Draft

GUIDELINES FOR REPORTING ISLAMIC BANKING DATA

FOR BANKs & NBFCs

(First edition)

STATISTICS DEPARTMENT
BANGLADESH BANK

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STATISTICS DEPARTMENT
BANGLADESH BANK
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Preface

Islamic banking and finance has emerged as an important component of Bangladesh's financial system, contributing to financial inclusion, responsible financing, and the efficient mobilization and allocation of financial resources. With the continued expansion and diversification of Shariah-compliant banking products, investment instruments, and financial services, the need for reliable, timely, consistent, and standardized reporting has become increasingly important. The **Statistics Department of Bangladesh Bank** has published this **GUIDELINES FOR REPORTING ISLAMIC BANKING DATA FOR BANKs & NBFCs** to provide Islamic banks and Non-Bank Financial Companies (NBFCs) engaged in Islamic financial transactions with a comprehensive reference for the proper preparation and submission of prescribed templates. This Guideline also provides relevant definitions, explanatory notes, classifications, reporting requirements, and validation instructions to ensure the accuracy, consistency, comparability, and analytical usefulness of reported Islamic banking statistics.

This Guideline has been developed in light of evolving economic and financial activities and the experience gained from existing reporting practices. Necessary revisions and modifications have been incorporated to address emerging reporting requirements and to improve the quality and reliability of Islamic banking and financial transaction-related information. This Guideline may be reviewed and updated periodically in line with emerging developments in Islamic banking and finance, changes in regulatory requirements, and relevant international standards and best practices.

Statistics Department
Bangladesh Bank

Table of Content

REFERENCES

1. Accounting and Auditing Organization for Islamic Financial Institutions. (n.d.). Retrieved September 9, 2026, ***https://aaoifi.com/shariaa-standards/?lang=en***

2. BRPD Circular No. 02, dated 16 January 2016 and subsequent amendments thereto.

3. DOS Circular Letter No. 23, dated 07 October 2018.

List of Acronyms

AAOIFI	Accounting and Auditing Organization for Islamic Financial Institutions
ADR	Advance Deposit Ratio
ALM	Asset-Liability Management
BB	Bangladesh Bank
BDT	Bangladesh Taka
BGIIB	Bangladesh Government Islamic Investment Bonds
BRPD	Banking Regulation and Policy Department
CFO	Chief Financial Officer
CIPA	Certified Islamic Professional Accountant
CEO	Chief Executive Officer
CRR	Cash Reserve Requirement
DGM	Deputy General Manager
DOS	Department of Off-site Supervision
EDF	Export Development Fund
EDW	Enterprise Data Warehouse
EVP	Executive Vice President
HPSM	Hire Purchase under Shirkatul Melk
IAH	Investment Account Holder
IBFD	Islamic Banking and Finance Database
IBLF	Islamic Banks Liquidity Facility
IDR	Investment-Deposit Ratio
IRR	Investment Risk Reserve
MLS	Mudarabah Liquidity Support
MTDR	Mudarabah Term Deposit Receipt
NBFC	Non-Bank Financial Company
N.I.E.	Not Included Elsewhere
PER	Profit Equalization Reserve
PSIA	Profit Sharing Investment Account
SEVP	Senior Executive Vice President
SINCI	Shariah Non-Compliant Income
SLR	Statutory Liquidity Ratio
SME	Small and Medium Enterprise
SPV	Special Purpose Vehicle
STD	Statistics Department
Sukuk	Islamic investment certificates (plural of Sakk)
USD	United States Dollar

CHAPTER 1: INTRODUCTION

1.1 Background of the Guideline

Islamic banking and finance, governed by the principles of Islamic Shariah, have emerged as an significant component of Bangladesh's financial system in recent years. Since the establishment of the first Islamic bank in 1983, the sector has expanded radically in terms of institutional coverage, financial activities, and product diversity. Currently, ten full-fledged Islamic banks and thirty conventional banks providing Islamic banking services through dedicated branches and windows are operating in Bangladesh. Furthermore, the Islamic non-bank finance company (NBFC) sector also comprises two full-fledged Islamic NBFCs and seven conventional NBFCs offering Shariah-based financial services through Islamic branches and windows.

This continued expansion and growing complexity of Islamic financial transactions necessitate comprehensive, accurate, consistent, and timely statistical information for effective supervision, policy formulation, research, analysis, along with data dissemination. Recognizing this, **Statistics Department** of **Bangladesh Bank** issued **STD Circular Letter No. 02, dated: 06 February 2022**[1], instructing banks providing Islamic banking services to report Islamic transactions data in prescribed formats. Subsequently**, Statistics Department Circular No. 01, dated: 15 January 2025**[2], was issued to NBFCs providing Islamic financial services for reporting Islamic financial transactions data in prescribed formats.

In this context, the present guideline has been formulated to establish a standardized reporting framework for Islamic financial transaction data for both banks and NBFCs. It aims to ensure uniformity, accuracy, reliability, comparability, and timeliness of reported information and thereby strengthen the statistical foundation for monitoring and assessing the development of Islamic finance in Bangladesh.

1.2 Overview of the Reporting Template

The Islamic financial transactions reporting templates for both banks and NBFCs have been developed to establish a standardized framework for the systematic collection, validation, compilation, and dissemination of statistics on Shariah-based financial activities in Bangladesh. The templates are designed in standardized Excel formats to promote uniformity, accuracy, consistency, and comparability of Islamic financial transactions reported by both banks and NBFCs. The templates cover key areas of Islamic financial operations, including balance sheet and income statement; mode-wise deposits and investments; profit and mark-up rates; sectoral distribution of deposits and investments; investment classification; special investment schemes; CMSME financing; e-banking and e-commerce; agent banking; corporate social responsibility (CSR); Shariah governance; activities of the Shariah Supervisory

[1] STD Circular Letter No. 02: Regarding the submission of Islamic Financial Transactions related data through new data template, dated: 06 February 2022.

[2] Statistics Department Circular No. 01: Regarding the submission of Islamic Financial Transactions related data by NBFCs through data template, dated: 15 January 2025.

Committee; training and capacity-building initiatives; and publications relating to Islamic banking and finance.

Separate reporting structures have been designed for banks and NBFCs, taking into account their respective operational characteristics, business activities, and reporting requirements. The standardized templates enable Bangladesh Bank to maintain a comprehensive and consistent database for monitoring developments in the Islamic financial sector and supporting policy formulation, statistical analysis, research, regulatory oversight, and dissemination of information. For further improvement, efficiency and reliability of the reporting process, the existing system will be migrated to the RIT platform at the earliest possible opportunity. This migration is expected to strengthen digital submission, validation, processing, compilation, and management of statistics on Islamic financial transactions for both banks and NBFCs.

CHAPTER 2: NECESSARY DEFINITIONS AND EXPLANATIONS

2.1 Balance Sheet Analysis

2.1.1 Definition of Balance Sheet

A balance sheet is a financial statement that presents the financial position of a business or bank at a specific point in time. It provides a clear picture of what the entity owns, what it owes, and the owners' interest in the business.

The balance sheet is divided into three main components: assets, liabilities, and equity (or capital). Assets represent the resources owned or controlled by the entity, such as cash, loans, investments, buildings, and equipment. These resources are expected to provide future economic benefits to the business or bank. Liabilities refer to the obligations that the entity must pay to outsiders, including deposits, loans, accounts payable, and other financial commitments. Equity or capital represents the owners' residual interest in the entity after all liabilities have been deducted from its assets. It includes the funds invested by the owners as well as retained earnings accumulated over time.

The balance sheet is prepared based on the fundamental accounting equation, which states that

Assets = Liabilities + Equity

This equation ensures that the total value of resources owned by the entity is always equal to the combined claims of creditors and owners. Therefore, the balance sheet always remains balanced, reflecting the financial stability and structure of the organization at a particular date.

2.1.2 Types of Balance Sheet

Balance sheets can be classified based on the scope of entities included in the financial statement. On this basis, balance sheets are mainly of two types: standalone balance sheet and consolidated balance sheet.

A **standalone balance sheet** presents the financial position of a single entity at a specific date without including the financial information of its subsidiaries, associates, or related companies. It reflects only the assets, liabilities, and equity of the parent company itself. This type of balance sheet is usually prepared to meet legal, regulatory, tax, and statutory reporting requirements. It allows stakeholders to evaluate the financial position of the individual company separately from the group.

In contrast, a **consolidated balance** sheet presents the combined financial position of a parent company and all of its subsidiaries as a single economic entity at a specific date. In this type of financial statement, the assets, liabilities, and equity of the parent company and its subsidiaries are aggregated together. During the consolidation process, inter-company transactions and balances between the parent and subsidiaries are eliminated to avoid double counting. As a result, the consolidated balance sheet provides a more comprehensive view of the overall financial strength and performance of the entire corporate group.

2.1.3 Difference in Balance Sheet between Islamic and Conventional

The comparison provides a general overview of the distinguishing characteristics of Islamic and conventional banking. The actual presentation, classification, recognition and disclosure of items in the Statement of Financial Position and other financial statements shall be determined in accordance with the applicable accounting standards, Bangladesh Bank regulatory requirements, relevant Shariah standards and the contractual characteristics of the underlying transactions.

The key differences are as follows

Basis	Islamic Bank	Conventional Bank
Underlying Principles	Operates in accordance with Shariah principles, including prohibition of riba (interest), gharar (excessive uncertainty) and maysir (gambling). Financing and investment activities must comply with Shariah requirements.	Operates primarily under conventional financial and banking principles, where interest-based lending and borrowing are generally permissible and commonly used.
Nature of Financing and Assets	Financing and investment are structured through Shariah-compliant contracts, which may involve trade, leasing, partnership, investment or other permissible economic activities.	Financing is predominantly structured as loans and other interest-bearing financial assets, although conventional banks may also hold or finance tangible assets.
Major Financing / Investment Modes	Includes Murabaha/Bai-Muajjal, Ijarah, Musharakah, Mudarabah, Istisna, Salam, HPSM and other Shariah-compliant modes, subject to the applicable Shariah and regulatory framework.	Includes term loans, working capital loans, overdrafts, credit facilities, leases, investments in securities, and other conventional financing products.
Source of Income	Income is generated through trade profit, rental income, fees, and profit-sharing/investment returns arising from Shariah-compliant transactions.	Income is primarily generated through interest on loans and investments, fees, commissions, trading income, and other permissible banking activities.
Bills / Trade Financing	Trade financing is structured through Shariah-compliant arrangements, such as Murabaha/Bai-Muajjal and other permissible trade-financing mechanisms, subject to applicable rules.	Trade financing may include bill discounting, bill purchasing, loans, and other credit facilities, generally involving interest or conventional financing charges.
Deposits / Investment Accounts	May include Mudarabah-based investment deposits, Qard-based current accounts, and other Shariah-compliant deposit	Includes current, savings, and term/fixed deposits, generally with contractual interest arrangements

	arrangements, depending on the applicable framework.	except for non-interest-bearing accounts.
Status of Account Holders	Under Mudarabah-based investment accounts, account holders participate in the investment outcome according to the agreed profit-sharing arrangement and applicable rules. Current accounts based on Qard have a different legal relationship.	Deposit holders generally have a creditor relationship with the bank and are entitled to repayment according to the contractual terms; interest-bearing depositors receive interest where applicable.
Return to Depositors / Investors	For Mudarabah-based investment accounts, returns are generally based on the actual performance of the relevant investment activities and agreed profit-sharing arrangements, rather than a predetermined interest rate.	Interest-bearing deposit returns are generally predetermined or contractually specified, irrespective of the bank's subsequent profitability, subject to the terms of the deposit contract.
Risk Allocation	Risk allocation depends on the underlying Shariah contract. Profit and loss sharing applies in contracts such as Mudarabah and Musharakah, while other contracts allocate risks according to their specific contractual characteristics.	Risk allocation primarily follows the debtor-creditor relationship. The borrower is contractually obligated to repay principal and interest, while the bank bears various banking risks such as credit, liquidity and market risks.
Financing and Investment Restrictions	Financing and investment must comply with Shariah requirements and must generally avoid prohibited activities such as alcohol, gambling, pork-related activities and other non-permissible sectors.	Investment and financing decisions are primarily governed by law, regulation, risk management, credit policy and commercial considerations; there is generally no Shariah-based sectoral restriction.
Shariah Non-Compliant Income	Income identified as Shariah non-compliant is generally subject to appropriate treatment in accordance with the institution's Shariah governance framework, which may include segregation and disposal for charitable purposes where required.	There is generally no equivalent Shariah-based classification or disposal requirement for income.
Profit Equalization / Investment Risk Management	Islamic banks may use mechanisms such as Profit Equalization Reserve (PER) and Investment Risk Reserve (IRR), where permitted under the applicable accounting, regulatory and Shariah framework, to manage risks relating to investment account holders.	Conventional banks generally use provisions, reserves and other risk-management mechanisms in accordance with applicable accounting and regulatory requirements; PER and IRR are not normally applicable.

Equity and Investment Account Presentation	In addition to shareholders' equity, reporting may require separate identification or disclosure of investment account holders' funds and related profit-sharing arrangements, depending on the applicable reporting framework.	Primarily reports shareholders' equity, deposits, borrowings and other liabilities in accordance with conventional accounting and regulatory requirements.
Shariah Governance	Subject to a Shariah governance framework, including Shariah supervision, review and/or audit arrangements as required by the applicable regulatory framework.	No Shariah governance requirement. Governance and compliance are based on corporate, prudential, legal, regulatory and internal-control frameworks.
Ethical and Social Considerations	Shariah compliance inherently incorporates principles relating to permissibility, fairness, and avoidance of exploitation, social responsibility and ethical conduct in financial transactions.	Ethical, social and sustainability considerations may be incorporated through laws, regulations, corporate policies, ESG frameworks and responsible-finance initiatives, but they are not based on Shariah as the underlying framework.
Treatment of Zakat	Zakat-related matters may be addressed according to the institution's Shariah governance framework and applicable legal/regulatory requirements; it should not automatically be treated as a universal balance-sheet item.	No Shariah-based Zakat requirement as an inherent feature of conventional banking.
Overall Reporting Characteristics	Reporting generally requires additional information on Shariah-compliant financing/investment modes, deposit structures, profit-sharing mechanisms, Shariah governance and other Islamic-finance-specific indicators.	Reporting focuses on conventional loans and advances, deposits, interest income/expense, securities, provisions, capital and other prudential indicators under the applicable regulatory framework.

2.1.4 Asset Side- Basic Balance Sheet Items

Cash in hand

Cash in hand refers to the physical currency that a bank keeps readily available at its branches, vaults, and ATMs to meet its daily operational needs. This includes notes, coins, and small amounts of petty cash used for routine transactions. It is one of the most liquid assets of a bank, as it can be immediately used without any conversion or delay.

The primary purpose of maintaining cash in hand is to ensure the smooth functioning of day-to-day banking activities. Banks require cash to facilitate customer withdrawals, accept deposits, and make various payments. It also helps the bank maintain sufficient liquidity to meet its immediate obligations.

In addition, cash in hand acts as a safety buffer, allowing the bank to respond to unexpected or emergency cash demands from customers.

Balance with Other Banks & Financial Institutions

Balance with other banks and financial institutions represent the funds that a bank deposits with other commercial banks or financial institutions for short-term placements or operational purposes. These balances are recorded as assets because the bank retains ownership of the funds and expects to receive them back, usually on demand or after a short period.

One of the main purposes of maintaining such balances is short-term liquidity management. Banks often face temporary mismatches between inflows and outflows of cash. By keeping funds with other banks, they ensure that they can meet withdrawal demands, settle payments, or fund operational requirements without disruption.

Another important function is interbank transactions and settlements. When customers issue cheques or initiate fund transfers to accounts held at other banks, these balances allow the bank to process such transactions smoothly and efficiently.

In the context of Islamic banking, these placements are made using Shariah-compliant arrangements, such as Mudarabah, Wakalah, or other trade-based contracts. Unlike conventional banks, Islamic banks do not earn interest on these deposits; instead, they earn profit according to the terms of the agreement, ensuring full compliance with Shariah principles.

Maintaining balances with multiple banks and financial institutions also helps the bank diversify its risk and protect its funds from concentration risk. This ensures that even if one institution faces difficulty, the bank's liquidity and operational stability remain intact.

Investments in Shares & Securities

Investments in Shares & Securities refer to the funds invested by a bank in equity instruments and Shariah-compliant securities instead of interest-bearing bonds or treasury bills. In Islamic banks, these investments are made strictly in accordance with Shariah principles, ensuring that no element of Riba (interest), Gharar (excessive uncertainty), or Haram activities is involved.

This item mainly includes investments in ordinary shares of Shariah-compliant companies, Sukuk (Islamic bonds), Islamic government securities, and other approved financial instruments. Unlike conventional banks, Islamic banks cannot invest in fixed-interest government bonds or debentures. Therefore, Sukuk and equity-based instruments act as Shariah-compliant alternatives.

The primary purpose of investing in shares and securities is to earn halal profit through dividends, capital gains, or profit-sharing mechanisms. These investments also help the bank diversify its asset portfolio, reduce risk concentration, and ensure better utilization of surplus funds.

In the context of Bangladesh, Islamic banks can invest in Bangladesh Government Islamic Investment Bonds (BGIIB), Sukuk issued by the government, and shares of companies that comply with Shariah screening criteria approved by the bank's Shariah Supervisory Committee.

Sukuk

Sukuk, the plural of *Sakk*, are Shariah-compliant financial instruments that represent proportionate ownership in tangible assets, usufructs, services, or specific investment activities. Unlike conventional bonds, Sukuk do not constitute a debt obligation that earns interest; instead, they generate returns through profit-sharing, lease income, or earnings derived from underlying assets, in compliance with Islamic principles that prohibit *riba* (interest). According to AAOIFI, Sukuk are defined as certificates of equal value representing undivided ownership shares in assets or investment projects. This fundamental characteristic distinguishes Sukuk from conventional financial instruments, as investors in Sukuk assume ownership risk and are entitled to returns based on actual asset performance.

Sukuk can be structured in various forms depending on the underlying Islamic contract. Among the most widely used is Sukuk al-Ijarah, which is based on leasing arrangements where investors earn rental income from leased assets. Sukuk al-Mudarabah is structured on a profit-sharing basis, where one party provides capital and the other manages the investment, and profits are distributed according to a pre-agreed ratio. Similarly, Sukuk al-Musharakah involves joint partnership, with both parties contributing capital and sharing profits and losses accordingly. Other forms include Sukuk al-Murabaha, which is based on cost-plus sale transactions but is generally non-tradable in secondary markets, Sukuk al-Istisna’, which is used for financing construction or manufacturing projects, and Sukuk al-Salam, which involves advance payment for future delivery of goods. Each type reflects a different mode of Islamic financing while maintaining compliance with Shariah principles.

The Shariah governance of Sukuk is primarily guided by standards issued by AAOIFI, particularly Shariah Standard No. 17 on Investment Sukuk. These standards emphasize that Sukuk must represent genuine ownership of underlying assets rather than mere debt obligations. The assets backing Sukuk must be clearly identifiable, tangible, and Shariah-compliant. AAOIFI also strictly prohibits the guarantee of principal or fixed returns by the issuer, except in cases of negligence or misconduct, thereby reinforcing the principle of risk-sharing. Tradability of Sukuk is permitted only when the certificates represent ownership in tangible assets or usufructs, not purely receivables. Additionally, Sukuk structures typically require the establishment of a Special Purpose Vehicle (SPV) to hold assets and issue certificates to investors. Profit distribution must be linked to actual asset performance, and certain practices- such as purchase undertakings at face value in equity-based Sukuk like Mudarabah and Musharakah- are restricted to ensure genuine risk participation.

In conclusion, Sukuk serves as a vital instrument in Islamic finance by linking financial transactions to real economic assets and ensuring compliance with Shariah principles. Guided by the standards of AAOIFI, Sukuk promotes transparency, risk-sharing, and ethical investment. While the global Sukuk market is well-established and diversified, Bangladesh is gradually developing its Sukuk framework, with promising prospects for future growth in both public and private sectors.

General Investments

General Investments represent the core earning assets of an Islamic bank, through which it provides financing to customers in a Shariah-compliant manner. Unlike conventional banks that extend interest-based loans, Islamic banks invest funds in real economic activities using approved Islamic contracts. These general investments include financing under modes such as Murabaha (cost-plus sale), Bai-Muajjal (deferred payment sale), Ijara (leasing), Musharakah (partnership), Mudarabah (profit-sharing), and Salam and Istisna‘ (forward and manufacturing contracts). Through these modes, the bank either sells goods, leases assets, or participates in business ventures, instead of lending money for interest.

