	2.03%	Tk.20 crore 1 to Tk.25 crore
164483	13.93%	11	30289	2.67%	Tk.25 crore 1 to Tk.30 crore
183861	15.57%	6	18783	1.66%	Tk.30 crore 1 to Tk.35 crore
199052	16.85%	2	7782	0.69%	Tk.35 crore 1 to Tk.40 crore
236204	20.00%	6	27567	2.43%	Tk.40 crore 1 to Tk.50 crore
460326	38.97%	31	224722	19.84%	Tk. 50 crore 1 to Tk.100 crore
625960	53.00%	14	169883	15.00%	Tk.100 crore 1 to Tk.150 crore
797075	67.49%	7	120013	10.59%	Tk.150 crore 1 to Tk.200 crore
962089	81.46%	6	144873	12.79%	Tk.200 crore 1 to Tk.300 crore
1181094	100.00%	7	257499	22.73%	Above Tk. 300 crore
---	---	16549	1132906	100%	Grand Total

**Loans and Advances Categorised  
Private**

Size of Accounts	Loans and advances as on 31-12-2023				
	Actual				Cumulative
	No. of Accounts	Amount	% of Total Amount	Average Size (B/A)	No. of Accounts
	A	B	C	D	E
Up to Tk.5 thousand	24609	355	0.01%	0.01	24609
Tk.5 thou. 1 to Tk.10 thou.	8027	575	0.01%	0.07	32636
Tk.10 thou. 1 to Tk.25 thou.	14207	2363	0.04%	0.17	46843
Tk.25 thou. 1 to Tk.50 thou.	20280	7675	0.12%	0.38	67123
Tk.50 thou. 1 to Tk.1 lac	24526	17370	0.28%	0.71	91649
Tk.1 lac 1 to Tk.2 lac	14884	20970	0.34%	1.41	106533
Tk.2 lac 1 to Tk.3 lac	6619	16314	0.26%	2.46	113152
Tk.3 lac 1 to Tk.4 lac	4826	16816	0.27%	3.48	117978
Tk.4 lac 1 to Tk.5 lac	4501	20244	0.33%	4.50	122479
Tk.5 lac 1 to Tk.10 lac	19052	142239	2.30%	7.47	141531
Tk.10 lac 1 to Tk.25 lac	32858	537317	8.67%	16.35	174389
Tk.25 lac 1 to Tk.50 lac	15667	546460	8.82%	34.88	190056
Tk.50 lac 1 to Tk.75 lac	4316	261483	4.22%	60.58	194372
Tk.75 lac 1 to Tk.1 crore	2251	194673	3.14%	86.48	196623
Tk.1 crore 1 to Tk.5 crore	4796	1008812	16.28%	210.34	201419
Tk.5 crore 1 to Tk.10 crore	941	650992	10.51%	691.81	202360
Tk.10 crore 1 to Tk.15 crore	396	476629	7.69%	1203.61	202756
Tk.15 crore 1 to Tk.20 crore	176	299296	4.83%	1700.55	202932
Tk.20 crore 1 to Tk.25 crore	111	248900	4.02%	2242.34	203043
Tk.25 crore 1 to Tk.30 crore	81	221931	3.58%	2739.89	203124
Tk.30 crore 1 to Tk.35 crore	53	170580	2.75%	3218.50	203177
Tk.35 crore 1 to Tk.40 crore	49	183907	2.97%	3753.21	203226
Tk.40 crore 1 to Tk.50 crore	66	299245	4.83%	4534.02	203292
Tk. 50 crore 1 to Tk.100 crore	80	492061	7.94%	6150.76	203372
Tk.100 crore 1 to Tk.150 crore	8	95593	1.54%	11949.18	203380
Tk.150 crore 1 to Tk.200 crore	4	69111	1.12%	17277.71	203384
Tk.200 crore 1 to Tk.300 crore	4	108709	1.75%	27177.27	203388
Above Tk. 300 crore	2	84202	1.36%	42100.92	203390
<b>Grand Total</b>	<b>203390</b>	<b>6194824</b>	<b>100%</b>	<b>30.46</b>	<b>---</b>

\* Private NBFIs = 32 NBFIs

Table-30

by Size of Accounts  
NBFIs

(Amount in Lac Taka)

Loans and advances as on 31-12-2023		Loans and advances as on			Size of Accounts
Cumulative		30-09-2023			
Amount	% of Total Amount	No. of Accounts	Amount	% of Total Amount	
F	G	H	I	J	
355	0.01%	23749	336	0.01%	Up to Tk.5 thousand
930	0.02%	7646	554	0.01%	Tk.5 thou. 1 to Tk.10 thou
3293	0.05%	13772	2290	0.04%	Tk.10 thou. 1 to Tk.25 thou.
10968	0.18%	21139	7977	0.13%	Tk.25 thou. 1 to Tk.50 thou.
28338	0.46%	24442	17298	0.28%	Tk.50 thou. 1 to Tk.1 lac
49309	0.80%	14663	20686	0.33%	Tk.1 lac 1 to Tk.2 lac
65623	1.06%	6745	16608	0.27%	Tk.2 lac 1 to Tk.3 lac
82439	1.33%	4866	16948	0.27%	Tk.3 lac 1 to Tk.4 lac
102683	1.66%	4514	20279	0.33%	Tk.4 lac 1 to Tk.5 lac
244923	3.95%	19021	142230	2.29%	Tk.5 lac 1 to Tk.10 lac
782239	12.63%	32750	535489	8.64%	Tk.10 lac 1 to Tk.25 lac
1328700	21.45%	15667	546324	8.81%	Tk.25 lac 1 to Tk.50 lac
1590183	25.67%	4386	265475	4.28%	Tk.50 lac 1 to Tk.75 lac
1784856	28.81%	2267	196239	3.16%	Tk.75 lac 1 to Tk.1 crore
2793668	45.10%	4847	1016473	16.39%	Tk.1 crore 1 to Tk.5 crore
3444660	55.61%	949	651973	10.51%	Tk.5 crore 1 to Tk.10 crore
3921289	63.30%	410	492201	7.94%	Tk.10 crore 1 to Tk.15 crore
4220585	68.13%	181	309828	5.00%	Tk.15 crore 1 to Tk.20 crore
4469485	72.15%	115	259523	4.19%	Tk.20 crore 1 to Tk.25 crore
4691416	75.73%	74	200949	3.24%	Tk.25 crore 1 to Tk.30 crore
4861996	78.48%	59	190293	3.07%	Tk.30 crore 1 to Tk.35 crore
5045903	81.45%	45	169150	2.73%	Tk.35 crore 1 to Tk.40 crore
5345148	86.28%	61	274940	4.43%	Tk.40 crore 1 to Tk.50 crore
5837209	94.23%	82	510829	8.24%	Tk. 50 crore 1 to Tk.100 crore
5932803	95.77%	8	98908	1.60%	Tk.100 crore 1 to Tk.150 crore
6001914	96.89%	4	68197	1.10%	Tk.150 crore 1 to Tk.200 crore
6110623	98.64%	3	85617	1.38%	Tk.200 crore 1 to Tk.300 crore
6194824	100.00%	2	83326	1.34%	Above Tk. 300 crore
---	---	202467	6200937	100%	Grand Total

**Loans and Advances Categoricalised  
Non-Depository**

Size of Accounts	Loans and advances as on 31-12-2023				
	Actual				Cumulative
	No. of Accounts	Amount	% of Total Amount	Average Size (B/A)	No. of Accounts
	A	B	C	D	E
Up to Tk.5 thousand	1001	3	0.00%	0.00	1001
Tk.5 thou. 1 to Tk.10 thou.	164	12	0.00%	0.07	1165
Tk.10 thou. 1 to Tk.25 thou.	539	94	0.01%	0.17	1704
Tk.25 thou. 1 to Tk.50 thou.	939	351	0.03%	0.37	2643
Tk.50 thou. 1 to Tk.1 lac	1914	1426	0.12%	0.75	4557
Tk.1 lac 1 to Tk.2 lac	3820	5733	0.47%	1.50	8377
Tk.2 lac 1 to Tk.3 lac	3376	8387	0.68%	2.48	11753
Tk.3 lac 1 to Tk.4 lac	2504	8729	0.71%	3.49	14257
Tk.4 lac 1 to Tk.5 lac	1483	6555	0.54%	4.42	15740
Tk.5 lac 1 to Tk.10 lac	325	1790	0.15%	5.51	16065
Tk.10 lac 1 to Tk.25 lac	24	410	0.03%	17.08	16089
Tk.25 lac 1 to Tk.50 lac	15	557	0.05%	37.12	16104
Tk.50 lac 1 to Tk.75 lac	13	801	0.07%	61.61	16117
Tk.75 lac 1 to Tk.1 crore	7	628	0.05%	89.70	16124
Tk.1 crore 1 to Tk.5 crore	68	17246	1.41%	253.61	16192
Tk.5 crore 1 to Tk.10 crore	37	25570	2.09%	691.09	16229
Tk.10 crore 1 to Tk.15 crore	26	32349	2.64%	1244.18	16255
Tk.15 crore 1 to Tk.20 crore	8	13447	1.10%	1680.82	16263
Tk.20 crore 1 to Tk.25 crore	17	38947	3.18%	2291.02	16280
Tk.25 crore 1 to Tk.30 crore	12	33248	2.72%	2770.66	16292
Tk.30 crore 1 to Tk.35 crore	7	22621	1.85%	3231.53	16299
Tk.35 crore 1 to Tk.40 crore	4	15191	1.24%	3797.66	16303
Tk.40 crore 1 to Tk.50 crore	10	45535	3.72%	4553.52	16313
Tk. 50 crore 1 to Tk.100 crore	31	224122	18.30%	7229.74	16344
Tk.100 crore 1 to Tk.150 crore	14	165634	13.53%	11831.01	16358
Tk.150 crore 1 to Tk.200 crore	10	171115	13.97%	17111.50	16368
Tk.200 crore 1 to Tk.300 crore	7	165013	13.48%	23573.33	16375
Above Tk. 300 crore	6	219006	17.89%	36500.95	16381
<b>Grand Total</b>	<b>16381</b>	<b>1224518</b>	<b>100%</b>	<b>74.75</b>	<b>---</b>

\* Non-Depository NBFIs = 5 Non-Depository NBFIs

Table-31

by Size of Accounts  
NBFIs

(Amount in Lac Taka)

Loans and advances as on 31-12-2023		Loans and advances as on 30-09-2023			Size of Accounts
Cumulative					
Amount	% of Total Amount	No. of Accounts	Amount	% of Total Amount	
F	G	H	I	J	
3	0.00%	971	3	0.00%	Up to Tk.5 thousand
15	0.00%	168	13	0.00%	Tk.5 thou. 1 to Tk.10 thou.
109	0.01%	552	96	0.01%	Tk.10 thou. 1 to Tk.25 thou.
461	0.04%	930	349	0.03%	Tk.25 thou. 1 to Tk.50 thou.
1887	0.15%	1972	1481	0.13%	Tk.50 thou. 1 to Tk.1 lac
7620	0.62%	3823	5738	0.49%	Tk.1 lac 1 to Tk.2 lac
16006	1.31%	3369	8361	0.71%	Tk.2 lac 1 to Tk.3 lac
24735	2.02%	2549	8877	0.76%	Tk.3 lac 1 to Tk.4 lac
31290	2.56%	1630	7156	0.61%	Tk.4 lac 1 to Tk.5 lac
33080	2.70%	342	1886	0.16%	Tk.5 lac 1 to Tk.10 lac
33489	2.73%	23	399	0.03%	Tk.10 lac 1 to Tk.25 lac
34046	2.78%	14	521	0.04%	Tk.25 lac 1 to Tk.50 lac
34847	2.85%	15	936	0.08%	Tk.50 lac 1 to Tk.75 lac
35475	2.90%	8	711	0.06%	Tk.75 lac 1 to Tk.1 crore
52721	4.31%	67	17667	1.50%	Tk.1 crore 1 to Tk.5 crore
78291	6.39%	35	24320	2.07%	Tk.5 crore 1 to Tk.10 crore
110640	9.04%	26	32586	2.77%	Tk.10 crore 1 to Tk.15 crore
124086	10.13%	8	13551	1.15%	Tk.15 crore 1 to Tk.20 crore
163034	13.31%	14	32120	2.73%	Tk.20 crore 1 to Tk.25 crore
196282	16.03%	13	35622	3.03%	Tk.25 crore 1 to Tk.30 crore
218902	17.88%	7	22160	1.89%	Tk.30 crore 1 to Tk.35 crore
234093	19.12%	3	11782	1.00%	Tk.35 crore 1 to Tk.40 crore
279628	22.84%	7	31638	2.69%	Tk.40 crore 1 to Tk.50 crore
503750	41.14%	31	224722	19.13%	Tk. 50 crore 1 to Tk.100 crore
669384	54.67%	14	169883	14.46%	Tk.100 crore 1 to Tk.150 crore
840499	68.64%	7	120013	10.21%	Tk.150 crore 1 to Tk.200 crore
1005513	82.11%	6	144873	12.33%	Tk.200 crore 1 to Tk.300 crore
1224518	100.00%	7	257499	21.92%	Above Tk. 300 crore
---	---	16611	1174963	100%	Grand Total

**Loans and Advances Categorized  
Depository**

Size of Accounts	Loans and advances as on 31-12-2023				
	Actual				Cumulative
	No. of Accounts	Amount	% of Total Amount	Average Size (B/A)	No. of Accounts
	A	B	C	D	E
Up to Tk.5 thousand	24607	355	0.01%	0.01	24607
Tk.5 thou. 1 to Tk.10 thou.	8020	574	0.01%	0.07	32627
Tk.10 thou. 1 to Tk.25 thou.	14203	2362	0.04%	0.17	46830
Tk.25 thou. 1 to Tk.50 thou.	20280	7675	0.12%	0.38	67110
Tk.50 thou. 1 to Tk.1 lac	24526	17370	0.28%	0.71	91636
Tk.1 lac 1 to Tk.2 lac	14884	20970	0.34%	1.41	106520
Tk.2 lac 1 to Tk.3 lac	6618	16312	0.27%	2.46	113138
Tk.3 lac 1 to Tk.4 lac	4825	16813	0.27%	3.48	117963
Tk.4 lac 1 to Tk.5 lac	4501	20244	0.33%	4.50	122464
Tk.5 lac 1 to Tk.10 lac	19052	142239	2.31%	7.47	141516
Tk.10 lac 1 to Tk.25 lac	32858	537317	8.73%	16.35	174374
Tk.25 lac 1 to Tk.50 lac	15664	546335	8.88%	34.88	190038
Tk.50 lac 1 to Tk.75 lac	4313	261282	4.25%	60.58	194351
Tk.75 lac 1 to Tk.1 crore	2250	194573	3.16%	86.48	196601
Tk.1 crore 1 to Tk.5 crore	4775	1003137	16.31%	210.08	201376
Tk.5 crore 1 to Tk.10 crore	931	644661	10.48%	692.44	202307
Tk.10 crore 1 to Tk.15 crore	393	472953	7.69%	1203.44	202700
Tk.15 crore 1 to Tk.20 crore	175	297697	4.84%	1701.13	202875
Tk.20 crore 1 to Tk.25 crore	106	237673	3.86%	2242.20	202981
Tk.25 crore 1 to Tk.30 crore	80	219072	3.56%	2738.40	203061
Tk.30 crore 1 to Tk.35 crore	52	167338	2.72%	3218.03	203113
Tk.35 crore 1 to Tk.40 crore	49	183907	2.99%	3753.21	203162
Tk.40 crore 1 to Tk.50 crore	64	290862	4.73%	4544.73	203226
Tk. 50 crore 1 to Tk.100 crore	80	492061	8.00%	6150.76	203306
Tk.100 crore 1 to Tk.150 crore	8	95593	1.55%	11949.18	203314
Tk.150 crore 1 to Tk.200 crore	4	69111	1.12%	17277.71	203318
Tk.200 crore 1 to Tk.300 crore	4	108709	1.77%	27177.27	203322
Above Tk. 300 crore	2	84202	1.37%	42100.92	203324
<b>Grand Total</b>	<b>203324</b>	<b>6151400</b>	<b>100%</b>	<b>30.25</b>	<b>---</b>

\* Depository NBFIs = 30 Depository NBFIs

Table-32

by Size of Accounts  
NBFIs

(Amount in Lac Taka)

Loans and advances as on 31-12-2023		Loans and advances as on			Size of Accounts
Cumulative		30-09-2023			
Amount	% of Total Amount	No. of Accounts	Amount	% of Total Amount	
F	G	H	I	J	
355	0.01%	23748	336	0.01%	Up to Tk.5 thousand
929	0.02%	7640	553	0.01%	Tk.5 thou. 1 to Tk.10 thou.
3291	0.05%	13766	2289	0.04%	Tk.10 thou. 1 to Tk.25 thou.
10967	0.18%	21139	7977	0.13%	Tk.25 thou. 1 to Tk.50 thou.
28337	0.46%	24442	17298	0.28%	Tk.50 thou. 1 to Tk.1 lac
49307	0.80%	14663	20686	0.34%	Tk.1 lac 1 to Tk.2 lac
65619	1.07%	6744	16605	0.27%	Tk.2 lac 1 to Tk.3 lac
82432	1.34%	4865	16944	0.28%	Tk.3 lac 1 to Tk.4 lac
102676	1.67%	4514	20279	0.33%	Tk.4 lac 1 to Tk.5 lac
244915	3.98%	19021	142230	2.31%	Tk.5 lac 1 to Tk.10 lac
782232	12.72%	32750	535489	8.69%	Tk.10 lac 1 to Tk.25 lac
1328567	21.60%	15664	546197	8.87%	Tk.25 lac 1 to Tk.50 lac
1589850	25.85%	4384	265333	4.31%	Tk.50 lac 1 to Tk.75 lac
1784423	29.01%	2266	196161	3.19%	Tk.75 lac 1 to Tk.1 crore
2787560	45.32%	4827	1010900	16.41%	Tk.1 crore 1 to Tk.5 crore
3432221	55.80%	940	645926	10.49%	Tk.5 crore 1 to Tk.10 crore
3905174	63.48%	408	489725	7.95%	Tk.10 crore 1 to Tk.15 crore
4202871	68.32%	180	308149	5.00%	Tk.15 crore 1 to Tk.20 crore
4440545	72.19%	111	250377	4.07%	Tk.20 crore 1 to Tk.25 crore
4659617	75.75%	72	195616	3.18%	Tk.25 crore 1 to Tk.30 crore
4826955	78.47%	58	186915	3.03%	Tk.30 crore 1 to Tk.35 crore
5010862	81.46%	44	165150	2.68%	Tk.35 crore 1 to Tk.40 crore
5301724	86.19%	60	270869	4.40%	Tk.40 crore 1 to Tk.50 crore
5793785	94.19%	82	510829	8.29%	Tk. 50 crore 1 to Tk.100 crore
5889379	95.74%	8	98908	1.61%	Tk.100 crore 1 to Tk.150 crore
5958489	96.86%	4	68197	1.11%	Tk.150 crore 1 to Tk.200 crore
6067198	98.63%	3	85617	1.39%	Tk.200 crore 1 to Tk.300 crore
6151400	100.00%	2	83326	1.35%	Above Tk. 300 crore
---	---	202405	6158880	100%	Grand Total

Table-33

**Loans and Advances Categorised by Geographical Location**  
**All NBFIs**

(Amount in Lac Taka)

Division/ District	Loans and advances as on 31-12-2023		Loans and advances as on 30-09-2023	
	No. of Account	Amount	No. of Account	Amount
<b>Barishal Division</b>	<b>2832</b>	<b>37166</b>	<b>2834</b>	<b>36241</b>
Barguna	---	---	---	---
Barishal	2832	37166	2834	36241
Bhola	---	---	---	---
Jhalokathi	---	---	---	---
Patuakhali	---	---	---	---
Pirojpur	---	---	---	---
<b>Chattogram Division</b>	<b>23498</b>	<b>701205</b>	<b>23496</b>	<b>703223</b>
Bandarban	---	---	---	---
Brahmanbaria	176	703	189	787
Chandpur	150	288	150	286
Chattogram	15590	590058	15641	598645
Cox'S Bazar	224	3826	225	3685
Cumilla	3325	56129	3294	52392
Feni	43	1808	44	1678
Khagrachari	---	---	---	---
Lakshmipur	---	---	---	---
Noakhali	3990	48394	3953	45748
Rangamati	---	---	---	---
<b>Dhaka Division</b>	<b>157378</b>	<b>6144819</b>	<b>156808</b>	<b>6094216</b>
Dhaka	135216	5836821	134631	5787517
Faridpur	3824	23808	3863	23419
Gazipur	7178	166499	7147	161520
Gopalganj	897	1822	916	1890
Kishoreganj	1618	3098	1610	3102
Madaripur	1383	2624	1400	2711
Manikganj	---	---	---	---
Munshiganj	---	---	---	---
Narayanganj	3167	79293	3120	80265
Narsingdi	1784	26296	1766	29064
Rajbari	1428	2994	1455	3085
Shariatpur	235	504	237	527
Tangail	648	1061	663	1115
<b>Khulna Division</b>	<b>9064</b>	<b>148598</b>	<b>9140</b>	<b>152301</b>
Bagerhat	---	---	---	---
Chuadanga	329	7281	356	11459
Jashore	4249	67139	4265	72032
Jhenaidah	---	---	---	---



Table-33 (Concl'd)

**Loans and Advances Categorised by Geographical Location**  
**All NBFIs**

(Amount in Lac Taka)

Division/ District	Loans and advances as on 31-12-2023		Loans and advances as on 30-09-2023	
	No. of Account	Amount	No. of Account	Amount
Khulna	2821	52711	2839	47513
Kushtia	1665	21467	1680	21297
Magura	---	---	---	---
Meherpur	---	---	---	---
Narail	---	---	---	---
Satkhira	---	---	---	---
<b>Mymensingh Division</b>	<b>8012</b>	<b>66368</b>	<b>8040</b>	<b>67495</b>
Jamalpur	370	827	367	863
Mymensingh	6630	63491	6626	64482
Netrokona	618	1183	636	1230
Sherpur	394	868	411	920
<b>Rajshahi Division</b>	<b>8947</b>	<b>154889</b>	<b>8829</b>	<b>159641</b>
Bogura	5085	102174	5087	106100
Chapai Nawabganj	---	---	---	---
Joypurhat	---	---	---	---
Naogaon	---	---	---	---
Natore	794	11365	767	11310
Pabna	644	5001	646	7436
Rajshahi	2424	36349	2329	34794
Sirajganj	---	---	---	---
<b>Rangpur Division</b>	<b>3547</b>	<b>57671</b>	<b>3465</b>	<b>55415</b>
Dinajpur	1409	19233	1314	16506
Gaibandah	---	---	---	---
Kurigram	---	---	---	---
Lalmonirhat	---	---	---	---
Nilphamari	---	---	---	---
Panchagarh	---	---	---	---
Rangpur	2138	38438	2151	38909
Thakurgaon	---	---	---	---
<b>Sylhet Division</b>	<b>6427</b>	<b>65202</b>	<b>6404</b>	<b>65311</b>
Habiganj	1846	19235	1822	19001
Moulvi Bazar	311	708	288	660
Sunamganj	236	470	236	494
Sylhet	4034	44790	4058	45157
<b>Grand Total</b>	<b>219705</b>	<b>7375919</b>	<b>219016</b>	<b>7333843</b>

\* All NBFIs = 35 NBFIs

Table-34

**Loans and Advances Categorised by Geographical Location  
Public NBFIs**

(Amount in Lac Taka)

Division/ District	Loans and advances as on 31-12-2023		Loans and advances as on 30-09-2023	
	No. of Account	Amount	No. of Account	Amount
<b>Barishal Division</b>	<b>280</b>	<b>529</b>	<b>291</b>	<b>559</b>
Barguna	---	---	---	---
Barishal	280	529	291	559
Bhola	---	---	---	---
Jhalokathi	---	---	---	---
Patuakhali	---	---	---	---
Pirojpur	---	---	---	---
<b>Chattogram Division</b>	<b>354</b>	<b>763</b>	<b>359</b>	<b>777</b>
Bandarban	---	---	---	---
Brahmanbaria	---	---	---	---
Chandpur	150	288	150	286
Chattogram	---	---	---	---
Cox'S Bazar	---	---	---	---
Cumilla	204	475	209	491
Feni	---	---	---	---
Khagrachari	---	---	---	---
Lakshmipur	---	---	---	---
Noakhali	---	---	---	---
Rangamati	---	---	---	---
<b>Dhaka Division</b>	<b>9715</b>	<b>1167326</b>	<b>9878</b>	<b>1118812</b>
Dhaka	602	1148712	615	1099666
Faridpur	2372	5307	2433	5465
Gazipur	201	424	207	437
Gopalganj	897	1822	916	1890
Kishoreganj	1618	3098	1610	3102
Madaripur	1383	2624	1400	2711
Manikganj	---	---	---	---
Munshiganj	---	---	---	---
Narayanganj	---	---	---	---
Narsingdi	331	780	342	812
Rajbari	1428	2994	1455	3085
Shariatpur	235	504	237	527
Tangail	648	1061	663	1115
<b>Khulna Division</b>	<b>---</b>	<b>---</b>	<b>---</b>	<b>---</b>
Bagerhat	---	---	---	---
Chuadanga	---	---	---	---
Jashore	---	---	---	---
Jhenaidah	---	---	---	---

Table-34 (Concl'd)

**Loans and Advances Categorized by Geographical Location  
Public NBFIs**

(Amount in Lac Taka)

Division/ District	Loans and advances as on 31-12-2023		Loans and advances as on 30-09-2023	
	No. of Account	Amount	No. of Account	Amount
Khulna	---	---	---	---
Kushtia	---	---	---	---
Magura	---	---	---	---
Meherpur	---	---	---	---
Narail	---	---	---	---
Satkhira	---	---	---	---
<b>Mymensingh Division</b>	<b>4765</b>	<b>9750</b>	<b>4850</b>	<b>10077</b>
Jamalpur	370	827	367	863
Mymensingh	3383	6872	3436	7064
Netrokona	618	1183	636	1230
Sherpur	394	868	411	920
<b>Rajshahi Division</b>	<b>349</b>	<b>816</b>	<b>351</b>	<b>795</b>
Bogura	---	---	---	---
Chapai Nawabganj	---	---	---	---
Joypurhat	---	---	---	---
Naogaon	---	---	---	---
Natore	---	---	---	---
Pabna	349	816	351	795
Rajshahi	---	---	---	---
Sirajganj	---	---	---	---
<b>Rangpur Division</b>	<b>---</b>	<b>---</b>	<b>---</b>	<b>---</b>
Dinajpur	---	---	---	---
Gaibandah	---	---	---	---
Kurigram	---	---	---	---
Lalmonirhat	---	---	---	---
Nilphamari	---	---	---	---
Panchagarh	---	---	---	---
Rangpur	---	---	---	---
Thakurgaon	---	---	---	---
<b>Sylhet Division</b>	<b>852</b>	<b>1911</b>	<b>820</b>	<b>1885</b>
Habiganj	157	424	151	418
Moulvi Bazar	310	707	288	660
Sunamganj	236	470	236	494
Sylhet	149	311	145	314
<b>Grand Total</b>	<b>16315</b>	<b>1181094</b>	<b>16549</b>	<b>1132906</b>

\* Public NBFIs = 3 NBFIs

Table-35

**Loans and Advances Categorised by Geographical Location**  
**Private NBFIs**

(Amount in Lac Taka)

Division/ District	Loans and advances as on 31-12-2023		Loans and advances as on 30-09-2023	
	No. of Account	Amount	No. of Account	Amount
<b>Barishal Division</b>	<b>2552</b>	<b>36637</b>	<b>2543</b>	<b>35682</b>
Barguna	---	---	---	---
Barishal	2552	36637	2543	35682
Bhola	---	---	---	---
Jhalokathi	---	---	---	---
Patuakhali	---	---	---	---
Pirojpur	---	---	---	---
<b>Chattogram Division</b>	<b>23144</b>	<b>700442</b>	<b>23137</b>	<b>702446</b>
Bandarban	---	---	---	---
Brahmanbaria	176	703	189	787
Chandpur	---	---	---	---
Chattogram	15590	590058	15641	598645
Cox'S Bazar	224	3826	225	3685
Cumilla	3121	55654	3085	51902
Feni	43	1808	44	1678
Khagrachari	---	---	---	---
Lakshmipur	---	---	---	---
Noakhali	3990	48394	3953	45748
Rangamati	---	---	---	---
<b>Dhaka Division</b>	<b>147663</b>	<b>4977494</b>	<b>146930</b>	<b>4975404</b>
Dhaka	134614	4688109	134016	4687850
Faridpur	1452	18501	1430	17954
Gazipur	6977	166075	6940	161082
Gopalganj	---	---	---	---
Kishoreganj	---	---	---	---
Madaripur	---	---	---	---
Manikganj	---	---	---	---
Munshiganj	---	---	---	---
Narayanganj	3167	79293	3120	80265
Narsingdi	1453	25516	1424	28252
Rajbari	---	---	---	---
Shariatpur	---	---	---	---
Tangail	---	---	---	---
<b>Khulna Division</b>	<b>9064</b>	<b>148598</b>	<b>9140</b>	<b>152301</b>
Bagerhat	---	---	---	---
Chuadanga	329	7281	356	11459
Jashore	4249	67139	4265	72032
Jhenaidah	---	---	---	---

Table-35 (Concl'd)

**Loans and Advances Categorised by Geographical Location**  
**Private NBFIs**

(Amount in Lac Taka)

Division/ District	Loans and advances as on 31-12-2023		Loans and advances as on 30-09-2023	
	No. of Account	Amount	No. of Account	Amount
Khulna	2821	52711	2839	47513
Kushtia	1665	21467	1680	21297
Magura	---	---	---	---
Meherpur	---	---	---	---
Narail	---	---	---	---
Satkhira	---	---	---	---
<b>Mymensingh Division</b>	<b>3247</b>	<b>56618</b>	<b>3190</b>	<b>57418</b>
Jamalpur	---	---	---	---
Mymensingh	3247	56618	3190	57418
Netrokona	---	---	---	---
Sherpur	---	---	---	---
<b>Rajshahi Division</b>	<b>8598</b>	<b>154073</b>	<b>8478</b>	<b>158846</b>
Bogura	5085	102174	5087	106100
Chapai Nawabganj	---	---	---	---
Joypurhat	---	---	---	---
Naogaon	---	---	---	---
Natore	794	11365	767	11310
Pabna	295	4185	295	6641
Rajshahi	2424	36349	2329	34794
Sirajganj	---	---	---	---
<b>Rangpur Division</b>	<b>3547</b>	<b>57671</b>	<b>3465</b>	<b>55415</b>
Dinajpur	1409	19233	1314	16506
Gaibandah	---	---	---	---
Kurigram	---	---	---	---
Lalmonirhat	---	---	---	---
Nilphamari	---	---	---	---
Panchagarh	---	---	---	---
Rangpur	2138	38438	2151	38909
Thakurgaon	---	---	---	---
<b>Sylhet Division</b>	<b>5575</b>	<b>63292</b>	<b>5584</b>	<b>63425</b>
Habiganj	1689	18811	1671	18583
Moulvi Bazar	1	1	---	---
Sunamganj	---	---	---	---
Sylhet	3885	44479	3913	44843
<b>Grand Total</b>	<b>203390</b>	<b>6194824</b>	<b>202467</b>	<b>6200937</b>

\* Private NBFIs = 32 NBFIs

Table-36

**Loans and Advances Categorised by Geographical Location  
Non-Depository NBFIs**

(Amount in Lac Taka)

Division/ District	Loans and advances as on 31-12-2023		Loans and advances as on 30-09-2023	
	No. of Account	Amount	No. of Account	Amount
<b>Barishal Division</b>	<b>280</b>	<b>529</b>	<b>291</b>	<b>559</b>
Barguna	---	---	---	---
Barishal	280	529	291	559
Bhola	---	---	---	---
Jhalokathi	---	---	---	---
Patuakhali	---	---	---	---
Pirojpur	---	---	---	---
<b>Chattogram Division</b>	<b>354</b>	<b>763</b>	<b>359</b>	<b>777</b>
Bandarban	---	---	---	---
Brahmanbaria	---	---	---	---
Chandpur	150	288	150	286
Chattogram	---	---	---	---
Cox'S Bazar	---	---	---	---
Cumilla	204	475	209	491
Feni	---	---	---	---
Khagrachari	---	---	---	---
Lakshmipur	---	---	---	---
Noakhali	---	---	---	---
Rangamati	---	---	---	---
<b>Dhaka Division</b>	<b>9781</b>	<b>1210750</b>	<b>9940</b>	<b>1160869</b>
Dhaka	668	1192137	677	1141724
Faridpur	2372	5307	2433	5465
Gazipur	201	424	207	437
Gopalganj	897	1822	916	1890
Kishoreganj	1618	3098	1610	3102
Madaripur	1383	2624	1400	2711
Manikganj	---	---	---	---
Munshiganj	---	---	---	---
Narayanganj	---	---	---	---
Narsingdi	331	780	342	812
Rajbari	1428	2994	1455	3085
Shariatpur	235	504	237	527
Tangail	648	1061	663	1115
<b>Khulna Division</b>	<b>---</b>	<b>---</b>	<b>---</b>	<b>---</b>
Bagerhat	---	---	---	---
Chuadanga	---	---	---	---
Jashore	---	---	---	---
Jhenaidah	---	---	---	---

Table-36 (Concl'd)

**Loans and Advances Categorised by Geographical Location**  
**Non-Depository NBFIs**

(Amount in Lac Taka)

Division/ District	Loans and advances as on 31-12-2023		Loans and advances as on 30-09-2023	
	No. of Account	Amount	No. of Account	Amount
Khulna	---	---	---	---
Kushtia	---	---	---	---
Magura	---	---	---	---
Meherpur	---	---	---	---
Narail	---	---	---	---
Satkhira	---	---	---	---
<b>Mymensingh Division</b>	<b>4765</b>	<b>9750</b>	<b>4850</b>	<b>10077</b>
Jamalpur	370	827	367	863
Mymensingh	3383	6872	3436	7064
Netrokona	618	1183	636	1230
Sherpur	394	868	411	920
<b>Rajshahi Division</b>	<b>349</b>	<b>816</b>	<b>351</b>	<b>795</b>
Bogura	---	---	---	---
Chapai Nawabganj	---	---	---	---
Joypurhat	---	---	---	---
Naogaon	---	---	---	---
Natore	---	---	---	---
Pabna	349	816	351	795
Rajshahi	---	---	---	---
Sirajganj	---	---	---	---
<b>Rangpur Division</b>	<b>---</b>	<b>---</b>	<b>---</b>	<b>---</b>
Dinajpur	---	---	---	---
Gaibandah	---	---	---	---
Kurigram	---	---	---	---
Lalmonirhat	---	---	---	---
Nilphamari	---	---	---	---
Panchagarh	---	---	---	---
Rangpur	---	---	---	---
Thakurgaon	---	---	---	---
<b>Sylhet Division</b>	<b>852</b>	<b>1911</b>	<b>820</b>	<b>1885</b>
Habiganj	157	424	151	418
Moulvi Bazar	310	707	288	660
Sunamganj	236	470	236	494
Sylhet	149	311	145	314
<b>Grand Total</b>	<b>16381</b>	<b>1224518</b>	<b>16611</b>	<b>1174963</b>

\* Non-Depository NBFIs = 5 Non-Depository NBFIs

Table-37

**Loans and Advances Categorised by Geographical Location**  
**Depository NBFIs**

(Amount in Lac Taka)

Division/ District	Loans and advances as on 31-12-2023		Loans and advances as on 30-09-2023	
	No. of Account	Amount	No. of Account	Amount
<b>Barishal Division</b>	<b>2552</b>	<b>36637</b>	<b>2539</b>	<b>30263</b>
Barguna	---	---	---	---
Barishal	2552	36637	2539	30263
Bhola	---	---	---	---
Jhalokathi	---	---	---	---
Patuakhali	---	---	---	---
Pirojpur	---	---	---	---
<b>Chattogram Division</b>	<b>23144</b>	<b>700442</b>	<b>23330</b>	<b>707801</b>
Bandarban	---	---	---	---
Brahmanbaria	176	703	193	837
Chandpur	---	---	---	---
Chattogram	15590	590058	15841	619058
Cox'S Bazar	224	3826	249	2580
Cumilla	3121	55654	3103	50485
Feni	43	1808	40	1738
Khagrachari	---	---	---	---
Lakshmipur	---	---	---	---
Noakhali	3990	48394	3904	33102
Rangamati	---	---	---	---
<b>Dhaka Division</b>	<b>147597</b>	<b>4934069</b>	<b>149779</b>	<b>4955201</b>
Dhaka	134548	4644685	136926	4673436
Faridpur	1452	18501	1408	18269
Gazipur	6977	166075	6906	161682
Gopalganj	---	---	---	---
Kishoreganj	---	---	---	---
Madaripur	---	---	---	---
Manikganj	---	---	---	---
Munshiganj	---	---	---	---
Narayanganj	3167	79293	3107	81124
Narsingdi	1453	25516	1432	20689
Rajbari	---	---	---	---
Shariatpur	---	---	---	---
Tangail	---	---	---	---
<b>Khulna Division</b>	<b>9064</b>	<b>148598</b>	<b>9188</b>	<b>143279</b>
Bagerhat	---	---	---	---
Chuadanga	329	7281	356	5612
Jashore	4249	67139	4301	71233
Jhenaidah	---	---	---	---



Table-37 (Concl'd)

**Loans and Advances Categorised by Geographical Location**  
**Depository NBFIs**

(Amount in Lac Taka)

Division/ District	Loans and advances as on 31-12-2023		Loans and advances as on 30-09-2023	
	No. of Account	Amount	No. of Account	Amount
Khulna	2821	52711	2853	44664
Kushtia	1665	21467	1678	21769
Magura	---	---	---	---
Meherpur	---	---	---	---
Narail	---	---	---	---
Satkhira	---	---	---	---
<b>Mymensingh Division</b>	<b>3247</b>	<b>56618</b>	<b>3179</b>	<b>50139</b>
Jamalpur	---	---	---	---
Mymensingh	3247	56618	3179	50139
Netrokona	---	---	---	---
Sherpur	---	---	---	---
<b>Rajshahi Division</b>	<b>8598</b>	<b>154073</b>	<b>8477</b>	<b>149953</b>
Bogura	5085	102174	5184	104719
Chapai Nawabganj	---	---	---	---
Joypurhat	---	---	---	---
Naogaon	---	---	---	---
Natore	794	11365	724	10370
Pabna	295	4185	309	4532
Rajshahi	2424	36349	2260	30332
Sirajganj	---	---	---	---
<b>Rangpur Division</b>	<b>3547</b>	<b>57671</b>	<b>3380</b>	<b>53060</b>
Dinajpur	1409	19233	1259	17938
Gaibandah	---	---	---	---
Kurigram	---	---	---	---
Lalmonirhat	---	---	---	---
Nilphamari	---	---	---	---
Panchagarh	---	---	---	---
Rangpur	2138	38438	2121	35122
Thakurgaon	---	---	---	---
<b>Sylhet Division</b>	<b>5575</b>	<b>63292</b>	<b>5555</b>	<b>61813</b>
Habiganj	1689	18811	1611	18375
Moulvi Bazar	1	1	---	---
Sunamganj	---	---	---	---
Sylhet	3885	44479	3944	43437
<b>Grand Total</b>	<b>203324</b>	<b>6151400</b>	<b>205427</b>	<b>6151508</b>

\* Depository NBFIs = 30 Depository NBFIs

**Loans and Advances Categorised by Size**  
**All**

Size of Accounts	Loans and advances as on 31-12-2023					
	Public Sector					
	Government		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	A	B	C	D	E=A+C	F=B+D
Up to Tk.5 thousand	---	---	---	---	---	---
Tk.5 thou. 1 to Tk.10 thou.	---	---	---	---	---	---
Tk.10 thou. 1 to Tk.25 thou.	---	---	---	---	---	---
Tk.25 thou. 1 to Tk.50 thou.	---	---	---	---	---	---
Tk.50 thou. 1 to Tk.1 lac	---	---	---	---	---	---
Tk.1 lac 1 to Tk.2 lac	---	---	---	---	---	---
Tk.2 lac 1 to Tk.3 lac	---	---	---	---	---	---
Tk.3 lac 1 to Tk.4 lac	---	---	---	---	---	---
Tk.4 lac 1 to Tk.5 lac	---	---	---	---	---	---
Tk.5 lac 1 to Tk.10 lac	---	---	---	---	---	---
Tk.10 lac 1 to Tk.25 lac	---	---	---	---	---	---
Tk.25 lac 1 to Tk.50 lac	---	---	---	---	---	---
Tk.50 lac 1 to Tk.75 lac	---	---	---	---	---	---
Tk.75 lac 1 to Tk.1 crore	---	---	---	---	---	---
Tk.1 crore 1 to Tk.5 crore	---	---	---	---	---	---
Tk.5 crore 1 to Tk.10 crore	---	---	---	---	---	---
Tk.10 crore 1 to Tk.15 crore	---	---	---	---	---	---
Tk.15 crore 1 to Tk.20 crore	---	---	---	---	---	---
Tk.20 crore 1 to Tk.25 crore	---	---	---	---	---	---
Tk.25 crore 1 to Tk.30 crore	1	2599	---	---	1	2599
Tk.30 crore 1 to Tk.35 crore	---	---	---	---	---	---
Tk.35 crore 1 to Tk.40 crore	1	3888	---	---	1	3888
Tk.40 crore 1 to Tk.50 crore	1	4528	---	---	1	4528
Tk. 50 crore 1 to Tk.100 crore	---	---	---	---	---	---
Tk.100 crore 1 to Tk.150 crore	---	---	---	---	---	---
Tk.150 crore 1 to Tk.200 crore	---	---	---	---	---	---
Tk.200 crore 1 to Tk.300 crore	---	---	---	---	---	---
Above Tk. 300 crore	---	---	---	---	---	---
<b>Grand Total</b>	<b>3</b>	<b>11015</b>	<b>---</b>	<b>---</b>	<b>3</b>	<b>11015</b>

\* All NBFIs = 35 NBFIs

Table-38

of Accounts and Sectors  
NBFIs

(Amount in Lac Taka)

Loans and advances as on 31-12-2023				As on 30-09-2023		Size of Accounts
Private Sector		Total		Total		
No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
G	H	I=E+G	J=F+H			
25608	358	25608	358	24719	339	Up to Tk.5 thousand
8184	587	8184	587	7808	566	Tk.5 thou. 1 to Tk.10 thou.
14742	2456	14742	2456	14318	2385	Tk.10 thou. 1 to Tk.25 thou.
21219	8027	21219	8027	22069	8326	Tk.25 thou. 1 to Tk.50 thou.
26440	18796	26440	18796	26414	18778	Tk.50 thou. 1 to Tk.1 lac
18704	26703	18704	26703	18486	26425	Tk.1 lac 1 to Tk.2 lac
9994	24698	9994	24698	10113	24966	Tk.2 lac 1 to Tk.3 lac
7329	25541	7329	25541	7414	25821	Tk.3 lac 1 to Tk.4 lac
5984	26799	5984	26799	6144	27435	Tk.4 lac 1 to Tk.5 lac
19377	144029	19377	144029	19363	144116	Tk.5 lac 1 to Tk.10 lac
32882	537727	32882	537727	32773	535888	Tk.10 lac 1 to Tk.25 lac
15679	546892	15679	546892	15678	546718	Tk.25 lac 1 to Tk.50 lac
4326	262083	4326	262083	4399	266268	Tk.50 lac 1 to Tk.75 lac
2257	195201	2257	195201	2274	196872	Tk.75 lac 1 to Tk.1 crore
4843	1020383	4843	1020383	4894	1028567	Tk.1 crore 1 to Tk.5 crore
968	670232	968	670232	975	670245	Tk.5 crore 1 to Tk.10 crore
419	505302	419	505302	434	522311	Tk.10 crore 1 to Tk.15 crore
183	311144	183	311144	188	321699	Tk.15 crore 1 to Tk.20 crore
123	276621	123	276621	125	282497	Tk.20 crore 1 to Tk.25 crore
91	249721	92	252320	85	231238	Tk.25 crore 1 to Tk.30 crore
59	189958	59	189958	65	209075	Tk.30 crore 1 to Tk.35 crore
52	195210	53	199098	47	176931	Tk.35 crore 1 to Tk.40 crore
73	331870	74	336398	67	302507	Tk.40 crore 1 to Tk.50 crore
111	716183	111	716183	113	735551	Tk. 50 crore 1 to Tk.100 crore
22	261228	22	261228	22	268792	Tk.100 crore 1 to Tk.150 crore
14	240226	14	240226	11	188210	Tk.150 crore 1 to Tk.200 crore
11	273722	11	273722	9	230490	Tk.200 crore 1 to Tk.300 crore
8	303208	8	303208	9	340825	Above Tk. 300 crore
219702	7364904	219705	7375919	219016	7333843	Grand Total

**Loans and Advances Categorised by Size  
Public**

Size of Accounts	Loans and advances as on 31-12-2023					
	Public Sector					
	Government		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	A	B	C	D	E=A+C	F=B+D
Up to Tk.5 thousand	---	---	---	---	---	---
Tk.5 thou. 1 to Tk.10 thou.	---	---	---	---	---	---
Tk.10 thou. 1 to Tk.25 thou.	---	---	---	---	---	---
Tk.25 thou. 1 to Tk.50 thou.	---	---	---	---	---	---
Tk.50 thou. 1 to Tk.1 lac	---	---	---	---	---	---
Tk.1 lac 1 to Tk.2 lac	---	---	---	---	---	---
Tk.2 lac 1 to Tk.3 lac	---	---	---	---	---	---
Tk.3 lac 1 to Tk.4 lac	---	---	---	---	---	---
Tk.4 lac 1 to Tk.5 lac	---	---	---	---	---	---
Tk.5 lac 1 to Tk.10 lac	---	---	---	---	---	---
Tk.10 lac 1 to Tk.25 lac	---	---	---	---	---	---
Tk.25 lac 1 to Tk.50 lac	---	---	---	---	---	---
Tk.50 lac 1 to Tk.75 lac	---	---	---	---	---	---
Tk.75 lac 1 to Tk.1 crore	---	---	---	---	---	---
Tk.1 crore 1 to Tk.5 crore	---	---	---	---	---	---
Tk.5 crore 1 to Tk.10 crore	---	---	---	---	---	---
Tk.10 crore 1 to Tk.15 crore	---	---	---	---	---	---
Tk.15 crore 1 to Tk.20 crore	---	---	---	---	---	---
Tk.20 crore 1 to Tk.25 crore	---	---	---	---	---	---
Tk.25 crore 1 to Tk.30 crore	1	2599	---	---	1	2599
Tk.30 crore 1 to Tk.35 crore	---	---	---	---	---	---
Tk.35 crore 1 to Tk.40 crore	1	3888	---	---	1	3888
Tk.40 crore 1 to Tk.50 crore	1	4528	---	---	1	4528
Tk. 50 crore 1 to Tk.100 crore	---	---	---	---	---	---
Tk.100 crore 1 to Tk.150 crore	---	---	---	---	---	---
Tk.150 crore 1 to Tk.200 crore	---	---	---	---	---	---
Tk.200 crore 1 to Tk.300 crore	---	---	---	---	---	---
Above Tk. 300 crore	---	---	---	---	---	---
<b>Grand Total</b>	<b>3</b>	<b>11015</b>	<b>---</b>	<b>---</b>	<b>3</b>	<b>11015</b>

\* Public NBFIs = 3 NBFIs

Table-39

of Accounts and Sectors  
NBFIs

(Amount in Lac Taka)