The main purpose of general investments is to generate halal profit while supporting trade, industry, agriculture, and services in the economy. Profit earned from these investments is shared between the bank and its depositors according to agreed profit-sharing ratios, while any loss is borne according to Shariah rules.

In the Bangladesh context, Islamic banks use general investments to finance working capital, machinery purchases, import-export activities, SME financing, and consumer needs under Shariah-approved structures. These investments form the largest portion of total assets on the balance sheet and reflect the bank’s active involvement in real sector development.

Bills Purchased & Discounted

Bills Purchased & Discounted refer to the amount advanced by a bank against trade bills arising from genuine commercial transactions. These bills usually originate when goods are sold on credit or deferred payment, and the seller draws a bill on the buyer payable at a future date. To meet immediate cash needs, the seller approaches the bank for early realization of the bill amount.

In Islamic banking, bills are not discounted on an interest basis as practiced in conventional banking. Instead, Islamic banks purchase these bills under Shariah-compliant contracts such as Murabaha, Bai-Muajjal, or Wakalah, ensuring that the transaction is backed by actual trade of goods and is free from riba. The bank’s income arises from trade profit, not from interest charged for time.

The main objective of bills purchased is to provide short-term liquidity to businesses, especially traders and exporters, while maintaining Shariah compliance. These transactions help facilitate domestic and international trade and support smooth cash flow in business operations.

For example, an exporter sells goods on deferred payment and submits the export bill to an Islami Bank. The bank purchases the bill under a Shariah-compliant arrangement and provides immediate funds to the exporter. Until the bill matures and payment is received, the amount remains recorded under Bills Purchased & Discounted on the asset side of the balance sheet.

Fixed Assets

Fixed assets refer to the long-term tangible assets owned and used by a bank for carrying out its day-to-day operations. These assets are not held for resale, but are used to support the bank’s and service activities over a long period of time.

This item mainly includes land and buildings (bank premises), branch offices, head office buildings, furniture, fixtures, office equipment, computers, ATM machines, vehicles, and other durable assets. These assets enable the bank to provide banking services efficiently to customers.

2.1.5 Liability Side-Basic Balance Sheet Items

Profit Sharing Investment Accounts

Profit Sharing Investment Accounts (PSIA) are distinctive features of Islamic banking that operate on the principle of profit-and-loss sharing instead of interest-based returns. In these accounts, customers deposit their funds with an Islamic bank under a Mudarabah (trust-based partnership) contract. Here, the depositor acts as the capital provider (Rab-ul-Mal), while the bank functions as the manager or entrepreneur (Mudarib), responsible for investing the funds in Shariah-compliant ventures.

The profits generated from these investments are shared between the bank and the depositors according to a pre-agreed ratio, which is determined at the time of the contract. However, unlike conventional banking, returns are not fixed or guaranteed. If the investments incur losses, the financial loss is borne by the depositors in proportion to their investment, provided the bank has not been negligent or engaged in misconduct. The bank, in such cases, loses its effort and management fee.

PSIAs can be broadly categorized into two types: Restricted PSIA, where depositors specify the type or sector of investment, and Unrestricted PSIA, where the bank has full discretion to invest the funds as it deems appropriate within Shariah guidelines.

Overall, PSIA promotes fairness and risk-sharing by making depositors partners in the investment process, thereby ensuring compliance with Islamic principles that prohibit interest (riba) and encourage ethical financial practices.

Placement from Banks (Inter-bank Deposits) & Financial Institutions

Placement from banks and financial institutions refers to the funds received by an Islamic bank from other banks or financial institutions for a short or medium period. These funds are usually obtained to meet liquidity needs or support investment activities. In Islamic banking, such placements are arranged through Shariah-compliant contracts like Mudaraba or Wakalah, not through interest-based borrowing. The receiving bank shares profit with the placing institution according to an agreed ratio.

Al-Wadiah Deposits

Al-Wadiah deposits are safe-keeping deposits, mainly current accounts, where customers deposit money for security and transaction purposes. The bank guarantees full repayment of the deposited amount but does not promise any profit. However, the bank may give hibah (gift) at its discretion.

Bills Payable

Bills payable represent the bank's liability arising from bills issued or accepted, such as pay orders, demand drafts, or payment obligations on behalf of customers. These are short-term liabilities payable on demand or maturity.

Mudaraba Bond

A Mudaraba bond is a Shariah-compliant investment instrument issued by the bank to raise long-term funds. Investors provide capital under a Mudaraba contract, and the bank invests the funds and shares profit accordingly. There is no guaranteed return, and profit depends on actual performance.

Perpetual Bond

A perpetual bond is a long-term Islamic capital instrument with no fixed maturity date. It strengthens the bank's Tier-1 capital and helps meet regulatory capital requirements. Profit is paid subject to profitability and regulatory approval and is not guaranteed.

Redeemable Subordinated Bond

Redeemable subordinated bonds are long-term Shariah-compliant instruments with a fixed maturity. These bonds rank below depositors but above shareholders in case of liquidation. They are used to strengthen Tier-2 capital and are redeemable after maturity.

Deferred Tax Liabilities

Deferred tax liabilities arise due to temporary differences between accounting profit and taxable profit, mainly caused by differences in depreciation methods or provisioning rules. This represents tax payable in future periods, not an immediate cash outflow.

Borrowings against Islamic Banks Liquidity Facility (IBLF)

Bangladesh Bank has introduced several Shariah-compliant liquidity facilities to support Islamic banks in managing short-term cash mismatches. These facilities enable banks to maintain their Statutory Liquidity Ratio (SLR) and meet daily operational requirements without violating the prohibition of interest under Islamic law.

Among these, the Islamic Banks Liquidity Facility (IBLF), introduced by Bangladesh Bank in late 2022, serves as a key short-term liquidity management tool. It operates as a 7, 14, to 28 day liquidity window, allowing banks to access funds for a limited period to address temporary liquidity shortages. For determining the profit rate, the one-month MTDR (Mudaraba Term Deposit Receipt) rate of the respective bank is considered. If there is no one-month MTDR rate, then the profit rate of next higher-term deposits/MTDR declared by the respective bank shall be considered as the provisional profit rate of IBLF. Initially IBLF designed exclusively for fully Shariah-based banks, the facility has been expanded to include conventional banks that operate Islamic branches or windows, provided they maintain current or Al-Wadiah accounts with the central bank. The primary purpose of IBLF is to offer a Shariah-compliant alternative to the conventional repurchase agreement (Repo) facility, thereby helping banks stabilize their financial position during periods of liquidity stress.

Borrowings against Mudarabah Liquidity Support (MLS)

The Mudarabah Liquidity Support (MLS) is a Shariah-compliant funding mechanism based on the Mudarabah principle of profit sharing. Under this scheme, Islamic banks obtain liquidity support by securing funds against receivables arising from government incentives, such as export subsidies or stimulus packages. The facility is available for short-term tenures, typically ranging from 7, 14, to 28 days, making it suitable for addressing temporary liquidity needs. Instead of paying interest, the central bank and the borrowing bank share profits according to a pre-agreed ratio, which is generally aligned with the bank's three-month fixed deposit rate. This structure ensures that the arrangement remains fully compliant with Islamic financial principles while providing effective liquidity support to banks.

Borrowings against Special Liquidity Support (SLS)

Special Liquidity Support (SLS) is a targeted and short-term funding facility provided by the central bank to Islamic banks facing severe liquidity stress. It functions as a "lender of last resort" mechanism, particularly in situations where banks experience significant deposit outflows or delays in receiving government reimbursements. SLS is typically granted for short durations, with a standard maturity of up to 90 days. The primary objective of this facility is to safeguard the stability of the banking system and ensure that banks can continue to meet their daily financial obligations during periods of acute financial pressure.

2.1.6 Unique Balance Sheet Items in Liability side for Islamic Banks

Islamic banks operate under Shariah principles, which prohibit interest (Riba) and emphasize profit-loss sharing and ethical financing. As a result, their balance sheets include special items not found in conventional banks, designed to ensure Shariah compliance, depositor protection, and proper risk management.

Some of the unique balance sheet items include,

Profit Equalization Reserve (PER)

Profit Equalization Reserve (PER) is a reserve created by Islamic banks by setting aside a portion of gross profit earned from Mudaraba-based investments before distributing profit between the bank and the depositors. The main objective of PER is to smooth profit payouts to depositors during periods of fluctuating earnings.

Islamic banks often face variations in investment returns due to market conditions. By using PER, banks can maintain competitive and stable profit rates for Mudaraba depositors during low-profit periods without violating Shariah principles. PER belongs partly to depositors and partly to shareholders, depending on the agreed profit-sharing ratio.

For example, If an Islamic bank earns high profit in a particular year, it may transfer a portion of that profit to PER. In a later year when profits decline, the bank can use PER to maintain reasonable profit distribution to depositors.

Investment Risk Reserve (IRR)

Investment Risk Reserve (IRR) is a reserve created exclusively from the depositors' share of profit to cover potential future losses on investments. Unlike PER, IRR is used specifically to absorb losses arising from poor investment performance, excluding losses due to negligence or misconduct by the bank.

The purpose of IRR is to protect Mudaraba depositors from unexpected investment losses and enhance their confidence in Islamic banking operations. IRR belongs entirely to the depositors, not the shareholders.

For example, If an Islamic bank faces losses in a Musharakah or Murabaha investment due to market downturns, IRR may be used to reduce the impact of loss on depositors' returns.

Zakat Payable

Zakat Payable represents the Zakat obligation of the Islamic bank on behalf of its shareholders and, in some cases, on undistributed profits and certain balances as per Shariah rules. Zakat is a mandatory religious levy and must be calculated and paid annually.

Islamic banks either pay Zakat directly from shareholders' equity or collect Zakat from depositors with their consent. The amount payable but not yet distributed is shown on the balance sheet as Zakat Payable, which is a liability.

If an Islamic bank calculates Tk. 5 crore as Zakat for the year but has not yet disbursed it to eligible recipients, the amount appears under Zakat Payable.

Shariah Non-Compliant Income (SINCI / Haraam Income)

Shariah Non-Compliant Income refers to income earned unintentionally from activities or sources that are not permissible under Shariah, such as interest received from late payment penalties, conventional bank balances, or clerical errors.

Islamic banks cannot treat such income as profit. Instead, it is segregated and transferred to charity without any intention of reward. Until disposal, this income is recorded as a liability in the balance sheet.

For example, If unintentionally earns interest from a conventional bank due to a system error, the amount is classified as Shariah Non-Compliant Income and later donated to charitable causes.

2.1.7 Basic Balance Sheet Items-Shareholders' Equity (Capital & Reserves)

Paid-up Capital

Paid-up capital represents the amount of money actually contributed by shareholders in exchange for shares of the bank. It is the permanent capital base of the bank and forms the foundation of its ownership structure. In banking, paid-up capital is crucial because it provides financial strength, absorbs losses, and helps meet regulatory capital requirements set by Bangladesh Bank.

Statutory Reserve

Statutory reserve is a mandatory reserve created by transferring a specified portion of annual profit, as required by Bangladesh Bank and the Companies Act. Banks are legally required to build this reserve to strengthen their capital base and long-term stability. This reserve cannot be distributed as dividends and can only be used for limited purposes approved by regulators.

Other Reserves

Other reserves include voluntary or specific-purpose reserves created from profits, apart from statutory reserve. These reserves may be set aside for general contingencies, asset revaluation, expansion, or risk management. In Islamic banks, some reserves are created to comply with Shariah or regulatory guidelines, while others are created for prudential reasons.

Retained Earnings

Retained earnings represent the accumulated portion of profit that has not been distributed as dividends to shareholders. These earnings are retained within the bank to finance growth, strengthen capital, and meet future obligations. Retained earnings belong fully to shareholders and reflect the bank's historical profitability.

Non-Controlling Interest

Non-controlling interest (also known as minority interest) represents the portion of equity in a subsidiary that is not owned by the parent bank. This item appears only in the consolidated balance sheet, not in the standalone balance sheet. It shows the share of profit and net assets attributable to outside shareholders of subsidiaries. If an Islamic bank owns 80% of a subsidiary company and the remaining 20% is owned by other investors, that 20% share is shown as non-controlling interest.

2.1.8 Off-Balance Sheet (OBS) Items

Off-Balance Sheet (OBS) items refer to commitments, contingent liabilities, and other potential exposures of a bank or financial institution that are generally not recognized as on-balance sheet assets or liabilities at the time of initial commitment. Although these items may not appear as assets or liabilities in the statement of financial position, they may create future financial obligations, benefits, or risks depending on the occurrence of specified events.

OBS items primarily represent contingent claims and obligations arising from contractual commitments, guarantees, trade-related arrangements, and other financial exposures. Banks closely monitor these items because they may significantly affect future liquidity, credit exposure, capital requirements, and overall risk profile.

A common category of OBS items is guarantees and standby letters of credit. In such arrangements, a bank provides an assurance to a third party on behalf of its customer that payment or performance will be made if the customer fails to fulfill its obligation. Since no immediate payment is made at the time of issuance, these commitments are generally reported as contingent exposures. However, if the guarantee is invoked, the obligation may become an actual liability of the bank.

Another important category is letters of credit (LCs) used in trade finance. When a bank issues an LC, it undertakes to make payment to the seller on behalf of the buyer upon fulfillment of specified conditions. Although the LC does not normally involve immediate fund disbursement at the issuance stage, it represents a contingent obligation and exposes the bank to potential credit and operational risks. In Islamic banking, LCs may be issued under Shariah-compliant arrangements such as Wakalah or other approved trade facilitation mechanisms, while any subsequent financing is recognized according to the relevant Shariah contract.

Loan commitments and undrawn financing facilities represent another significant category of OBS exposure. These arise when a bank approves financing facilities but the customer has not yet utilized the approved amount. Although no financing asset has been recognized, the bank may have an obligation to provide funds in the future if contractual conditions are satisfied.

Derivatives and similar financial instruments have traditionally been considered OBS exposures because their value depends on future movements in underlying variables such as interest rates, exchange rates, or commodity prices. However, under modern accounting frameworks such as IFRS 9, many derivatives are recognized on the balance sheet at fair value. Nevertheless, their potential future exposure remains important for risk management and regulatory reporting purposes.

Other contingent obligations, such as uncertain legal claims, may also represent OBS exposures depending on applicable accounting requirements. Where an obligation is probable and reliably measurable, recognition of a provision may be required; otherwise, disclosure as a contingent liability may be appropriate.

In Islamic banking, OBS exposures may arise from Shariah-compliant arrangements including Kafalah (guarantee), Wakalah-based trade services, letters of credit, and commitments related to Islamic financing contracts. These exposures should be monitored and reported separately in accordance with applicable regulatory, accounting, and Shariah requirements.

The key characteristics of OBS items are that they generally do not represent current recognized assets or liabilities, but they may create future financial impacts when specified conditions occur. Therefore, banks establish risk limits, monitoring systems, and regulatory reporting mechanisms to manage potential credit, liquidity, market, and operational risks arising from OBS exposures.

Example:
If a bank issues a performance guarantee of BDT 50 million on behalf of a customer, the amount is not initially recognized as a direct liability because no payment has been made. However, if the customer fails to perform the contractual obligation and the guarantee is called upon, the bank must settle the guaranteed amount, resulting in recognition of an actual liability and an impact on the bank’s financial position.

2.2 Deposit Products in Islamic Banks

2.2.1 Al-Wadeeah Current Account (AWCA)

Under the Al-Wadeeah Current Account (AWCA) arrangement, the Islamic bank acts as a custodian of the depositor’s funds under the principle of Wadiah Yad-Dhamanah. The deposited money is kept primarily for safe custody and transactional purposes, although the bank is permitted to utilize these funds in its business activities. In return, the bank guarantees full repayment of the deposited amount to the customer on demand. No profit or return is contractually promised or guaranteed to the account holder, as the deposit is not intended for investment purposes. However, the bank may, at its own discretion, provide a Hibah (gift) to the depositor as a goodwill gesture, but such Hibah cannot be claimed as a legal or contractual right by the customer.

2.2.2 Mudaraba Savings Deposit – MSD

A Mudaraba Savings Deposit is a deposit product of an Islamic bank that operates under the Mudaraba contract, in which the depositor provides the funds as Rab-ul-Mal, while the bank functions as the Mudarib (entrepreneur). Under this arrangement, the bank invests the deposited funds only in Shariah-compliant modes of investment, such as Murabaha and Ijarah, with the objective of generating halal profit. The profit earned from these investments is shared between the depositor and the bank according to a pre-agreed Profit Sharing Ratio (PSR). In the event of any loss, the financial loss is borne by the depositors in proportion to their investment, unless such loss occurs due to the negligence, misconduct, or violation of Shariah principles by the bank, in which case the bank becomes liable.

Although withdrawals from a Mudaraba Savings Account are generally permitted, frequent or excessive withdrawals may reduce the depositor's eligibility to receive profit, as profit is usually calculated on the basis of minimum or average balance. The return on this type of deposit is variable and not fixed, and the deposited capital is not guaranteed in theory, reflecting the risk-sharing nature of Islamic finance. This account is therefore suitable for individuals who wish to save money while participating in Shariah-compliant investment activities.

2.2.3 Mudaraba Term Deposit – MTD

A Mudaraba Term Deposit is a deposit product of an Islamic bank in which funds are placed for a fixed and predetermined period under a Mudaraba contract with the objective of earning a comparatively higher profit. In this arrangement, the depositor acts as the Rab-ul-Mal, providing the capital, while the bank functions as the Mudarib, responsible for investing the funds in Shariah-compliant business activities. The deposited amount remains locked in for the agreed tenure, such as three months, six months, or one year, allowing the bank to invest the funds more efficiently. Due to this fixed commitment, Mudaraba Term Deposits generally offer higher expected returns than Mudaraba Savings Accounts.

The profit generated from the investment pool is distributed between the depositor and the bank according to a pre-agreed Profit Sharing Ratio (PSR), while the actual amount of profit depends entirely on the bank's investment performance. In the event of premature withdrawal, the depositor may receive a reduced profit or no profit at all, depending on the bank's policy and Shariah guidelines.

2.2.4 Mudaraba Notice Deposit (MND)

A Mudaraba Notice Deposit is a deposit product of an Islamic bank under which the depositor is required to provide prior notice, such as seven days or thirty days, before withdrawing funds from the account. This type of deposit operates under the Mudaraba contract, where the depositor acts as the Rab-ul-Mal and the bank serves as the Mudarib, investing the funds in Shariah-compliant activities. A Mudaraba Notice Deposit combines features of both savings deposits and term deposits, offering more flexibility than a fixed-term deposit while providing a higher profit potential than a regular savings account.

By requiring advance notice for withdrawals, this deposit enables the bank to engage in better liquidity management and investment planning, as funds are not withdrawn abruptly. As a result, the bank can invest these deposits in short-term Shariah-compliant trade finance operations, which typically yield better returns than highly liquid investments. Consequently, depositors are generally offered a higher share of profit compared to savings account holders.

2.2.5 Mudaraba Recurring Deposits

Mudaraba Recurring Deposits are deposit products under which customers make regular deposits, usually in fixed amounts and at predetermined intervals, over an agreed period, with the objective of accumulating funds for a future financial need. These deposits are generally structured under the Mudaraba principle, where the depositor acts as the Rab-ul-Mal and the Islamic bank acts as the Mudarib. The bank invests the funds in Shariah-compliant activities, and the profit generated is distributed between the depositor and the bank according to the applicable profit-sharing ratio (PSR) and the terms of the scheme.

Mudaraba Recurring Deposits may be general-purpose or purpose-oriented. Purpose-oriented schemes may include pension, Hajj, marriage/Muhor, education, housing, farmers, women, and other savings schemes designed to meet specific financial objectives. The accumulated deposit and applicable profit are paid to the depositor at maturity or according to the terms of the respective scheme.

Example: A customer deposits BDT 5,000 per month for five years under a Mudaraba Hajj Savings Scheme. The bank invests the funds in Shariah-compliant activities. At maturity, the customer receives the accumulated deposits together with the profit allocated to the account in accordance with the applicable Mudaraba terms.

2.2.6 Foreign Currency Mudaraba Deposits

Foreign Currency Mudaraba Deposits are deposit products of Islamic banks in Bangladesh where funds are maintained in foreign currencies under the Mudaraba contract. In this arrangement, the depositor acts as the Rab-ul-Mal (capital provider) and the Islamic bank acts as the Mudarib (entrepreneur). The bank invests these foreign currency funds in Shariah-compliant foreign trade finance, overseas placements, and other permissible international investments. Profit earned from such investments is shared between the depositor and the bank according to a pre-agreed Profit Sharing Ratio (PSR), while losses, if any, are borne by the depositors unless caused by the bank’s negligence or misconduct. These deposits are maintained in compliance with Bangladesh Bank’s Foreign Exchange Regulations.