Loans and advances as on 31-12-2023				As on 30-09-2023		Size of Accounts
Private Sector		Total		Total		
No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
G	H	I=E+G	J=F+H			
999	3	999	3	970	3	Up to Tk.5 thousand
157	12	157	12	162	12	Tk.5 thou. 1 to Tk.10 thou.
535	93	535	93	546	95	Tk.10 thou. 1 to Tk.25 thou.
939	351	939	351	930	349	Tk.25 thou. 1 to Tk.50 thou.
1914	1426	1914	1426	1972	1481	Tk.50 thou. 1 to Tk.1 lac
3820	5733	3820	5733	3823	5738	Tk.1 lac 1 to Tk.2 lac
3375	8384	3375	8384	3368	8358	Tk.2 lac 1 to Tk.3 lac
2503	8725	2503	8725	2548	8874	Tk.3 lac 1 to Tk.4 lac
1483	6555	1483	6555	1630	7156	Tk.4 lac 1 to Tk.5 lac
325	1790	325	1790	342	1886	Tk.5 lac 1 to Tk.10 lac
24	410	24	410	23	399	Tk.10 lac 1 to Tk.25 lac
12	431	12	431	11	394	Tk.25 lac 1 to Tk.50 lac
10	600	10	600	13	794	Tk.50 lac 1 to Tk.75 lac
6	528	6	528	7	633	Tk.75 lac 1 to Tk.1 crore
47	11571	47	11571	47	12094	Tk.1 crore 1 to Tk.5 crore
27	19240	27	19240	26	18272	Tk.5 crore 1 to Tk.10 crore
23	28673	23	28673	24	30110	Tk.10 crore 1 to Tk.15 crore
7	11848	7	11848	7	11872	Tk.15 crore 1 to Tk.20 crore
12	27721	12	27721	10	22974	Tk.20 crore 1 to Tk.25 crore
10	27790	11	30389	11	30289	Tk.25 crore 1 to Tk.30 crore
6	19378	6	19378	6	18783	Tk.30 crore 1 to Tk.35 crore
3	11303	4	15191	2	7782	Tk.35 crore 1 to Tk.40 crore
7	32624	8	37152	6	27567	Tk.40 crore 1 to Tk.50 crore
31	224122	31	224122	31	224722	Tk. 50 crore 1 to Tk.100 crore
14	165634	14	165634	14	169883	Tk.100 crore 1 to Tk.150 crore
10	171115	10	171115	7	120013	Tk.150 crore 1 to Tk.200 crore
7	165013	7	165013	6	144873	Tk.200 crore 1 to Tk.300 crore
6	219006	6	219006	7	257499	Above Tk. 300 crore
16312	1170080	16315	1181094	16549	1132906	Grand Total

**Loans and Advances Categorised by Size**  
**Private**

Size of Accounts	Loans and advances as on 31-12-2023					
	Public Sector					
	Government		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	A	B	C	D	E=A+C	F=B+D
Up to Tk.5 thousand	---	---	---	---	---	---
Tk.5 thou. 1 to Tk.10 thou.	---	---	---	---	---	---
Tk.10 thou. 1 to Tk.25 thou.	---	---	---	---	---	---
Tk.25 thou. 1 to Tk.50 thou.	---	---	---	---	---	---
Tk.50 thou. 1 to Tk.1 lac	---	---	---	---	---	---
Tk.1 lac 1 to Tk.2 lac	---	---	---	---	---	---
Tk.2 lac 1 to Tk.3 lac	---	---	---	---	---	---
Tk.3 lac 1 to Tk.4 lac	---	---	---	---	---	---
Tk.4 lac 1 to Tk.5 lac	---	---	---	---	---	---
Tk.5 lac 1 to Tk.10 lac	---	---	---	---	---	---
Tk.10 lac 1 to Tk.25 lac	---	---	---	---	---	---
Tk.25 lac 1 to Tk.50 lac	---	---	---	---	---	---
Tk.50 lac 1 to Tk.75 lac	---	---	---	---	---	---
Tk.75 lac 1 to Tk.1 crore	---	---	---	---	---	---
Tk.1 crore 1 to Tk.5 crore	---	---	---	---	---	---
Tk.5 crore 1 to Tk.10 crore	---	---	---	---	---	---
Tk.10 crore 1 to Tk.15 crore	---	---	---	---	---	---
Tk.15 crore 1 to Tk.20 crore	---	---	---	---	---	---
Tk.20 crore 1 to Tk.25 crore	---	---	---	---	---	---
Tk.25 crore 1 to Tk.30 crore	---	---	---	---	---	---
Tk.30 crore 1 to Tk.35 crore	---	---	---	---	---	---
Tk.35 crore 1 to Tk.40 crore	---	---	---	---	---	---
Tk.40 crore 1 to Tk.50 crore	---	---	---	---	---	---
Tk. 50 crore 1 to Tk.100 crore	---	---	---	---	---	---
Tk.100 crore 1 to Tk.150 crore	---	---	---	---	---	---
Tk.150 crore 1 to Tk.200 crore	---	---	---	---	---	---
Tk.200 crore 1 to Tk.300 crore	---	---	---	---	---	---
Above Tk. 300 crore	---	---	---	---	---	---
<b>Grand Total</b>	---	---	---	---	---	---

\* Private NBFIs = 32 NBFIs

Table-40

**of Accounts and Sectors**  
**NBFIs**

(Amount in Lac Taka)

Loans and advances as on 31-12-2023				As on 30-09-2023		Size of Accounts
Private Sector		Total		Total		
No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
G	H	I=E+G	J=F+H			
24609	355	24609	355	23749	336	Up to Tk.5 thousand
8027	575	8027	575	7646	554	Tk.5 thou. 1 to Tk.10 thou.
14207	2363	14207	2363	13772	2290	Tk.10 thou. 1 to Tk.25 thou.
20280	7675	20280	7675	21139	7977	Tk.25 thou. 1 to Tk.50 thou.
24526	17370	24526	17370	24442	17298	Tk.50 thou. 1 to Tk.1 lac
14884	20970	14884	20970	14663	20686	Tk.1 lac 1 to Tk.2 lac
6619	16314	6619	16314	6745	16608	Tk.2 lac 1 to Tk.3 lac
4826	16816	4826	16816	4866	16948	Tk.3 lac 1 to Tk.4 lac
4501	20244	4501	20244	4514	20279	Tk.4 lac 1 to Tk.5 lac
19052	142239	19052	142239	19021	142230	Tk.5 lac 1 to Tk.10 lac
32858	537317	32858	537317	32750	535489	Tk.10 lac 1 to Tk.25 lac
15667	546460	15667	546460	15667	546324	Tk.25 lac 1 to Tk.50 lac
4316	261483	4316	261483	4386	265475	Tk.50 lac 1 to Tk.75 lac
2251	194673	2251	194673	2267	196239	Tk.75 lac 1 to Tk.1 crore
4796	1008812	4796	1008812	4847	1016473	Tk.1 crore 1 to Tk.5 crore
941	650992	941	650992	949	651973	Tk.5 crore 1 to Tk.10 crore
396	476629	396	476629	410	492201	Tk.10 crore 1 to Tk.15 crore
176	299296	176	299296	181	309828	Tk.15 crore 1 to Tk.20 crore
111	248900	111	248900	115	259523	Tk.20 crore 1 to Tk.25 crore
81	221931	81	221931	74	200949	Tk.25 crore 1 to Tk.30 crore
53	170580	53	170580	59	190293	Tk.30 crore 1 to Tk.35 crore
49	183907	49	183907	45	169150	Tk.35 crore 1 to Tk.40 crore
66	299245	66	299245	61	274940	Tk.40 crore 1 to Tk.50 crore
80	492061	80	492061	82	510829	Tk. 50 crore 1 to Tk.100 crore
8	95593	8	95593	8	98908	Tk.100 crore 1 to Tk.150 crore
4	69111	4	69111	4	68197	Tk.150 crore 1 to Tk.200 crore
4	108709	4	108709	3	85617	Tk.200 crore 1 to Tk.300 crore
2	84202	2	84202	2	83326	Above Tk. 300 crore
203390	6194824	203390	6194824	202467	6200937	Grand Total

**Loans and Advances Categorised by Size  
Non-Depository**

Size of Accounts	Loans and advances as on 31-12-2023					
	Public Sector					
	Government		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	A	B	C	D	E=A+C	F=B+D
Up to Tk.5 thousand	---	---	---	---	---	---
Tk.5 thou. 1 to Tk.10 thou.	---	---	---	---	---	---
Tk.10 thou. 1 to Tk.25 thou.	---	---	---	---	---	---
Tk.25 thou. 1 to Tk.50 thou.	---	---	---	---	---	---
Tk.50 thou. 1 to Tk.1 lac	---	---	---	---	---	---
Tk.1 lac 1 to Tk.2 lac	---	---	---	---	---	---
Tk.2 lac 1 to Tk.3 lac	---	---	---	---	---	---
Tk.3 lac 1 to Tk.4 lac	---	---	---	---	---	---
Tk.4 lac 1 to Tk.5 lac	---	---	---	---	---	---
Tk.5 lac 1 to Tk.10 lac	---	---	---	---	---	---
Tk.10 lac 1 to Tk.25 lac	---	---	---	---	---	---
Tk.25 lac 1 to Tk.50 lac	---	---	---	---	---	---
Tk.50 lac 1 to Tk.75 lac	---	---	---	---	---	---
Tk.75 lac 1 to Tk.1 crore	---	---	---	---	---	---
Tk.1 crore 1 to Tk.5 crore	---	---	---	---	---	---
Tk.5 crore 1 to Tk.10 crore	---	---	---	---	---	---
Tk.10 crore 1 to Tk.15 crore	---	---	---	---	---	---
Tk.15 crore 1 to Tk.20 crore	---	---	---	---	---	---
Tk.20 crore 1 to Tk.25 crore	---	---	---	---	---	---
Tk.25 crore 1 to Tk.30 crore	1	2599	---	---	1	2599
Tk.30 crore 1 to Tk.35 crore	---	---	---	---	---	---
Tk.35 crore 1 to Tk.40 crore	1	3888	---	---	1	3888
Tk.40 crore 1 to Tk.50 crore	1	4528	---	---	1	4528
Tk. 50 crore 1 to Tk.100 crore	---	---	---	---	---	---
Tk.100 crore 1 to Tk.150 crore	---	---	---	---	---	---
Tk.150 crore 1 to Tk.200 crore	---	---	---	---	---	---
Tk.200 crore 1 to Tk.300 crore	---	---	---	---	---	---
Above Tk. 300 crore	---	---	---	---	---	---
<b>Grand Total</b>	<b>3</b>	<b>11015</b>	<b>---</b>	<b>---</b>	<b>3</b>	<b>11015</b>

\* Non-Depository NBFIs = 5 Non-Depository NBFIs



Table-41

of Accounts and Sectors  
NBFIs

(Amount in Lac Taka)

Loans and advances as on 31-12-2023				As on 30-09-2023		Size of Accounts
Private Sector		Total		Total		
No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
G	H	I=E+G	J=F+H			
1001	3	1001	3	971	3	Up to Tk.5 thousand
164	12	164	12	168	13	Tk.5 thou. 1 to Tk.10 thou.
539	94	539	94	552	96	Tk.10 thou. 1 to Tk.25 thou.
939	351	939	351	930	349	Tk.25 thou. 1 to Tk.50 thou.
1914	1426	1914	1426	1972	1481	Tk.50 thou. 1 to Tk.1 lac
3820	5733	3820	5733	3823	5738	Tk.1 lac 1 to Tk.2 lac
3376	8387	3376	8387	3369	8361	Tk.2 lac 1 to Tk.3 lac
2504	8729	2504	8729	2549	8877	Tk.3 lac 1 to Tk.4 lac
1483	6555	1483	6555	1630	7156	Tk.4 lac 1 to Tk.5 lac
325	1790	325	1790	342	1886	Tk.5 lac 1 to Tk.10 lac
24	410	24	410	23	399	Tk.10 lac 1 to Tk.25 lac
15	557	15	557	14	521	Tk.25 lac 1 to Tk.50 lac
13	801	13	801	15	936	Tk.50 lac 1 to Tk.75 lac
7	628	7	628	8	711	Tk.75 lac 1 to Tk.1 crore
68	17246	68	17246	67	17667	Tk.1 crore 1 to Tk.5 crore
37	25570	37	25570	35	24320	Tk.5 crore 1 to Tk.10 crore
26	32349	26	32349	26	32586	Tk.10 crore 1 to Tk.15 crore
8	13447	8	13447	8	13551	Tk.15 crore 1 to Tk.20 crore
17	38947	17	38947	14	32120	Tk.20 crore 1 to Tk.25 crore
11	30649	12	33248	13	35622	Tk.25 crore 1 to Tk.30 crore
7	22621	7	22621	7	22160	Tk.30 crore 1 to Tk.35 crore
3	11303	4	15191	3	11782	Tk.35 crore 1 to Tk.40 crore
9	41007	10	45535	7	31638	Tk.40 crore 1 to Tk.50 crore
31	224122	31	224122	31	224722	Tk. 50 crore 1 to Tk.100 crore
14	165634	14	165634	14	169883	Tk.100 crore 1 to Tk.150 crore
10	171115	10	171115	7	120013	Tk.150 crore 1 to Tk.200 crore
7	165013	7	165013	6	144873	Tk.200 crore 1 to Tk.300 crore
6	219006	6	219006	7	257499	Above Tk. 300 crore
16378	1213504	16381	1224518	16611	1174963	Grand Total

**Loans and Advances Categorised by Size  
Depository**

Size of Accounts	Loans and advances as on 31-12-2023					
	Public Sector					
	Government		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	A	B	C	D	E=A+C	F=B+D
Up to Tk.5 thousand	---	---	---	---	---	---
Tk.5 thou. 1 to Tk.10 thou.	---	---	---	---	---	---
Tk.10 thou. 1 to Tk.25 thou.	---	---	---	---	---	---
Tk.25 thou. 1 to Tk.50 thou.	---	---	---	---	---	---
Tk.50 thou. 1 to Tk.1 lac	---	---	---	---	---	---
Tk.1 lac 1 to Tk.2 lac	---	---	---	---	---	---
Tk.2 lac 1 to Tk.3 lac	---	---	---	---	---	---
Tk.3 lac 1 to Tk.4 lac	---	---	---	---	---	---
Tk.4 lac 1 to Tk.5 lac	---	---	---	---	---	---
Tk.5 lac 1 to Tk.10 lac	---	---	---	---	---	---
Tk.10 lac 1 to Tk.25 lac	---	---	---	---	---	---
Tk.25 lac 1 to Tk.50 lac	---	---	---	---	---	---
Tk.50 lac 1 to Tk.75 lac	---	---	---	---	---	---
Tk.75 lac 1 to Tk.1 crore	---	---	---	---	---	---
Tk.1 crore 1 to Tk.5 crore	---	---	---	---	---	---
Tk.5 crore 1 to Tk.10 crore	---	---	---	---	---	---
Tk.10 crore 1 to Tk.15 crore	---	---	---	---	---	---
Tk.15 crore 1 to Tk.20 crore	---	---	---	---	---	---
Tk.20 crore 1 to Tk.25 crore	---	---	---	---	---	---
Tk.25 crore 1 to Tk.30 crore	---	---	---	---	---	---
Tk.30 crore 1 to Tk.35 crore	---	---	---	---	---	---
Tk.35 crore 1 to Tk.40 crore	---	---	---	---	---	---
Tk.40 crore 1 to Tk.50 crore	---	---	---	---	---	---
Tk. 50 crore 1 to Tk.100 crore	---	---	---	---	---	---
Tk.100 crore 1 to Tk.150 crore	---	---	---	---	---	---
Tk.150 crore 1 to Tk.200 crore	---	---	---	---	---	---
Tk.200 crore 1 to Tk.300 crore	---	---	---	---	---	---
Above Tk. 300 crore	---	---	---	---	---	---
<b>Grand Total</b>	---	---	---	---	---	---

\* Depository NBFIs = 30 Depository NBFIs

Table-42

**of Accounts and Sectors  
NBFIs**

(Amount in Lac Taka)

Loans and advances as on 31-12-2023				As on 30-09-2023		Size of Accounts
Private Sector		Total		Total		
No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
G	H	I=E+G	J=F+H			
24607	355	24607	355	23748	336	Up to Tk.5 thousand
8020	574	8020	574	7640	553	Tk.5 thou. 1 to Tk.10 thou.
14203	2362	14203	2362	13766	2289	Tk.10 thou. 1 to Tk.25 thou.
20280	7675	20280	7675	21139	7977	Tk.25 thou. 1 to Tk.50 thou.
24526	17370	24526	17370	24442	17298	Tk.50 thou. 1 to Tk.1 lac
14884	20970	14884	20970	14663	20686	Tk.1 lac 1 to Tk.2 lac
6618	16312	6618	16312	6744	16605	Tk.2 lac 1 to Tk.3 lac
4825	16813	4825	16813	4865	16944	Tk.3 lac 1 to Tk.4 lac
4501	20244	4501	20244	4514	20279	Tk.4 lac 1 to Tk.5 lac
19052	142239	19052	142239	19021	142230	Tk.5 lac 1 to Tk.10 lac
32858	537317	32858	537317	32750	535489	Tk.10 lac 1 to Tk.25 lac
15664	546335	15664	546335	15664	546197	Tk.25 lac 1 to Tk.50 lac
4313	261282	4313	261282	4384	265333	Tk.50 lac 1 to Tk.75 lac
2250	194573	2250	194573	2266	196161	Tk.75 lac 1 to Tk.1 crore
4775	1003137	4775	1003137	4827	1010900	Tk.1 crore 1 to Tk.5 crore
931	644661	931	644661	940	645926	Tk.5 crore 1 to Tk.10 crore
393	472953	393	472953	408	489725	Tk.10 crore 1 to Tk.15 crore
175	297697	175	297697	180	308149	Tk.15 crore 1 to Tk.20 crore
106	237673	106	237673	111	250377	Tk.20 crore 1 to Tk.25 crore
80	219072	80	219072	72	195616	Tk.25 crore 1 to Tk.30 crore
52	167338	52	167338	58	186915	Tk.30 crore 1 to Tk.35 crore
49	183907	49	183907	44	165150	Tk.35 crore 1 to Tk.40 crore
64	290862	64	290862	60	270869	Tk.40 crore 1 to Tk.50 crore
80	492061	80	492061	82	510829	Tk. 50 crore 1 to Tk.100 crore
8	95593	8	95593	8	98908	Tk.100 crore 1 to Tk.150 crore
4	69111	4	69111	4	68197	Tk.150 crore 1 to Tk.200 crore
4	108709	4	108709	3	85617	Tk.200 crore 1 to Tk.300 crore
2	84202	2	84202	2	83326	Above Tk. 300 crore
203324	6151400	203324	6151400	202405	6158880	Grand Total

Table-43

**Disbursement, Outstanding, Recovery and Overdue (DORO) of Loans and Advances**  
**Categorised by Economic Purposes**  
**All NBFIs**  
**As on 31-12-2023**

(Amount in Lac Taka)

Economic Purposes	Sanction Limit <sup>2</sup>	Disbursement <sup>2</sup>	Outstanding <sup>2</sup>	Recovery <sup>2</sup>	Overdue <sup>2</sup>
<b>1. Agriculture, Fishing &amp; Forestry</b>	<b>85435</b>	<b>6598</b>	<b>65062</b>	<b>6272</b>	<b>15533</b>
1. Agriculture	74698	6578	55823	6045	9357
2. Fishing	10738	19	9240	227	6175
3. Forestry and Logging	---	---	---	---	---
<b>2. Industry</b>	<b>3593363</b>	<b>267946</b>	<b>2968039</b>	<b>279207</b>	<b>541216</b>
a) Term Loan	2870246	157154	2415192	178999	427855
b) Working Capital Financing	615841	59079	488841	50426	111261
c) Factoring	107276	51713	64006	49782	2099
<b>3. Trade &amp; Commerce</b>	<b>2094693</b>	<b>152732</b>	<b>1676482</b>	<b>178305</b>	<b>454565</b>
a) Wholesale Trading	861495	79713	753075	84079	247505
b) Retail Trading	478306	48929	329764	52700	48306
c) Other Commercial lending	29347	4905	18156	9663	5013
d) Margin loans/Share Trading	33984	---	32429	123	31109
e) Lease Finance	691560	19185	543059	31739	122632
<b>4. Construction</b>	<b>1471179</b>	<b>49544</b>	<b>1056681</b>	<b>93414</b>	<b>116893</b>
a) Housing	735803	21287	602909	39798	65926
b) Other than housing	735376	28257	453772	53615	50966
<b>5. Transport</b>	<b>235639</b>	<b>5634</b>	<b>164739</b>	<b>14601</b>	<b>32701</b>
a) Road Transport	206146	5634	138357	13481	23023
b) Water Transport	29430	---	26347	1117	9676
c) Air Transport	63	---	35	3	2
<b>6. Consumer Financing</b>	<b>1370742</b>	<b>83575</b>	<b>970960</b>	<b>95671</b>	<b>87803</b>
<b>7. Other Institutional Loan</b>	<b>508595</b>	<b>21537</b>	<b>471965</b>	<b>25956</b>	<b>51151</b>
<b>8. Miscellaneous</b>	<b>5522</b>	<b>5</b>	<b>1991</b>	<b>360</b>	<b>261</b>
<b>Grand Total</b>	<b>9365168</b>	<b>587571</b>	<b>7375919</b>	<b>693784</b>	<b>1300122</b>
<b>Total of the previous quarter</b>	<b>9384953</b>	<b>556681</b>	<b>7333843</b>	<b>675711</b>	<b>1362986</b>

\* All NBFIs = 35 NBFIs

Table-44

**Disbursement, Outstanding, Recovery and Overdue (DORO) of Loans and Advances**  
**Categorised by Economic Purposes**  
**Public NBFIs**  
**As on 31-12-2023**

(Amount in Lac Taka)					
Economic Purposes	Sanction Limit	Disbursement	Outstanding	Recovery	Overdue
<b>1. Agriculture, Fishing &amp; Forestry</b>	<b>20969</b>	<b>853</b>	<b>13021</b>	<b>1672</b>	<b>203</b>
1. Agriculture	20466	853	12760	1614	160
2. Fishing	502	---	261	58	43
3. Forestry and Logging	---	---	---	---	---
<b>2. Industry</b>	<b>1118697</b>	<b>69865</b>	<b>847888</b>	<b>87584</b>	<b>54216</b>
a) Term Loan	1083060	69675	815021	85518	50194
b) Working Capital Financing	35638	190	32867	2065	4022
c) Factoring	---	---	---	---	---
<b>3. Trade &amp; Commerce</b>	<b>23650</b>	<b>906</b>	<b>15001</b>	<b>1787</b>	<b>209</b>
a) Wholesale Trading	332	---	195	25	2
b) Retail Trading	23318	906	14806	1762	207
c) Other Commercial lending	---	---	---	---	---
d) Margin loans/Share Trading	---	---	---	---	---
e) Lease Finance	---	---	---	---	---
<b>4. Construction</b>	<b>492058</b>	<b>16026</b>	<b>257028</b>	<b>39955</b>	<b>36046</b>
a) Housing	9319	5	8020	487	---
b) Other than housing	482739	16021	249008	39468	36046
<b>5. Transport</b>	<b>---</b>	<b>---</b>	<b>---</b>	<b>---</b>	<b>---</b>
a) Road Transport	---	---	---	---	---
b) Water Transport	---	---	---	---	---
c) Air Transport	---	---	---	---	---
<b>6. Consumer Financing</b>	<b>1018</b>	<b>31</b>	<b>561</b>	<b>123</b>	<b>---</b>
<b>7. Other Institutional Loan</b>	<b>47551</b>	<b>---</b>	<b>45617</b>	<b>795</b>	<b>24</b>
<b>8. Miscellaneous</b>	<b>5508</b>	<b>---</b>	<b>1978</b>	<b>358</b>	<b>261</b>
<b>Grand Total</b>	<b>1709450</b>	<b>87681</b>	<b>1181094</b>	<b>132272</b>	<b>90958</b>
<b>Total of the previous quarter</b>	<b>1643759</b>	<b>102201</b>	<b>1132906</b>	<b>117535</b>	<b>98916</b>

\* Public NBFIs = 3 NBFIs

Table-45

**Disbursement, Outstanding, Recovery and Overdue (DORO) of Loans and Advances  
Categorised by Economic Purposes**

**Private NBFIs  
As on 31-12-2023**

(Amount in Lac Taka)