Types of Foreign Currency Mudaraba Deposits in Bangladesh are as follows,

Non-Resident Foreign Currency Deposit (NFCD) Account

A Non-Resident Foreign Currency Deposit (NFCD) Account is a foreign-currency deposit account maintained by eligible non-resident Bangladeshis and other persons permitted under Bangladesh Bank regulations. The account may be maintained in designated foreign currencies, subject to applicable foreign-exchange regulations. In the case of an Islamic bank, the deposit may be structured under a Mudaraba-based arrangement, whereby the bank invests the funds in Shariah-compliant activities and distributes the realized profit according to the applicable Profit Sharing Ratio (PSR). The deposit and any applicable profit are maintained and settled in the relevant foreign currency, subject to Bangladesh Bank's foreign-exchange regulations. Eligible balances are repatriable in accordance with applicable rules.

Resident Foreign Currency Deposit (RFCD) Account

A Resident Foreign Currency Deposit (RFCD) Account is a foreign-currency account maintained by eligible persons ordinarily resident in Bangladesh, subject to Bangladesh Bank's foreign-exchange regulations. Foreign currency eligible for credit to the account may include foreign currency brought into Bangladesh by the account holder upon return from abroad and other permitted sources. In an Islamic bank, the account may be structured on a Mudaraba basis, where the bank invests the funds in Shariah-compliant activities and distributes profit according to the applicable PSR. The account may be maintained in forms permitted by the applicable regulations, and eligible balances may be used or repatriated subject to foreign-exchange rules.

Private Foreign Currency Account

A Private Foreign Currency (PFC) Account is a foreign-currency account maintained by eligible persons in accordance with Bangladesh Bank's foreign-exchange regulations. It enables eligible account holders to retain and use foreign-currency funds for permitted purposes. In an Islamic bank, the account may be structured using an appropriate Shariah-compliant arrangement, such as Mudaraba where applicable, and any profit distribution shall be governed by the terms of the relevant contract and applicable regulations. The sources, permissible uses, and repatriation of funds are subject to Bangladesh Bank's foreign-exchange requirements.

Non-Resident Investment Taka Account (NITA)

A Non-Resident Investor's Taka Account (NITA) is a Taka-denominated account maintained by an eligible non-resident investor for facilitating permitted investments in Bangladesh. Funds may be received through permitted inward remittances or transferred from eligible foreign-currency accounts and converted into Taka in accordance with Bangladesh Bank regulations. The account is primarily used for transactions relating to permitted investments in shares, securities and other eligible investment instruments. In an Islamic bank, the underlying account arrangement and investment activities must comply with applicable Shariah requirements. Repatriation of investment proceeds and other eligible balances is permitted subject to prevailing foreign-exchange regulations.

Convertible Taka Account of Foreigners

A Convertible Taka Account of Foreigners is a Taka-denominated account maintained by eligible foreign nationals, foreign entities and other persons permitted under Bangladesh Bank's foreign-exchange regulations. The account facilitates permitted financial and operational transactions in Bangladesh, and eligible balances may be converted into foreign currency and repatriated subject to applicable regulations. In the case of an Islamic bank, any deposit arrangement or investment of funds must be structured in accordance with the applicable Shariah requirements.

Difference among the Foreign Currency Mudaraba Deposits:

Feature	NFCD	RFCD	PFC / Private Foreign Currency Account	NITA	Convertible Taka Account of Foreigners
Eligible Account Holder	Non-resident Bangladeshis (NRBs) and other eligible non-resident persons as permitted under Bangladesh Bank regulations	Persons ordinarily resident in Bangladesh who meet the applicable conditions	Eligible Bangladeshi nationals/non-residents and other persons permitted under the foreign-exchange regulations	Non-resident individuals and institutions, including non-resident Bangladeshis, making permitted investments in Bangladesh	Eligible foreign nationals, foreign entities and other persons permitted under Bangladesh Bank regulations
Currency	Foreign currency	Foreign currency	Foreign currency	Bangladeshi Taka (BDT), with permitted conversion into foreign currency	Bangladeshi Taka (BDT), subject to applicable convertibility rules
Return / Profit	Interest/profit may be payable according to the applicable account terms and Bangladesh Bank regulations	Interest may be payable subject to the applicable conditions	Interest/profit, where applicable, according to the account arrangement and prevailing regulations	Returns arise primarily from the underlying investments, such as dividends, interest/coupons and capital gains	Interest/profit, where applicable, according to the account arrangement and applicable regulations
Repatriation	Permitted subject to applicable foreign-exchange regulations	Balances are transferable abroad subject to applicable rules	Permitted subject to applicable foreign-exchange regulations	Investment proceeds and other eligible balances may be remitted abroad subject to applicable regulations	Permitted subject to applicable foreign-exchange regulations

Convertibility	Maintained in foreign currency	Maintained in foreign currency	Maintained in foreign currency	Taka is convertible into foreign currency subject to applicable regulations	Taka is convertible subject to applicable regulations
Investment / Use	Savings and deposit purposes	Holding and use of eligible foreign currency, including permitted travel-related purposes	Holding and using foreign currency for permitted purposes	Purchase/holding of permitted shares, securities, government securities, AIFs, mutual funds and other eligible investments	Permitted financial and operational transactions in Bangladesh
Withdrawal / Operation	According to the terms of the deposit and applicable regulations	Subject to account terms and foreign-exchange regulations	Subject to account terms and applicable regulations	Operated for permitted investment-related transactions	According to the account terms and applicable regulations

Vostro Accounts of Foreign Banks, Branches and Correspondents

A Vostro account of a foreign bank, branch, or correspondent is an account maintained by a domestic bank in its own books in the name of a foreign bank, its overseas branch, or a correspondent bank. The purpose of maintaining such an account is to hold funds on behalf of the foreign banking entity and to facilitate local-currency transactions, settlement of trade, remittances, and interbank payments within the domestic financial system. From the perspective of the domestic bank, a Vostro account represents money payable to the foreign bank and is therefore classified as a liability in its balance sheet.

Foreign banks, their overseas branches, or correspondent banks often need to conduct banking and financial transactions in countries where they do not operate a full banking presence. Instead of establishing a full-fledged branch, they open a Vostro account with a local bank to gain access to the domestic payment and settlement system. Through this account, the foreign bank deposits funds with the domestic bank, and the domestic bank executes payments and settlements on behalf of the foreign bank. Transactions through Vostro accounts are generally carried out in the domestic currency of the country where the account is maintained. These accounts support a wide range of activities, including trade finance operations, inward and outward remittances, clearing services, and settlement of interbank transactions. The term *"Vostro"* literally means *"your account with us"*, which emphasizes the viewpoint of the domestic bank maintaining the account.

Vostro accounts may be maintained for foreign banks' head offices, foreign bank branches operating in other countries, and correspondent banks that are connected through international banking relationships for the purpose of providing cross-border banking services.

For example, a bank in the United Kingdom may wish to facilitate payments for its clients who are engaged in business and trade with Bangladesh but may not have a full branch operating in Bangladesh. In such a situation, the UK bank opens a Vostro account with a Bangladeshi commercial bank, and the account is maintained in Bangladeshi Taka (BDT). The UK bank deposits funds into this account, and the Bangladeshi bank uses the balance to make payments to local exporters, settle import-related obligations, and process remittance transactions on behalf of the UK bank. In the books of the Bangladeshi bank, the balance of this account is shown as "Vostro Accounts of Foreign Banks, Branches and Correspondents" under the liabilities section.

Difference between Nostro vs Vostro Accounts

Feature	Nostro Account	Vostro Account
Meaning (Latin origin)	"Ours with you"	"Yours with us"
Perspective	From home bank's point of view	From foreign bank's point of view
Definition	A bank's account held in a foreign bank in foreign currency	A foreign bank's account held in a domestic bank in local currency
Who maintains the account?	Domestic/home country bank	Foreign bank
Currency used	Foreign currency (USD, GBP, EUR etc.)	Domestic currency (e.g., BDT in Bangladesh)
Purpose	To facilitate international trade, payments, and FX transactions abroad	To help foreign banks operate in domestic banking system
Example (Bangladesh)	Sonali Bank's USD account in JPMorgan (USA)	JPMorgan's BDT account in Sonali Bank (Bangladesh)
Control	Controlled by domestic bank	Controlled by foreign bank (but held locally)
Usage	Foreign payments, import/export settlement	Receiving foreign funds, remittance processing
Accounting Treatment	Asset for home bank	Liability for domestic bank
Banking Relationship	Home bank is customer of foreign bank	Foreign bank is customer of domestic bank

Export Retention Quota (ERQ) Account

An Export Retention Quota (ERQ) Account is a type of foreign currency account maintained by exporters, which allows them to retain a certain portion of their export earnings in foreign currency instead of converting the entire amount into local currency.

In international trade, exporters receive payments in foreign currencies such as US dollars, euros, or pounds. Normally, these earnings must be converted into the local currency according to the regulations of the central bank. However, to encourage export activities and provide flexibility in handling foreign transactions, the central bank permits exporters to retain a fixed percentage of their export proceeds in an ERQ account.

This account is typically maintained with authorized banks in foreign currency. The funds kept in the ERQ account can be used for various business-related purposes, such as importing raw materials, paying for foreign travel related to business, settling international expenses, or reinvesting in export operations. The remaining portion of the export earnings must be converted into the local currency as per the prevailing foreign exchange rules.

The ERQ account is strictly regulated and can only be used by eligible exporters under the guidelines of the country's central banking authority, such as Bangladesh Bank in Bangladesh. This system helps exporters manage foreign currency requirements more efficiently while also supporting the country's foreign exchange stability and export growth.

In summary, an ERQ account is a facility that promotes export competitiveness by allowing exporters to retain and use part of their foreign exchange earnings for legitimate international business needs.

2.2.7 Deposits Against Mudaraba Savings Bond

Deposits against Mudaraba Savings Bond refer to funds placed with an Islamic bank by customers for the purpose of investment under the Mudaraba principle, where the customer acts as the Rab-ul-Maal (capital provider) and the bank acts as the Mudarib (fund manager). These deposits are mobilized by the bank through the issuance of Mudaraba savings bonds and are invested in Shariah-compliant financing and investment activities.

Under this arrangement, profits generated from the investment of the deposited funds are shared between the bank and the bondholders according to a pre-agreed profit-sharing ratio, while any loss, if incurred without negligence or misconduct of the bank, is borne solely by the depositors in proportion to their invested capital. The bank does not guarantee either the principal or a fixed return, except in cases of negligence, breach of contract, or misconduct.

Deposits against Mudaraba savings bonds are usually accepted for a specified tenure, and the funds are not repayable on demand before maturity, except as per the terms and conditions of the bond. These bonds are designed to encourage medium- to long-term savings and provide investors with an opportunity to earn halal returns through participation in Shariah-compliant investments.

In the balance sheet of an Islamic bank, deposits against Mudaraba savings bonds are shown under Mudaraba deposits on the liability side, as the funds represent investment deposits mobilized from customers. The profit payable to bondholders is distributed periodically or at maturity based on the bank's realized investment income.

2.2.8 Qard-e-Hasan Deposit

A Qard-e-Hasan deposit is a deposit placed with an Islamic bank on the basis of Qard (benevolent loan), where the depositor lends money to the bank without any expectation of profit or return**.** Under this arrangement, the bank becomes the borrower and is obligated to repay the principal amount in full on demand or at maturity**,** depending on the agreed terms. No profit, interest, or any predetermined benefit is payable to the depositor.

The primary objective of Qard-e-Hasan deposits is safekeeping, liquidity, and social welfare, rather than investment or income generation. Although the bank may utilize these funds for its operations or Shariah-compliant activities, all benefits arising from the use of the funds belong to the bank, and the depositor is not entitled to any share of profit. Any benefit given to the depositor, such as gifts or service privileges must be purely discretionary and not pre-agreed.

Qard-e-Hasan deposits are commonly used for current accounts**,** al-Wadiah/Qard based savings accounts**,** and certain benevolent or social-purpose funds in Islamic banks. Since the bank guarantees repayment of the principal, these deposits are treated as liabilities in the balance sheet of the bank.

In practice, Islamic banks may maintain Qard-e-Hasan deposits for individuals, institutions, or organizations seeking a Shariah-compliant alternative to conventional non-interest-bearing deposits. These deposits play an important role in ensuring liquidity for banks while upholding Islamic principles of fairness and prohibition of riba.

Difference between Qard-e-Hasan Deposit and Al-Wadiah Current Account

Qard-e-Hasan is a loan from the depositor to the bank, while Al-Wadiah is a safekeeping (trust) arrangement—though in practice, Wadiah current accounts often convert into Qard when the bank uses the funds.

Under **Qard-e-Hasan**, the depositor lends money to the Islamic bank. Ownership of the funds passes to the bank, and the bank guarantees full repayment of the principal. The depositor does not receive any profit or return, and any benefit given by the bank must be voluntary and not pre-agreed. The bank may freely use the funds, and all benefits from their use belong to the bank. From a Shariah perspective, this is clearly a loan contract.

Al-Wadiah is based on the concept of safe custody or trust, where the depositor places funds with the bank for safekeeping. In theory, the bank should not use these funds and must return the same amount on demand. The bank acts as a custodian (Amin), not a borrower.

However, in modern Islamic banking practice, banks do use Wadiah funds for operational purposes. When this happens, the contract effectively transforms into Qard, because once the bank uses the money, it becomes a borrower and must guarantee repayment. Any gift (Hibah) provided to the depositor is purely discretionary.

Key Differences at a Glance

Aspect	Qard-e-Hasan Deposit	Al-Wadiah Current Account
Nature of contract	Loan (Qard)	Safekeeping (Trust)
Ownership of funds	Transfers to bank	Remains with depositor (theoretical)
Bank's right to use funds	Fully allowed	Not allowed (but allowed in practice)
Principal guarantee	Guaranteed	Guaranteed
Return to depositor	None	None (Hibah may be given)
Shariah role of bank	Borrower	Custodian (Amin)
Practical banking reality	Clearly Qard	Often becomes Qard

2.2.9 Sundry Deposits

Sundry deposits are miscellaneous, temporary, or incidental deposits held by a bank that do not fall under regular customer deposit categories such as savings, current, or term deposits. These deposits arise from routine banking operations and are usually short-term in nature, non-profit-bearing, and repayable on demand or upon fulfillment of a specific condition.

Sundry deposits generally include funds received by the bank pending adjustment, identification, or settlement. Examples include margin deposits, earnest money, security deposits, deposits against letters of credit or guarantees, advance payments received, and unclaimed or suspense balances temporarily parked under deposit heads. Since these funds are not placed with the intention of earning a return, no interest or profit is payable on them.

In Islamic banking, sundry deposits are typically treated under Qard or Wadiah (Amanah) principles, depending on the nature and purpose of the deposit. The bank is obligated to refund the amount to the rightful owner as and when due, and the funds are shown as liabilities in the balance sheet.

Examples of Sundry Deposits are as follows

- Margin against Letters of Credit (LC)
- Security deposits against Bank Guarantees
- Earnest money or tender deposits
- Advance payments from customers
- Unclaimed or unidentified deposits (temporary)

2.2.10 Margin Deposits (Letter of Credit, Bank Guarantees etc)

Margin deposits are amounts collected by a bank from a customer as security against contingent liabilities arising from instruments such as Letters of Credit (LCs), Bank Guarantees (BGs), and similar commitments. The margin may be collected in cash or through an account maintained with the bank, depending on the terms of the facility and applicable regulatory requirements.

For an LC, the customer may be required to maintain a certain percentage of the LC value as margin to cover the bank's potential payment obligation if the customer fails to meet the required payment. Similarly, for a Bank Guarantee, the bank may obtain a margin from the applicant as security against the possibility that the bank will have to make payment under the guarantee.

In Islamic banking, the margin should be structured in a Shariah-compliant manner. The amount should not itself generate interest for the bank merely because it is held as margin. The applicable Wakalah, Kafalah, Qard, or other Shariah-approved arrangement should be clearly identified, and any fee charged should relate to an actual service rather than being a return on the amount of the margin**.**

2.3 Investment Products in Islamic Banks

2.3.1 Mudarabah

According to the AAOIFI Shariah Standards, Mudarabah is a partnership contract in which one party, known as the Rab-ul-Mal, provides the capital, while the other party, known as the Mudarib, provides expertise, management, and entrepreneurial effort. The profit generated from the business is shared between the parties according to a pre-agreed ratio, expressed as a percentage of the actual profit. However, in case of financial loss, the loss is borne solely by the capital provider, unless the loss occurs due to negligence, misconduct, or violation of the agreed terms by the Mudarib. The Mudarib, in such a case, loses only his effort and time.

In practical terms, under a Mudarabah arrangement, the Islamic bank provides funds to an entrepreneur to run a business, while the entrepreneur manages the operations independently. For example, in Bangladesh, an Islamic bank may provide BDT 50 lakh to a small trading business under a Mudarabah agreement. If the business earns a profit of BDT 10 lakh and the agreed profit-sharing ratio is 60:40, the bank will receive BDT 6 lakh and the entrepreneur will receive BDT 4 lakh. If the business incurs a genuine loss, the bank will bear the financial loss, provided there is no negligence on the part of the entrepreneur.

In the Bangladesh perspective, Mudarabah is conceptually important but relatively less used in financing due to practical challenges such as lack of transparency in financial reporting, higher monitoring costs, and the risk of moral hazard. However, the concept is widely applied on the liability side of Islamic banks, particularly in Mudarabah-based deposit accounts, where depositors act as capital providers and the bank acts as the manager.

Compared to conventional banking, Mudarabah represents **a** risk-sharing partnership rather than a debtor–creditor relationship. In a conventional loan, the bank charges fixed interest regardless of whether the borrower makes a profit or incurs a loss. In contrast, under Mudarabah, the bank’s return depends entirely on the actual performance of the business, and the bank bears the investment risk. This makes the arrangement more aligned with the principles of justice and profit–loss sharing in Islamic finance.

2.3.2 Musharaka

According to AAOIFI**,** Musharaka is a partnership contract in which two or more parties contribute capital to a business or project, and profits are shared according to a mutually agreed ratio, while losses are shared strictly in proportion to each partner's capital contribution. Unlike Mudarabah, all partners in Musharaka are investors and may participate in management, either directly or by appointing one partner as the managing partner.

Under a Musharaka arrangement, the Islamic bank and the client jointly finance a business or asset and share ownership. For example, in Bangladesh, an Islamic bank and an entrepreneur may jointly invest in a small manufacturing unit, where the bank contributes 80% of the capital and the client contributes 20%. If the project generates profit, it may be shared in a negotiated ratio such as 60:40. However, if a loss occurs, it must be distributed strictly according to the capital ratio of 80:20.

A widely practiced form in Bangladesh is Diminishing Musharaka**,** particularly for housing and asset financing. In this structure, the bank and the customer jointly purchase a house or equipment. The customer gradually purchases the bank's share over time while also paying rent for the portion owned by the bank. Eventually, full ownership is transferred to the customer.

In the Bangladesh context, Musharaka is used in SME financing, project finance, and housing finance**,** although its overall use is still lower than trade-based modes like Murabaha and Bai-Muajjal. The main reasons include higher capital risk, the need for close monitoring, and operational complexities. Nevertheless, regulators and Shariah scholars encourage greater use of Musharaka because it reflects the true spirit of Islamic finance through risk sharing and partnership.

In comparison with conventional banking, Musharaka differs fundamentally in nature. Conventional banks provide loans and earn fixed interest without taking ownership or sharing business risk. The borrower must repay the principal and interest regardless of business performance. In contrast, under Musharaka, the bank becomes a co-owner and partner**,** and its return depends on the actual profit of the venture. Losses are also shared, which promotes fairness and discourages excessive financial burden on the client.

Difference between Mudaraba and Musharaka

Feature	Mudaraba	Musharaka
Basic Concept	One party provides capital, other provides management/skill	All parties contribute capital and may participate in management
Parties Involved	2 parties: Rab-ul-Māl (investor) + Muḍārib (manager)	2 or more partners as investors and co-owners
Capital Contribution	Only investor provides capital	All partners contribute capital
Management	Only Muḍārib manages business	All partners can manage (or appoint

		one)
Profit Sharing	According to pre-agreed ratio	According to pre-agreed ratio
Loss Sharing	Only investor bears financial loss (Muḍārib loses effort/time)	Loss shared according to capital ratio
Risk Level	Higher risk for investor	Risk shared among all partners
Ownership of Business	Investor does NOT own business operations	All partners jointly own business
Guarantee of Capital	Muḍārib cannot guarantee capital (except negligence)	No partner guarantees profit or capital
Decision Making	Mainly Muḍārib (manager)	Joint decision-making or agreed authority
Shariah Principle	Trust-based partnership	Equity-based partnership
Use in Banking (Bangladesh)	Investment deposit accounts (e.g., Islamic banks' savings/investment products)	Project financing, joint ventures, trade finance
Return Nature	Variable profit, no fixed return	Variable profit based on performance

2.3.3 Diminishing Musharaka

According to AAOIFI Shariah Standards, Diminishing Musharaka is a partnership arrangement in which the bank and the client jointly purchase and own an asset, and the client gradually buys the bank's ownership share over time until full ownership is transferred to the client. During the partnership period, the client pays rent to the bank for the portion of the asset owned by the bank. Thus, the structure combines three elements: partnership (Shirkat), lease (Ijarah), and gradual sale of ownership units.

In the Bangladesh context, Diminishing Musharaka is widely used for housing, vehicle, and equipment financing. For example, if a customer wants to purchase a house worth BDT 50 lakh, the bank may finance 80% while the client provides the remaining 20%. Both parties become joint owners. The client then makes periodic payments consisting of two components: rent for using the bank's share and installments to purchase the bank's ownership gradually. Over time, the bank's share decreases and the client eventually becomes the sole owner.

This mode differs significantly from conventional mortgage financing. In conventional banking, the bank provides a loan and charges interest, while the borrower bears all risks and repays the loan regardless of the performance or value of the asset. In contrast, under Diminishing Musharaka, the bank is a co-owner of the asset and earns rental income instead of interest. The relationship is based on ownership and risk-sharing rather than a debtor–creditor arrangement. In Bangladesh, this mode has become one of the most popular Islamic alternatives to conventional home loans.

2.3.4 Bai-Murabaha

According to AAOIFI, Bai-Murabaha is a sale contract in which the seller discloses the cost of the asset and sells it to the buyer at a cost plus an agreed profit margin. In Islamic banking, the bank purchases the goods requested by the client, takes ownership and possession, and then sells them to the client at a marked-up price payable either immediately or on a deferred basis. The profit earned by the bank is considered a trade margin rather than interest.

In Bangladesh, Bai-Murabaha is the most widely used mode of Islamic financing, particularly for import financing, industrial equipment, and trading activities. For example, if a business requires machinery worth BDT 20 lakh, the Islamic bank first purchases the machinery from the supplier and then sells it to the client for BDT 23 lakh on deferred payment terms. Once the sale price is fixed, it cannot be increased due to delay or changes in market conditions.

The major difference from conventional banking is that Murabaha is based on a real asset transaction, whereas conventional banks provide cash loans and charge interest over time. In Murabaha, the bank must bear ownership risk before selling the asset, and the return is linked to a trade activity rather than the time value of money. This asset-backed nature makes Murabaha Shariah-compliant and operationally attractive, which explains its dominance in the Islamic banking sector in Bangladesh.

2.3.5 Bai-Muajjal

Bai-Muajjal is a credit sale contract in which goods are delivered immediately but payment is deferred to a future date or made in installments at an agreed price that includes the seller's profit. Unlike Murabaha, the bank is not required to disclose the original cost separately; only the final sale price and payment schedule are agreed upon at the time of the contract.

In practice, Islamic banks in Bangladesh widely use Bai-Muajjal for working capital financing, SME financing, and retail business support. For example, if a retailer requires inventory worth BDT 10 lakh, the Islamic bank purchases the goods and sells them to the retailer for BDT 11.5 lakh, payable over twelve months. The selling price (BDT 11.5 lakh) is fixed at the time of the contract and remains unchanged throughout the payment period. Even if the client delays payment, no additional amount is charged for the mere passage of time, as any increase linked to time would constitute interest (riba), which is prohibited under Shariah.

In comparison with conventional working capital loans, Bai-Muajjal differs in its fundamental nature. Conventional banks provide cash loans and charge interest that may vary or compound over time. In contrast, Bai-Muajjal is a sale transaction with a fixed price determined at the outset, and there is no concept of interest or compounding. The transaction is linked to real goods and commercial activity, ensuring compliance with Shariah principles.

Difference between Bai-Murabaha & Bai- Muajjal

Aspect	Bai Murabaha	Bai Muajjal
Definition	A cost-plus sale where the seller discloses the original cost and profit margin	A deferred payment sale where payment is made later (lump sum or installments)
Price Disclosure	Cost price + profit must be clearly disclosed	Only final price is stated (no obligation to disclose cost/profit)
Nature of Sale	Trust-based sale (Amanah sale)	Credit sale (based on deferred payment)

Payment Timing	Can be spot or deferred	Always deferred (future date or installments)
Profit Transparency	Transparent (profit is known to buyer)	Not necessarily transparent
Usage in Islamic Banking	Widely used for asset financing	Used in general trade and credit sales
Example	"I bought this for $1,000 and sell it to you for $1,100"	"I sell this to you for $1,200 payable after 1 year"

2.3.6 Bai-Istijrar

Bai-Istijrar refers to a contract for the continuous or repeated supply of goods over a period of time at an agreed price or pricing mechanism. According to AAOIFI principles, this arrangement allows a buyer to receive goods periodically as needed, with payment made either periodically or at the end of the agreed period. The price may be fixed in advance or determined based on an agreed formula linked to market rates.

In practice, Bai-Istijrar is suitable for businesses that require a regular supply of raw materials or commodities. In the Bangladesh context, an Islamic bank may arrange for the continuous supply of industrial raw materials, such as steel, cement, or textile inputs, to a manufacturing client. The client withdraws goods as needed, and payment is settled periodically according to the agreed terms.

Compared to conventional banking, Bai-Istijrar differs because the bank does not provide a revolving credit facility with interest. Instead, it facilitates the actual purchase and supply of goods, earning profit through trade rather than interest on borrowed funds. This makes the transaction asset-based and linked to real commercial activity. Although conceptually useful for working capital management, Bai-Istijrar is not widely practiced in Bangladesh due to operational complexity and inventory management requirements.

Difference between Bai-Murabah & Bai- Istijrar

Aspect	Bai Murabaha	Bai Istijrar
Definition	A cost-plus sale where the seller discloses cost and profit	A continuous supply contract where goods are taken over time and price is settled later
Price Disclosure	Cost + profit must be disclosed	Price may be fixed later or based on market/previous agreement
Nature of Contract	Single, specific transaction	Ongoing/series of transactions
Delivery	Usually one-time delivery	Gradual/continuous delivery over time
Payment	Can be spot or deferred	Usually deferred or periodic settlement
Certainty of Price	Known and agreed at contract time	May be determined later (with agreed mechanism)
Usage	Common in Islamic banking	Common in business supply relationships

	financing	(e.g., raw materials)
Example	"Cost = $1,000, Profit = $100 → Selling price = $1,100"	A retailer keeps taking goods from a supplier daily, and pays monthly based on total usage

2.3.7 Bai-Salam

According to AAOIFI Shariah Standards**,** Bai-Salam is a forward sale contract in which the buyer pays the full purchase price in advance, while the delivery of the specified goods is deferred to a future date. The quality, quantity, price, delivery time, and place must be clearly specified at the time of the contract to avoid uncertainty (Gharar). Bai-Salam is an exception to the general rule in Islamic law that prohibits the sale of goods not yet in possession, and it is allowed primarily to facilitate financing for producers, especially in agriculture and small-scale production.

In the Bangladesh context, Bai-Salam is particularly suitable for agricultural financing. For example, an Islamic bank may pay a farmer in advance for a certain quantity of rice to be delivered after the harvest season. The farmer receives immediate funds to purchase seeds, fertilizer, and other inputs, while the bank either sells the produce in the market upon delivery or enters into a parallel Salam contract to manage price risk.

Compared to conventional banking, Bai-Salam differs fundamentally because the bank does not provide a cash loan with interest. Instead, it enters into a real trade transaction and assumes the risk related to the future delivery and market price of the goods. In conventional agricultural loans, the farmer must repay the principal along with interest regardless of crop performance, whereas Bai-Salam links financing directly to production and risk-sharing. Although the structure is suitable for Bangladesh's agriculture-based economy, its use remains limited due to operational risks and storage or marketing challenges.

2.3.8 Bai-Istisna

According to AAOIFI, Bai-Istisna is a contract for the manufacture or construction of an asset in which the buyer orders a manufacturer or contractor to produce a specified item according to agreed specifications, price, and delivery schedule. Payment under Istisna may be made in advance, in stages, or upon completion, depending on mutual agreement. Unlike Salam, full advance payment is not required, and the contract is commonly used for assets that need to be manufactured or constructed.

In Bangladesh, Bai-Istisna is applicable in construction and industrial financing. For example, an Islamic bank may finance the construction of a factory building or the manufacturing of specialized machinery. The bank enters into an Istisna contract with a contractor to build the asset and, at the same time, enters into a parallel Istisna agreement to deliver the completed asset to the client at a pre-agreed price payable in installments.

In comparison with conventional banking, Istisna replaces the interest-based project loan with an asset-based manufacturing or construction contract**.** The bank's return comes from the difference between the cost of construction and the agreed sale price, rather than from interest charged over time. The bank is involved in real economic activity and assumes performance and delivery risks, which makes the arrangement Shariah-compliant. In Bangladesh, Istisna is used selectively for infrastructure, real estate development, and industrial projects, though it is less common than Murabaha or Bai-Muajjal.

Difference between Bai-Salam & Bai- Istisna

Aspect	Bai Salam (Salam)	Bai Istisna
Definition	A forward sale where full price is paid in advance for future delivery of goods	A manufacturing/production contract where goods are produced and delivered later
Payment	Full payment must be made in advance at the time of contract	Payment can be advance, deferred, or in installments
Nature of Goods	Usually fungible goods (standardized, e.g., wheat, rice)	Customized or manufactured goods (e.g., buildings, machinery)
Delivery	Delivery at a fixed future date	Delivery after completion of manufacturing
Price Certainty	Price must be fully fixed and paid upfront	Price must be agreed, but payment timing is flexible
Contract Flexibility	Cannot be cancelled unilaterally after payment	More flexibility (can be cancelled before production starts, depending on agreement)
Usage	Common in agriculture financing	Common in construction, manufacturing, project financing
Example	Pay today for 100 tons of wheat to be delivered after 6 months	Order a house or machine to be built and delivered later

2.3.9 Parallel Salam

Parallel Salam is a Shariah-compliant financing structure used mainly by Islamic banks to manage the risks of a standard Bai Salam contract. In a normal Salam, the buyer pays the full price in advance for goods that will be delivered in the future. While this helps producers (like farmers) get immediate cash, it exposes the buyer (e.g., a bank) to delivery risk and price fluctuations.

To reduce this risk, the bank enters into a second, separate Salam contract with another party. This creates what is known as Parallel Salam.

In this structure, the bank plays a dual role. In the first Salam contract, the bank acts as a buyer, paying advance money to a supplier (such as a farmer) for future delivery of goods. In the second Salam contract, the bank acts as a seller, agreeing to deliver similar goods to a third party (such as a wholesaler or food company) at a future date.

A crucial Shariah requirement is that both contracts must be completely independent. The second contract cannot be made conditional upon the first. This means that even if the original supplier fails to deliver, the bank is still fully responsible for delivering the goods to the second buyer. Because of this, the bank bears the commercial risk, which is essential for the transaction to remain valid under Islamic law.

The goods in both contracts must be clearly specified- quantity, quality, type, and delivery date- to avoid uncertainty (gharar). The prices in the two contracts may differ, allowing the bank to earn a legitimate profit.

Suppose an Islamic bank in Bangladesh enters into a Salam contract with a rice farmer:

- The bank pays the farmer BDT 10,00,000 in advance
- The farmer agrees to deliver 100 tons of rice after 6 months

At the same time, the bank enters into another Salam contract with a rice wholesaler:

- The bank agrees to supply 100 tons of rice after 6 months
- The wholesaler agrees to pay BDT 11,50,000 (either in advance or on agreed Salam terms)

Now:

- The bank earns a profit of BDT 1,50,000
- The farmer gets immediate financing
- The wholesaler secures future supply

However, if the farmer fails to deliver the rice, the bank must still procure the rice from the market and deliver it to the wholesaler. This shows that the bank carries the risk and responsibility, which is necessary for Shariah compliance.

2.3.10 Parallel Istisna

Parallel Istisna is a Shariah-compliant financing structure used when goods need to be manufactured or constructed**,** such as buildings, machinery, or infrastructure projects. It is based on the concept of Bai Istisna**,** but involves two separate Istisna contracts to help an Islamic bank manage execution and delivery risk.

In a normal Bai Istisna**,** a buyer places an order with a manufacturer to produce a specific asset according to agreed specifications, price, and delivery schedule. Payment can be made in advance, in stages, or after completion.

In Parallel Istisna, the Islamic bank acts as an intermediary by entering into two independent contracts:

- In the first Istisna contract, the bank acts as a seller, agreeing to deliver a manufactured asset (e.g., a building) to a client.
- In the second Istisna contract, the bank acts as a buyer, hiring a contractor or manufacturer to actually build or produce that asset.

This allows the bank to finance large projects without directly engaging in construction or manufacturing itself.

The two contracts must be completely independent**:**

- The second contract (with the contractor) cannot be conditional upon the first
- The bank remains fully responsible to the client, even if the contractor fails

This ensures the bank bears real business risk, which is essential in Islamic finance.

Suppose a company wants to build a factory:

1. The company approaches an Islamic bank and signs an Istisna contract:
   - ✓ The bank agrees to deliver a completed factory in 12 months
   - ✓ Agreed price: BDT 5 crore, payable in installments

2. The bank then signs a second Istisna contract with a construction company:

   - ✓ The contractor agrees to build the factory in 12 months
   - ✓ Contract price: BDT 4.5 crore

Outcome

- The bank earns BDT 50 lakh profit
- The client gets the factory built
- The contractor gets the project

But if the contractor fails or delays, the bank is still responsible to deliver the factory to the client (even if it must hire another contractor).

2.3.11 Ijarah

According to AAOIFI Shariah Standards, Ijarah is a lease contract under which the owner of an asset (the lessor) transfers the right to use the asset to another party (the lessee) for a specified period and for an agreed rental payment, while the ownership of the asset remains with the lessor. The lessor bears ownership-related risks and responsibilities, such as major maintenance and asset-related risks, whereas the lessee is responsible for operational use and routine maintenance.

In Islamic banking, Ijarah is used as a mode of investment where the bank purchases an asset and leases it to the client, earning income in the form of rent instead of interest.

a) Operating Ijarah

Operating Ijarah refers to a lease arrangement where the asset is leased to the client for a limited period, and ownership remains with the bank throughout the lease term and even after the lease expires. At the end of the contract, the asset is returned to the bank, which may lease it again or sell it to another party.
In the Bangladesh context, Operating Ijarah is used for leasing assets such as office equipment, vehicles, or machinery for short-term use. For example, an Islamic bank may purchase construction equipment and lease it to a contractor for two years. After the lease period ends, the equipment is returned to the bank.

In comparison with conventional leasing, Operating Ijarah differs because the transaction must comply with Shariah principles, meaning the bank must own the asset and bear ownership risks. The bank earns rental income rather than interest on financing.

b) Financing Ijarah (Ijarah Muntahia Bittamleek)

Financing Ijarah refers to a lease arrangement that ultimately leads to the transfer of ownership of the asset to the client at the end of the lease period. This transfer may take place through a separate sale contract, gift, or gradual transfer arrangement.

In Bangladesh, Financing Ijarah is widely used for vehicle, machinery, and industrial equipment financing. For example, if a business needs a delivery truck, the Islamic bank purchases the truck and leases it to the client for five years. The client pays periodic rentals, and at the end of the lease period, ownership is transferred to the client at a nominal price or through a separate agreement.

Compared to conventional hire-purchase or leasing loans, Financing Ijarah differs because the bank's income is derived from rent based on asset ownership rather than interest on a loan. The bank must also bear ownership risks during the lease period, making the transaction asset-based and Shariah-compliant.

2.3.12 HPSM (Hire Purchase under Shirkatul Melk)

HPSM stands for Hire Purchase under Shirkatul Melk, which is a form of joint ownership between the bank and the client. Under this arrangement, both parties jointly purchase an asset and become co-owners according to their respective capital contributions. The client then uses the asset by paying rent to the bank for its ownership share and gradually purchases the bank's share over time through installment payments. Eventually, full ownership is transferred to the client.

HPSM is conceptually similar to Diminishing Musharaka combined with Ijarah**,** as it involves joint ownership, rental payment, and gradual transfer of ownership.

In the Bangladesh context, HPSM is one of the most widely used Islamic financing modes, particularly for housing, vehicles, and industrial machinery**.** For example, if a client wants to purchase a house worth BDT 40 lakh, the bank may contribute 70% while the client contributes 30%. The client then pays monthly amounts consisting of rent for the bank's share and installments to purchase the bank's ownership gradually. Over time, the bank's share decreases until the client becomes the sole owner.

In comparison with conventional hire-purchase or mortgage financing, HPSM differs fundamentally in structure. In conventional banking, the bank provides a loan and charges interest, while the borrower bears all risks and repays the loan regardless of the asset's performance. In contrast, under HPSM, the bank is a co-owner of the asset and earns income through rent and sale of its ownership share rather than interest. The arrangement is based on partnership and asset ownership, which aligns with Shariah principles.

2.3.13 Muzara'ah

According to AAOIFI Shariah principles, Muzara'ah is an agricultural partnership contract in which one party provides the land (and sometimes other inputs such as seeds or fertilizers), while the other party provides labor and management for cultivation. The agricultural output is shared between the parties according to a pre-agreed ratio. The purpose of this arrangement is to promote productive use of land and to share both the risks and returns of agricultural activity.

In the context of Islamic banking, Muzara’ah can be used to finance agricultural production. For example, in Bangladesh, an Islamic bank may enter into a Muzara’ah arrangement with a farmer by providing financing for seeds, fertilizer, irrigation, or even leasing land. After the harvest, the crops are shared between the bank and the farmer according to the agreed proportion. This structure helps farmers obtain financing without taking interest-based loans.

Compared to conventional agricultural lending, Muzara’ah differs significantly because it is based on profit and output sharing rather than fixed interest obligations. In conventional banking, a farmer must repay the loan with interest regardless of whether the harvest is successful. In Muzara’ah, the bank shares the production risk, making the arrangement more equitable. However, in Bangladesh, its practical use by Islamic banks is limited due to monitoring difficulties, weather risks, and operational challenges.

2.3.14 Musaqat

Musaqat is another agricultural partnership contract recognized under AAOIFI standards. In this arrangement, the owner of an orchard or plantation engages another party to irrigate, maintain, and take care of the trees, and the resulting fruits or produce are shared between them according to a pre-agreed ratio. Unlike Muzara’ah, which relates to general crop cultivation, Musaqat specifically applies to orchards, gardens, and perennial plants.

In the Bangladesh perspective, Musaqat could be applied in the management of fruit orchards, tea gardens, or other plantation-based agriculture. For example, an Islamic bank or landowner may finance the maintenance of a mango orchard, and the caretaker receives a share of the harvest instead of a fixed wage. This arrangement promotes shared risk and encourages proper care of the plantation.

In contrast to conventional financing or employment contracts, Musaqat is not based on fixed interest or fixed salary obligations. Instead, compensation depends on actual output, aligning incentives and sharing agricultural risk. Despite its potential relevance, Musaqat is rarely practiced by Islamic banks in Bangladesh due to the need for close supervision and the sector-specific nature of the contract.

Difference between Muzara‘ah & Musaqat

Basis	Muzara‘ah	Musaqat
Meaning	Contract for cultivating land	Contract for maintaining/growing existing plants or trees
Subject matter	Agricultural land	Orchards / trees / plants
Type of work	Ploughing, sowing, cultivating crops	Watering, caring, maintaining trees
Role of worker	Farmer provides labor for cultivation	Worker provides care (irrigation, protection, etc.)
Owner’s contribution	Land (sometimes seeds also)	Trees or orchard
Output sharing	Share in harvested crops	Share in fruits produced
Risk sharing	Both share risk of crop failure	Both share risk of fruit yield

Common use	Farming crops like rice, wheat	Orchards like dates, mangoes
Shariah classification	Agricultural partnership	Orchard management contract

2.3.15 Kafalah

According to AAOIFI, Kafalah is a contract of guarantee in which a guarantor undertakes responsibility for the liability or obligation of a third party. In Islamic banking, the bank acts as a guarantor on behalf of a client, assuring a third party that the client will fulfill a financial or contractual obligation. The bank may charge a fee for administrative services, but it cannot charge a fee based on the guarantee amount as a profit for risk-bearing.