Economic Purposes	Sanction Limit	Disbursement	Outstanding	Recovery	Overdue
<b>1. Agriculture, Fishing &amp; Forestry</b>	<b>64467</b>	<b>5745</b>	<b>52041</b>	<b>4600</b>	<b>15329</b>
1. Agriculture	54231	5725	43062	4431	9197
2. Fishing	10236	19	8979	168	6132
3. Forestry and Logging	---	---	---	---	---
<b>2. Industry</b>	<b>2474666</b>	<b>198081</b>	<b>2120152</b>	<b>191623</b>	<b>487000</b>
a) Term Loan	1787187	87479	1600171	93481	377661
b) Working Capital Financing	580203	58889	455974	48361	107239
c) Factoring	107276	51713	64006	49782	2099
<b>3. Trade &amp; Commerce</b>	<b>2071043</b>	<b>151827</b>	<b>1661481</b>	<b>176518</b>	<b>454356</b>
a) Wholesale Trading	861163	79713	752880	84054	247503
b) Retail Trading	454988	48024	314958	50938	48099
c) Other Commercial lending	29347	4905	18156	9663	5013
d) Margin loans/Share Trading	33984	---	32429	123	31109
e) Lease Finance	691560	19185	543059	31739	122632
<b>4. Construction</b>	<b>979121</b>	<b>33518</b>	<b>799653</b>	<b>53459</b>	<b>80847</b>
a) Housing	726484	21282	594889	39312	65926
b) Other than housing	252637	12236	204764	14147	14921
<b>5. Transport</b>	<b>235639</b>	<b>5634</b>	<b>164739</b>	<b>14601</b>	<b>32701</b>
a) Road Transport	206146	5634	138357	13481	23023
b) Water Transport	29430	---	26347	1117	9676
c) Air Transport	63	---	35	3	2
<b>6. Consumer Financing</b>	<b>1369724</b>	<b>83544</b>	<b>970399</b>	<b>95548</b>	<b>87803</b>
<b>7. Other Institutional Loan</b>	<b>461044</b>	<b>21537</b>	<b>426348</b>	<b>25161</b>	<b>51127</b>
<b>8. Miscellaneous</b>	<b>---</b>	<b>---</b>	<b>---</b>	<b>---</b>	<b>---</b>
<b>Grand Total</b>	<b>7655717</b>	<b>499890</b>	<b>6194824</b>	<b>561512</b>	<b>1209164</b>
<b>Total of the previous quarter</b>	<b>7741195</b>	<b>454480</b>	<b>6200937</b>	<b>558177</b>	<b>1264070</b>

\* Private NBFIs = 32 NBFIs

Table-46

**Disbursement, Outstanding, Recovery and Overdue (DORO) of Loans and Advances**  
**Categorised by Economic Purposes**  
**Depository NBFIs**  
**As on 30-09-2023**

(Amount in Lac Taka)					
<b>Economic Purposes</b>	<b>Sanction Limit<sup>2</sup></b>	<b>Disbursement<sup>2</sup></b>	<b>Outstanding<sup>2</sup></b>	<b>Recovery<sup>2</sup></b>	<b>Overdue<sup>2</sup></b>
<b>1. Agriculture, Fishing &amp; Forestry</b>	<b>50392</b>	<b>3425</b>	<b>42403</b>	<b>3195</b>	<b>15329</b>
1. Agriculture	41181	3425	34422	3047	9197
2. Fishing	9211	---	7980	148	6132
3. Forestry and Logging	---	---	---	---	---
<b>2. Industry</b>	<b>2428085</b>	<b>197281</b>	<b>2088555</b>	<b>190537</b>	<b>484331</b>
a) Term Loan	1740606	86679	1568574	92395	374992
b) Working Capital Financing	580203	58889	455974	48361	107239
c) Factoring	107276	51713	64006	49782	2099
<b>3. Trade &amp; Commerce</b>	<b>2071042</b>	<b>151827</b>	<b>1661481</b>	<b>176518</b>	<b>454356</b>
a) Wholesale Trading	861163	79713	752880	84054	247503
b) Retail Trading	454987	48024	314958	50938	48099
c) Other Commercial lending	29347	4905	18156	9663	5013
d) Margin loans/Share Trading	33984	---	32429	123	31109
e) Lease Finance	691560	19185	543059	31739	122632
<b>4. Construction</b>	<b>979121</b>	<b>33518</b>	<b>799653</b>	<b>53459</b>	<b>80847</b>
a) Housing	726484	21282	594889	39312	65926
b) Other than housing	252637	12236	204764	14147	14921
<b>5. Transport</b>	<b>235639</b>	<b>5634</b>	<b>164739</b>	<b>14601</b>	<b>32701</b>
a) Road Transport	206146	5634	138357	13481	23023
b) Water Transport	29430	---	26347	1117	9676
c) Air Transport	63	---	35	3	2
<b>6. Consumer Financing</b>	<b>1369615</b>	<b>83544</b>	<b>970310</b>	<b>95546</b>	<b>87803</b>
<b>7. Other Institutional Loan</b>	<b>458044</b>	<b>21537</b>	<b>424248</b>	<b>24801</b>	<b>51127</b>
<b>8. Miscellaneous</b>	<b>---</b>	<b>---</b>	<b>---</b>	<b>---</b>	<b>---</b>
<b>Grand Total</b>	<b>7591952</b>	<b>496771</b>	<b>6151400</b>	<b>558658</b>	<b>1206495</b>
<b>Total of the previous quarter</b>	<b>7681629</b>	<b>452461</b>	<b>6158880</b>	<b>555367</b>	<b>1261580</b>

\* Depository NBFIs = 30 Depository NBFIs

Table-47

**Disbursement, Outstanding, Recovery and Overdue (DORO) of Loans and Advances**  
**Categorised by Economic Purposes**  
**Non-Depository NBFIs**  
**As on 31-12-2023**

(Amount in Lac Taka)					
Economic Purposes	Sanction Limit	Disbursement	Outstanding	Recovery	Overdue
<b>1. Agriculture, Fishing &amp; Forestry</b>	<b>35044</b>	<b>3172</b>	<b>22660</b>	<b>3077</b>	<b>203</b>
1. Agriculture	33517	3153	21400	2998	160
2. Fishing	1527	19	1259	79	43
3. Forestry and Logging	---	---	---	---	---
<b>2. Industry</b>	<b>1165278</b>	<b>70665</b>	<b>879484</b>	<b>88670</b>	<b>56885</b>
a) Term Loan	1129641	70475	846617	86605	52863
b) Working Capital Financing	35638	190	32867	2065	4022
c) Factoring	---	---	---	---	---
<b>3. Trade &amp; Commerce</b>	<b>23651</b>	<b>906</b>	<b>15001</b>	<b>1787</b>	<b>209</b>
a) Wholesale Trading	332	---	195	25	2
b) Retail Trading	23319	906	14806	1762	207
c) Other Commercial lending	---	---	---	---	---
d) Margin loans/Share Trading	---	---	---	---	---
e) Lease Finance	---	---	---	---	---
<b>4. Construction</b>	<b>492058</b>	<b>16026</b>	<b>257028</b>	<b>39955</b>	<b>36046</b>
a) Housing	9319	5	8020	487	---
b) Other than housing	482739	16021	249008	39468	36046
<b>5. Transport</b>	<b>---</b>	<b>---</b>	<b>---</b>	<b>---</b>	<b>---</b>
a) Road Transport	---	---	---	---	---
b) Water Transport	---	---	---	---	---
c) Air Transport	---	---	---	---	---
<b>6. Consumer Financing</b>	<b>1126</b>	<b>31</b>	<b>650</b>	<b>125</b>	<b>---</b>
<b>7. Other Institutional Loan</b>	<b>50551</b>	<b>---</b>	<b>47717</b>	<b>1155</b>	<b>24</b>
<b>8. Miscellaneous</b>	<b>5508</b>	<b>---</b>	<b>1978</b>	<b>358</b>	<b>261</b>
<b>Grand Total</b>	<b>1773216</b>	<b>90800</b>	<b>1224518</b>	<b>135126</b>	<b>93627</b>
<b>Total of the previous quarter</b>	<b>1703324</b>	<b>104220</b>	<b>1174963</b>	<b>120344</b>	<b>101406</b>

\* Non-Depository NBFIs = 5 Non-Depository NBFIs



# Appendix

**List of Branches and their Codes of  
35 NBFIs in Bangladesh  
as on 31-12-2023**

Fi_Name	Fi_ID	Division	District	Branch_Name	Fi_Branch_ID
Saudi Bangladesh Industrial and Agricultural Investment Company Limited	81	Dhaka	Dhaka	Head Office	810101
UAE Bangladesh Investment Company Limited	86	Dhaka	Dhaka	Head Office	860101
Infrastructure Development Company Limited	97	Dhaka	Dhaka	Head Office	970101
Phoenix Finance & Investments Limited	211	Chattogram	Chattogram	Chattogram	2110001
		Dhaka	Dhaka	Head Office	2110101
				Principal Office	2110102
				Dhanmondi	2110105
				Gulshan	2110106
				Uttara	2110107
				SME	2110103
				Imamganj	2110104
		Khulna	Khulna	Khulna	2110201
Rajshahi	Bogura	Bogura	2110301		
Uttara Finance and Investments Limited	212	Chattogram	Chattogram	Chattogram	2120001
		Dhaka	Dhaka	Gulshan	2120102
				Head Office	2120101
		Rajshahi	Bogura	Bogura	2120301
GSP Finance Company (Bangladesh) Limited	213	Dhaka	Dhaka	Head Office	2130101
				Principal Office	2130102
Aviva Finance Limited	214	Chattogram	Chattogram	Agrabad	2140001
				GEC	2140002
			Cumilla	Cumilla	2140003
				Feni	Feni
		Dhaka	Dhaka	Head Office	2140101
				Uttara	2140103
				Dhanmondi	2140102
				Mirpur	2140104
				Gazipur	2140105
		Narayanganj	Narayanganj	2140106	
Sylhet	Moulvibazar	Moulvibazar	2140501		
	Sylhet	Sylhet	2140502		
DBH Finance PLC	215	Chattogram	Chattogram	Nasirabad	2150001
			Agrabad	2150003	
			Cumilla	Cumilla	2150002
		Dhaka	Dhaka	Dhanmondi	2150103
				Head Office	2150101

Fi_Name	Fi_ID	Division	District	Branch_Name	Fi_Branch_ID
DBH Finance PLC	215	Dhaka	Dhaka	Motijheel	2150102
				Savar	2150105
				Uttara	2150104
			Gazipur	Gazipur	2150106
			Narayanganj	Narayanganj	2150107
		Khulna	Khulna	Khulna	2150201
		Sylhet	Sylhet	Sylhet	2150501
		Rajshahi	Rajshahi	Rajshahi	2150301
		Rangpur	Rangpur	Rangpur	2150601
Lanka Bangla Finance PLC	216	Barishal	Barishal	Barishal	2160401
		Chattogram	Chattogram	Agrabad	2160001
				Cda Avenue	2160002
			Cumilla	Cumilla	2160003
			Noakhali	Chowmuhani	2160004
		Dhaka	Dhaka	Head Office	2160101
				Dhanmondi	2160105
				Uttara	2160106
				Mirpur	2160108
				Gulshan	2160114
				South Keraniganj	2160111
				Banani	2160104
				Motijheel	2160107
				Savar	2160113
				Bangshal	2160102
			Faridpur	Faridpur	2160110
			Gazipur	Gazipur	2160112
			Narayanganj	Narayanganj	2160109
			Narshingdi	Narshingdi	2160103
		Khulna	Jashore	Jashore	2160201
			Khulna	Khulna	2160202
			Kushtia	Khustia	2160203
		Mymensingh	Mymensingh	Mymensingh	2160701
		Rajshahi	Bogura	Bogura	2160301
			Rajshahi	Rajshahi	2160302
		Rangpur	Dinajpur	Dinajpur	2160601

Fi_Name	Fi_ID	Division	District	Branch_Name	Fi_Branch_ID
Lanka Bangla Finance PLC	216	Sylhet	Habiganj	Habiganj	2160502
			Sylhet	Sylhet	2160501
Prime Finance and Investment Limited	217	Chattogram	Chattogram	Chattogram	2170001
		Dhaka	Dhaka	Gulshan	2170102
				Head Office	2170101
				Uttara	2170103
		Rajshahi	Rajshahi	Rajshahi	2170301
People'S Leasing And Financial Services Limited	218	Chattogram	Chattogram	Agrabad	2180001
		Dhaka	Dhaka	Head Office	2180101
				Gulshan	2180102
Bay Leasing and Investment Limited	219	Dhaka	Dhaka	Head Office	2190101
				Principal Office	2190102
				Bangla Motor	2190104
			Gazipur	Maona	2190103
Bangladesh Industrial Finance Company Limited	220	Chattogram	Chattogram	Chattogram	2200001
		Dhaka	Dhaka	Uttara	2200102
				Head Office	2200101
			Narayanganj	Narayanganj	2200103
IDLC Finance PLC	221	Barishal	Barishal	Barishal	2210401
		Chattogram	Chattogram	Nandankanon	2210003
				Agrabad	2210001
			Cumilla	Cumilla	2210002
			Noakhali	Chowmuhani	2210004
		Dhaka	Dhaka	Head Office	2210101
				Dhanmondi	2210102
				Imamganj	2210107
				Keraniganj	2210108
				Mirpur	2210109
				Elephant Road	2210115
				Gulshan	2210104
				Uttara	2210105
				Dilkusha	2210103
			Dhaka	Savar	2210112
			Faridpur	Faridpur	2210116

Fi_Name	Fi_ID	Division	District	Branch_Name	Fi_Branch_ID
IDLC Finance PLC	221	Dhaka	Gazipur	Gazipur	2210113
				Tongi	2210114
			Narayanganj	Bhulta	2210106
				Narayanganj	2210110
			Narshingdi	Narshingdi	2210111
		Khulna	Jashore	Jashore	2210203
			Khulna	Khulna	2210202
			Kushtia	Kushtia	2210201
		Mymensingh	Mymensingh	Mymensingh	2210701
		Rajshahi	Bogura	Bogura	2210301
			Natore	Natore	2210302
			Rajshahi	Rajshahi	2210303
		Rangpur	Rangpur	Rangpur	2210601
			Dinajpur	Dinajpur	2210602
		Sylhet	Habiganj	Hobiganj	2210502
			Sylhet	Sylhet	2210501
Union Capital Limited	222	Chattogram	Chattogram	Chattogram	2220001
		Dhaka	Dhaka	Head Office	2220101
				Principal Office	2220102
			Gazipur	Tongi	2220105
		Rajshahi	Bogura	Bogura	2220301
		Sylhet	Sylhet	Sylhet	2220501
National Housing Finance and Investments Limited	223	Chattogram	Chattogram	Chattogram	2230001
			Feni	Feni	2230002
		Dhaka	Dhaka	Gulshan	2230104
				Head Office	2230101
				Principal Office	2230102
				Motijheel	2230103
			Gazipur	Gazipur	2230105
		Khulna	Khulna	Khulna	2230201
		Rajshahi	Bogura	Bogura	2230301
			Rajshahi	Rajshahi	2230302
		Rangpur	Rangpur	Rangpur	2230601

Fi_Name	Fi_ID	Division	District	Branch_Name	Fi_Branch_ID
International Leasing and Financial Services Limited	224	Chattogram	Chattogram	Chattogram	2240001
		Dhaka	Dhaka	Head Office	2240101
				Uttara	2240102
		Sylhet	Sylhet	Sylhet	2240501
Islamic Finance and Investment Limited	225	Chattogram	Chattogram	Chattogram	2250001
			Noakhali	Choumuhoni	2250002
		Dhaka	Dhaka	Head Office	2250101
				Principal Office	2250102
				Uttara	2250103
				Nayabazar	2250104
			Gazipur	Gazipur	2250106
			Narayanganj	Narayanganj	2250105
		Rajshahi	Bogura	Bogura	2250301
Premier Leasing & Finance Limited	226	Barishal	Barishal	Barishal	2260401
		Chattogram	Brahmanbaria	Bhahmanbaria	2260002
			Chattogram	Chattogram	2260001
		Dhaka	Dhaka	Mirpur	2260103
				Head Office	2260101
				Principal Office	2260102
		Sylhet	Sylhet	Sylhet	2260501
Fareast Finance & Investment Limited	227	Chattogram	Chattogram	Chattogram	2270001
		Dhaka	Dhaka	Head Office	2270101
				Principal Office	2270102
First Finance Limited	228	Chattogram	Chattogram	Agrabad	2280001
		Dhaka	Dhaka	Motijheel	2280104
				Head Office	2280101
				Corporate	2280102
				Gulshan	2280103
			Gazipur	Board Bazar	2280105
		Sylhet	Sylhet	Sylhet	2280501
United Finance Limited	229	Barishal	Barishal	Barishal	2290401
		Chattogram	Chattogram	Chattogram	2290002
			Cox's Bazar	Cox's Bazar	2290003
			Cumilla	Cumilla	2290004

Fi_Name	Fi_ID	Division	District	Branch_Name	Fi_Branch_ID
United Finance Limited	229	Chattogram	Noakhali	Begumganj	2290001
		Dhaka	Dhaka	Head Office	2290101
				Shyamoli	2290105
			Dhaka	Zinzira	2290106
				Tejgaon	2290103
				Bonshal	2290102
			Gazipur	Gazipur	2290104
			Narshingdi	Narshingdi	2290107
		Khulna	Chuadanga	Chuadanga	2290201
			Jashore	Jashore	2290202
			Khulna	Khulna	2290203
		Mymensingh	Mymensingh	Mymensingh	2290701
		Rajshahi	Bogura	Bogura	2290301
			Pabna	Pabna	2290303
			Rajshahi	Rajshahi	2290302
		Rangpur	Dinajpur	Dinajpur	2290601
			Rangpur	Rangpur	2290602
		Sylhet	Sylhet	Sylhet	2290501
MIDAS Financing Limited	230	Chattogram	Brahmanbaria	Brahmanbaria	2300006
			Chattogram	Hat Hazari	2300005
				Chattogram	2300001
		Dhaka	Dhaka	Head Office	2300101
				Keraniganj	2300105
			Narayanganj	Narayanganj	2300102
		Khulna	Jashore	Jashore	2300202

Fi_Name	Fi_ID	Division	District	Branch_Name	Fi_Branch_ID
MIDAS Financing Limited	230	Khulna	Khulna	Khulna	2300201
		Rajshahi	Bogura	Bogura	2300301
Bangladesh Finance Limited	231	Chattogram	Chattogram	Chattogram	2310001
		Dhaka	Dhaka	Bangshal	2310103
Bangladesh Finance Limited	231	Dhaka	Dhaka	Head Office	2310101
				Uttara	2310104
				Principal Office	2310102
			Gazipur	Gazipur	2310105
		Khulna	Jashore	Jashore	2310201
		Sylhet	Sylhet	Sylhet	2310501
Industrial and Infrastructure Development Finance Company Limited	232	Chattogram	Chattogram	Chattogram	2320001
		Dhaka	Dhaka	Head Office	2320101
				Keraniganj	2320105
				Principal Office	2320102
				Uttara	2320103
			Narayanganj	Narayanganj	2320106
FAS Finance & Investment Limited	233	Chattogram	Chattogram	Chattogram	2330001
		Dhaka	Dhaka	Head Office	2330101
				Principal	2330103
			Narshingdi	Narsingdi	2330102
		Sylhet	Sylhet	Sylhet	2330501
IPDC Finance Limited	234	Chattogram	Chattogram	Chattogram	2340001
			Cumilla	Cumilla	2340002
		Dhaka	Dhaka	Head Office	2340101
				Uttara	2340104
				Motijheel	2340103
				Dhanmondi	2340102
			Gazipur	Gazipur	2340105
			Narayanganj	Narayanganj	2340106
			Faridpur	Faridpur	2340107
		Khulna	Jashore	Jashore	2340201
			Khulna	Khulna	2340202
		Mymensingh	Mymensingh	Mymensingh	2340701
		Rajshahi	Bogura	Bogura	2340301
		Sylhet	Sylhet	Sylhet	2340501
		Rangpur	Rangpur	Rangpur	2340601



Fi_Name	Fi_ID	Division	District	Branch_Name	Fi_Branch_ID
National Finance Limited	235	Chattogram	Chattogram	Chattogram	2350001
		Dhaka	Dhaka	Head Office	2350101
				Principal Office	2350102
Hajj Finance Company Limited	236	Chattogram	Chattogram	Chattogram	2360001
		Dhaka	Dhaka	Head Office	2360101
				Uttara	2360104
				Dhanmondi	2360103
				Principal Office	2360102
				Gazipur	2360105
Bangladesh Infrastructure Finance Fund Limited	237	Dhaka	Dhaka	Head Office	2370101
Meridian Finance and Investment Limited	238	Chattogram	Chattogram	Chattogram	2380001
		Dhaka	Dhaka	Prodhan	2380103
			Dhaka	Head Office	2380101
			Gazipur	Gazipur	2380102
		Rajshahi	Bogura	Bogura	2380301
CVC Finance Limited	239	Dhaka	Dhaka	Head Office	2390101
				Principal Office	2390102
Alliance Finance PLC	240	Dhaka	Dhaka	Principal	2400102
				Head Office	2400101
SFIL Finance PLC	249	Dhaka	Dhaka	Principal	2490102
				Head Office	2490101
Agrani SME Financing Company Limited	317	Barishal	Barishal	Natun Bazar	3170401
		Chattogram	Chandpur	Chandpur	3170001
			Cumilla	Cumilla	3170002
		Dhaka	Dhaka	Head Office	3170101
				Principal Office	3170102
			Faridpur	Alfadanga	3170110
				Bhanga	3170112
				Madhukhali	3170115
				Faridpur Sadar	3170109
				Nagarkanda	3170114
				Boalmari	3170116
				Charbhadrasan	3170111

Fi_Name	Fi_ID	Division	District	Branch_Name	Fi_Branch_ID
Agrani SME Financing Company Limited	317	Dhaka	Faridpur	Sadarpur	3170113
			Gazipur	Gazipur	3170129
			Gopalganj	Tungipara	3170127
			Gopalganj	Kotalipara	3170128
				Gopalganj	3170126
			Kishoreganj	Karimganj	3170104
				Katiadi	3170105
				Kishoreganj Sadar	3170103
				Pakundia	3170106
				Mithamoin	3170130
			Madaripur	Rajoir	3170123
				Kalkini	3170122
				Shibchar	3170124
				Madaripur	3170121
			Narshingdi	Madhabdi Bus Stand	3170131
			Rajbari	Pangsha	3170119
				Baliakandi	3170120
				Goalanda	3170118
				Rajbari	3170117
			Shariatpur	Shariatpur	3170125
			Tangail	Madhupur	3170107
				Gopalpur	3170108
		Mymensingh	Jamalpur	Jamalpur Sadar	3170712
			Mymensingh	Phulbaria	3170702
				Bhaluka	3170701
				Gafargaon	3170703
				Haluaghat	3170705
				Ishwarganj	3170706
				Mymensingh Sadar	3170707
				Muktagacha	3170708
				Trishal	3170711
				Phulpur	3170710
				Gouripur	3170704
				Nandail	3170709

Fi_Name	Fi_ID	Division	District	Branch_Name	Fi_Branch_ID
Agrani SME Financing Company Limited	317	Mymensingh	Netrokona	Netrokona	3170714
				Kendua	3170715
			Sherpur	Sherpur	3170713
		Rajshahi	Pabna	Abdul Hamid Road	3170301
		Sylhet	Habiganj	Shayestaganj	3170504
			Moulvibazar	Moulvibazar	3170502
			Sunamganj	Sunamganj	3170501
			Sylhet	Sylhet	3170503

## **Other FIs**

### **A. Non-Scheduled Banks:**

1. Karmashangsthan Bank
2. Ansar-VDP Unnayan Bank

### **B. Co-operative Societies:**

Bangladesh Samabaya Bank Limited

## List of the Table of Non-Scheduled Banks and Co-operative Societies

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Table-1

**Deposits Distributed by Types of Accounts  
Non-Scheduled Banks**

(Amount in Lac Taka)