In Bangladesh, Islamic banks widely use Kafalah in the form of bank guarantees, such as performance guarantees, bid bonds, and payment guarantees in trade and construction projects. For example, a contractor participating in a government tender may obtain a guarantee from an Islamic bank to assure the project owner of performance.

Compared to conventional banking, the functional role of Kafalah is similar to a conventional bank guarantee. However, the difference lies in the Shariah requirement that the fee charged should be for actual service and administrative costs rather than for earning income from risk exposure or interest-based charges.

2.3.16 Ju‘alah

According to AAOIFI, Ju‘alah is a contract in which one party promises a specified reward for the completion of a particular task or achievement of a defined result. The payment becomes due only if the task is successfully completed. This contract is flexible and does not require the worker to be specifically identified at the outset.

In Islamic banking, Ju‘alah is used for services where payment is performance-based. For example, in Bangladesh, an Islamic bank may offer a reward to an agent for successfully recovering a non-performing investment or locating a lost asset. The agent receives the agreed compensation only upon successful completion of the task.

In comparison with conventional banking or employment arrangements, Ju‘alah differs because it is not a fixed salary or fee-based service contract. Instead, compensation is conditional upon achieving the desired outcome. There is no interest element, and the payment is treated as a service reward rather than a return on capital.

2.3.17 Hawalah

According to AAOIFI Shariah Standards, Hawalah is a contract that involves the transfer of a debt obligation from one party to another, whereby the liability of the original debtor is shifted to a third party who agrees to settle the debt. Once the transfer is completed and accepted by the creditor, the original debtor is discharged from the liability.

In Islamic banking practice, Hawalah is commonly used in fund transfers, remittances, and settlement of obligations. For example, in Bangladesh, a business client who owes money to a supplier may request the Islamic bank to transfer the liability to another account or branch through a Hawalah arrangement. Similarly, inter-branch and international remittance services offered by Islamic banks operate on Hawalah principles, where funds are transferred without any interest-based transaction.

Compared to conventional banking, Hawalah performs a function similar to payment transfer or bill settlement. However, the key difference is that the transaction is structured purely as a debt transfer or settlement service, without any interest or time-based charges. Any fee charged by the bank must be limited to administrative or service costs rather than compensation for the use of money.

In the Bangladesh context, Hawalah principles are widely applied in Islamic banks for domestic and foreign remittance services, trade settlements, and interbank fund transfers.

2.3.18 Wakalah

According to AAOIFI, Wakalah is an agency contract in which one party (the principal or *Muwakkil*) appoints another party (the agent or *Wakeel*) to perform a specific task on its behalf, either with or without a fee. The agent acts within the authority granted and must perform the task with due care and honesty.

In Islamic banking, Wakalah is widely used in various operations. For example, in Bangladesh, a client may appoint the bank as an agent to purchase goods under a Murabaha transaction, or the bank may act as an agent for investment, trade finance, or collection of bills. In foreign trade, Islamic banks often act as Wakeel for opening Letters of Credit (LCs), handling import documentation, or managing export proceeds.

Compared to conventional banking, the operational role of Wakalah is similar to agency services provided by banks. However, in Islamic banking, the relationship is clearly defined as an agency contract, and any fee charged is treated as a service fee (*Ujrah*) rather than interest-based income. The bank does not assume ownership risk unless specifically agreed, and it must operate strictly within Shariah guidelines.

In Bangladesh, Wakalah is extensively used in trade finance, LC operations, investment agency services, and deposit management structures.

A Comparison Chart for Ju‘ala, Hawala & Wakalah

Basis	Ju‘ala	Hawala	Wakalah
Meaning	Promise of reward for completing a task	Transfer of debt/liability from one person to another	Appointment of an agent to act on behalf
Nature of contract	Unilateral (promise-based)	Transfer contract	Agency contract
Parties involved	Offeror + anyone who performs task	Transferor, transferee, creditor	Principal + agent

Obligation	Not binding until task is completed	Binding once accepted	Binding (with conditions)
Subject matter	A task or result (e.g., finding lost item)	Debt or financial liability	Act or service on behalf of principal
Payment	Reward only if task is successfully done	No reward necessarily; just transfer of debt	May be with or without fee
Certainty required	Task can be somewhat uncertain	Debt must be certain and known	Task must be clearly defined
Risk	Performer bears risk of effort (may get nothing)	Risk shifts to new debtor	Principal bears outcome of agent's act
Example	"Whoever finds my lost phone gets 5000 taka"	A owes B, transfers debt to C → C pays B	Hiring someone to manage business or buy goods

2.3.19 Qard-e-Hasan

According to **AAOIFI**, Qard-e-Hasan is a benevolent loan extended without any expectation of return beyond the principal amount. The borrower is obligated to repay only the amount borrowed, and any additional payment cannot be stipulated in the contract. However, the borrower may voluntarily give a gift (*Hibah*) at the time of repayment, provided it is not pre-agreed.

In Islamic banking, Qard-e-Hasan is primarily used for social welfare and humanitarian purposes. In the Bangladesh context, Islamic banks provide Qard-e-Hasan for emergency needs, education, medical treatment, small livelihood support, or assistance to poor and distressed individuals. Some banks also provide temporary overdraft facilities or staff welfare loans under this mode. In certain cases, a nominal service charge may be taken only to cover actual administrative costs, not to earn profit.

Compared to conventional banking, Qard-e-Hasan is fundamentally different because conventional loans are extended with interest, making borrowing costly regardless of the borrower's financial condition. In contrast, Qard-e-Hasan is purely a non-profit, charitable financing mechanism that reflects the social and ethical objectives of Islamic finance. It promotes financial inclusion and social justice rather than commercial gain.

2.3.20 Ujrah

Ujrah refers to a fee, wage, or compensation paid for a lawful service or benefit. In Islamic commercial law (Fiqh al-Muʿāmalāt), it is commonly applied in contracts such as Ijarah (leasing) and Wakalah (agency). In Islamic banking, Ujrah represents a Shariah-compliant source of income because it is earned from providing actual services rather than from lending money on interest. In Bangladesh, Islamic banks apply Ujrah in various services, including:

- **Bank Guarantee (Kafalah):** The bank charges a service fee for providing guarantee facilities, covering activities such as documentation, evaluation, and monitoring.
- **Letter of Credit (LC):** The bank may act as an agent (Wakeel) for import transactions and charge Ujrah for processing documents and related services.
- **Other services:** Locker facilities, remittance services, and administrative services may also involve Ujrah.

In **Islamic credit card** structures, Ujrah is combined with Qard (interest-free loan). The bank provides a short-term interest-free facility, while income is generated through fixed service fees such as annual membership charges or transaction fees. For Shariah compliance, Ujrah must be fixed, transparent, and linked to actual services, not calculated based on the outstanding loan amount or time value of money. Unlike conventional banking, where service charges may exist alongside interest-based lending, Islamic banking income through Ujrah is derived from legitimate services and contractual benefits rather than interest (riba).

2.3.21 Tawarruq

Tawarruq refers to an arrangement in which a person (the mustawriq) purchases a commodity on deferred payment and then sells that commodity to a third party for cash in order to obtain liquidity. According to AAOIFI Shariah Standard No. 30 (Tawarruq), Tawarruq is the purchase of a commodity possessed by the seller for a deferred price, then the buyer sells it to a party other than the original seller in order to obtain cash. The objective of Tawarruq is therefore not the acquisition of the commodity itself but obtaining liquidity through a series of genuine sale transactions. In Bangladesh, Islamic banks traditionally rely more on modes such as Murabaha, Bai-Muajjal, Ijarah, Musharakah, and Mudarabah, while Tawarruq is not a widely used mainstream financing mode.

Tawarruq may be distinguished into two categories:

Basis	Classical (Individual) Tawarruq	Organized Tawarruq
Definition	A person independently buys a commodity and then sells it to a third party to obtain cash.	A financial institution arranges the whole buying and selling process for the customer in a structured way.
Structure	Simple, unarranged, and independent transactions.	Pre-arranged and coordinated sequence of transactions.
Role of Institution	No active role in arranging resale; buyer acts independently.	Institution actively facilitates purchase and resale.
Ownership & Possession	Buyer obtains genuine ownership and actual/constructive possession of the commodity before resale.	Legal ownership may transfer, but concerns exist regarding genuine possession, risk transfer, and real economic substance.
Resale Party	Commodity is sold to an independent third party.	Commodity is usually sold through a pre-arranged mechanism, often involving market participants linked by the institution.
Contract Independence	Each contract is separate and not linked to the next.	Transactions are practically linked in sequence, though legally separate.
Risk of Ḥīlah (legal trick)	Lower risk if properly executed.	Higher risk if used to mimic cash loans.
AAOIFI View	Permissible if all Shariah conditions are fulfilled, including ownership, possession, and independent resale.	Subject to strict restrictions; not permissible if it becomes a legal trick to obtain cash similar to an interest-based loan.

Buy-back Arrangement	Not allowed; original seller is not involved in resale.	Strictly prohibited if it involves buy-back or resembles ‘inah.
Shariah Concern	Ensures real trade and asset transfer.	Must ensure it does not become a disguised interest-based loan.

Comparison between **Tawarruq (Islamic finance)** and a **Conventional Loan:**

Basis	Tawarruq (Islamic)	Conventional Loan
Nature of transaction	Structured through buying and selling of a real commodity	Direct lending of money
Underlying principle	Asset-based financing (real trade)	Interest-based lending (riba)
Flow of funds	Money is obtained through sale of a commodity	Money is directly given as a loan
Ownership of asset	Customer obtains ownership and possession before resale.	No asset ownership involved
Profit/Return	Profit arises from sale of commodity at agreed price	Interest charged on principal amount
Shariah compliance	Permissible if conditions are met (real trade, no buy-back, no deception)	Not permissible in Islamic law due to riba
Risk exposure	Some level of asset and market risk exists during transaction	Lender bears no risk after disbursing loan
Contract structure	Involves multiple sale contracts (buying + selling)	Single loan contract
Objective	Provide liquidity in a Shariah-compliant way	Provide cash with interest return

2.3.22 Foreign Bill Purchased (FBP)

Foreign Bill Purchased (FBP) is a mode of export financing used in Islamic banking to provide liquidity to exporters in a Shariah-compliant manner. It refers to the purchase of foreign export bills by the Islamic bank after goods have been shipped to an overseas buyer. Unlike conventional bill discounting, which is based on interest for the usance (credit) period, Islamic FBP is structured in a way that avoids riba and links the bank’s earning to a trade-based transaction.

In practical terms, when a Bangladeshi exporter ships goods abroad, the exporter receives shipping and export documents such as the bill of lading, commercial invoice, and bill of exchange. Instead of waiting for the foreign buyer to make payment after the agreed credit period, the exporter may approach an Islamic bank for immediate liquidity. Islamic banks in Bangladesh, facilitate this process under Shariah principles. Islamic Foreign Bill Purchase (FBP) in Bangladesh is generally structured through Shariah-compliant trade finance modes approved by the bank’s Shariah Supervisory Committee. Common approaches include Bai-as-Sarf for foreign currency export bills, Musharakah-based documentary bill financing, and other Bai-based structures depending on the nature of the transaction. Wakalah may be used as an agency arrangement for documentation and collection services.

In contrast, in conventional banks export bills are typically handled through bill discounting. In that system, the bank advances money to the exporter by discounting the bill and charges interest for the usance period. The income is calculated explicitly on the basis of time value of money, and the charge increases with the length of the credit period. Thus, the conventional bank's return is fundamentally interest-based.

The key distinction between the two systems lies in the nature of income generation. In Islamic FBP, the bank's earning is structured as trade-based profit connected to an underlying export transaction, whereas in conventional banking, the earning is derived from interest charged for the period of financing. Although both systems provide liquidity to exporters, Islamic FBP seeks to ensure compliance with Shariah by avoiding interest and maintaining a linkage with real economic activity.

2.3.23 Inland Bill Purchased (IBP)

Inland Bill Purchased (IBP) is a mode of domestic trade financing used in Islamic banking to provide liquidity against genuine local trade transactions. It refers to the purchase of inland bills or local sales documents by an Islamic bank in a Shariah-compliant manner. Unlike conventional bill discounting, which is structured as an interest-based advance for a specific time period, Islamic IBP is designed to ensure that the bank's income arises from a trade-related transaction rather than from lending money on interest.

In contrast, in conventional banks inland bills are typically handled through bill discounting. Under that system, the bank advances funds to the seller and deducts a certain amount as discount, which is calculated explicitly as interest for the 90-day period. The income is directly linked to the time value of money, and the charge increases proportionately with the length of the credit period.

The fundamental difference between the two systems lies in the nature of the transaction and the source of income. In Islamic IBP, the bank's earning is structured as profit arising from a trade-based purchase of a genuine receivable connected to the sale of goods. In conventional bill discounting, the bank's earning is interest charged for advancing money over a specified period. Although both mechanisms provide short-term liquidity to sellers in domestic trade, Islamic IBP seeks to maintain compliance with Shariah principles (Murabaha, Wakala, Musharaka etc.) by avoiding interest and ensuring that financing remains tied to real economic activity.

2.3.24 Murabaha Post Import (MPI)

Murabaha Post Import (MPI) is a Shariah-compliant mode of investment widely used by Islamic banks in Bangladesh to finance imported goods after their arrival in the country. It is based on the contract of Murabaha, which is a cost-plus sale agreement where the seller discloses both the original cost of the goods and the profit margin added to that cost. The distinguishing feature of MPI is that the transaction is structured as a sale of goods rather than as a loan of money, thereby ensuring compliance with Islamic principles that prohibit interest (riba).

Under the MPI arrangement, when an importer requires financing for goods brought into Bangladesh, the Islamic bank first acquires ownership of those goods. This ownership may be actual or constructive, meaning that the bank obtains control and title through relevant shipping and commercial documents. Once ownership is established, the bank sells the goods to the importer at a price equal to the original cost plus a pre-agreed profit margin. The payment is made on a deferred basis, either in installments or as a lump sum at a future date. In this way, the bank earns income in the form of trade profit rather than interest on a loan.

In contrast, conventional banks in Bangladesh typically finance imported goods through a facility known as Loan against Trust Receipt (LTR). Under this arrangement, the bank does not purchase and resell the goods. Instead, it provides a loan to the importer after the goods arrive, allowing the importer to clear and use them while holding the goods in trust for the bank. The bank charges interest on the financed amount, and this interest accrues over time until the loan is repaid. The return of the conventional bank is therefore directly linked to the time value of money.

The fundamental difference between the two systems lies in the nature of the transaction. In MPI, the bank engages in an asset-based sale transaction, assumes ownership risk, and earns profit from trade. In LTR financing, the bank extends a loan and earns interest calculated over the financing period. While both mechanisms provide post-import financing to the importer, MPI is structured as an asset sale with profit in compliance with Shariah principles, whereas LTR is a loan-based facility generating interest income.

2.4 Investment Deposit Ratio

The Investment-Deposit Ratio (IDR) is an important financial and regulatory indicator used particularly in Islamic banking to measure the proportion of a bank's deposits that are deployed into Shariah-compliant investments. It reflects how efficiently an Islamic bank utilizes the funds collected from depositors for income-generating activities, while at the same time maintaining sufficient liquidity to meet withdrawal demands. In simple terms, the IDR shows the relationship between total investments made by a bank and its total deposit base.

The calculation and regulatory framework of the Investment-Deposit Ratio are prescribed by Bangladesh Bank through a series of policy guidelines. The most important among these are **BRPD Circular No. 02 dated 07 March 2016**, which introduced the structured framework for maintaining the ratio, and its subsequent amendment through **BRPD Circular No. 14 dated 26 July 2018**, which refined the method of calculation and clarified the components to be included and excluded. These circulars were issued with the objective of ensuring financial discipline, proper liquidity management, and uniformity in the calculation of the ratio across banks.

According to BB's Asset-Liability Management (ALM) Guidelines (specifically BRPD Circular No. 2 of 2016 and subsequent amendments -14), the ratio is calculated as follows,

ADR = Total Loans & Advances or Investments / (Total Time and Demand Liabilities + Interbank Deposit Surplus + Bond Surplus)

The **numerator** of the Advance-Deposit Ratio (ADR) represents the bank’s total credit exposure or the total amount of funds deployed in income-generating financing activities. For conventional banks, it includes all loans and advances provided to customers, while for Islamic banks, it includes all Shariah-compliant investments and financing facilities. Bills purchased are also included because they are part of the bank’s financing operations. However, certain items are excluded from the numerator because they are financed through special funding arrangements rather than the bank’s own stable funds. These exclusions include loans financed under the Export Development Fund (EDF), loans processed through Offshore Banking Units (OBU), and loans funded through refinance schemes provided by Bangladesh Bank. Therefore, the numerator reflects the actual amount of the bank’s own deployable funds used for lending and investment purposes.

The **denominator** of the ADR formula represents the bank’s total stable funding base available to support financing and investment activities. It mainly consists of Total Demand and Time Liabilities (TDTL), which include all customer deposits such as savings deposits, current deposits, fixed deposits, and other term deposits. In addition, the denominator includes interbank deposit surplus, which is calculated as deposits received from other banks minus deposits placed with other banks; if the result is negative, it is treated as zero.

Interbank Deposit Surplus=(Deposits from Other Banks)−(Deposits Kept with Other Banks)

Bond surplus is also included and is calculated as the amount raised through bonds minus investments made in other banks’ bonds, with negative values also treated as zero.

Bond Surplus=(Amount Raised through Bonds)−(Investment in Other Banks’ Bonds)

Certain items are excluded from the denominator because they are not considered stable deposit-based funding sources. These exclusions include the bank’s paid-up capital, statutory reserves, and direct borrowings from Bangladesh Bank. Thus, the denominator represents the bank’s stable and eligible funding sources used to finance its lending and investment operations.

A key point of understanding is the distinction between the Investment–Deposit Ratio used in Islamic banks and the Advance–Deposit Ratio (ADR) used in conventional banks. While both ratios serve a similar regulatory purpose, their underlying concepts differ significantly. In conventional banking, the ADR measures the proportion of deposits used for interest-based lending or advances. In contrast, the IDR represents the use of deposits in Shariah-compliant, asset-backed, and profit-sharing investments.

Regarding regulatory limits, Bangladesh Bank has prescribed specific ceilings to maintain financial stability. For conventional banks, the maximum Advance–Deposit Ratio is generally set at **87 percent**, whereas for Islamic banks, the Investment–Deposit Ratio is allowed up to **92 percent**. The relatively higher limit for Islamic banks recognizes the different nature of their financing structures, which are typically asset-backed and may involve lower speculative risk. Nevertheless, exceeding these limits may expose a bank to liquidity risk and regulatory penalties.

The Investment-Deposit Ratio plays a crucial role in assessing a bank's financial health. A very high IDR indicates that a large portion of deposits has been invested, which may enhance profitability but can create liquidity pressure. On the other hand, a low IDR suggests that the bank is maintaining high liquidity but may not be utilizing its funds efficiently to generate income. Therefore, maintaining a balanced IDR is essential for ensuring both profitability and stability.

2.5 Liquidity Surplus (+) or Shortfall (-)

A liquidity surplus occurs when a bank has more liquid assets than required to meet its immediate and short-term obligations. In other words, the bank holds excess funds beyond the minimum regulatory requirements and operational needs. These liquid assets may include cash in hand, balances with the central bank, and highly liquid investments such as government securities. A liquidity surplus typically arises when deposit inflows are high, but investment or financing activities are comparatively low, or when loan repayments exceed new disbursements.

While a liquidity surplus ensures safety and enhances the bank's ability to meet withdrawal demands, it also has an important economic implication. Excess liquidity often leads to lower profitability because idle funds do not generate sufficient income. In Islamic banking, this issue is particularly significant because the availability of Shariah-compliant short-term investment avenues may be limited. Therefore, banks with surplus liquidity often invest in instruments such as government Sukuk or place funds in interbank Islamic money markets to earn a return while maintaining liquidity.

On the other hand, a liquidity shortfall arises when a bank's liquid assets are insufficient to meet its immediate obligations. This situation indicates that the bank may struggle to honor withdrawal requests, settle interbank obligations, or comply with regulatory reserve requirements. Liquidity shortfall usually occurs when there is excessive investment or lending relative to deposits, sudden withdrawal pressure, or poor asset–liability management.

A liquidity shortfall is a more serious condition compared to a surplus because it directly threatens the bank's solvency and reputation. In such situations, banks may need to take corrective measures such as borrowing from the interbank market, selling liquid assets, or accessing central bank facilities like lender-of-last-resort support. Bangladesh Bank plays a critical role here by providing liquidity support mechanisms and monitoring banks to prevent systemic risk.