Type of Deposits	Deposits as on 31-12-2023				Deposits as on 30-09-2023		
	No. of Accounts	Amount	% of Total Amount	Average Per A/C (B/A)	No. of Accounts	Amount	% of Total Amount
	A	B	C	D	E	F	G
<b>1. Current and Cash Credit Account (Credit Balance) Deposit</b>	<b>1455</b>	<b>60</b>	<b>0.06%</b>	<b>0.04</b>	<b>1538</b>	<b>43</b>	<b>0.04%</b>
<b>2. Savings Deposits</b>	<b>368565</b>	<b>30520</b>	<b>28.63%</b>	<b>0.08</b>	<b>359047</b>	<b>28807</b>	<b>27.59%</b>
<b>3. Fixed Deposits</b>	<b>8929</b>	<b>49255</b>	<b>46.21%</b>	<b>5.52</b>	<b>10164</b>	<b>48336</b>	<b>46.29%</b>
a. Less than 6 Months	173	444	0.42%	2.57	191	468	0.45%
b. For 6 Months to less than 1 Year	371	15555	14.59%	41.93	436	16185	15.50%
c. For 1 Year to less than 2 Years	891	31832	29.86%	35.73	1254	29651	28.40%
d. For 2 Years to less than 3 Years	40	18	0.02%	0.45	40	17	0.02%
e. Above 3 years (Including Monthly Benefit Scheme, Double/Triple Benefit Scheme, Ogrim Munafa etc.)	7454	1405	1.32%	0.19	8243	2016	1.93%
<b>4. Recurring Deposits (Deposit Pension Scheme)</b>	<b>297790</b>	<b>26232</b>	<b>24.61%</b>	<b>0.09</b>	<b>303959</b>	<b>26217</b>	<b>25.11%</b>
<b>5. Special Purpose Deposits</b>	<b>383</b>	<b>521</b>	<b>0.49%</b>	<b>1.36</b>	<b>2352</b>	<b>1007</b>	<b>0.96%</b>
<b>6. Restricted (Blocked) Deposits</b>	---	---	---	---	---	---	---
<b>Grand Total</b>	<b>677122</b>	<b>106588</b>	<b>100%</b>	<b>0.16</b>	<b>677060</b>	<b>104409</b>	<b>100%</b>

\* Non-Scheduled Banks= 2 Non-Scheduled Banks

Table-2

**Deposits Distributed by Types of Accounts  
Co-operative Societies**

(Amount in Lac Taka)

Type of Deposits	Deposits as on 31-12-2023				Deposits as on 30-09-2023		
	No. of Accounts	Amount	% of Total Amount	Average Per A/C (B/A)	No. of Accounts	Amount	% of Total Amount
	A	B	C	D	E	F	G
<b>1. Current and Cash Credit Account (Credit Balance) Deposit</b>	<b>35</b>	<b>66</b>	<b>8.96%</b>	<b>1.87</b>	<b>35</b>	<b>80</b>	<b>10.76%</b>
<b>2. Savings Deposits</b>	<b>1472</b>	<b>432</b>	<b>58.97%</b>	<b>0.29</b>	<b>1469</b>	<b>420</b>	<b>56.14%</b>
<b>3. Fixed Deposits</b>	<b>383</b>	<b>203</b>	<b>27.66%</b>	<b>0.53</b>	<b>385</b>	<b>214</b>	<b>28.64%</b>
a. Less than 6 Months	4	3	0.35%	0.63	4	2	0.33%
b. For 6 Months to less than 1 Year	1	0	0.00%	0.00	2	2	0.27%
c. For 1 Year to less than 2 Years	289	176	24.04%	0.61	290	186	24.88%
d. For 2 Years to less than 3 Years	---	---	---	---	---	---	---
e. Above 3 years (Including Monthly Benefit Scheme, Double/Triple Benefit Scheme, Ogrim Munafa etc.)	89	24	3.28%	0.27	89	24	3.16%
<b>4. Recurring Deposits (Deposit Pension Scheme)</b>	<b>19</b>	<b>32</b>	<b>4.40%</b>	<b>1.70</b>	<b>22</b>	<b>33</b>	<b>4.45%</b>
<b>5. Special Purpose Deposits</b>	<b>---</b>	<b>---</b>	<b>---</b>	<b>---</b>	<b>---</b>	<b>---</b>	<b>---</b>
<b>6. Restricted (Blocked) Deposits</b>	<b>---</b>	<b>---</b>	<b>---</b>	<b>---</b>	<b>---</b>	<b>---</b>	<b>---</b>
<b>Grand Total</b>	<b>1909</b>	<b>732</b>	<b>100%</b>	<b>0.38</b>	<b>1911</b>	<b>748</b>	<b>100%</b>

Table-3

**Deposits Distributed by Geographical Location  
Non-Scheduled Banks**

(Amount in Lac Taka)

Division/ District	Deposits as on 31-12-2023		Deposits as on 30-09-2023	
	No. of Account	Amount	No. of Account	Amount
<b>Barishal Division</b>	<b>49210</b>	<b>3434</b>	<b>48885</b>	<b>3371</b>
Barguna	7233	514	7121	516
Barishal	16273	1242	17096	1300
Bhola	5175	213	5077	210
Jhalokathi	4726	344	4207	284
Patuakhali	7134	546	7062	529
Pirojpur	8669	575	8322	532
<b>Chattogram Division</b>	<b>106764</b>	<b>11125</b>	<b>103368</b>	<b>10584</b>
Bandarban	1658	223	1591	186
Brahmanbaria	8064	983	7926	960
Chandpur	12701	984	12478	970
Chattogram	21715	2303	20004	2061
Cumilla	19941	2513	19534	2462
Cox's Bazar	8990	946	8793	902
Feni	8306	836	8117	803
Khagrachari	5264	419	5231	421
Lakshmipur	7178	546	7008	514
Noakhali	9624	892	9438	850
Rangamati	3323	481	3248	452
<b>Dhaka Division</b>	<b>163583</b>	<b>60236</b>	<b>156464</b>	<b>58738</b>
Dhaka	26580	42343	27362	42244
Faridpur	9105	1029	9558	1052
Gazipur	18049	6154	15736	5274
Gopalganj	13292	1116	13106	1077
Kishoreganj	14503	1325	14203	1313
Madaripur	7220	675	7030	656
Manikganj	7198	1025	6956	1025
Munshiganj	7983	530	7477	536
Narayanganj	13803	1403	12855	1195
Narsingdi	11687	775	9534	667
Rajbari	7076	773	7052	770
Shariatpur	8053	659	7715	621
Tangail	19034	2428	17880	2310
<b>Khulna Division</b>	<b>95908</b>	<b>9485</b>	<b>102574</b>	<b>9528</b>
Bagerhat	11768	1106	14477	1166
Chuadanga	7564	913	7494	892
Jashore	16848	1219	19145	1342
Jhenaidah	8215	1087	8196	1042



Table-3(Concl'd)

**Deposits Distributed by Geographical Location  
Non-Scheduled Banks**

Division/ District	Deposits as on 31-12-2023		Deposits as on 30-09-2023	
	No. of Account	Amount	No. of Account	Amount
Khulna	12970	1271	12880	1197
Kushtia	14902	1407	14765	1362
Magura	4148	431	3883	416
Meherpur	3871	537	3825	513
Narail	6627	754	6566	727
Satkhira	8995	759	11343	873
<b>Mymensingh Division</b>	<b>55473</b>	<b>4271</b>	<b>54927</b>	<b>4130</b>
Jamalpur	12915	1108	12685	1080
Mymensingh	25732	1974	25255	1903
Netrokona	10048	747	9845	711
Sherpur	6778	441	7142	436
<b>Rajshahi Division</b>	<b>91082</b>	<b>9594</b>	<b>95758</b>	<b>9776</b>
Chapai Nawabganj	6620	780	6584	751
Bogura	14424	1465	14259	1397
Joypurhat	6175	488	6001	459
Naogaon	8242	783	7971	735
Natore	11107	1426	11040	1362
Pabna	14796	1511	16688	1833
Rajshahi	17429	1625	21011	1796
Sirajganj	12289	1515	12204	1442
<b>Rangpur Division</b>	<b>74189</b>	<b>5983</b>	<b>74862</b>	<b>5901</b>
Dinajpur	13107	1098	12984	1064
Gaibandah	8068	865	7672	855
Kurigram	7930	758	7838	739
Lalmonirhat	9645	684	9384	651
Nilphamari	8662	576	8466	544
Panchagarh	5032	425	7234	511
Rangpur	12216	969	12002	946
Thakurgaon	9529	608	9282	592
<b>Sylhet Division</b>	<b>40913</b>	<b>2462</b>	<b>40222</b>	<b>2381</b>
Habiganj	10982	660	10804	623
Moulvi Bazar	12849	653	12771	644
Sunamganj	4878	386	4730	363
Sylhet	12204	764	11917	751
<b>Grand Total</b>	<b>677122</b>	<b>106588</b>	<b>677060</b>	<b>104409</b>

\*Non-Scheduled Banks = 2 Non-Scheduled Banks

Table-4

**Deposits Distributed by Geographical Location  
Co-operative Societies**

(Amount in Lac Taka)

Division/ District	Deposits as on 31-12-2023		Deposits as on 30-09-2023	
	No. of Account	Amount	No. of Account	Amount
<b>Dhaka Division</b>	<b>1909</b>	<b>732</b>	<b>1911</b>	<b>748</b>
Dhaka	1909	732	1911	748
<b>Grand Total</b>	<b>1909</b>	<b>732</b>	<b>1911</b>	<b>748</b>

**Deposits Distributed by  
Non-Scheduled**

Deposits as on 31-12-2023								
Category of Depositors	Current & Cash Credit Account(Credit Balance) Deposit	Savings Deposits	Fixed Deposits					
			For less than 6 Months	For 6 Months to less than 1 Year	For 1 Year to less than 2 Years	For 2 Years to less than 3 Years	For 3 Years and Above	Total (C to G)
	A	B	C	D	E	F	G	H
<b>A. Public Sector</b>	---	---	---	11976	4000	---	---	15976
1. Government Sector	---	---	---	11476	---	---	---	11476
i) Food Ministry (Including Food Divisions /Directorates)	---	---	---	---	---	---	---	---
ii) Presidency, Prime Minister's Office, Other Ministries, Parliament, Judiciary, All Directorates and Department	---	---	---	11000	---	---	---	11000
iii) Autonomous and Semi- Autonomous Bodies	---	---	---	476	---	---	---	476
2. Other Public Sector (Other than Govt.)	---	---	---	500	4000	---	---	4500
i) Public Non-financial Corporations	---	---	---	---	---	---	---	---
ii) Local Authorities	---	---	---	---	---	---	---	---
iii) Other Financial Intermediaries (OFI) Except DMB's-Public	---	---	---	---	---	---	---	---
iv) Insurance Companies & Pension Funds (ICPF)-Public	---	---	---	---	---	---	---	---
v) Scheduled Banks-Public	---	---	---	500	---	---	---	500
v1) Non-Bank Depository Corporations (NBDC) Public	---	---	---	---	4000	---	---	4000
<b>B. Private Sector</b>	<b>60</b>	<b>30520</b>	<b>444</b>	<b>3579</b>	<b>27832</b>	<b>18</b>	<b>1405</b>	<b>33278</b>
1. Non-Financial Corporations	---	9054	165	234	181	1	232	812
i) Agriculture, Fishing & Livestock	---	5187	133	97	60	---	106	396
ii) Industries	---	---	---	---	---	---	---	---
iii) Commerce & Trade (Excluding Individual Businessmen)	---	3867	32	137	121	1	125	417
a) Importers	---	---	---	---	---	---	---	---
b) Exporters	---	---	---	---	---	---	---	---
c) Importers and Exporters	---	---	---	---	---	---	---	---
d) Whole Sale Traders	---	---	---	---	---	---	---	---
e) Retail Traders	---	3867	32	137	121	1	125	417
f) Other Business Institutions/ Organisations	---	---	---	---	---	---	---	---
iv) Non Govt. Publicity & News Media	---	---	---	---	---	---	---	---
v) Private Educational Institutions	---	---	---	---	---	---	---	---
vi) Other Private Sector (Official Account n.i.e.) (Sundry Deposit, CIB Inquiry Charge, Clearing Adjustment Account, Inoperative Account, Suspense Account etc.)	---	---	---	---	---	---	---	---

Table-5

**Sectors and Types  
Banks**

(Amount in Lac Taka)

Deposits as on 31-12-2023				Deposits as on 30-09-2023	
Recurring Deposits ( Deposit Pension Scheme)	Special Purpose Deposits	Restricted ( Blocked) Deposits	Total (A to B+ H to K)	Total	Category of Depositors
I	J	K	L		
---	433	---	16409	7261	<b>A. Public Sector</b>
---	---	---	11476	2500	1. Government Sector
---	---	---	---	---	i) Food Ministry (Including Food Divisions /Directorates)
---	---	---	11000	2500	ii) Presidency, Prime Minister's Office, Other Ministries, Parliament, Judiciary, All Directorates and Department
---	---	---	476	---	iii) Autonomous and Semi- Autonomous Bodies
---	433	---	4933	4761	2. Other Public Sector (Other than Govt.)
---	---	---	---	---	i) Public Non-financial Corporations
---	---	---	---	---	ii) Local Authorities
---	---	---	---	---	iii) Other Financial Intermediaries (OFI) Except DMB's-Public
---	433	---	433	761	iv) Insurance Companies & Pension Funds (ICPF)-Public
---	---	---	500	---	v) Scheduled Banks-Public
---	---	---	4000	4000	vi)Non-Bank Depository Corporations (NBDC) Public
<b>26232</b>	<b>89</b>	---	<b>90180</b>	<b>97148</b>	<b>B. Private Sector</b>
2437	8	---	12310	13902	1. Non-Financial Corporations
1168	1	---	6752	6032	i) Agriculture, Fishing & Livestock
---	---	---	---	---	ii) Industries
1268	7	---	5559	7870	iii) Commerce & Trade (Excluding Individual Businessmen)
---	---	---	---	---	a) Importers
---	---	---	---	---	b) Exporters
---	---	---	---	---	c) Importers and Exporters
---	---	---	---	---	d) Whole Sale Traders
1268	7	---	5559	7870	e) Retail Traders
---	---	---	---	---	f) Other Business Institutions/ Organisations
---	---	---	---	---	iv) Non Govt. Publicity & News Media
---	---	---	---	---	v) Private Educational Institutions
---	---	---	---	---	vi) Other Private Sector (Official Account n.i.e.) (Sundry Deposit, CIB Inquiry Charge, Clearing Adjustment Account, Inoperative Account, Suspense Account etc.)

**Deposits Distributed by  
Non-Scheduled**

Deposits as on 31-12-2023								
Category of Depositors	Current & Cash Credit Account(Credit Balance) Deposit	Savings Deposits	Fixed Deposits					
			For less than 6 Months	For 6 Months to less than 1 Year	For 1 Year to less than 2 Years	For 2 Years to less than 3 Years	For 3 Years and Above	Total (C to G)
	A	B	C	D	E	F	G	H
<b>2. Financial Corporations</b>	---	---	---	---	---	---	---	---
i) Non-Bank Depository Corporations -Private	---	---	---	---	---	---	---	---
ii) Other Financial Intermediaries- Private (Except) DMBs.	---	---	---	---	---	---	---	---
iii) Insurance Companies and Pension Funds- Private	---	---	---	---	---	---	---	---
iv) Financial Auxiliaries	---	---	---	---	---	---	---	---
v) Scheduled Banks	---	---	---	---	---	---	---	---
<b>3. Foreign Offices/Embassies/ Enterprises/Companies/Liaison Offices/ Farms/NGOs(Excluding Multinational Companies incorporated in Bangladesh)</b>	---	---	---	---	---	---	---	---
<b>4. Non-profit Institutions Serving Households (NPISH)</b>	---	---	---	---	---	---	---	---
<b>5. Households (Individual Customers)</b>	<b>60</b>	<b>21467</b>	<b>279</b>	<b>3345</b>	<b>27651</b>	<b>17</b>	<b>1174</b>	<b>32466</b>
a) Farmer/Fisherman	51	13334	110	2569	2037	---	560	5276
b) Businessman/Industrialists	8	3306	74	236	781	---	215	1306
c) Non Resident Bangladeshi	---	---	---	---	---	---	---	---
d) Service Holder (salaried persons)	1	2131	40	455	24665	17	207	25385
e) Professionals and Self-employed Persons (Doctors, Lawyers, Contractors, Taxi Drivers, Architects, Consultants etc.)	---	---	---	---	---	---	---	---
f) Foreign Individuals	---	---	---	---	---	---	---	---
g) Housewives	0	2500	50	17	162	---	193	421
h) Students	---	---	---	---	---	---	---	---
i) Minor/Autistics/Disabled and other dependent persons	---	---	---	---	---	---	---	---
j) Retired persons	---	195	5	67	5	---	0	78
k) Old/ Widowed/Distressed person	---	---	---	---	---	---	---	---
l) Land Lords/Ladies	---	---	---	---	---	---	---	---
m) Other Local Individuals	---	---	---	---	---	---	---	---
<b>Grand Total</b>	<b>60</b>	<b>30520</b>	<b>444</b>	<b>15555</b>	<b>31832</b>	<b>18</b>	<b>1405</b>	<b>49255</b>

\*n.e.s.= not elsewhere stated

\*Non-Scheduled Banks = 2 Non-Scheduled Banks

# Sectors and Types Banks

(Amount in Lac Taka)

Deposits as on 31-12-2023				Deposits as on 30-09-2023	
Recurring Deposits ( Deposit Pension Scheme)	Special Purpose Deposits	Restricted ( Blocked) Deposits	Total (A to B+ H to K)	Total	Category of Depositors
I	J	K	L		
---	---	---	---	---	2. Financial Corporations
---	---	---	---	---	i) Non-Bank Depository Corporations -Private
---	---	---	---	---	ii) Other Financial Intermediaries- Private (Except) DMBs.
---	---	---	---	---	iii) Insurance Companies and Pension Funds- Private
---	---	---	---	---	iv) Financial Auxiliaries
---	---	---	---	---	v) Scheduled Banks
---	---	---	---	---	3. Foreign Offices/Embassies/ Enterprises/Companies/Liaison Offices/ Farms/NGOs(Excluding Multinational Companies incorporated in Bangladesh)
---	---	---	---	5162	4. Non-profit Institutions Serving Households (NPISH)
23795	81	---	77869	78084	5. Households (Individual Customers)
11865	51	---	30577	27597	a) Farmer/Fisherman
5476	13	---	10109	12747	b) Businessman/Industrialists
---	---	---	---	---	c) Non Resident Bangladeshi
3791	16	---	31324	32074	d) Service Holder (salaried persons)
---	---	---	---	---	e) Professionals and Self-employed Persons (Doctors, Lawyers, Contractors, Taxi Drivers, Architects, Consultants etc.)
---	---	---	---	---	f) Foreign Individuals
2615	0	---	5537	5612	g) Housewives
---	---	---	---	---	h) Students
---	---	---	---	---	i) Minor/Autistics/Disabled and other dependent persons
49	---	---	322	53	j) Retired persons
---	---	---	---	---	k) Old/ Widowed/Distressed person
---	---	---	---	---	l) Land Lords/Ladies
---	---	---	---	0	m) Other Local Individuals
26232	521	---	106588	104409	Grand Total

**Deposits Distributed by  
Co-operative**

Deposits as on 31-12-2023								
Category of Depositors	Current & Cash Credit Account(Credit Balance) Deposit	Savings Deposits	Fixed Deposits					
			For less than 6 Months	For 6 Months to less than 1 Year	For 1 Year to less than 2 Years	For 2 Years to less than 3 Years	For 3 Years and Above	Total (C to G)
	A	B	C	D	E	F	G	H
<b>A. Public Sector</b>	---	---	---	---	---	---	---	---
1. Government Sector	---	---	---	---	---	---	---	---
i) Food Ministry (Including Food Divisions /Directorates)	---	---	---	---	---	---	---	---
ii) Presidency, Prime Minister's Office, Other Ministries, Parliament, Judiciary, All Directorates and Department	---	---	---	---	---	---	---	---
iii) Autonomous and Semi-Autonomous Bodies	---	---	---	---	---	---	---	---
2. Other Public Sector (Other than Govt.)	---	---	---	---	---	---	---	---
i) Public Non-financial Corporations	---	---	---	---	---	---	---	---
ii) Local Authorities	---	---	---	---	---	---	---	---
iii) Other Financial Intermediaries (OFI) Except DMB's-Public	---	---	---	---	---	---	---	---
iv) Insurance Companies & Pension Funds (ICPF)-Public	---	---	---	---	---	---	---	---
v) Scheduled Banks-Public	---	---	---	---	---	---	---	---
<b>B. Private Sector</b>	<b>66</b>	<b>432</b>	<b>3</b>	---	<b>176</b>	---	<b>24</b>	<b>203</b>
1. Non-Financial Corporations	4	---	---	---	---	---	---	---
i) Agriculture, Fishing & Livestock	---	---	---	---	---	---	---	---
ii) Industries	---	---	---	---	---	---	---	---
iii) Commerce & Trade (Excluding Individual Businessmen)	4	---	---	---	---	---	---	---
a) Importers	---	---	---	---	---	---	---	---
b) Exporters	---	---	---	---	---	---	---	---
c) Importers and Exporters	---	---	---	---	---	---	---	---
d) Whole Sale Traders	---	---	---	---	---	---	---	---
e) Retail Traders	---	---	---	---	---	---	---	---
f) Other Business Institutions/ Organisations	4	---	---	---	---	---	---	---
iv) Non Govt. Publicity & News Media	---	---	---	---	---	---	---	---
v) Private Educational Institutions	0	---	---	---	---	---	---	---
vi) Other Private Sector (Official Account n.i.e.) (Sundry Deposit, CIB Inquiry Charge, Clearing Adjustment Account, Inoperative Account, Suspence Account etc.)	---	---	---	---	---	---	---	---

Table-6

# Sectors and Types Societies

(Amount in Lac Taka)

Deposits as on 31-12-2023				Deposits as on 30-09-2023	
Recurring Deposits (Deposit Pension Scheme)	Special Purpose Deposits	Restricted (Blocked) Deposits	Total (A to B+ H to K)	Total	Category of Depositors
I	J	K	L		
---	---	---	---	---	<b>A. Public Sector</b>
---	---	---	---	---	1. Government Sector
---	---	---	---	---	i) Food Ministry (Including Food Divisions /Directorates)
---	---	---	---	---	ii) Presidency, Prime Minister's Office, Other Ministries, Parliament, Judiciary, All Directorates and Department
---	---	---	---	---	iii) Autonomous and Semi-Autonomous Bodies
---	---	---	---	---	2. Other Public Sector (Other than Govt.)
---	---	---	---	---	i) Public Non-financial Corporations
---	---	---	---	---	ii) Local Authorities
---	---	---	---	---	iii) Other Financial Intermediaries (OFI) Except DMB's-Public
---	---	---	---	---	iv) Insurance Companies & Pension Funds (ICPF)-Public
---	---	---	---	---	v) Scheduled Banks-Public
<b>32</b>	---	---	<b>732</b>	<b>748</b>	<b>B. Private Sector</b>
---	---	---	4	19	1. Non-Financial Corporations
---	---	---	---	---	i) Agriculture, Fishing & Livestock
---	---	---	---	---	ii) Industries
---	---	---	4	19	iii) Commerce & Trade (Excluding Individual Businessmen)
---	---	---	---	---	a) Importers
---	---	---	---	---	b) Exporters
---	---	---	---	---	c) Importers and Exporters
---	---	---	---	---	d) Whole Sale Traders
---	---	---	---	---	e) Retail Traders
---	---	---	4	19	f) Other Business Institutions/ Organisations
---	---	---	---	---	iv) Non Govt. Publicity & News Media
---	---	---	0	0	v) Private Educational Institutions
---	---	---	---	---	vi) Other Private Sector (Official Account n.i.e.) (Sundry Deposit, CIB Inquiry Charge, Clearing Adjustment Account, Inoperative Account, Suspence Account etc.)



**Deposits Distributed by  
Co-operative**

Deposits as on 30-09-2023								
Category of Depositors	Current & Cash Credit Account(Credit Balance) Deposit	Savings Deposits	Fixed Deposits					
			For less than 6 Months	For 6 Months to less than 1 Year	For 1 Year to less than 2 Years	For 2 Years to less than 3 Years	For 3 Years and Above	Total (C to G)
	A	B	C	D	E	F	G	H
2. Financial Corporations	61	202	0	---	169	---	24	193
i) Non-Bank Depository Corporations -Private	61	56	0	---	107	---	24	131
ii) Other Financial Intermediaries- Private (Except) DMBs.	---	0	---	---	---	---	0	0
iii) Insurance Companies and Pension Funds- Private	---	146	---	---	62	---	---	62
iv) Financial Auxiliaries	---	---	---	---	---	---	---	---
v) Scheduled Banks	---	---	---	---	---	---	---	---
3. Foreign Offices/Embassies/ Enterprises/Companies/Liaison Offices/ Farms/NGOs(Excluding Multinational Companies incorporated in Bangladesh)	---	---	---	---	---	---	---	---
4. Non-profit Institutions Serving Households (NPISH)	---	51	---	---	---	---	---	---
5. Households (Individual Customers)	1	179	2	---	7	---	0	10
a) Farmer/Fisherman	---	0	---	---	---	---	---	---
b) Businessman/Industrialists	1	15	---	---	---	---	---	---
c) Non Resident Bangladeshi	---	3	---	---	---	---	---	---
d) Service Holder (salaried persons)	0	89	2	---	5	---	0	8
e) Professionals and Self-employed Persons (Doctors, Lawyers, Contractors, Taxi Drivers, Architects, Consultants etc.)	---	11	---	---	---	---	---	---
f) Foreign Individuals	---	---	---	---	---	---	---	---
g) Housewives	---	22	---	---	1	---	---	1
h) Students	---	31	---	---	1	---	---	1
i) Minor/Autistics/Disabled and other dependent persons	---	---	---	---	---	---	---	---
j) Retired persons	---	6	---	---	---	---	---	---
k) Old/ Widowed/Distressed person	---	1	---	---	---	---	---	---
l) Land Lords/Ladies	---	---	---	---	---	---	---	---
m) Other Local Individuals	---	0	---	---	---	---	---	---
<b>Grand Total</b>	<b>66</b>	<b>432</b>	<b>3</b>	<b>---</b>	<b>176</b>	<b>---</b>	<b>24</b>	<b>203</b>

\*n.e.s.= not elsewhere stated

# Sectors and Types Societies

(Amount in Lac Taka)

Deposits as on 30-09-2023				Deposits as on 30-06-2023	
Recurring Deposits ( Deposit Pension Scheme)	Special Purpose Deposits	Restricted ( Blocked) Deposits	Total (A to B+ H to K)	Total	Category of Depositors
I	J	K	L		
---	---	---	455	429	2. Financial Corporations
---	---	---	247	262	i) Non-Bank Depository Corporations -Private
---	---	---	0	0	ii) Other Financial Intermediaries- Private (Except) DMBs.
---	---	---	208	167	iii) Insurance Companies and Pension Funds- Private
---	---	---	---	---	iv) Financial Auxiliaries
---	---	---	---	---	v) Scheduled Banks
---	---	---	---	---	3. Foreign Offices/Embassies/ Enterprises/Companies/Liaison Offices/ Farms/NGOs(Excluding Multinational Companies incorporated in Bangladesh)
---	---	---	51	49	4. Non-profit Institutions Serving Households (NPISH)
32	---	---	222	251	5. Households (Individual Customers)
---	---	---	0	1	a) Farmer/Fisherman
7	---	---	23	22	b) Businessman/Industrialists
1	---	---	4	4	c) Non Resident Bangladeshi
12	---	---	110	103	d) Service Holder (salaried persons)
2	---	---	13	38	e) Professionals and Self-employed Persons (Doctors, Lawyers, Contractors, Taxi Drivers, Architects, Consultants etc.)
---	---	---	---	---	f) Foreign Individuals
10	---	---	33	37	g) Housewives
0	---	---	33	38	h) Students
---	---	---	---	---	i) Minor/Autistics/Disabled and other dependent persons
---	---	---	6	7	j) Retired persons
---	---	---	1	1	k) Old/ Widowed/Distressed person
---	---	---	---	---	l) Land Lords/Ladies
---	---	---	0	0	m) Other Local Individuals
<b>32</b>	---	---	<b>732</b>	<b>748</b>	<b>Grand Total</b>

**Deposits Distributed by  
Non-Scheduled**

Deposits as on 31-12-2023								
Rates of Interest	Current & Cash Credit Account(Credit Balance) Deposit	Savings Deposits	Fixed Deposits					
			For less than 6 Months	For 6 Months to less than 1 Year	For 1 Year to less than 2 Years	For 2 Years to less than 3 Years	For 3 Years and Above	Total (C to G)
	A	B	C	D	E	F	G	H
0	60	---	---	---	---	---	---	---
3.26-3.50	---	6586	---	---	---	---	---	---
3.76-4.00	---	23934	---	---	---	---	---	---
4.26-4.50	---	---	---	---	---	---	---	---
4.76-5.00	---	---	1	9	27	---	4	42
5.01-5.25	---	---	8	---	---	---	---	8
5.26-5.50	---	---	---	---	26333	---	---	26333
5.76-6.00	---	---	125	12196	385	---	74	12779
6.26-6.50	---	---	---	---	153	---	2	155
6.76-7.00	---	---	310	3343	414	18	670	4754
7.26-7.50	---	---	---	---	4000	---	---	4000
7.51-7.75	---	---	---	---	---	---	592	592
7.76-8.00	---	---	1	7	521	---	51	580
8.76-9.00	---	---	---	---	---	---	---	---
11.76-12.00	---	---	---	---	---	---	12	12
12.76-13.00	---	---	---	---	---	---	---	---
<b>Grand Total</b>	<b>60</b>	<b>30520</b>	<b>444</b>	<b>15555</b>	<b>31832</b>	<b>18</b>	<b>1405</b>	<b>49255</b>
<b>Weighted Average Rate</b>	---	<b>3.89</b>	<b>6.69</b>	<b>6.22</b>	<b>5.82</b>	<b>7.00</b>	<b>7.26</b>	<b>6.00</b>

\*Non-Scheduled Banks =2 Non-Scheduled Banks

Table-7

**Rates of Interest and Types  
Banks**

(Amount in Lac Taka)

Deposits as on 31-12-2023				Deposits as on 30-09-2023	
Recurring Deposits ( Deposit Pension Scheme)	Special Purpose Deposits	Restricted ( Blocked) Deposits	Total (A to B+ H to K)	Total	Rates of Interest
I	J	K	L		
---	247	---	308	523	0
---	---	---	6586	1788	3.26-3.50
---	---	---	23934	22378	3.76-4.00
6907	---	---	6907	6868	4.26-4.50
253	---	---	295	4958	4.76-5.00
---	---	---	8	2	5.01-5.25
---	---	---	26333	24348	5.26-5.50
354	---	---	13134	13295	5.76-6.00
13708	---	---	13863	13751	6.26-6.50
4725	---	---	9479	10153	6.76-7.00
---	---	---	4000	4000	7.26-7.50
---	---	---	592	1187	7.51-7.75
240	89	---	909	829	7.76-8.00
0	---	---	0	0	8.76-9.00
45	---	---	57	48	11.76-12.00
---	185	---	185	281	12.76-13.00
<b>26232</b>	<b>521</b>	<b>---</b>	<b>106588</b>	<b>104409</b>	<b>Grand Total</b>
<b>6.07</b>	<b>5.98</b>	<b>---</b>	<b>5.41</b>	<b>5.51</b>	<b>Weighted Average Rate</b>

**Deposits Distributed by  
Co-operative**

Deposits as on 31-12-2023								
Rates of Interest	Current & Cash Credit Account(Credit Balance) Deposit	Savings Deposits	Fixed Deposits					
			For less than 6 Months	For 6 Months to less than 1 Year	For 1 Year to less than 2 Years	For 2 Years to less than 3 Years	For 3 Years and Above	Total (C to G)
	A	B	C	D	E	F	G	H
0.00	66	---	---	---	---	---	---	---
2.26-2.50	---	430	---	---	---	---	---	---
3.26-3.50	---	---	1	---	---	---	---	1
3.76-4.00	---	2	2	---	89	---	16	107
4.76-5.00	---	---	---	---	---	---	---	---
5.76-6.00	---	---	---	---	1	---	2	3
6.01-6.25	---	---	---	---	0	---	---	0
7.76-8.00	---	---	---	---	1	---	2	2
8.76-9.00	---	---	---	---	0	---	4	4
9.01-9.25	---	---	---	---	---	---	0	0
9.51-9.75	---	---	---	---	1	---	---	1
9.76-10.00	---	---	---	---	85	---	1	86
<b>Grand Total</b>	<b>66</b>	<b>432</b>	<b>3</b>	<b>---</b>	<b>176</b>	<b>---</b>	<b>24</b>	<b>203</b>
<b>Weighted Average Rate</b>	<b>---</b>	<b>2.50</b>	<b>3.90</b>	<b>---</b>	<b>6.93</b>	<b>---</b>	<b>5.51</b>	<b>6.73</b>

Table-8

**Rates of Interest and Types  
Societies**

(Amount in Lac Taka)

Deposits as on 31-12-2023				Deposits as on 30-09-2023	
Recurring Deposits ( Deposit Pension Scheme)	Special Purpose Deposits	Restricted ( Blocked) Deposits	Total (A to B+ H to K)	Total	Rates of Interest
I	J	K	L		
---	---	---	66	80	0.00
---	---	---	430	420	2.26-2.50
---	---	---	1	3	3.26-3.50
32	---	---	141	212	3.76-4.00
---	---	---	---	33	4.76-5.00
---	---	---	3	---	5.76-6.00
---	---	---	0	---	6.01-6.25
---	---	---	2	---	7.76-8.00
---	---	---	4	---	8.76-9.00
---	---	---	0	---	9.01-9.25
---	---	---	1	---	9.51-9.75
---	---	---	86	---	9.76-10.00
<b>32</b>	---	---	<b>732</b>	<b>748</b>	<b>Grand Total</b>
<b>4.00</b>	---	---	<b>3.52</b>	<b>2.77</b>	<b>Weighted Average Rate</b>

**Deposits Distributed by Size of Accounts  
Non-Scheduled**

Size of Accounts	Deposits as on 31-12-2023						
	Actual				Cumulative		
	No. of Accounts	Amount	% of Total Amount	Average Size (B/A)	No. of Accounts	Amount	% of Total Amount
	A	B	C	D	E	F	G
Up to Tk.5 thousand	432043	5205	4.88%	0.01	432043	5205	4.88%
Tk.5 thou. 1 to Tk.10 thou.	96947	6834	6.41%	0.07	528990	12040	11.30%
Tk.10 thou. 1 to Tk.25 thou.	101245	15622	14.66%	0.15	630235	27661	25.95%
Tk.25 thou. 1 to Tk.50 thou.	31250	10563	9.91%	0.34	661485	38224	35.86%
Tk.50 thou. 1 to Tk.1 lac	9287	6191	5.81%	0.67	670772	44415	41.67%
Tk.1 lac 1 to Tk.2 lac	3389	4688	4.40%	1.38	674161	49103	46.07%
Tk.2 lac 1 to Tk.3 lac	1148	2818	2.64%	2.45	675309	51921	48.71%
Tk.3 lac 1 to Tk.4 lac	638	2206	2.07%	3.46	675947	54127	50.78%
Tk.4 lac 1 to Tk.5 lac	380	1739	1.63%	4.58	676327	55866	52.41%
Tk.5 lac 1 to Tk.10 lac	525	3536	3.32%	6.74	676852	59402	55.73%
Tk.10 lac 1 to Tk.25 lac	129	1909	1.79%	14.80	676981	61311	57.52%
Tk.25 lac 1 to Tk.50 lac	52	2008	1.88%	38.61	677033	63319	59.40%
Tk.50 lac 1 to Tk.75 lac	12	751	0.70%	62.61	677045	64070	60.11%
Tk.75 lac 1 to Tk.1 crore	21	2032	1.91%	96.76	677066	66102	62.02%
Tk.1 crore 1 to Tk.5 crore	32	8719	8.18%	272.48	677098	74821	70.20%
Tk.5 crore 1 to Tk.10 crore	17	10971	10.29%	645.37	677115	85793	80.49%
Tk.10 crore 1 to Tk.15 crore	1	1136	1.07%	1135.70	677116	86928	81.56%
Tk.15 crore 1 to Tk.20 crore	2	4000	3.75%	1999.75	677118	90928	85.31%
Tk.20 crore.1 to Tk.25 crore	1	2500	2.35%	2499.50	677119	93427	87.65%
Tk.25 crore 1 to Tk.30 crore	1	3000	2.81%	3000.00	677120	96427	90.47%
Tk.30 crore.1 to Tk.35 crore.	1	3161	2.97%	3161.00	677121	99588	93.43%
Above Tk. 35 crore	1	7000	6.57%	7000.00	677122	106588	100.00%
<b>Grand Total</b>	<b>677122</b>	<b>106588</b>	<b>100%</b>	<b>0.16</b>	---	---	---

\*Non-Scheduled Banks = 2 Non-Scheduled Banks

Table-9

**Size of Accounts  
Banks**

Deposits as on 30-09-2023				(Amount in Lac Taka)
Actual		Cumulative		Size of Accounts
No. of Accounts	Amount	No. of Accounts	Amount	
H	I	J	K	
441608	5494	441608	5494	Up to Tk.5 thousand
93862	6790	93862	6790	Tk.5 thou. 1 to Tk.10 thou.
96456	14977	96456	14977	Tk.10 thou. 1 to Tk.25 thou.
30057	10150	30057	10150	Tk.25 thou. 1 to Tk.50 thou.
8953	5967	8953	5967	Tk.50 thou. 1 to Tk.1 lac
3308	4577	3308	4577	Tk.1 lac 1 to Tk.2 lac
1131	2799	1131	2799	Tk.2 lac 1 to Tk.3 lac
571	1969	571	1969	Tk.3 lac 1 to Tk.4 lac
342	1571	342	1571	Tk.4 lac 1 to Tk.5 lac
513	3434	513	3434	Tk.5 lac 1 to Tk.10 lac
128	1896	128	1896	Tk.10 lac 1 to Tk.25 lac
53	2018	53	2018	Tk.25 lac 1 to Tk.50 lac
10	634	10	634	Tk.50 lac 1 to Tk.75 lac
12	1130	12	1130	Tk.75 lac 1 to Tk.1 crore
31	8952	31	8952	Tk.1 crore 1 to Tk.5 crore
18	11284	18	11284	Tk.5 crore 1 to Tk.10 crore
1	1105	1	1105	Tk.10 crore 1 to Tk.15 crore
2	4000	2	4000	Tk.15 crore 1 to Tk.20 crore
1	2500	1	2500	Tk.20 crore.1 to Tk.25 crore
1	3000	1	3000	Tk.25 crore 1 to Tk.30 crore
1	3162	1	3162	Tk.30 crore.1 to Tk.35 crore.
1	7000	1	7000	Above Tk. 35 crore
<b>677060</b>	<b>104409</b>	<b>677060</b>	<b>104409</b>	<b>Grand Total</b>



**Deposits Distributed by  
Co-operative**

Size of Accounts	Deposits as on 31-12-2023						
	Actual				Cumulative		
	No. of Accounts	Amount	% of Total Amount	Average Size (B/A)	No. of Accounts	Amount	% of Total Amount
	A	B	C	D	E	F	G
Up to Tk.5 thousand	1302	10	1.36%	0.01	1302	10	1.36%
Tk.5 thou. 1 to Tk.10 thou.	139	10	1.35%	0.07	1441	20	2.71%
Tk.10 thou. 1 to Tk.25 thou.	186	32	4.30%	0.17	1627	51	7.01%
Tk.25 thou. 1 to Tk.50 thou.	114	40	5.50%	0.35	1741	92	12.51%
Tk.50 thou. 1 to Tk.1 lac	82	58	7.90%	0.70	1823	149	20.40%
Tk.1 lac 1 to Tk.2 lac	39	52	7.09%	1.33	1862	201	27.49%
Tk.2 lac 1 to Tk.3 lac	13	32	4.37%	2.46	1875	233	31.86%
Tk.3 lac 1 to Tk.4 lac	7	25	3.47%	3.63	1882	259	35.33%
Tk.4 lac 1 to Tk.5 lac	6	26	3.58%	4.37	1888	285	38.91%
Tk.5 lac 1 to Tk.10 lac	9	61	8.38%	6.81	1897	346	47.28%
Tk.10 lac 1 to Tk.25 lac	10	180	24.64%	18.04	1907	527	71.93%
Tk.25 lac 1 to Tk.50 lac	---	---	---	---	---	---	---
Tk.50 lac.1 to Tk.75 lac	1	60	8.17%	59.78	1908	586	80.09%
Above Tk.75 lac	1	146	19.91%	145.73	1909	732	100.00%
<b>Grand Total</b>	<b>1909</b>	<b>732</b>	<b>100%</b>	<b>0.38</b>	<b>---</b>	<b>---</b>	<b>---</b>

Table10

**Size of Accounts  
Societies**

Deposits as on 30-09-2023				(Amount in Lac Taka)
Actual		Cumulative		Size of Accounts
No. of Accounts	Amount	No. of Accounts	Amount	
H	I	J	K	
1290	10	1290	10	Up to Tk.5 thousand
139	10	1429	20	Tk.5 thou. 1 to Tk.10 thou.
199	34	1628	53	Tk.10 thou. 1 to Tk.25 thou.
121	42	1749	96	Tk.25 thou. 1 to Tk.50 thou.
81	59	1830	155	Tk.50 thou. 1 to Tk.1 lac
35	46	1865	201	Tk.1 lac 1 to Tk.2 lac
12	29	1877	230	Tk.2 lac 1 to Tk.3 lac
5	18	1882	248	Tk.3 lac 1 to Tk.4 lac
7	30	1889	278	Tk.4 lac 1 to Tk.5 lac
6	40	1895	318	Tk.5 lac 1 to Tk.10 lac
12	202	1907	520	Tk.10 lac 1 to Tk.25 lac
2	62	1909	582	Tk.25 lac 1 to Tk.50 lac
1	60	1910	642	Tk.50 lac.1 to Tk.75 lac
1	106	1911	748	Above Tk.75 lac
<b>1911</b>	<b>748</b>	---	---	<b>Grand Total</b>

Table-11

### Loans and Advances Categorised by Securities Non-Scheduled Banks

(Amount in Lac Taka)

Types of Securities	Loans and advances as on 31-12-2023				Loans and advances as on 30-09-2023		
	No. of Accounts	Amount	% of Total Amount	Average Per A/C	No. of Accounts	Amount	% of Total Amount
	A	B	C	D=B/A	E	F	G
1 Gold	---	---	---	---	---	---	---
2 Shares & Securities	---	---	---	---	---	---	---
3 Commodities	16074	24001	4.37%	1.49	12124	17990	3.42%
4 Machinery/Fixed Assets (Excluding Land, Building/Flat)	6	9	0.00%	1.46	6	15	0.00%
5 Vehicles	836	1371	0.25%	1.64	785	1105	0.21%
6 Real Estate (Land, Building, Flat etc.)	6530	35547	6.47%	5.44	5006	26155	4.97%
7 Financial obligations only (Insurance Policies, Savings Certificates, Cheque, FDR, TDR, DPS, MBS, DBS, TBS, etc.)	55148	85711	15.60%	1.55	56540	87244	16.58%
8 Hypothecation of crops	---	---	---	---	---	---	---
9 Guarantee of Institutions (Corporate Gurantee)	25061	57140	10.40%	2.28	25518	57223	10.88%
10 Parri Passu Charge	---	---	---	---	---	---	---
11 Guarantee of Individuals (Personal Gurantee)	280051	345567	62.91%	1.23	279403	336396	63.94%
12 Other Securities	---	---	---	---	---	---	---
13 Without Any Security	---	---	---	---	---	---	---
<b>Grand Total</b>	<b>383706</b>	<b>549346</b>	<b>100%</b>	<b>1.43</b>	<b>379382</b>	<b>526129</b>	<b>100%</b>

\* Non-Scheduled Banks = 2 Non-Scheduled Banks

Table-12

## Loans and Advances Categorised by Securities Co-operative Societies

(Amount in Lac Taka)

Types of Securities	Loans and advances as on 31-12-2023				Loans and advances as on 30-09-2023		
	No. of Accounts	Amount	% of Total Amount	Average Per A/C	No. of Accounts	Amount	% of Total Amount
	A	B	C	D=B/A	E	F	G
1 Gold	1935	3201	12.08%	1.65	1900	2942	11.31%
2 Shares & Securities	---	---	---	---	---	---	---
3 Commodities	---	---	---	---	---	---	---
4 Machinery/Fixed Assets (Excluding Land, Building/Flat)	---	---	---	---	---	---	---
5 Vehicles	---	---	---	---	---	---	---
6 Real Estate (Land, Building, Flat etc.)	578	17739	66.94%	30.69	579	17720	68.14%
7 Financial obligations only (Insurance Policies, Savings Certificates,Cheque, FDR, TDR, DPS, MBS, DBS, TBS,etc.)	---	---	---	---	---	---	---
8 Hypothecation of crops	---	---	---	---	---	---	---
9 Guarantee of Institutions (Corporate Gurantee)	---	---	---	---	---	---	---
10 Parri Passu Charge	---	---	---	---	---	---	---
11 Guarantee of Individuals (Personal Gurantee)	4510	5562	20.99%	1.23	4504	5345	20.55%
12 Other Securities	---	---	---	---	---	---	---
13 Without Any Security	---	---	---	---	---	---	---
	---	---	---	---	---	---	---
<b>Grand Total</b>	<b>7023</b>	<b>26502</b>	<b>100%</b>	<b>3.77</b>	<b>6983</b>	<b>26007</b>	<b>100%</b>

Table-13

**Loans and Advances Categorised by Economic Purposes  
Non-Scheduled Banks**

(Amount in Lac Taka)							
Economic Purposes	Loans and advances as on 31-12-2023				Loans and advances as on 30-09-2023		
	No. of Accounts	Amount	% of Total Amount	Average Per A/C (C/B)	No. of Accounts	Amount	% of Total Amount
A	B	C	D	E	F	G	H
<b>A. Agriculture, Fishing &amp; Forestry</b>	<b>240413</b>	<b>345319</b>	<b>62.86%</b>	<b>1.44</b>	<b>235468</b>	<b>330177</b>	<b>62.76%</b>
1. Agriculture	214110	307169	55.92%	1.43	210447	292849	55.66%
2. Fishing	26303	38150	6.94%	1.45	25021	37328	7.09%
3. Forestry and Logging	---	---	---	---	---	---	---
<b>B. Industry</b>	<b>3626</b>	<b>5827</b>	<b>1.06%</b>	<b>1.61</b>	<b>3939</b>	<b>5761</b>	<b>1.09%</b>
1. Term Loan	3626	5827	1.06%	1.61	3939	5761	1.09%
2. Working Capital Financing	---	---	---	---	---	---	---
3. Factoring	---	---	---	---	---	---	---
<b>C. Construction</b>	<b>525</b>	<b>8532</b>	<b>1.55%</b>	<b>16.25</b>	<b>457</b>	<b>6652</b>	<b>1.26%</b>
1. Housing (Commercial) For Developer/Contractor	---	---	---	---	---	---	---
2. Housing (Residential) in urban area for individual person	286	6693	1.22%	23.40	218	4981	0.95%
3. Housing (Residential) in rural area for individual person	100	1799	0.33%	17.99	94	1629	0.31%
4. Infrastructure Development (Road, Culvert, Bridge, etc.)	---	---	---	---	---	---	---
5. House Renovation or Repairing or Extension	---	---	---	---	---	---	---
6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.)	---	---	---	---	---	---	---
7. Establishment of Solar panel	139	40	0.01%	0.29	145	42	0.01%
8. Effluent Treatment Plant	---	---	---	---	---	---	---
9. Loan against Work Order/Pay Order/Earnest Money	---	---	---	---	---	---	---
10. Water-works	---	---	---	---	---	---	---
11. Sanitary Services	---	---	---	---	---	---	---
<b>D. Transport</b>	<b>---</b>	<b>---</b>	<b>---</b>	<b>---</b>	<b>---</b>	<b>---</b>	<b>---</b>
1. Road Transport ( excluding personal vehicle & lease finance)	---	---	---	---	---	---	---
2. Water Transport (excluding Fishing Boats)	---	---	---	---	---	---	---
3. Air Transport	---	---	---	---	---	---	---
<b>E. Trade &amp; Commerce</b>	<b>108353</b>	<b>109920</b>	<b>20.01%</b>	<b>1.01</b>	<b>108008</b>	<b>104955</b>	<b>19.95%</b>
a) Wholesale Trading	411	935	0.17%	2.27	1066	1404	0.27%
b) Retail Trading	107942	108985	19.84%	1.01	106942	103551	19.68%
c) Other Commercial lending	---	---	---	---	---	---	---
d) Margin loans/Share Trading	---	---	---	---	---	---	---
e) Lease Finance	---	---	---	---	---	---	---