From a regulatory perspective, Bangladesh Bank ensures that banks maintain adequate liquidity through requirements such as the Cash Reserve Ratio (CRR)-a portion of deposits that must be kept with the central bank—and the Statutory Liquidity Ratio (SLR)-a requirement to hold a certain percentage of liquid assets. These tools help prevent both excessive liquidity shortages and inefficient surplus accumulation. Additionally, banks are required to maintain proper asset–liability management (ALM) practices, including maturity gap analysis, to monitor liquidity positions regularly.

In comparing the two conditions, liquidity surplus indicates a conservative stance with lower risk but potentially lower returns, whereas liquidity shortfall reflects aggressive fund utilization but higher risk and potential instability. Neither extreme is desirable; rather, banks aim to maintain an optimal level of liquidity that balances safety and profitability.

Banks are required to monitor their liquidity position by calculating liquidity surplus or shortfall through prescribed regulatory statements, including DB-4(C/I) and DB-5(C/I), on a monthly basis. These statements are submitted to Bangladesh Bank for supervisory monitoring of banks' liquidity conditions and compliance with regulatory requirements, including Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR), in accordance with DOS Circular No. 01 dated 19 January 2014 and subsequent amendments, including DOS Circular Letter No. 23 dated 7 October 2018.

2.6 Corporate Social Responsibility (CSR)

Corporate Social Responsibility (CSR) refers to the commitment of financial institutions to conduct their operations ethically and contribute to social, environmental, and economic development beyond profit maximization. In Bangladesh, Bangladesh Bank has encouraged banks and financial institutions to institutionalize CSR through structured policies, responsible activities, transparency, and disclosure practices. CSR activities generally focus on areas such as education, healthcare, environmental protection, disaster management, financial inclusion, and social welfare.

The formal development of CSR in the banking sector began with Bangladesh Bank's CSR guidance issued on **1 June 2008**, which encouraged scheduled banks and non-bank financial institutions to formulate board-approved CSR policies, undertake socially responsible initiatives, and disclose CSR activities in their annual reports. The emphasis was placed on ethical banking practices, accountability, and alignment with national development objectives.

Later, Bangladesh Bank issued **Indicative CSR Policy Guidelines in 2014**, providing a more structured framework for CSR activities. The guidelines identified priority areas such as education, health, environment, climate-related initiatives, and social welfare. They also emphasized transparency, proper monitoring, avoidance of conflicts of interest, and ensuring that CSR funds are used for genuine social purposes. Sectoral allocation recommendations were provided to encourage balanced distribution of CSR expenditure among different priority areas.

Bangladesh Bank has subsequently expanded CSR-related initiatives by encouraging banks to support areas such as financial inclusion and digital financial services. However, such activities qualify as CSR only when they directly contribute to broader social welfare objectives. Banks are also required to maintain proper documentation, disclosure, and accountability regarding CSR activities.

In Islamic banking, CSR has an additional Shariah dimension. Islamic banks consider social responsibility not only as a regulatory expectation but also as part of their ethical commitment derived from the objectives of Shariah (Maqasid al-Shariah), which emphasize social justice, equitable distribution of wealth, poverty reduction, and community welfare.

The sources of Shariah-based social funds in Islamic banks include Zakat, charity funds, purification of non-compliant income, voluntary donations, and approved allocations for social welfare activities. Zakat is generally managed separately as a religious obligation and distributed among eligible beneficiaries according to Shariah principles. If an Islamic bank receives income that is not permissible under Shariah, such as accidental interest income, it cannot recognize it as profit and must dispose of it through charitable channels. Waqf represents another potential mechanism for sustainable social welfare financing, although its practical use by Islamic banks in Bangladesh remains limited.

The expenditure of CSR funds in Islamic banks is directed toward socially beneficial and Shariah-permissible activities, including poverty alleviation, educational assistance, healthcare support, disaster relief, humanitarian aid, and community development projects. Islamic banks may also promote financial inclusion through Shariah-based social finance mechanisms such as Qard Hasan and other welfare-oriented initiatives. However, ordinary commercial financing activities, such as regular SME financing, should be distinguished from CSR expenditure.

In Bangladesh, Islamic banks integrate Shariah-based social responsibility with Bangladesh Bank's CSR framework. Their CSR activities are disclosed through annual reports and are supported by Shariah governance mechanisms, including Shariah Supervisory Committee oversight, to ensure both regulatory compliance and adherence to Islamic ethical principles.

2.7 Shariah Supervisory Committee (SSC)

A Shariah Supervisory Committee (SSC) is an independent body of qualified Islamic scholars established within Islamic banks to ensure that all operations, products, and activities comply with the principles of Shariah (Islamic law). In Bangladesh, the role and functioning of SSCs are guided by regulatory frameworks issued by Bangladesh Bank as well as international standards such as those of AAOIFI.

The SSC typically consists of experts in Islamic jurisprudence (Fiqh al-Muamalat), along with professionals having knowledge of banking and finance. Their primary responsibility is to review and approve financial products, contracts, and policies to ensure that they are free from prohibited elements such as riba (interest), gharar (excessive uncertainty), and maysir (gambling). Overall, the Shariah Supervisory Committee acts as a guardian of Shariah compliance in Islamic banks, ensuring that financial practices are not only profitable but also ethically and religiously acceptable.

2.8 Muraqib (Shariah Compliance Officer)

A Muraqib is a designated Shariah compliance officer in an Islamic bank who is responsible for ensuring that day-to-day banking operations strictly follow Shariah principles. The term *Muraqib* comes from Arabic, meaning "supervisor" or "observer," reflecting the role's focus on continuous monitoring.

In Islamic banking institutions, particularly in Bangladesh, the Muraqib works under the supervision of the Shariah Supervisory Committee (SSC) and assists in implementing its rulings. The role is operational in nature, unlike the SSC which provides high-level Shariah decisions.

The Muraqib's main responsibilities include reviewing transactions, verifying contracts, monitoring financing modes (such as Murabaha, Mudarabah, and Ijarah), and ensuring that no interest (riba), uncertainty (gharar), or prohibited activities are involved. They also conduct internal Shariah audits and report any non-compliance issues to the SSC for corrective action.

CHAPTER 3: GENERAL INSTRUCTIONS

3.1 Compliance with Definitions and Reporting Instructions

All reporting banks and NBFCs shall strictly comply with the definitions, explanatory notes, classifications, and reporting instructions prescribed in Chapter 2 of this guideline.

3.2 Submission of Returns

The Head Office of each reporting bank and NBFC shall submit the prescribed Data Template and a duly signed forwarding letter to the Islamic Banking and Finance Database (IBFD) Unit, Statistics Department, Bangladesh Bank, no later than the 15th day of the following month, in accordance with:

- STD Circular No. 02 dated 06 February 2022 (for Banks);
- Statistics Department Circular No. 01 dated 15 January 2025 (for NBFCs); and
- STD Circular Letter No. 01 dated 20 September 2026 (for Banks & NBFCs)

3.3 Responsibility of Head Office

The Head Office shall ensure that all branches, Islamic banking windows, and reporting units have submitted the required information in a timely manner. The Head Office shall also verify the completeness, consistency, and accuracy of the reported data before submission to Bangladesh Bank.

3.4 Authorization of Forwarding Letter

The forwarding letter accompanying the Data Template shall be signed by the Chief Financial Officer (CFO) or any officer responsible for regulatory data reporting, holding the rank of Deputy General Manager (DGM), Executive Vice President (EVP), Senior Executive Vice President (SEVP), or an equivalent position.

3.5 Procedure for Completion and Submission of Data Template

The reporting process shall be carried out as follows,

a) Opening the Prescribed Template

The reporting institution shall use the applicable template:

- **Banks:** STD_IBFD_monthname_BankCode
- **NBFCs:** STD_IBFD_monthname_FinComCode

b) Data Entry

All relevant information shall be entered in the prescribed fields of Sheets B-1 through R, as applicable.

c) Validation and Verification

Before submission, the reporting institution shall thoroughly review the entered data to ensure:

- Accuracy and completeness of information;
- Proper sector-wise classification and reporting;
- Compliance with validation rules and checks incorporated in the template.

d) Submission

The completed Data Template, together with the forwarding letter, shall be submitted electronically to the IBFD Unit, Statistics Department, Bangladesh Bank, through the prescribed email channel until the EDW Portal becomes operational for this reporting framework.

3.6 Use of Prescribed Templates

Banks and NBFCs shall use only their respective prescribed templates. The latest version issued by Bangladesh Bank must be used for each reporting period.

3.7 Prohibition on Modification of Templates

Data shall not be reported using any previous month's template, altered template, or self-designed format. Reporting institutions shall use the blank reporting template initially provided via email for submitting the monthly return. Any addition, deletion, modification, or structural alteration of the prescribed template shall be treated as a violation of Bangladesh Bank's reporting instructions.

3.8 Reporting Frequency

The following sheets shall be reported on a **quarterly basis-**

- I-7
- G-1
- G-2
- G-3
- T-1
- T-2 &
- R

The reported quarterly data shall be carried forward and repeated in subsequent months until updated information becomes available. All other sheets shall be completed and submitted on a **monthly basis**.

3.9 Designation of Reporting Officer/Focal Person

Each reporting bank and NBFC shall designate a dedicated officer as the focal person for regulatory data reporting. The designated officer shall be responsible for the preparation, validation, and timely submission of monthly returns, as well as for addressing and resolving all queries, clarifications, and communications relating to data reporting. The reporting institution shall provide Bangladesh Bank with the designated officer's name, designation, contact number, and email address and shall promptly notify Bangladesh Bank of any subsequent changes.

3.10 Reporting by Conventional Banks with Islamic Branches

Conventional banks operating dedicated Islamic branches shall report only the Islamic finance-related data pertaining to those branches. If such banks also run Islamic banking windows through their conventional branches, they shall additionally include the Islamic finance-related data pertaining to those Islamic banking windows.

3.11 Reporting by Conventional Banks with Islamic Windows

Conventional banks operating Islamic banking windows shall report only the Islamic finance-related assets, liabilities, income, expenses, and other relevant activities conducted through such Islamic windows.

3.12 Penalty for Delayed Submission

Failure to submit the prescribed returns within the stipulated timeframe may result in the imposition of penalties under Article 36(6) of the Bangladesh Bank Order, 1972 (as amended in 2003).

3.13 Penalty for False or Misleading Information

Any person who, in connection with these returns, willfully or recklessly provides false information in any material particular, or willfully or recklessly omits any material information, shall be liable to penalties under Article 36(7) of the Bangladesh Bank Order, 1972 (as amended in 2003). Such penalty may include a fine of up to Tk. 1,000,000 (Taka Ten Lakh) for each instance of non-compliance.

CHAPTER 4: DATA INPUT STRUCTURES AND REPORTING INSTRUCTIONS

4.1 Table B-1: Balance Sheet

Table B-1 captures the summary financial position of the reporting bank/NBFC. The Bank/NBFC Code, Bank/NBFC Name, Reporting Month, and Reporting Submission Date shall be completed by the respective reporting institution. Once entered, these fields will automatically populate the corresponding sections of all other sheets within the template.

All reporting entities shall ensure that the accounting equation is maintained at all times, whereby the Total Assets reported in Table B-1 must be equal to the sum of Total Shareholders' Equity and Total Liabilities (Total Assets = Total Shareholders' Equity + Total Liabilities). Any discrepancy between the two sides of the balance sheet must be identified and resolved before submission of the return. All asset and liability items shall be reported on an outstanding basis as of the last date of the reporting month. Furthermore, the Total Assets and Total Liabilities reported in Table B-1 shall be reconciled with the corresponding figures reported in the SBS-1 Return submitted to the Statistics Department of Bangladesh Bank, except for Contingent Liabilities, which are excluded from this reconciliation requirement.

While completing the template, reporting institutions shall enter data only in the designated blank (uncolored) cells. All amounts shall be reported in absolute figures and expressed in Taka.

The following are some mandatory instructions and explanations, provided for the proper completion of Table B-1,

4.1.1 Total Assets

Total Assets (Item 1) shall be calculated as the aggregate of the following asset components-

- Cash in Hand (1.1)
- Balances with Bangladesh Bank (1.2)
- Balances with Sonali Bank PLC acting as Agent of Bangladesh Bank (1.3)
- Balances with Other Banks and Financial Institutions (1.4)
- Investments in Shares and Securities (1.5)
- Investments (including EDF, Refinance and Pre-finance Facilities) (1.6)
- Fixed Assets (1.7)
- Other Assets n.i.e (1.8)

4.1.2 Total Shareholders' Equity and Liabilities

Total Shareholders' Equity and Liabilities (Item 2) shall be calculated as the sum of-

- Shareholders' Equity (2.1); and
- Total Liabilities (2.2).

4.1.3 Investment in shares & securities

- **SUKUK holdings (both public and private)**

  Report all outstanding investments in Sukuk held by the reporting bank, including Sukuk issued by the Government, public sector entities, financial institutions, corporates, and other private sector entities.

- **Islamic Bond Holdings**

Report all investments in Islamic Bonds held by the reporting institution, including Bangladesh Government Islamic Investment Bonds (BGIIB), subordinated Islamic bonds, and other Shari'ah-compliant bonds. Such investments shall be reported at their outstanding carrying amount in accordance with the applicable accounting standards.

- **Other Shari'ah-Compliant Securities**

Report all investments in Shari'ah-compliant securities, other than Sukuk Holdings and Islamic Bond Holdings, held by the reporting institution. This shall include investments in Shari'ah-compliant shares, units of Islamic mutual funds, Islamic commercial papers, and any other Shari'ah-compliant marketable securities recognized under the applicable regulatory and accounting framework.

4.1.4 Investment (Including EDF, Refinance/Prefinace)

- General Investments shall be reported under the following components,
  - Principal – The outstanding financed amount (net of principal repayments).
  - Accrued Profit – Profit that has been earned and accrued but not yet received.

  However, there is an important distinction:
    - ✓ Accrued mark-up that is recognized as an asset (e.g., profit receivable/accrued income) should be reported.
    - ✓ Future unearned mark-up (profit relating to future periods that has not yet been earned) should not be reported as an asset.
- Any investment to staff shall be reported under General Investment.
- Bills Purchased shall be reported at the outstanding principal amount. Profit relating to such bills shall be recognized only to the extent that it has accrued in accordance with the applicable accounting standards. Unearned profit attributable to future periods shall not be reported as accrued income.

4.1.5 Deposits and other accounts (excluding EDF)

- **Accrued Profit Payable (excluding inter-bank)**

  Report all accrued profit payable relating to Profit Sharing Investment Accounts (PSIAs), excluding any profit payable of inter-bank deposits.
- **Inter-bank Deposits (including it's accrued Profit Payable)**

  Report all deposits received from scheduled banks, together with any related profit payable on accrual basis on such deposits. Any Amount placed with Samabaya Bank Ltd. shall not be reported here.
- **Other Remunerative Funding (Murabaha, Tawarruq, etc.)**

  Report all Shari'ah-compliant remunerative funding obtained by the reporting institution, other than Profit Sharing Investment Accounts (PSIAs), including funding raised through Murabaha, Tawarruq, and other similar Shari'ah-compliant arrangements, together with any related accrued profit payable.

➢ **Non-Remunerative Funding (Current Account, Al-Wadiah Account, etc.)**
Report all non-remunerative funding received by the reporting institution, including Current Accounts/ Al-Wadiah Accounts and other similar funding arrangements under which no contractual profit is payable to the fund providers.

4.1.6 Reporting instructions for asset and liability items not specifically covered in this section shall follow the relevant explanatory notes, definitions, and reporting principles set out in Chapter 2 of this Guideline.

4.2 Table B-2: Income Statement

In Table B-2, the Bank/NBFC Code**,** Bank/NBFC Name**,** Reporting Month, and Report Submission Date shall be automatically populated from Table B-1, provided that the relevant information has been entered therein. Data shall be entered only in the blank (uncolored) cells. All amounts shall be reported in absolute figures and expressed in Taka and shall represent the position as of the last date of the reporting month.

The following instructions and explanations are provided for the proper completion of Table B-2,

1 Total Operating Income
Total Operating Income (Item 1) shall be calculated as the aggregate of,

- Net Investment Income (1.1);
- Income from Shares and Securities (1.2);
- Commission, Exchange and Brokerage Income (1.3); and
- Other Operating Income (1.4).

1.1 Net Investment Income
Net Investment Income shall comprise income generated from Shari'ah-compliant investment activities less profit paid on deposits.

a) Investment Income
Investment income including inter-bank investment shall be reported under the following categories-

i. Bai Mode: Income generated from Bai-based investment modes, including Bai-Murabaha, Bai-Muajjal, Bai-Salam, Bai-Istisna, Bai-Istijrar and other similar modes.

ii. Ijarah Mode: Income generated from Ijarah-based investments.

iii. Share Mode: Income generated from participatory investment modes including Mudarabah, Musharakah and similar arrangements.

iv. Hybrid Mode: Income generated from investments involving a combination of Shari'ah-compliant financing modes, including Hire Purchase under Shirkatul Melk (HPSM).

v. Other Investment Income: Income generated from investment modes not included in the above categories.

b) Profit Paid on Deposits

Profit payable on all categories of deposits, including profit paid on inter-bank deposits, accrued up to the last date of reporting month shall be reported under this item.

1.2 Income from Shares and Securities

Income from investments in shares and securities shall be reported under the following categories:

a) Sukuk (both public and private)

Report income earned from Government and Corporate Sukuk holdings issued by both public and private sector entities.

b) Islamic Bonds

Report income earned from Islamic Bonds, including Bangladesh Government Islamic Investment Bonds, subordinated Islamic bonds and other Shari'ah-compliant bonds.

c) Other Shari'ah-Compliant Securities

Report income earned from all other Shari'ah-compliant securities, excluding Sukuk and Islamic Bonds, including shares issued by the Government, subsidiaries, banks and other entities.

1.3 Commission, Exchange and Brokerage Income

Commission, Exchange and Brokerage Income shall be reported under the following components:

a) Commission Income: Income earned from commissions, including commissions received from the distribution of insurance, mutual fund and similar financial products.

b) Exchange and Brokerage Income: Income earned from foreign exchange transactions, brokerage services and similar activities.

c) Compensation Income: Compensation received from customers arising from delayed settlement of investment obligations in accordance with the contractual agreement.

1.4 Other Operating Income

Any operating income not included under Items 1.1 to 1.3 shall be reported under Other Operating Income.

2 Total Operating Expenses

Total Operating Expenses shall be calculated as the aggregate of:

- Salary and Allowances (2.1);
- Rent, Taxes, Insurance and Electricity (2.2);
- Legal Expenses (2.3);
- Postage, Stamps and Telecommunications (2.4);
- Stationery, Printing and Advertisement (2.5);
- Chief Executive's Salary and Fees (2.6);
- Directors' Fees and Expenses (2.7);
- Shari'ah Supervisory Committee Fees and Expenses (2.8);
- Auditors' Fees (2.9);

- Charges on Investment Losses (2.10);
- Zakat Expenses (2.11);
- Depreciation and Repairs of Bank Assets (2.12); and
- Other Expenses, N.I.E. (2.13).

2.1 Salary and Allowances

Report all employee remuneration including salaries, allowances, bonuses, incentives and other employment-related benefits.

2.2 Rent, Taxes, Insurance and Electricity

Report expenses relating to rent, municipal taxes, insurance premiums, electricity and similar utility expenses, including lease expenses for premises, machinery and software.

2.3 Legal Expenses

Report legal and professional expenses incurred in connection with legal documentation, litigation, recovery proceedings and other legal services.

2.4 Postage, Stamps and Telecommunications

Report expenditure incurred on postal services, courier services, telecommunications and similar communication services.

2.5 Stationery, Printing and Advertisement

Report expenditure relating to stationery, printing, publication, advertising and promotional activities.

2.6 Chief Executive's Salary and Fees

Report the remuneration and related expenses of the Chief Executive Officer, including salary, allowances and official expenses relating to meetings, seminars, official travel and transportation.

2.7 Directors' Fees and Expenses

Report any fees, allowances and other official expenses incurred by Directors, including expenses relating to meetings, seminars, official travel and transportation.

2.8 Shari'ah Supervisory Committee Fees and Expenses

Report the remuneration and operating expenses relating to the Shari'ah Supervisory Committee, including Shari'ah audits, meetings, workshops, seminars and training programmes.

2.9 Auditors' Fees

Report the remuneration and operating expenses relating to both Internal and External Auditors, including audit fees, meetings, training and professional services.

2.10 Charges on Investment Losses

Report the compensation and other financial charges arising from investment losses recognised during the reporting period in accordance with applicable accounting standards.

2.11 Zakat Expenses

Report any Zakat expenses recognised as of the last date of the reporting month.