**Loans and Advances Categorised by Economic Purposes**  
**Non-Scheduled Banks**

(Amount in Lac Taka)

Economic Purposes	Loans and advances as on 31-12-2023				Loans and advances as on 30-09-2023		
	No. of Accounts	Amount	% of Total Amount	Average Per A/C (C/B)	No. of Accounts	Amount	% of Total Amount
A	B	C	D	E	F	G	H
<b>F. Other Institutional Loan</b>	---	---	---	---	---	---	---
1. Loan to Financial Corporations	---	---	---	---	---	---	---
a) Credit to Scheduled Bank	---	---	---	---	---	---	---
b) Credit to Insurance companies	---	---	---	---	---	---	---
c) Credit to NGOs (excluding Agriculture Loan)	---	---	---	---	---	---	---
d) Credit to Merchant Banks/ Brokerage Houses	---	---	---	---	---	---	---
e) Credit to Co-operative Banks/Societies	---	---	---	---	---	---	---
f) Credit to NBFIs	---	---	---	---	---	---	---
g) Credit to Financial Auxiliaries	---	---	---	---	---	---	---
h) Credit to Non-profit Institutions Serving Households	---	---	---	---	---	---	---
2. Loan to Educational Institutions	---	---	---	---	---	---	---
3. Govt. Offices	---	---	---	---	---	---	---
<b>G. Consumer Finance</b>	<b>30789</b>	<b>79747</b>	<b>14.52%</b>	<b>2.59</b>	<b>31510</b>	<b>78584</b>	<b>14.94%</b>
1. Doctors Loan/ Professional Loans	---	---	---	---	---	---	---
2. Flat Purchase	227	8401	1.53%	37.01	245	7200	1.37%
3. Transport loan (Motor car/Motor cycle etc.)	711	1163	0.21%	1.64	785	1105	0.21%
4. Consumer Goods (TV, Freeze, Air Coolar, Computer, Furniture etc.)	2201	8643	1.57%	3.93	2211	8358	1.59%
5. Credit Cards	---	---	---	---	---	---	---
6. Educational Expenses	---	---	---	---	---	---	---
7. Treatment Expenses	---	---	---	---	---	---	---
8. Marriage Expenses	---	---	---	---	---	---	---
9. Land Purchase	126	2850	0.52%	22.62	118	2996	---
10. Loan against Salary	24976	56962	10.37%	2.28	25448	57136	10.86%
11. Loan against PF	2	0	0.00%	0.21	4	5	0.00%
12. Personal Loan against DPS, MSS etc.	2326	1480	0.27%	0.64	2410	1463	0.28%
13. Personal Loan against FDR, MBS, DBS etc.	210	241	0.04%	1.15	279	313	0.06%
14. Travelling/ Holiday Loan	---	---	---	---	---	---	---
15. Other personal Loans	10	7	0.00%	0.70	10	7	0.00%
<b>H. Miscellaneous</b>	---	---	---	---	---	---	---
1. Other loans not mentioned above	---	---	---	---	---	---	---
<b>Grand Total</b>	<b>383706</b>	<b>549346</b>	<b>100%</b>	<b>1.43</b>	<b>379382</b>	<b>526129</b>	<b>100%</b>

\* Non-Scheduled Banks = 2 Non-Scheduled Banks

Table-14

**Loans and Advances Categorised by Economic Purposes  
Co-operative Societies**

(Amount in Lac Taka)							
	Loans and advances as on 31-12-2023				Loans and advances as on 30-09-2023		
Economic Purposes	No. of Accounts	Amount	% of Total Amount	Average Per A/C (C/B)	No. of Accounts	Amount	% of Total Amount
A	B	C	D	E	F	G	H
<b>A. Agriculture, Fishing &amp; Forestry</b>	<b>2178</b>	<b>6072</b>	<b>22.91%</b>	<b>2.79</b>	<b>2204</b>	<b>6080</b>	<b>23.38%</b>
1. Agriculture	1724	5827	21.99%	3.38	1742	5836	22.44%
2. Fishing	454	246	0.93%	0.54	462	244	0.94%
3. Forestry and Logging	---	---	---	---	---	---	---
<b>B. Industry</b>	<b>---</b>	<b>---</b>	<b>---</b>	<b>---</b>	<b>---</b>	<b>---</b>	<b>---</b>
1. Term Loan	---	---	---	---	---	---	---
2. Working Capital Financing	---	---	---	---	---	---	---
3. Factoring	---	---	---	---	---	---	---
<b>C. Construction</b>	<b>1484</b>	<b>14054</b>	<b>53.03%</b>	<b>9.47</b>	<b>1596</b>	<b>14209</b>	<b>54.64%</b>
1. Housing (Commercial) For Developer/Contractor	---	---	---	---	---	---	---
2. Housing (Residential) in urban area for individual person	163	12505	47.18%	76.71	166	12479	47.98%
3. Housing (Residential) in rural area for individual person	---	---	---	---	---	---	---
4. Infrastructure Development (Road, Culvert, Bridge, etc.)	---	---	---	---	---	---	---
5. House Renovation or Repairing or Extension	1321	1550	5.85%	1.17	1430	1730	6.65%
6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.)	---	---	---	---	---	---	---
7. Establishment of Solar panel	---	---	---	---	---	---	---
8. Effluent Treatment Plant	---	---	---	---	---	---	---
9. Loan against Work Order/Pay Order/Earnest Money	---	---	---	---	---	---	---
10. Water-works	---	---	---	---	---	---	---
11. Sanitary Services	---	---	---	---	---	---	---
<b>D. Transport</b>	<b>1</b>	<b>0</b>	<b>0.00%</b>	<b>0.14</b>	<b>1</b>	<b>0</b>	<b>0.00%</b>
1. Road Transport ( excluding personal vehicle & lease finance)	---	---	---	---	---	---	---
2. Water Transport (excluding Fishing Boats)	1	0	0.00%	0.14	1	0	0.00%
3. Air Transport	---	---	---	---	---	---	---
<b>E. Trade &amp; Commerce</b>	<b>278</b>	<b>98</b>	<b>0.37%</b>	<b>0.35</b>	<b>298</b>	<b>125</b>	<b>0.48%</b>
a) Wholesale Trading	---	---	---	---	---	---	---
b) Retail Trading	278	98	0.37%	0.35	298	125	0.48%
c) Other Commercial lending	---	---	---	---	---	---	---
d) Margin loans/Share Trading	---	---	---	---	---	---	---
e) Lease Finance	---	---	---	---	---	---	---

**Loans and Advances Categorised by Economic Purposes**  
**Co-operative Societies**

(Amount in Lac Taka)

	Loans and advances as on 31-12-2023				Loans and advances as on 30-09-2023		
Economic Purposes	No. of Accounts	Amount	% of Total Amount	Average Per A/C (C/B)	No. of Accounts	Amount	% of Total Amount
A	B	C	D	E	F	G	H
<b>F. Other Institutional Loan</b>	<b>19</b>	<b>336</b>	<b>1.27%</b>	<b>17.68</b>	<b>19</b>	<b>300</b>	<b>1.15%</b>
1. Loan to Financial Corporations	19	336	1.27%	17.68	19	300	1.15%
a) Credit to Scheduled Bank	---	---	---	---	---	---	---
b) Credit to Insurance companies	1	0	0.00%	0.35	1	0	0.00%
c) Credit to NGOs (excluding Agriculture Loan)	---	---	---	---	---	---	---
d) Credit to Merchant Banks/ Brokerage Houses	---	---	---	---	---	---	---
e) Credit to Co-operative Banks/Societies	18	336	1.27%	18.64	18	300	1.15%
f) Credit to NBFIs	---	---	---	---	---	---	---
g) Credit to Financial Auxiliaries	---	---	---	---	---	---	---
h) Credit to Non-profit Institutions Serving Households	---	---	---	---	---	---	---
2. Loan to Educational Institutions	---	---	---	---	---	---	---
3. Govt. Offices	---	---	---	---	---	---	---
<b>G. Consumer Finance</b>	<b>3063</b>	<b>5942</b>	<b>22.42%</b>	<b>1.94</b>	<b>2865</b>	<b>5293</b>	<b>20.35%</b>
1. Doctors Loan/ Professional Loans	---	---	---	---	---	---	---
2. Flat Purchase	87	171	0.65%	1.97	98	181	0.70%
3. Transport loan (Motor car/Motor cycle etc.)	471	1330	5.02%	2.82	389	1087	4.18%
4. Consumer Goods (TV, Freeze, Air Coolar, Computer, Furniture etc.)	1925	2740	10.34%	1.42	1857	2481	9.54%
5. Credit Cards	---	---	---	---	---	---	---
6. Educational Expenses	360	1039	3.92%	2.89	311	903	3.47%
7. Treatment Expenses	194	614	2.32%	3.16	180	588	2.26%
8. Marriage Expenses	14	31	0.12%	2.23	13	31	0.12%
9. Land Purchase	11	13	0.05%	1.20	15	18	0.07%
10. Loan against Salary	---	---	---	---	---	---	---
11. Loan against PF	---	---	---	---	---	---	---
12. Personal Loan against DPS, MSS etc.	---	---	---	---	---	---	---
13. Personal Loan against FDR, MBS, DBS etc.	---	---	---	---	---	---	---
14. Travelling/ Holiday Loan	1	3	0.01%	3.16	1	3	0.01%
15. Other personal Loans	---	---	---	---	1	1	0.00%
<b>H. Miscellaneous</b>	<b>---</b>	<b>---</b>	<b>---</b>	<b>---</b>	<b>---</b>	<b>---</b>	<b>---</b>
1. Other loans not mentioned above	---	---	---	---	---	---	---
<b>Grand Total</b>	<b>7023</b>	<b>26502</b>	<b>100%</b>	<b>3.77</b>	<b>6983</b>	<b>26007</b>	<b>100%</b>



**Loans and Advances**  
**Rates of Interest**  
**Non-Scheduled**

Rate of Interest	Loans and advances as on 31-12-2023							
	Gold	Shares & Securities	Commodities	Machinery/Fixed Assets (Excluding Land, Building/Flat)	Vehicles	Real Estate (Land, Building, Flat etc.)	Financial Obligations Only	Hypothe-cation of Crops
	A	B	C	D	E	F	G	H
0.00	---	---	26	---	2	1	---	---
2.76-3.00	---	---	---	---	---	---	---	---
3.76-4.00	---	---	750	2	902	21650	213	---
4.76-5.00	---	---	1	---	5	216	5282	---
5.26-5.50	---	---	978	1	13	758	---	---
5.76-6.00	---	---	493	4	1	268	4	---
6.76-7.00	---	---	---	---	---	---	---	---
7.26-7.50	---	---	91	---	---	53	---	---
7.76-8.00	---	---	2142	---	76	2101	28072	---
8.26-8.50	---	---	---	---	---	---	5	---
8.76-9.00	---	---	12714	2	248	6813	4968	---
9.01-9.25	---	---	---	---	---	---	---	---
9.26-9.50	---	---	---	---	---	---	57	---
9.76-10.00	---	---	4700	---	48	2376	16020	---
10.26-10.50	---	---	---	---	---	---	---	---
10.76-11.00	---	---	2104	---	58	1275	1487	---
11.76-12.00	---	---	1	---	17	18	29603	---
12.76-13.00	---	---	---	---	---	17	---	---
13.76-14.00	---	---	---	---	---	2	---	---
14.76-15.00	---	---	---	---	---	---	---	---
<b>Grand Total</b>	---	---	<b>24001</b>	<b>9</b>	<b>1371</b>	<b>35547</b>	<b>85711</b>	---
<b>Weighted Average Rate</b>	---	---	<b>8.91</b>	<b>6.01</b>	<b>5.75</b>	<b>5.91</b>	<b>9.67</b>	---

\* Non-Scheduled Banks = 2 Non-Scheduled Banks

(Amount in Lac Taka)

Loans and advances as on 31-12-2023						Total Loans and advances as on 30-09-2023	Rate of Interest
Guarantee of Institutions (Corporate Guarantee)	Parri Passu Charge	Guarantee of Individuals (Personal Guarantee)	Other Securities	Without any Security	Total		
I	J	K	L	M	N=A+.....+M	O	
6	---	451	---	---	486	479	0.00
---	---	---	---	---	---	7	2.76-3.00
5606	---	10780	---	---	39904	38986	3.76-4.00
---	---	552	---	---	6057	7425	4.76-5.00
10	---	8041	---	---	9802	---	5.26-5.50
2	---	9788	---	---	10560	18676	5.76-6.00
---	---	3	---	---	3	---	6.76-7.00
---	---	1361	---	---	1506	---	7.26-7.50
309	---	40752	---	---	73451	66095	7.76-8.00
---	---	---	---	---	5	1120	8.26-8.50
43758	---	150593	---	---	219095	182866	8.76-9.00
---	---	1	---	---	1	---	9.01-9.25
---	---	---	---	---	57	38	9.26-9.50
7014	---	92734	---	---	122892	141645	9.76-10.00
---	---	---	---	---	---	9	10.26-10.50
11	---	26109	---	---	31044	36780	10.76-11.00
424	---	4140	---	---	34203	31368	11.76-12.00
---	---	236	---	---	252	279	12.76-13.00
---	---	26	---	---	28	24	13.76-14.00
---	---	---	---	---	---	332	14.76-15.00
<b>57140</b>	---	<b>345567</b>	---	---	<b>549346</b>	<b>526129</b>	<b>Grand Total</b>
<b>8.65</b>	---	<b>8.99</b>	---	---	<b>8.85</b>	<b>8.93</b>	<b>Weighted Average Rate</b>

**Loans and Advances**  
**Rates of Interest**  
**Co-operative**

Rate of Interest	Loans and advances as on 31-12-2023							
	Gold	Shares & Securities	Commodities	Machinery/Fixed Assets (Excluding Land, Building/Flat)	Vehicles	Real Estate (Land, Building, Flat etc.)	Financial Obligations Only	Hypothecation of Crops
	A	B	C	D	E	F	G	H
0.00	0	---	---	---	---	---	---	---
4.76-5.00	---	---	---	---	---	12505	---	---
7.76-8.00	---	---	---	---	---	52	---	---
8.76-9.00	---	---	---	---	---	63	---	---
9.76-10.00	---	---	---	---	---	4862	---	---
10.76-11.00	---	---	---	---	---	74	---	---
11.76-12.00	---	---	---	---	---	183	---	---
14.76-15.00	257	---	---	---	---	1	---	---
17.76-18.00	2943	---	---	---	---	---	---	---
<b>Grand Total</b>	<b>3201</b>	<b>---</b>	<b>---</b>	<b>---</b>	<b>---</b>	<b>17739</b>	<b>---</b>	<b>---</b>
<b>Weighted Average Rate</b>	<b>17.76</b>	<b>---</b>	<b>---</b>	<b>---</b>	<b>---</b>	<b>6.49</b>	<b>---</b>	<b>---</b>

(Amount in Lac Taka)

Loans and advances as on 31-12-2023						Total Loans and advances as on 30-09-2023	Rate of Interest
Guarantee of Institutions (Corporate Guarantee)	Parri Passu Charge	Guarantee of Individuals (Personal Guarantee)	Other Securities	Without any Security	Total		
I	J	K	L	M	N=A+.....+M	O	
---	---	4	---	---	4	4	0.00
---	---	17	---	---	12521	12494	4.76-5.00
---	---	---	---	---	52	53	7.76-8.00
---	---	68	---	---	131	144	8.76-9.00
---	---	48	---	---	4909	4919	9.76-10.00
---	---	4461	---	---	4535	4492	10.76-11.00
---	---	---	---	---	183	---	11.76-12.00
---	---	965	---	---	1223	1181	14.76-15.00
---	---	---	---	---	2943	2721	17.76-18.00
---	---	<b>5562</b>	---	---	<b>26502</b>	<b>26007</b>	<b>Grand Total</b>
---	---	<b>11.64</b>	---	---	<b>8.93</b>	<b>8.82</b>	<b>Weighted Average Rate</b>

**Loans and Advances Categorised by Size of  
Non-Scheduled**

Size of Accounts	Loans and advances as on 31-12-2023					
	Agriculture, Fishing and Forestry	Industry		Construction	Transport	Trade & Commerce
		Term Loan (Other than Working Capital Financing)	Working Capital Financing (Excluding Export & Import Financing)			
	A	B	C	D	E	F
Up to Tk.5 thousand	67	1	---	0	---	73
Tk.5 thou. 1 to Tk.10 thou.	216	2	---	1	---	230
Tk.10 thou. 1 to Tk.25 thou.	1526	19	---	12	---	1647
Tk.25 thou. 1 to Tk.50 thou.	6309	86	---	18	---	6060
Tk.50 thou. 1 to Tk.1 lac	27163	567	---	9	---	20327
Tk.1 lac 1 to Tk.2 lac	113758	2421	---	19	---	41051
Tk.2 lac 1 to Tk.3 lac	135904	1445	---	30	---	22849
Tk.3 lac 1 to Tk.4 lac	42181	426	---	39	---	9373
Tk.4 lac 1 to Tk.5 lac	10440	218	---	68	---	4036
Tk.5 lac 1 to Tk.10 lac	5028	565	---	237	---	1493
Tk.10 lac 1 to Tk.25 lac	564	77	---	2360	---	386
Tk.25 lac 1 to Tk.50 lac	648	---	---	5676	---	560
Tk.50 lac 1 to Tk.75 lac	763	---	---	64	---	1064
Above Tk. 75 lac	751	---	---	---	---	770
<b>Grand Total</b>	<b>345319</b>	<b>5827</b>	<b>---</b>	<b>8532</b>	<b>---</b>	<b>109920</b>

\* Non-Scheduled Banks = 2 Non-Scheduled Banks

Table-17

**Accounts and Major Economic Purposes  
Banks**

(Amount in Lac Taka)

Loans and advances as on 31-12-2023				Total Loans and advances as on 30-09-2023	Size of Accounts
Other Institutional Loan	Consumer Finance	Miscellaneous	Total		
G	H	I	J=A+B+....+I	K	
---	16	---	157	155	Up to Tk.5 thousand
---	54	---	503	516	Tk.5 thou. 1 to Tk.10 thou.
---	509	---	3712	3757	Tk.10 thou. 1 to Tk.25 thou.
---	1842	---	14314	14346	Tk.25 thou. 1 to Tk.50 thou.
---	5629	---	53695	54259	Tk.50 thou. 1 to Tk.1 lac
---	5253	---	162502	158934	Tk.1 lac 1 to Tk.2 lac
---	5459	---	165687	155809	Tk.2 lac 1 to Tk.3 lac
---	5917	---	57937	52775	Tk.3 lac 1 to Tk.4 lac
---	8677	---	23439	22174	Tk.4 lac 1 to Tk.5 lac
---	24195	---	31518	30726	Tk.5 lac 1 to Tk.10 lac
---	3802	---	7190	6218	Tk.10 lac 1 to Tk.25 lac
---	5435	---	12320	11070	Tk.25 lac 1 to Tk.50 lac
---	6083	---	7974	7273	Tk.50 lac 1 to Tk.75 lac
---	6878	---	8399	8118	Above Tk. 75 lac
---	<b>79747</b>	---	<b>549346</b>	<b>526129</b>	<b>Grand Total</b>

**Loans and Advances Categorised by Size of  
Co-operative**

Size of Accounts	Loans and advances as on 31-12-2023					
	Agriculture, Fishing and Forestry	Industry		Construction	Transport	Trade & Commerce
		Term Loan (Other than Working Capital Financing)	Working Capital Financing (Excluding Export & Import Financing)			
A	B	C	D	E	F	
Up to Tk.5 thousand	1	---	---	0	---	1
Tk.5 thou. 1 to Tk.10 thou.	6	---	---	4	---	2
Tk.10 thou. 1 to Tk.25 thou.	52	---	---	17	0.14	8
Tk.25 thou. 1 to Tk.50 thou.	189	---	---	62	---	25
Tk.50 thou. 1 to Tk.1 lac	463	---	---	203	---	51
Tk.1 lac 1 to Tk.2 lac	182	---	---	621	---	11
Tk.2 lac 1 to Tk.3 lac	60	---	---	503	---	---
Tk.3 lac 1 to Tk.4 lac	126	---	---	112	---	---
Tk.4 lac 1 to Tk.5 lac	90	---	---	26	---	---
Tk.5 lac 1 to Tk.10 lac	616	---	---	---	---	---
Tk.10 lac 1 to Tk.25 lac	1243	---	---	158	---	---
Tk.25 lac 1 to Tk.50 lac	1191	---	---	829	---	---
Tk.50 lac 1 to Tk.75 lac	907	---	---	2597	---	---
Tk.75 lac 1 to Tk.1 crore	253	---	---	2179	---	---
Above Tk. 1 crore	691	---	---	6740	---	---
Grand Total	6072	---	---	14054	0.14	98

Table-18

**Accounts and Major Economic Purposes  
Societies**

(Amount in Lac Taka)

Loans and advances as on 31-12-2023				Total Loans and advances as on 30-09-2023	Size of Accounts
Other Institutional Loan	Consumer Finance	Miscellaneous	Total		
G	H	I	J=A+B+....+I	K	
0	1	---	3	3	Up to Tk.5 thousand
0	3	---	15	15	Tk.5 thou. 1 to Tk.10 thou.
---	14	---	90	99	Tk.10 thou. 1 to Tk.25 thou.
1	97	---	375	384	Tk.25 thou. 1 to Tk.50 thou.
1	453	---	1171	1155	Tk.50 thou. 1 to Tk.1 lac
4	1192	---	2011	2010	Tk.1 lac 1 to Tk.2 lac
2	1310	---	1875	1845	Tk.2 lac 1 to Tk.3 lac
4	1024	---	1266	1140	Tk.3 lac 1 to Tk.4 lac
---	1055	---	1172	946	Tk.4 lac 1 to Tk.5 lac
14	794	---	1424	1378	Tk.5 lac 1 to Tk.10 lac
14	---	---	1415	1392	Tk.10 lac 1 to Tk.25 lac
42	---	---	2063	2085	Tk.25 lac 1 to Tk.50 lac
73	---	---	3578	3627	Tk.50 lac 1 to Tk.75 lac
180	---	---	2613	2510	Tk.75 lac 1 to Tk.1 crore
---	---	---	7431	7419	Above Tk. 1 crore
<b>336</b>	<b>5942</b>	<b>---</b>	<b>26502</b>	<b>26007</b>	<b>Grand Total</b>



**Loans and Advances Categorised  
Non-Scheduled**

Size of Accounts	Loans and advances as on 31-12-2023				
	Actual				Cumulative
	No. of Accounts	Amount	% of Total Amount	Average Size (B/A)	No. of Accounts
	A	B	C	D	E
Up to Tk.5 thousand	29655	157	0.03%	0.01	29655
Tk.5 thou. 1 to Tk.10 thou.	6713	503	0.09%	0.07	36368
Tk.10 thou. 1 to Tk.25 thou.	21111	3712	0.68%	0.18	57479
Tk.25 thou. 1 to Tk.50 thou.	38006	14314	2.61%	0.38	95485
Tk.50 thou. 1 to Tk.1 lac	72151	53695	9.77%	0.74	167636
Tk.1 lac 1 to Tk.2 lac	112203	162502	29.58%	1.45	279839
Tk.2 lac 1 to Tk.3 lac	74707	165687	30.16%	2.22	354546
Tk.3 lac 1 to Tk.4 lac	17861	57937	10.55%	3.24	372407
Tk.4 lac 1 to Tk.5 lac	5380	23439	4.27%	4.36	377787
Tk.5 lac 1 to Tk.10 lac	4872	31518	5.74%	6.47	382659
Tk.10 lac 1 to Tk.25 lac	491	7190	1.31%	14.64	383150
Tk.25 lac 1 to Tk.50 lac	330	12320	2.24%	37.33	383480
Tk.50 lac 1 to Tk.75 lac	127	7974	1.45%	62.79	383607
Above Tk. 75 lac	99	8399	1.53%	84.84	383706
<b>Grand Total</b>	<b>383706</b>	<b>549346</b>	<b>100%</b>	<b>1.43</b>	<b>---</b>

\* Non-Scheduled Banks = 2 Non-Scheduled Banks

**Table-19**

**by Size of Accounts  
Banks**

(Amount in Lac Taka)

Loans and advances as on 31-12-2023		Loans and advances as on 30-09-2023			Size of Accounts
Cumulative					
Amount	% of Total Amount	No. of Accounts	Amount	% of Total Amount	
F	G	H	I	J	
157	0.03%	32523	155	0.03%	Up to Tk.5 thousand
660	0.12%	6870	516	0.10%	Tk.5 thou. 1 to Tk.10 thou.
4372	0.80%	21391	3757	0.71%	Tk.10 thou. 1 to Tk.25 thou.
18686	3.40%	38107	14346	2.73%	Tk.25 thou. 1 to Tk.50 thou.
72381	13.18%	72973	54259	10.31%	Tk.50 thou. 1 to Tk.1 lac
234883	42.76%	110136	158934	30.21%	Tk.1 lac 1 to Tk.2 lac
400570	72.92%	70343	155809	29.61%	Tk.2 lac 1 to Tk.3 lac
458507	83.46%	16263	52775	10.03%	Tk.3 lac 1 to Tk.4 lac
481945	87.73%	5088	22174	4.21%	Tk.4 lac 1 to Tk.5 lac
513463	93.47%	4748	30726	5.84%	Tk.5 lac 1 to Tk.10 lac
520653	94.78%	429	6218	1.18%	Tk.10 lac 1 to Tk.25 lac
532972	97.02%	300	11070	2.10%	Tk.25 lac 1 to Tk.50 lac
540947	98.47%	115	7273	1.38%	Tk.50 lac 1 to Tk.75 lac
549346	100.00%	96	8118	1.54%	Above Tk. 75 lac
---	---	379382	526129	100%	Grand Total

**Loans and Advances Categorized  
Co-operative**

Size of Accounts	Loans and advances as on 31-12-2023				
	Actual				Cumulative
	No. of Accounts	Amount	% of Total Amount	Average Size (B/A)	No. of Accounts
	A	B	C	D	E
Up to Tk.5 thousand	365	3	0.01%	0.01	365
Tk.5 thou. 1 to Tk.10 thou.	215	15	0.06%	0.07	580
Tk.10 thou. 1 to Tk.25 thou.	508	90	0.34%	0.18	1088
Tk.25 thou. 1 to Tk.50 thou.	1023	375	1.41%	0.37	2111
Tk.50 thou. 1 to Tk.1 lac	1594	1171	4.42%	0.73	3705
Tk.1 lac 1 to Tk.2 lac	1419	2011	7.59%	1.42	5124
Tk.2 lac 1 to Tk.3 lac	752	1875	7.07%	2.49	5876
Tk.3 lac 1 to Tk.4 lac	362	1266	4.78%	3.50	6238
Tk.4 lac 1 to Tk.5 lac	260	1172	4.42%	4.51	6498
Tk.5 lac 1 to Tk.10 lac	222	1424	5.37%	6.41	6720
Tk.10 lac 1 to Tk.25 lac	89	1415	5.34%	15.90	6809
Tk.25 lac 1 to Tk.50 lac	58	2063	7.78%	35.56	6867
Tk.50 lac 1 to Tk.75 lac	61	3578	13.50%	58.66	6928
Tk.75 lac 1 to Tk.1 crore	29	2613	9.86%	90.11	6957
Above Tk. 1 crore	66	7431	28.04%	112.60	7023
<b>Grand Total</b>	<b>7023</b>	<b>26502</b>	<b>100%</b>	<b>3.77</b>	<b>---</b>

**Table-20****by Size of Accounts  
Societies****(Amount in Lac Taka)**

Loans and advances as on 31-12-2023		Loans and advances as on 30-09-2023			Size of Accounts
Cumulative					
Amount	% of Total Amount	No. of Accounts	Amount	% of Total Amount	
F	G	H	I	J	
3	0.01%	360	3	0.01%	Up to Tk.5 thousand
18	0.07%	208	15	0.06%	Tk.5 thou. 1 to Tk.10 thou.
108	0.41%	558	99	0.38%	Tk.10 thou. 1 to Tk.25 thou.
483	1.82%	1053	384	1.47%	Tk.25 thou. 1 to Tk.50 thou.
1654	6.24%	1583	1155	4.44%	Tk.50 thou. 1 to Tk.1 lac
3665	13.83%	1424	2010	7.73%	Tk.1 lac 1 to Tk.2 lac
5539	20.90%	742	1845	7.10%	Tk.2 lac 1 to Tk.3 lac
6806	25.68%	327	1140	4.38%	Tk.3 lac 1 to Tk.4 lac
7977	30.10%	212	946	3.64%	Tk.4 lac 1 to Tk.5 lac
9401	35.47%	213	1378	5.30%	Tk.5 lac 1 to Tk.10 lac
10817	40.81%	88	1392	5.35%	Tk.10 lac 1 to Tk.25 lac
12880	48.60%	59	2085	8.02%	Tk.25 lac 1 to Tk.50 lac
16458	62.10%	62	3627	13.95%	Tk.50 lac 1 to Tk.75 lac
19071	71.96%	28	2510	9.65%	Tk.75 lac 1 to Tk.1 crore
26502	100.00%	66	7419	28.53%	Above Tk. 1 crore
---	---	6983	26007	100%	Grand Total

Table-21

**Loans and Advances Categorised by Geographical Location  
Non-Scheduled Banks**

(Amount in Lac Taka)

Division/ District	Loans and Advances as on 31-12-2023		Loans and Advances as on 30-09-2023	
	No. of Account	Amount	No. of Account	Amount
<b>Barishal Division</b>	<b>28665</b>	<b>38588</b>	<b>27476</b>	<b>36793</b>
Barguna	3672	4620	3622	4587
Barishal	9711	12735	9624	12430
Bhola	2973	3967	2878	3830
Jhalokathi	2993	4207	2838	3890
Patuakhali	4280	6458	4228	6211
Pirojpur	5036	6601	4286	5845
<b>Chattogram Division</b>	<b>68847</b>	<b>99125</b>	<b>67645</b>	<b>95561</b>
Bandarban	1281	3104	1253	3009
Brahmanbaria	5196	6721	5069	6390
Chandpur	7638	9372	7464	8913
Chattogram	14011	21552	14121	21535
Cox'S Bazar	4539	6520	4337	6133
Cumilla	12010	16026	11714	15191
Feni	5161	6925	5092	6656
Khagrachari	3851	7619	3830	7477
Lakshmipur	5174	7010	5014	6701
Noakhali	7418	8783	7195	8351
Rangamati	2568	5494	2556	5205
<b>Dhaka Division</b>	<b>87660</b>	<b>135498</b>	<b>88555</b>	<b>131079</b>
Dhaka	15963	30196	17346	30830
Faridpur	4607	7425	4423	6659
Gazipur	8540	15403	8427	14431
Gopalganj	6773	9823	6740	9482
Kishoreganj	8927	12134	8648	11504
Madaripur	4344	6959	4279	6615
Manikganj	3036	4628	2969	4388
Munshiganj	4923	6578	4827	6207
Narayanganj	7364	9426	7128	8856
Narsingdi	5683	7749	5410	7329
Rajbari	3131	4646	3133	4436
Shariatpur	4600	6370	5386	6788
Tangail	9769	14160	9839	13555
<b>Khulna Division</b>	<b>47218</b>	<b>76302</b>	<b>48202</b>	<b>73937</b>
Bagerhat	5210	8380	5153	8153
Chuadanga	4017	6985	4392	6750
Jashore	7445	11801	7409	11299
Jhenaidah	4601	7396	4793	7273

Table-21 (Concl'd)

**Loans and Advances Categorised by Geographical Location**  
**Non-Scheduled Banks**

(Amount in Lac Taka)

Division/ District	Loans and Advances as on 31-12-2023		Loans and Advances as on 30-09-2023	
	No. of Account	Amount	No. of Account	Amount
Khulna	6707	10948	6825	10724
Kushtia	6294	9929	6494	9475
Magura	2742	4477	2824	4390
Meherpur	2719	3852	2812	3737
Narail	3273	5546	3284	5381
Satkhira	4210	6988	4216	6754
<b>Mymensingh Division</b>	<b>31668</b>	<b>43082</b>	<b>31823</b>	<b>40773</b>
Jamalpur	8558	10581	8339	9923
Mymensingh	13192	19109	13868	18306
Netrokona	6333	8144	6111	7579
Sherpur	3585	5249	3505	4966
<b>Rajshahi Division</b>	<b>49483</b>	<b>77581</b>	<b>49902</b>	<b>74150</b>
Bogura	7401	10978	7430	10680
Chapai Nawabganj	3421	4779	3550	4594
Joypurhat	4217	6786	4138	6347
Naogaon	4501	6823	4384	6518
Natore	6765	10995	6873	10530
Pabna	7730	12104	7912	11633
Rajshahi	9062	16360	9223	15556
Sirajganj	6386	8757	6392	8293
<b>Rangpur Division</b>	<b>44268</b>	<b>55004</b>	<b>43380</b>	<b>51899</b>
Dinajpur	8451	11106	8236	10459
Gaibandah	4333	4651	4319	4553
Kurigram	4022	4712	3919	4457
Lalmonirhat	5868	6818	5711	6293
Nilphamari	5514	5770	5343	5426
Panchagarh	3234	3669	3250	3708
Rangpur	7798	10941	7732	10121
Thakurgaon	5048	7336	4870	6883
<b>Sylhet Division</b>	<b>25897</b>	<b>24167</b>	<b>22399</b>	<b>21936</b>
Habiganj	6779	5479	6666	5264
Moulvi Bazar	7615	6732	5818	5721
Sunamganj	2828	3412	2716	3258
Sylhet	8675	8544	7199	7692
<b>Grand Total</b>	<b>383706</b>	<b>549346</b>	<b>379382</b>	<b>526129</b>

\* Non-Scheduled Banks = 2 Non-Scheduled Banks

Table-22

**Loans and Advances Categorised by Geographical Location  
Co-operative Societies**

(Amount in Lac Taka)

Division/ District	Loans and Advances as on 31-12-2023		Loans and Advances as on 30-09-2023	
	No. of Account	Amount	No. of Account	Amount
<b>Barishal Division</b>	---	---	---	---
Barguna	---	---	---	---
Barishal	---	---	---	---
Bhola	---	---	---	---
Jhalokathi	---	---	---	---
Patuakhali	---	---	---	---
Pirojpur	---	---	---	---
<b>Chattogram Division</b>	---	---	---	---
Bandarban	---	---	---	---
Brahmanbaria	---	---	---	---
Chandpur	---	---	---	---
Chattogram	---	---	---	---
Cox'S Bazar	---	---	---	---
Cumilla	---	---	---	---
Feni	---	---	---	---
Khagrachari	---	---	---	---
Lakshmipur	---	---	---	---
Noakhali	---	---	---	---
Rangamati	---	---	---	---
<b>Dhaka Division</b>	<b>7023</b>	<b>26502</b>	<b>6983</b>	<b>26007</b>
Dhaka	7023	26502	6983	26007
Faridpur	---	---	---	---
Gazipur	---	---	---	---
Gopalganj	---	---	---	---
Kishoreganj	---	---	---	---
Madaripur	---	---	---	---
Manikganj	---	---	---	---
Munshiganj	---	---	---	---
Narayanganj	---	---	---	---
Narsingdi	---	---	---	---
Rajbari	---	---	---	---
Shariatpur	---	---	---	---
Tangail	---	---	---	---
<b>Khulna Division</b>	---	---	---	---
Bagerhat	---	---	---	---
Chuadanga	---	---	---	---
Jashore	---	---	---	---
Jhenaidah	---	---	---	---

Table-22 (Concl'd)

**Loans and Advances Categorised by Geographical Location**  
**Co-operative Societies**

(Amount in Lac Taka)

Division/ District	Loans and Advances as on 30-12-2023		Loans and Advances as on 30-09-2023	
	No. of Account	Amount	No. of Account	Amount
Khulna	---	---	---	---
Kushtia	---	---	---	---
Magura	---	---	---	---
Meherpur	---	---	---	---
Narail	---	---	---	---
Satkhira	---	---	---	---
<b>Mymensingh Division</b>	---	---	---	---
Jamalpur	---	---	---	---
Mymensingh	---	---	---	---
Netrokona	---	---	---	---
Sherpur	---	---	---	---
<b>Rajshahi Division</b>	---	---	---	---
Bogura	---	---	---	---
Chapai Nawabganj	---	---	---	---
Joypurhat	---	---	---	---
Naogaon	---	---	---	---
Natore	---	---	---	---
Pabna	---	---	---	---
Rajshahi	---	---	---	---
Sirajganj	---	---	---	---
<b>Rangpur Division</b>	---	---	---	---
Dinajpur	---	---	---	---
Gaibandah	---	---	---	---
Kurigram	---	---	---	---
Lalmonirhat	---	---	---	---
Nilphamari	---	---	---	---
Panchagarh	---	---	---	---
Rangpur	---	---	---	---
Thakurgaon	---	---	---	---
<b>Sylhet Division</b>	---	---	---	---
Habiganj	---	---	---	---
Moulvi Bazar	---	---	---	---
Sunamganj	---	---	---	---
Sylhet	---	---	---	---
<b>Grand Total</b>	<b>7023</b>	<b>26502</b>	<b>6983</b>	<b>26007</b>



**Loans and Advances Categorised by Size**  
**Non-Scheduled**

Size of Accounts	Loans and advances as on 31-12-2023					
	Public Sector					
	Government		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	A	B	C	D	E=A+C	F=B+D
Up to Tk.5 thousand	---	---	---	---	---	---
Tk.5 thou. 1 to Tk.10 thou.	---	---	---	---	---	---
Tk.10 thou. 1 to Tk.25 thou.	---	---	---	---	---	---
Tk.25 thou. 1 to Tk.50 thou.	---	---	---	---	---	---
Tk.50 thou. 1 to Tk.1 lac	---	---	---	---	---	---
Tk.1 lac 1 to Tk.2 lac	---	---	---	---	---	---
Tk.2 lac 1 to Tk.3 lac	---	---	---	---	---	---
Tk.3 lac 1 to Tk.4 lac	---	---	---	---	---	---
Tk.4 lac 1 to Tk.5 lac	---	---	---	---	---	---
Tk.5 lac 1 to Tk.10 lac	---	---	---	---	---	---
Tk.10 lac 1 to Tk.25 lac	---	---	---	---	---	---
Tk.25 lac 1 to Tk.50 lac	---	---	---	---	---	---
Tk.50 lac 1 to Tk.75 lac	---	---	---	---	---	---
Above Tk. 75 lac	---	---	---	---	---	---
<b>Grand Total</b>	---	---	---	---	---	---

\* Non-Scheduled Banks = 2 Non-Scheduled Banks

**of Accounts and Sectors  
Banks**

**Table-23**

(Amount in Lac Taka)						
Loans and advances as on 31-12-2023				As on 30-09-2023		Size of Accounts
Private Sector		Total		Total		
No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
G	H	I=E+G	J=F+H			
29655	157	29655	157	32523	155	Up to Tk.5 thousand
6713	503	6713	503	6870	516	Tk.5 thou. 1 to Tk.10 thou.
21111	3712	21111	3712	21391	3757	Tk.10 thou. 1 to Tk.25 thou.
38006	14314	38006	14314	38107	14346	Tk.25 thou. 1 to Tk.50 thou.
72151	53695	72151	53695	72973	54259	Tk.50 thou. 1 to Tk.1 lac
112203	162502	112203	162502	110136	158934	Tk.1 lac 1 to Tk.2 lac
74707	165687	74707	165687	70343	155809	Tk.2 lac 1 to Tk.3 lac
17861	57937	17861	57937	16263	52775	Tk.3 lac 1 to Tk.4 lac
5380	23439	5380	23439	5088	22174	Tk.4 lac 1 to Tk.5 lac
4872	31518	4872	31518	4748	30726	Tk.5 lac 1 to Tk.10 lac
491	7190	491	7190	429	6218	Tk.10 lac 1 to Tk.25 lac
330	12320	330	12320	300	11070	Tk.25 lac 1 to Tk.50 lac
127	7974	127	7974	115	7273	Tk.50 lac 1 to Tk.75 lac
99	8399	99	8399	96	8118	Above Tk. 75 lac
383706	549346	383706	549346	379382	526129	Grand Total

**Loans and Advances Categorised by Size  
Co-operative**

Size of Accounts	Loans and advances as on 31-12-2023					
	Public Sector					
	Government		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	A	B	C	D	E=A+C	F=B+D
Up to Tk.5 thousand	---	---	---	---	---	---
Tk.5 thou. 1 to Tk.10 thou.	---	---	---	---	---	---
Tk.10 thou. 1 to Tk.25 thou.	---	---	---	---	---	---
Tk.25 thou. 1 to Tk.50 thou.	---	---	---	---	---	---
Tk.50 thou. 1 to Tk.1 lac	---	---	---	---	---	---
Tk.1 lac 1 to Tk.2 lac	---	---	---	---	---	---
Tk.2 lac 1 to Tk.3 lac	---	---	---	---	---	---
Tk.3 lac 1 to Tk.4 lac	---	---	---	---	---	---
Tk.4 lac 1 to Tk.5 lac	---	---	---	---	---	---
Tk.5 lac 1 to Tk.10 lac	---	---	---	---	---	---
Tk.10 lac 1 to Tk.25 lac	---	---	---	---	---	---
Tk.25 lac 1 to Tk.50 lac	---	---	---	---	---	---
Tk.50 lac 1 to Tk.75 lac	---	---	---	---	---	---
Tk.75 lac 1 to Tk.1 crore	---	---	---	---	---	---
Above Tk. 1 crore	---	---	---	---	---	---
<b>Grand Total</b>	---	---	---	---	---	---

Table-24

**of Accounts and Sectors  
Societies**

(Amount in Lac Taka)

Loans and advances as on 31-12-2023				As on 30-09-2023		Size of Accounts
Private Sector		Total		Total		
No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
G	H	I=E+G	J=F+H			
365	3	365	3	360	3	Up to Tk.5 thousand
215	15	215	15	208	15	Tk.5 thou. 1 to Tk.10 thou.
508	90	508	90	558	99	Tk.10 thou. 1 to Tk.25 thou.
1023	375	1023	375	1053	384	Tk.25 thou. 1 to Tk.50 thou.
1594	1171	1594	1171	1583	1155	Tk.50 thou. 1 to Tk.1 lac
1419	2011	1419	2011	1424	2010	Tk.1 lac 1 to Tk.2 lac
752	1875	752	1875	742	1845	Tk.2 lac 1 to Tk.3 lac
362	1266	362	1266	327	1140	Tk.3 lac 1 to Tk.4 lac
260	1172	260	1172	212	946	Tk.4 lac 1 to Tk.5 lac
222	1424	222	1424	213	1378	Tk.5 lac 1 to Tk.10 lac
89	1415	89	1415	88	1392	Tk.10 lac 1 to Tk.25 lac
58	2063	58	2063	59	2085	Tk.25 lac 1 to Tk.50 lac
61	3578	61	3578	62	3627	Tk.50 lac 1 to Tk.75 lac
29	2613	29	2613	28	2510	Tk.75 lac 1 to Tk.1 crore
66	7431	66	7431	66	7419	Above Tk. 1 crore
7023	26502	7023	26502	6983	26007	Grand Total

Table-25

**Disbursement, Outstanding, Recovery and Overdue (DORO) of Loans and Advances**  
**Categorised by Economic Purposes**  
**Non-Scheduled Banks**  
**As on 31-12-2023**

(Amount in Lac Taka)

Economic Purposes	Sanction Limit <sup>2</sup>	Disbursement <sup>2</sup>	Outstanding <sup>2</sup>	Recovery <sup>2</sup>	Overdue <sup>2</sup>
<b>1. Agriculture, Fishing &amp; Forestry</b>	<b>455288</b>	<b>68364</b>	<b>345319</b>	<b>50719</b>	<b>28707</b>
1. Agriculture	406855	61942	307169	45898	23730
2. Fishing	48433	6422	38150	4821	4977
3. Forestry and Logging	---	---	---	---	---
<b>2. Industry</b>	<b>6724</b>	<b>596</b>	<b>5827</b>	<b>341</b>	<b>1226</b>
a) Term Loan	6724	596	5827	341	1226
b) Working Capital Financing	---	---	---	---	---
c) Factoring	---	---	---	---	---
<b>3. Trade &amp; Commerce</b>	<b>140854</b>	<b>16052</b>	<b>109920</b>	<b>11298</b>	<b>20752</b>
a) Wholesale Trading	1123	221	935	151	131
b) Retail Trading	139731	15831	108985	11147	20621
c) Other Commercial lending	---	---	---	---	---
d) Margin loans/Share Trading	---	---	---	---	---
e) Lease Finance	---	---	---	---	---
<b>4. Construction</b>	<b>7924</b>	<b>142</b>	<b>8532</b>	<b>81</b>	<b>48</b>
a) Housing	7876	141	8492	80	21
b) Other than housing	48	1	40	1	27
<b>5. Transport</b>	<b>---</b>	<b>---</b>	<b>---</b>	<b>---</b>	<b>---</b>
a) Road Transport	---	---	---	---	---
b) Water Transport	---	---	---	---	---
c) Air Transport	---	---	---	---	---
<b>6. Consumer Financing</b>	<b>98232</b>	<b>11271</b>	<b>79747</b>	<b>6432</b>	<b>1639</b>
<b>7. Other Institutional Loan</b>	<b>---</b>	<b>---</b>	<b>---</b>	<b>---</b>	<b>---</b>
<b>8. Miscellaneous</b>	<b>---</b>	<b>---</b>	<b>---</b>	<b>---</b>	<b>---</b>
<b>Grand Total</b>	<b>709023</b>	<b>96425</b>	<b>549346</b>	<b>68870</b>	<b>52373</b>
<b>Total of the previous quarter</b>	<b>704655</b>	<b>97250</b>	<b>526129</b>	<b>83045</b>	<b>40238</b>

\* Non-Scheduled Banks = 2 Non-Scheduled Banks

Table-26

**Disbursement, Outstanding, Recovery and Overdue (DORO) of Loans and Advances**  
**Categorised by Economic Purposes**  
**Co-operative Societies**  
**As on 31-12-2023**

(Amount in Lac Taka)					
Economic Purposes	Sanction Limit	Disbursement	Outstanding	Recovery	Overdue
<b>1. Agriculture, Fishing &amp; Forestry</b>	<b>5734</b>	<b>---</b>	<b>6072</b>	<b>28</b>	<b>2396</b>
1. Agriculture	5539	---	5827	26	2150
2. Fishing	195	---	246	2	246
3. Forestry and Logging	---	---	---	---	---
<b>2. Industry</b>	<b>---</b>	<b>---</b>	<b>---</b>	<b>---</b>	<b>---</b>
a) Term Loan	---	---	---	---	---
b) Working Capital Financing	---	---	---	---	---
c) Factoring	---	---	---	---	---
<b>3. Trade &amp; Commerce</b>	<b>145</b>	<b>---</b>	<b>98</b>	<b>1</b>	<b>97</b>
a) Wholesale Trading	---	---	---	---	---
b) Retail Trading	145	---	98	1	97
c) Other Commercial lending	---	---	---	---	---
d) Margin loans/Share Trading	---	---	---	---	---
e) Lease Finance	---	---	---	---	---
<b>4. Construction</b>	<b>14469</b>	<b>3</b>	<b>14054</b>	<b>255</b>	<b>1162</b>
a) Housing	14469	3	14054	255	1162
b) Other than housing	---	---	---	---	---
<b>5. Transport</b>	<b>2</b>	<b>---</b>	<b>0</b>	<b>---</b>	<b>0</b>
a) Road Transport	---	---	---	---	---
b) Water Transport	2	---	0	---	0
c) Air Transport	---	---	---	---	---
<b>6. Consumer Financing</b>	<b>6126</b>	<b>1158</b>	<b>5942</b>	<b>261</b>	<b>1511</b>
<b>7. Other Institutional Loan</b>	<b>5327</b>	<b>41</b>	<b>336</b>	<b>8</b>	<b>26</b>
<b>8. Miscellaneous</b>	<b>---</b>	<b>---</b>	<b>---</b>	<b>---</b>	<b>---</b>
<b>Grand Total</b>	<b>31803</b>	<b>1201</b>	<b>26502</b>	<b>553</b>	<b>5191</b>
<b>Total of the previous quarter</b>	<b>31402</b>	<b>811</b>	<b>26007</b>	<b>573</b>	<b>5153</b>