2.12 Depreciation and Repairs of Bank Assets

Depreciation shall comprise the systematic allocation of the depreciable amount of fixed assets over their estimated useful lives in accordance with applicable accounting standards. Repairs and maintenance shall comprise expenditure incurred to maintain fixed assets in efficient operating condition without increasing their useful life or productive capacity. All depreciation, repairs and maintenance expenses shall be reported on an accrual basis.

2.13 Other Expenses, N.I.E.

Any operating expenses not classified under Items 2.1 to 2.12 shall be reported under this item.

3 Profit/(Loss) Before Provisions

Profit/(Loss) Before Provisions shall be calculated by deducting Total Operating Expenses (Item 2) from Total Operating Income (Item 1).

4 Total Provisions and Other Adjustments

Total Provisions and Other Adjustments shall be calculated as the aggregate of:

- Provision for Investments and Off-Balance Sheet Exposures (4.1);
- Provision for Diminution in Value of Investments in Shares (4.2);
- Provision for Shari'ah Non-Compliant Income (4.3); and
- Other Provisions, N.I.E. (4.4).

4.1 Provision for Investments and Off-Balance Sheet Exposures

Report provisions maintained against investment exposures and off-balance sheet exposures in accordance with applicable prudential regulations.

4.2 Provision for Diminution in Value of Investments in Shares

Report provisions recognized for any permanent or other-than-temporary decline in the value of investments in shares.

4.3 Provision for Shari'ah Non-Compliant Income

Report provisions recognised against income arising from activities or transactions that are determined to be non-compliant with Shari'ah principles. Such income may include interest received inadvertently from conventional banking arrangements or compensation amounts subsequently transferred for charitable purposes.

4.4 Other Provisions, N.I.E.

Report any other provisions not included under Items 4.1 to 4.3.

5. Profit/(Loss) Before Tax

Profit/(Loss) Before Tax shall be calculated by deducting Total Provisions and Other Adjustments (Item 4) from Profit/(Loss) Before Provisions (Item 3).

6. Provision for Taxation

Provision for Taxation shall comprise,

- Current Tax (6.1); and
- Deferred Tax (6.2).

6.1 Current Tax

Report the provision recognized for current income tax in respect of taxable profit.

6.2 Deferred Tax

Report the provision recognized for deferred tax liabilities arising from taxable temporary differences in accordance with the applicable accounting standards.

7. Net Profit/(Loss) After Tax

Net Profit/(Loss) After Tax shall be calculated by deducting Provision for Taxation (Item 6) from Profit/(Loss) Before Tax (Item 5).

4.3 Table B-3: Operational and Institutional Information

In Table B-3, the Bank/NBFC Code**,** Bank/NBFC Name**,** Reporting Month, and Report Submission Date shall be automatically populated from Table B-1, provided that the relevant information has been entered therein. Data shall be entered only in the blank (uncolored) cells.

Foreign exchange transactions shall be reported by banks only in USD on a monthly flow basis, representing transactions undertaken during the reporting month. All other items for both banks and NBFCs shall be reported in BDT or number, as applicable, on a stock basis as of the last date of the reporting month.

The following instructions and explanations are provided for the proper completion of Table B-3,

1. Total Foreign Exchange Transactions

Total Foreign Exchange Transactions, comprising Export Receipts (1.1), Import Payments (1.2), Workers' Remittances (1.3), and Other Foreign Exchange Transactions (1.4), shall be reported by banks only in United States Dollar (USD) on a monthly flow basis, representing transactions undertaken during the reporting month.

1.1 Export Receipts (Excluding local exports)

Export Receipts (excluding local exports) shall include all foreign exchange proceeds received from export-related financing conducted under Murabaha, Musharakah, Wakalah, Kafalah, Mudarabah, and other Shari'ah-compliant financing modes.

1.2 Import Payments (Excluding local Imports)

Import Payments (excluding local imports) shall include all foreign exchange payments made in respect of import financing conducted under Murabaha, Musharakah, Wakalah, Kafalah, Mudarabah, and other Shari'ah-compliant financing modes.

1.3 Workers' Remittances (Inward)

Workers' Remittances shall include total inward remittance receipts received from overseas wage earners.

1.4 Other Foreign Exchange Transactions

All foreign currency transactions conducted through foreign currency accounts, other than those relating to export receipts, import payments, or workers' remittances, shall be reported under this item.

2. Total Manpower (Concerned with Islamic Banking operation)

Manpower shall represent the total number of personnel employed by the reporting institution as at the end of the reporting month those who are concerned with Islamic Banking operation, both permanent and temporary, including the Chief Executive Officer/Managing Director, executives, officers and supporting staff.

Of which: Employees with Specialized Qualifications in Islamic Finance

Report the total number of employees holding professional qualifications in Islamic finance (such as **CSAA**, **CIPA**, or equivalent certifications) and/or having successfully completed specialized Islamic finance training of at least six months' duration from recognized.

2.1 Executives and Officers

Report the total number of Executives and Officers employed as at the end of the reporting month, classified as follows:

- Head Office: Include the Chief Executive Officer/Managing Director and all categories of officers up to entry level employed at the Head Office.
- Branch Offices: Include Managers and all categories of officers up to entry level employed at branches and sub-branches.

2.2 Other Supporting Staff

Report the total number of permanent supporting staff entitled to provident fund and retirement benefits, including MLSS/Peons, Store Keepers, Security Guards and similar personnel, classified separately for:

- Head Office; and
- Branches and Sub-branches.

2.3 Temporary Employees

Report the total number of temporary employees who are not entitled to provident fund or retirement benefits, classified separately for:

- Head Office; and
- Branches and Sub-branches.

3. Number of Islamic Banking Branches and Windows (including SME/Agriculture Branches)

The reported number of Islamic Banking Branches and Windows shall reconcile with the information submitted to the Banking Regulation and Policy Department (BRPD) and with Table E-1(1)**.** The Head Office and SME Centre shall not be included here.

Of which: SME/Agriculture Branches among total Branches/Windows

Report the total number of dedicated SME and Agriculture Branches among total Branches/Windows operating as at the end of the reporting month.

3.1 Urban

Under this section, the bank shall report separately the total number of Islamic Banking Branches and Windows operating in urban areas as at the end of the reporting month**.**

3.2 Rural

Under this section, the bank shall report separately the total number of Islamic Banking Branches and Windows operating in rural areas as at the end of the reporting month**.**

Sub Branches (Operating under Islamic Branches/windows)

Report the total number of Sub-Branches operating as at the end of the reporting month.

Agent Banking Outlets (Operating under Islamic Branches/windows)

Report the total number of Agent Banking Outlets operating as at the end of the reporting month.

4. Investment-Deposit Ratio (IDR)

According to BB's Asset-Liability Management (ALM) Guidelines (specifically BRPD Circular No. 2 of 2016 and subsequent amendments -14), the ratio is calculated as:

ADR = Total Loans & Advances or Investments / (Total Time and Demand Liabilities + Interbank Deposit Surplus + Bond Surplus)

4.1 IDR Assets

IDR Assets shall be calculated as:

IDR Assets = (General Investment– EDF – Refinance / Prefinance – Accrued Profit)+ Bills Purchased +Others

Where,

a) General Investment — total amount of investment/financing provided to customers under different Shariah-compliant investment modes, excluding accrued profit, investments made with other banks/financial institutions, and investments financed under EDF and refinance/prefinance facilities;

b) Bills Purchased — total amount of eligible bills purchased and discounted by the bank, excluding any bills financed under EDF, refinance, or prefinance facilities;

c) Export Development Fund (EDF) — outstanding amount of customer investment/financing provided under EDF facilities, which shall be deducted from IDR Assets;

d) Refinance / Prefinance — outstanding amount of customer investment/financing provided under Bangladesh Bank or other refinance/pre-finance schemes, which shall be deducted from IDR Assets.

e) Others (if any, please specify) — Any other eligible assets to be included in IDR Assets as per regulatory instructions shall be reported with appropriate details and supporting information in the 'Remarks' Sheet.

4.2 IDR Liabilities

IDR Liabilities shall be calculated as,

IDR Liabilities = (Total Time and Demand Liabilities – Inter-bank Deposits) + Inter-bank Deposit Surplus + Bond Surplus + Others (if any)

Where,

a) Total Time and Demand Liabilities — total amount of customer deposits and other eligible liabilities including demand deposits, savings deposits, term deposits, and other investment deposits, excluding inter-bank deposits and including accrued profit payable; (Automatically populated from Form Sheet B-1, Item 1.6(a))

b) Inter-bank Deposits — outstanding amount of deposits received from other banks and financial institutions, including accrued profit payable thereon, which shall be deducted from total time and demand liabilities; (Automatically populated from Form Sheet B-1)

c) Inter-bank Deposit Surplus — excess amount of inter-bank deposits placed with other banks/financial institutions over inter-bank deposits received, if applicable, which shall be added to IDR Liabilities;

d) Bond Surplus — (Deposits from Other Banks)−(Deposits Kept with Other Banks); if the result is negative, it is treated as zero.

e) Others (if any) — (Amount Raised through Bonds)−(Investment in Other Banks' Bonds); if the result is negative, it is treated as zero.

5. Liquidity – Surplus (+) or Shortfall (-)

The purpose of this section is to ensure a consistent and accurate reporting of the Liquidity Surplus (+) / Shortfall (–) position of the Islamic banking operations of the bank, based on the monthly computation of Cash Reserve Requirement (CRR) and Statutory Liquidity Ratio (SLR) in accordance with the applicable instructions of Bangladesh Bank.

For this purpose, banks shall compute and monitor the liquidity position of their Islamic banking operations on a monthly basis with reference to the relevant DB-4(C/I) and DB-5(C/I) statements prescribed for the calculation of CRR and SLR, respectively. The reporting and computation shall be carried out in accordance with DOS Circular No. 01 dated 19 January 2014 and subsequent amendments, including DOS Circular Letter No. 23 dated 07 October 2018, as may be amended from time to time.

Under this section, the bank shall report-

- The **Required SLR**, representing the amount of statutory liquidity required to be maintained by the Islamic banking operations; and
- The **Total of all SLR components (including CRR surplus / shortfall)**, representing the total eligible liquid assets maintained for SLR purposes, adjusted by the amount of CRR surplus or shortfall, where applicable.

Based on the above, the Liquidity Surplus (+) / Shortfall (–) shall be determined as the difference between the Total of all SLR components (including CRR surplus / shortfall) and the Required SLR, as follows:

Liquidity Surplus (+) / Shortfall (–) = Total of all SLR components (including CRR surplus / shortfall) - Required SLR

A positive figure shall indicate a liquidity surplus, whereas a negative figure shall indicate a liquidity shortfall. The objective of this reporting is to facilitate effective monitoring of the bank's compliance with regulatory liquidity requirements and to support prudent liquidity management of Islamic banking operations.

6. Customer Sukuk Investments Facilitated by the Bank/NBFC

This item shall capture the Sukuk investments made by customers through the reporting bank/NBFC where the bank/NBFC acts as an intermediary, distributor, agent, or custodian. The information shall not represent the bank's own investment in Sukuk reported in the balance sheet (Table-B1,1.5,a).

7. Profit Equalization Reserve (PER)

Profit Equalization Reserve (PER) represents an amount appropriated from gross income before allocation of the Mudarib's share to maintain a stable rate of return for Investment Account Holders (IAHs). The closing balance of the Profit Equalization Reserve as at the end of the reporting month shall be reported.

8. Investment Risk Reserve (IRR)

Investment Risk Reserve (IRR) represents a reserve maintained to mitigate future investment losses attributable to Investment Account Holders (IAHs). The reserve shall be created from the bank's share of profit after allocation of the Mudarib's share in accordance with the applicable Shari'ah governance framework. The **closing balance** of the Investment Risk Reserve as at the end of the reporting month shall be reported.

4.4 Table- D1: Mode-Wise Deposits and Profit Rates

For Table D1, the Bank/NBFC Code, Bank/NBFC Name, Reporting Month, and Reporting Submission Date shall be auto-populated, provided that the relevant information has already been entered in Table B1 by the reporting bank/NBFC.

All data in Table D1 must be entered only in the blank (uncolored) cells. Reporting institutions shall provide the mode-wise number of deposit accounts, the corresponding outstanding deposit amounts (in Taka, unit basis), and the applicable profit-related rate for each deposit mode as of the end of the reporting month.

1. Special Reporting Considerations

The following reporting treatments shall be observed while completing Table D1,

- Inter-bank deposits (including related accrued profit payable) and Shares & Securities Issued [Table-B1, item 2.2(b)] shall not be reported in Table-D1. However, balances (if any) maintained with Samabay Bank shall be reported where applicable.
- Since Table–D1 excludes inter-bank deposits, the total deposits reported in Table-D1 shall be equal to the total deposits reported in Table-B1[2.2(a)] less the inter-bank deposits as follows,
  Total Deposits (Table-D1) = Total Deposits in Table-B1[2.2(a)] − Inter-bank Deposits.
- If any deposit mode/sub-mode carries an outstanding balance at the end of the reporting month but the corresponding number of accounts, Profit rate/Agreed Percentage of Profit (where applicable) is left blank, such reporting shall be treated as incomplete and may create inconsistency, validation error, or mismatch in Table-D1.
- Profit payable / profit accrued relating to reportable deposit balances shall be included in the respective outstanding deposit amount.
- Borrowings under IBLF / MLS / SLS shall not be reported in Table-D1.
- EDF-related balances shall not be included in this table.
- All deposit products shall be classified based on their underlying contractual and economic characteristics rather than their commercial or marketing names. Where a newly introduced or existing deposit product possesses the characteristics of a specified deposit category (e.g., savings, term, recurring, notice, or other applicable category), it shall be reported under that corresponding category irrespective of its product name or marketing designation.

2. Profit rate/Agreed Profit Percentage

a. For each deposit mode and sub-mode reported in Table D1, the reporting bank/NBFC shall report the applicable profit rate (up to two decimal places) determined in accordance with the profit distribution methodology adopted by the institution. Where applicable, the reporting institution shall also report the agreed percentage of distributable profit allocated to the depositor (customer) and the bank/NBFC in the respective fields under "Agreed percentage of Profit."

b. Where multiple profit rates exist for the same deposit product/scheme, the rate to be reported shall be the weighted average profit rate, calculated using the following formula,

$$R = \frac{\sum_{i=1}^{n} F_i X_i}{\sum_{i=1}^{n} Fi}, where,\ Fi = Amount\ and\ Xi = Rate$$

3. Reporting Instructions for different Modes of Deposits

A. Al-Wadeeah Current Account (AWCA)

Report all Al-Wadeeah current accounts maintained under the Al-Wadeeah (safe custody) contract or any equivalent Shariah-compliant current account arrangement. Any profit or hibah distributed voluntarily by the bank, where applicable, shall be reported separately under **"of which: Profits Distributed (if any)."**

B. Mudaraba Deposits

Report all deposits mobilized under Mudaraba contracts whereby depositors participate in the distributable profit of the Mudaraba investment pool in accordance with the applicable profit-sharing ratios and rates. Mudaraba deposits shall be classified according to their contractual characteristics as Savings, Term, Special Notice, Recurring, Waqf Cash Deposit, and Other Mudaraba Deposits.

B.1 Mudaraba Savings Accounts (MSA)

Report all Mudaraba-based savings accounts that permit depositors to make deposits and withdrawals in accordance with the account terms and do not have a fixed contractual maturity. Customer-specific savings products, including students, farmers, senior citizens and similar savings accounts, shall be reported under this category where they exhibit the characteristics of savings deposits.

B.2 Mudaraba Term Deposits (MTDR)

Report all Mudaraba deposits accepted for a fixed contractual tenure. Deposits shall be classified according to their original contractual maturity as follows:

i) For 1 month
ii) For 3 months
iii) For 3 months to less than 6 months
iv) For 6 months to less than 1 year
v) For 1 year to less than 2 years
vi) For 2 years to less than 3 years
vii) For 3 years to less than 5 years
viii) For 5 years and above.

B.3 Mudaraba Special Notice Accounts (MSNA)

Report all Mudaraba deposit accounts that require depositors to provide prior notice before withdrawing funds in accordance with the account terms. These accounts have no fixed contractual maturity but are subject to withdrawal notice requirements.

B.4 Mudaraba Recurring Deposits

Report all Mudaraba-based deposit schemes requiring depositors to make periodic (generally monthly) installments over a predetermined contractual period. Such schemes include pension, Hajj, marriage, Muhor, education, housing, farmers, Lakhpati, millionaire and other similar installment-based savings schemes, irrespective of their commercial names as follows:

i. Mudaraba Pension Savings Scheme
ii. Mudaraba Hajj Savings Scheme
iii. Mudaraba Marriage/ Muhor Savings Scheme

iv. Mudaraba Education Savings Scheme
v. Mudaraba Housing Savings Scheme
vi. Mudaraba Farmers Savings Scheme
vii. Mudaraba Lakhpati Savings Scheme
viii. Mudaraba Millionaire Savings Scheme
ix. Mudaraba Kotipoti Savings Scheme
x. Mudaraba woman Savings Scheme
xi. Other Mudaraba Recurring Deposits (n.i.e.)

B.5 Mudaraba Waqf Cash Deposit Accounts (MWCDA)

Report all Mudaraba-based cash waqf deposit accounts established for charitable, religious or social welfare purposes under the terms of a waqf arrangement. These accounts shall include deposits intended to create or maintain cash waqf funds.

B.6 Mudaraba Other Deposit Accounts (n.i.e.)

Report all Mudaraba deposit products not included under the preceding categories. Newly introduced Mudaraba deposit products that cannot be appropriately classified elsewhere shall be reported under this category.

C. Deposits against Mudaraba Savings Bonds

Report all deposits represented by Mudaraba Savings Bonds issued by the bank, including both resident and non-resident Mudaraba Savings Bonds. Deposits shall be classified according to the type of bond held.

C.1 Mudaraba Savings Bond (MSB)

Report all outstanding balances relating to Mudaraba Savings Bonds held by resident investors.

C.2 Mudaraba NRB Savings Bond (MNSB)

Report all outstanding balances relating to Mudaraba Savings Bonds issued to non-resident Bangladeshis (NRBs).

D. Foreign Currency Deposit Accounts

Report all foreign currency-denominated deposit accounts maintained in accordance with the applicable Bangladesh Bank regulations. Deposits shall be classified according to the type of account and the status of the account holder.

D.1 Non-resident Foreign Currency Deposit Accounts (NFCD)

Report all foreign currency deposits maintained by eligible non-resident account holders.

D.2 Resident Foreign Currency Deposit Accounts (RFCD)

Report all foreign currency deposits maintained by resident account holders under Bangladesh Bank regulations.

D.3 Convertible Taka Accounts of Foreigners

Report all Convertible Taka Accounts maintained by eligible foreign nationals or foreign entities.

D.4 Non-resident Investment Taka Accounts (NITA)

Report all Non-resident Investment Taka Accounts maintained for investment purposes by eligible non-residents.

D.5 Private Foreign Currency Accounts

Report all private foreign currency accounts maintained by eligible individuals in accordance with Bangladesh Bank regulations.

D.6 Vostro Accounts of Foreign Bank Branches and Correspondents

Report all Vostro accounts maintained on behalf of foreign banks and correspondent banking relationships.

D.7 ERQ Accounts

Report all Exporters' Retention Quota (ERQ) Accounts maintained in accordance with Bangladesh Bank Foreign Exchange Guidelines.

E. Other Deposits

Report all deposit liabilities not classified under Al-Wadeeah Current Accounts, Mudaraba Deposits, Mudaraba Savings Bonds or Foreign Currency Deposit Accounts. Deposits shall be classified according to their contractual or operational characteristics.

E.1 Qard-e-Hasan Deposits

Report all deposits accepted under the Qard-e-Hasan contract whereby the bank is obliged to repay the principal amount on demand or in accordance with the agreed terms without any contractual entitlement to profit for the depositor.

E.2 Non-Mudaraba Special Scheme Deposits

Report all special deposit schemes that are **not based on Mudaraba contracts** and cannot be classified under other specified deposit categories.

E.3 Sundry Deposits

Report all temporary or miscellaneous deposit liabilities, including security deposits, unidentified credits, earnest money deposits and other sundry balances not reportable elsewhere.

E.4 Margin Deposits

Report all margin deposits received against banking facilities, including but not limited to Letters of Credit (LCs), Bank Guarantees (BGs), Shipping Guarantees, and other similar contingent or trade finance facilities.

E.5 Other Deposits (n.i.e.)

Report all deposit liabilities that cannot be appropriately classified under any of the preceding categories.

4.5 Table–D2: Mode-wise Deposits (Outstanding) Classified by Sector

The Bank/NBFC Code, Bank/NBFC Name, Reporting Month, and Reporting Submission Date shall be auto-populated, provided that the reporting institution has already submitted the required information in Table–B1. Reporting banks and NBFCs shall enter data only in the designated blank (unshaded) cells.

Table–D2 is designed to capture the outstanding balances of deposits, classified simultaneously by economic sector and deposit mode, as of the last date of the reporting month.

The classification of economic sectors shall be based on the principal economic activity or institutional status of the depositor, while the classification of deposit modes shall follow the definitions and classifications prescribed for Table–D1.

The total deposits reported in Table–D2 shall reconcile with the total deposits reported in Table–B1 [2.2(a)], both expressed in Taka (unit). Since Table–D1 excludes inter-bank deposits, the total deposits reported in Table–D1 shall be equal to the total deposits reported in Table–D2 less the deposits reported under the DMB category (i.e., inter-bank deposits reported in Table–B1) as follows:

Total Deposits (Table–D1) = Total Deposits (Table–D2) − DMB Deposits (Inter-bank Deposits in Table–B1)

Reporting banks and NBFCs shall report the outstanding deposit balances under the appropriate combination of sector and deposit mode.

Sector Classification in the Template

1. **Government Sector**
   - ✓ Presidency, Prime Minister’s Office, Ministries & Government Offices
   - ✓ Autonomous & Semi-Autonomous Bodies
2. **Deposit Money Banks (DMB)**
3. **Other Public Sector**
   - ✓ Local Authorities
   - ✓ Public Non-Financial Corporations
   - ✓ Non-Bank Depository Corporations – Public
   - ✓ Other Financial Intermediaries – Public
   - ✓ Insurance Companies & Pension Funds – Public
4. **Private Sector**
   - ✓ Non-Bank Depository Corporations – Private
   - ✓ Other Financial Intermediaries – Private
   - ✓ Insurance Companies & Pension Funds – Private
   - ✓ Financial Auxiliaries

- ✓ Other Non-Financial Corporations – Private
- ✓ Non-Profit Institutions Serving Households
- ✓ Household Residents

The DMB column shall include only scheduled banks. Report balances with Samabay Bank Ltd. (if any) under the Private Sector column. The detail lists of respective institutional sectors are provided in Appendix 5.

4.6 Table–D3: Division & District-wise Deposits (Outstanding) by Urban and Rural Areas

In Table–D3, the Bank/NBFC Code, Bank/NBFC Name, Reporting Month, and Reporting Submission Date shall be auto-populated, provided that the reporting bank/NBFC has already furnished the required information in Table–B1. Data shall be entered only in the blank (uncolored) cells.

This table shall capture the district-wise outstanding deposits as on the last date of the reporting month for both banks and NBFCs. Deposits shall be reported for all 64 districts under the 8 administrative divisions of Bangladesh. Deposits shall further be classified by area into Urban and Rural.

The total deposits reported in Table–D3 shall reconcile with the total deposits reported in Table–D1, both expressed in Taka (unit).

4.7 Table –D4: Deposits Distributed by Size of Accounts

In Table–D4, the Bank/NBFC Code, Bank/NBFC Name, Reporting Month, and Reporting Submission Date shall be auto-populated, provided that the reporting bank/NBFC has already furnished the required information in Table–B1. Data shall be entered only in the blank (uncolored) cells.

This table shall capture the number of deposit accounts and the corresponding deposit amount (Taka in unit), classified by account size, as on the last date of reporting month for both banks and NBFCs. Inter-bank deposits and EDF related borrowings shall be excluded.

The total number of accounts and the total amount reported in Table–D4 shall reconcile with the corresponding totals reported in Table–D1, both expressed in Taka (unit).

Account size shall be classified as follows,

1. Up to Tk. 50 thousand
2. Above Tk. 50 thousand to Tk. 1 lakh
3. Above Tk. 1 lakh to Tk. 5 lakh
4. Above Tk. 5 lakh to Tk. 10 lakh
5. Above Tk. 10 lakh to Tk. 50 lakh
6. Above Tk. 50 lakh to Tk. 1 crore

7. Above Tk. 1 crore to Tk. 5 crore
8. Above Tk. 5 crore to Tk. 10 crore
9. Above Tk. 10 crore to Tk. 50 crore
10. Above Tk. 50 crore to Tk. 100 crore
11. Above Tk. 100 crore

4.8 Table-I1: Mode-wise Investments & Weighted Average Annual Mark-up/Profit Rate

In Table–I1, the Bank/NBFC Code, Bank/NBFC Name, Reporting Month, and Reporting Submission Date shall be auto-populated, provided that the respective bank/NBFC has already furnished the required information in Table–B1. Banks and NBFCs shall enter data only in the designated blank (uncolored) cells. Table–I1 shall capture, as of the last date of the reporting month, the following information for each applicable investment mode is as follows,

a) Number of investment accounts;
b) Total outstanding investment amount, expressed in Taka (unit); and
c) Weighted Average Annual Mark-up/Profit Rate.

Special Reporting Considerations

- **Interbank Investments:** Information relating to interbank investments shall not be reported in Table–I1.
- **Accrued Profit Receivable:** Accrued profit receivable shall be included in accordance with the applicable reporting requirements.
- **Investments in share and securities:** The bank's/NBFC's holdings of Sukuk, BGIIB, other islamic Bonds and other investments in other shares and securities shall not be included in Table–I1
- **Offshore Banking Unit (OBU):** Investment information relating to the Offshore Banking Unit (OBU) shall not be included in Table–I1.
- **Investments with Non-Bank Depository Corporations (NBDCs):** Any applicable investment amount maintained with or extended to Non-Bank Depository Corporations (NBDCs) shall be included in Table–I1 under the relevant investment mode.
- **Reconciliation with Related Tables**:
    - ✓ The grand total investment reported in Table–I1 shall reconcile with the sum of the investments reported under Table–B1[1.4.a(ii)+1.6] for banks & Table–B1[1.4.a(i)+1.6] for NBFCs.
    - ✓ The investment income reported in Table–B2 shall be properly classified and reconciled with the corresponding investment categories reported in Table–I1.
- **Reporting of the Weighted Average Annual Mark-up/Profit Rate**:
    - ✓ The applicable Weighted Average Annual Mark-up/Profit Rate (%)**,** expressed up to two decimal places (e.g., 9.00**,** 10.75), shall be reported for each investment mode where

income is earned through mark-up, profit, rental, or other return generated from the underlying investment or financing.

- ✓ In case of different rates for same particulars, the rate will be weighted average rate and that will be calculated by the following formula –

$$R = \frac{\sum_{i=1}^{n} F_i X_i}{\sum_{i=1}^{n} Fi}, where,\ Fi = Amount\ and\ Xi = Rate$$

- ✓ Where multiple mark-up/profit rates exist under the same investment mode, the reporting bank/NBFC shall report the Weighted Average Annual Mark-up/Profit Rate, calculated on the basis of the outstanding investment amounts as of the reporting date, using the following formula:
  Weighted Average Annual Mark-up/Profit Rate (%) = Σ (Outstanding Investment Amount × Applicable Annual Mark-up/Profit Rate) ÷ Σ Outstanding Investment Amount
- ✓ The Commission/Agency Fee column shall be reported only for investment modes where income is earned primarily in the form of commission, agency fee, guarantee fee, service fee, or other similar charges, rather than through mark-up, profit, rental income, or other investment income. The applicable rate (%) shall be reported up to two decimal places, along with the corresponding amount, where applicable.
- ✓ Where no specific mode is applicable to an investment, the investment shall be reported under "Any Other Mode, n.i.e.". The corresponding Weighted Average Annual Mark-up/Profit Rate, where applicable, shall also be reported under the same category.

Mode-wise Classification of Investments

Investments shall be reported under the applicable mode of financing/investment. The following mode-wise categories shall be used:

1. Mudarabah
2. Musharakah
3. Diminishing Musharakah
4. Bai-Murabaha
5. Bai-Muajjal
6. Bai-Salam
7. Bai-Istisna'
8. Bai-Istijrar
9. Ijarah:
   a) Operating Ijarah; and
   b) Ijarah Muntahia Bittamleek (IMB)
10. Hire Purchase under Shirkatul Melk (HPSM)
11. Muzara'ah
12. Musaqat
13. Kafalah
14. Ju'alah

15. Hawalah
16. Wakalah
17. Qard-e-Hasan
    a) With Service Charge; and
    b) Without Service Charge.
18. Islamic_Credit_Card:
    a)Qard-based;
    b)Ujrah-based;
    c)Tawarruq-based;and
    d) Others, n.i.e. (if any, specify).
19. Murabaha Post Import (MPI)
20. Inland Bill Purchased (IBP)
21. Foreign Bill Purchased (FBP)
22. Any Other Mode, n.i.e. (please specify).

4.9 Table–I2: Economic Purpose-wise Investments (Outstanding)

In Table–I2, the Bank/NBFC Code, Bank/NBFC Name, Reporting Month, and Reporting Submission Date shall be auto-populated, provided that the respective bank/NBFC has already furnished the required information in Table–B1. Banks and NBFCs shall enter data only in the designated blank (uncolored) cells.

This table shall capture economic purpose-wise disbursement, recovery, classified & unclassified investments with total outstanding and overdue for banks/NBFCs. The total investment reported in Table I-2 shall be reconciled with the total investment reported in Table I-1.

The categories of "Economic Purposes" in the template are as follows,

Economic Purposees (Banks)	**Economic Purposees (NBFCs)**
Agriculture, Fishing & Forestry	Agriculture, Fishing & Forestry
a) Agriculture	a) Agriculture
b) Fishing	b) Fishing
c) Forestry & Logging	c) Forestry & Logging
Industry (1+2+3)	Industry (1+2+3)
1. Term Investment (Excluding Working Capital Financing)	1. Term Investment (Excluding Working Capital Financing)
a) Large Industries	a) Large Industries
b) Small and Medium Industries	b) Small and Medium Industries
c) Cottage/Micro Industries	c) Cottage/Micro Industries
d) Service Industries	d) Service Industries
2. Working Capital Financing	2. Working Capital Financing
a) Large Industries	a) Large Industries

b) Small and Medium Industries	b) Small and Medium Industries
c) Cottage/Micro Industries	c) Cottage/Micro Industries
d) Service Industries	d) Service Industries
3. CMSME Investment through NGO	3. Factoring
Construction	Construction
Transport	Transport
Trade & Commerce	Trade & Commerce
a) Wholesale and Retail Trade (CC, OD etc.)	a) Wholesale Trading
b) Procurement by Government	b) Retail Trading
c) Export Financing (PC, ECC etc.)	c) Other Commercial Lending (SOD)/Local LC, TR etc.
d) Import Financing (LIM, LTR, TR etc.)	e) Share Trading
e) Share Trading	f) Lease Financing
f) Lease Financing	Other Institutional Qard/Investments
g) Other*	Consumer Finance
Other Institutional Qard/Investments	Miscellaneous (Poverty Alleviation and Others)
Consumer Finance	
Miscellaneous (Poverty Alleviation and Others)	

The detail list of respective economic purposes is provided in Appendix 6.

Disbursement (During the Month)
Disbursement shall represent the total amount of new investments/financing provided to customers during the reporting month.
Include:

- New investment/financing disbursement;
- Additional disbursement under existing investment facilities.

Exclude:

- Renewal or rescheduling of existing investments without fresh disbursement.

Recovery (During the Month)
Recovery shall represent the total amount recovered from customers during the reporting month against outstanding investments/financing.
Include:

- Principal recovery;
- Profit/income recovery, where applicable.

Investment Classification Status
Banks/NBFCs shall classify outstanding investments/financing in accordance with the applicable regulatory guidelines on classification and provisioning. For scheduled banks, the classification shall follow Bangladesh Bank’s BRPD Circular No. 15 dated 27 November 2024 on 'Master Circular: Loan

Classification and Provisioning' and subsequent amendments/instructions issued by Bangladesh Bank as follows:

1. Classified
   - Sub-Standard (SS)
   - Doubtful (DF)
   - Bad/Loss (B/L)
2. Unclassified
   - Standard-0 (STD-0)
   - Standard-1 (STD-1)
   - Standard-2 (STD-2)
   - Special Mention Account (SMA)

Overdue Amount

The overdue portion of investments shall be reported as at the end of the reporting month.

4.10 Table–I3: Sector-wise Investments (Outstanding)

In Table–I3, the Bank/NBFC Code, Bank/NBFC Name, Reporting Month, and Reporting Submission Date shall be auto-populated, provided that the respective bank/NBFC has already furnished the required information in Table–B1. Banks and NBFCs shall enter data only in the designated blank (uncolored) cells.

This table shall capture economic sector-wise disbursement, recovery, classified & unclassified investments with total outstanding and overdue for banks/NBFCs. The information relating to Disbursement, Recovery, Investment Classification Status, and Overdue Amount under this table shall be reported in accordance with the definitions and concepts prescribed for Table-I2. The total investment reported in Table I-3 shall be reconciled with the total investment reported in Table I-1.

The categories of “Sectors” in the template are as follows:

Sectors (Banks)	Sectors (NBFCs)
Public Sector	Public Sector
a) Ministries and Other Government Offices	a) Government Sector
b) Autonomous Bodies and Semi-Autonomous Bodies	b) Other Public Sector (Other than Government)
c) Public Non-Financial Corporations	Private Sector
d) Others	a) Non-Financial Corporations
Private Sector	i) Agriculture, Fishing & Livestock
1. Non-Financial Corporations	ii) Industries
a) Agriculture, Fishing & Livestock	iii) Commerce & Trade (excluding individual businessmen)
b) Industries	iv) Non-Government Publicity & News Media
i) Manufacturing/Manufacturing Companies	v) Private Educational Institutions

- Textile Mills	vi) Other Private Sector (Official Account n.i.e.)
- Ready-made Garments Industries	b) Financial Corporations
- Pharmaceutical Industries	i) Non-Bank Depository Corporations – Private
- Chemical and Chemical Products Industries	ii) Other Financial Intermediaries – Private
- Others	iii) Insurance Companies and Pension Funds – Private
ii) Gas/Electricity/Power Generating Companies	iv) Financial Auxiliaries
iii) Service Industries	v) Scheduled Banks
- Hospitals, Clinics, Diagnostic Centers and Other Health Services	d) Non-Profit Institutions Serving Households (NPISH)
- IT-based Activities	e) Households (Individual Customers)
- Telecommunications	f) Others n.i.e.
- Transport	c) Foreign Offices/Embassies/Enterprises/Companies/Liaison Offices/Firms/NGOs
- Housing Companies or Societies/Land Developers/Real Estate	
- Others	
iv) Agro-based and Agro-processing Industry	
v) Commerce & Trade (excluding individual businessmen)	
vi) Non-Government Publicity & News Media	
vii) Private Educational Institutions	
viii) Others	
2. Financial Corporations	
3. Non-Profit Institutions Serving Households (NPISH)	
4. Households (Individual Customers)	
5. Others	

The detail lists of respective economic purposes are provided in Appendix 6.

4.11 Table–I4: Investments (Outstanding) on Special Scheme

The Bank/NBFC Code, Bank/NBFC Name, Reporting Month, and Reporting Submission Date shall be auto-populated, provided that the respective bank/NBFC has already furnished the required information in Table–B1. Banks and NBFCs shall enter data only in the designated blank (uncolored) cells.

This table shall capture the special scheme-wise outstanding investment/financing portfolio of banks/NBFCs. The investment portfolio shall be classified according to the specific special scheme under which the investment/financing has been provided. The total investment reported in Table I-4 shall be reconciled with the total investment reported in Table I-1. The information relating to Disbursement, Recovery, Investment Classification Status, and Overdue Amount under this table shall be reported in accordance with the definitions and concepts prescribed for Table-I2. The special schemes covered in this table are as follows-

1. Green Finance
2. Micro Finance
3. Women Entrepreneurs Finance
4. Rural Development Scheme
5. Urban Poor Development Scheme
6. Household Durables Scheme
7. Investment Scheme for Doctors
8. Transport Investment Scheme
9. Small Business Investment Scheme
10. Car Investment Scheme
11. Housing Investment Scheme
12. Palli Griho Nirman Prokalpa
13. Others schemes n.i.e (all other schemes shall be reported under this category)
14. Other General Investments.

General Investment, Refinance, Prefinance and EDF facilities should not be treated as separate investment schemes. These facilities should be reported under the relevant investment scheme/category based on the underlying purpose and nature of the financing.

4.12 Table-I5: Investments distributed by Size of Accounts

The Bank/NBFC Code, Bank/NBFC Name, Reporting Month, and Reporting Submission Date shall be auto-populated, provided that the respective bank/NBFC has already furnished the required information in Table–B1. Banks and NBFCs shall enter data only in the designated blank (uncolored) cells.

This table shall capture the number of accounts and the corresponding invested amount (Taka in unit), classified by account size, as on the reporting date for both banks/NBFCs. The total number of accounts and the total invested amount reported in this table shall be equal to the total number of accounts and the total invested amount reported in Table–I1 both expressed in Taka (unit). The accounts size are classified as follows-

1. Upto Tk. 50 thousands
2. Above Tk. 50 thousands to Tk. 1 lac
3. Above Tk. 1 lac to Tk. 5 lac
4. Above Tk. 5 lac to Tk. 10 lac
5. Above Tk. 10 lac to Tk.50 lac
6. Above Tk. 50 lac to Tk.1 Crore
7. Above Tk. 1 Crore to Tk. 5 Crore
8. Above Tk. 5 Crore to Tk. 10 Crore
9. Above Tk. 10 Crore to Tk. 50 Crore
10. Above Tk. 50 Crore to Tk.100 Crore
11. Above Tk. 100 Crore

4.13 Table-I6: Mode-wise investment & Markup in Agriculture, Fishing & Livestock

The Bank/NBFC Code, Bank/NBFC Name, Reporting Month, and Reporting Submission Date shall be auto-populated, provided that the respective bank/NBFC has already furnished the required information in Table–B1. Banks and NBFCs shall enter data only in the designated blank (uncolored) cells.

This table shall cover the mode-wise investment and markup rate in Agriculture**,** Fishing & Livestock according to number of accounts and the corresponding invested amount (Taka in unit) for both banks/NBFCs. The total invested amount reported in this table shall be equal to the total invested amount reported in Table–I3 (Agriculture, Fishing & Livestock) both expressed in Taka (unit).

This mode-wise investment categories are-

- Mudarabah
- Musharaka
- Bai Murabaha
- Bai- Muajjal
- Bai - Salam
- Muzara'ah
- Musaqat
- Ijara
- HPSM
- Others.

In case of different rates for same particulars, the rate will be weighted average rate and that will be calculated by the following formula -

$$R = \frac{\sum_{i=1}^{n} F_i X_i}{\sum_{i=1}^{n} Fi}\text{, } where,\ Fi = Amount\ and\ Xi = Rate$$

4.14 Table-I7: CMSME Investment Position

The Bank/NBFC Code, Bank/NBFC Name, Reporting Month, and Reporting Submission Date shall be auto-populated, provided that the respective bank/NBFC has already furnished the required information in Table–B1. Banks and NBFCs shall enter data only in the designated blank (uncolored) cells.

This table shall capture the CMSME (Cottage, Micro, Small and Medium Enterprises) investment position. The classification, definitions, and reporting concepts of CMSME shall be in accordance with the prevailing Bangladesh Bank policies, regulations, prudential guidelines, and circulars. In particular, the reporting bank shall follow the definitions and classification criteria prescribed in the relevant Bangladesh Bank CMSME policies, including those based on the *Industrial Policy, 2016* of the Ministry of Industries and subsequent amendments or circulars issued by Bangladesh Bank. Where any inconsistency arises, the latest Bangladesh Bank instructions shall prevail. The reference document is available at *https://www.bb.org.bd/smeportal/openpdf.php*.

All CMSME investments shall be classified into the following categories:

- Informal/Marginal Sector
- Cottage
- Micro
- Small
- Medium

Each CMSME category shall further be classified into the following sub-sectors:

- Manufacturing
- Service
- Trade

In addition, the same information shall be reported separately on a gender basis (Man and Woman).

Under each category and sub-sector, the following information shall be reported:

- Disbursement during the Current Quarter (Number of Enterprises and Amount)
- Cumulative CMSME Disbursement from January to the Current Quarter (Number of Enterprises and Amount)
- Outstanding CMSME Investment at the End of the Current Quarter (Number of Enterprises, Outstanding Amount)
- Cumulative Disbursement to New Enterprises from January to the Current Quarter (Number of Enterprises, Amount and Outstanding)
- Cumulative Rural Disbursement from January to the Current Quarter (Number of Enterprises, Amount and Outstanding)
- Cumulative Recovery from January to the Current Quarter
- Cumulative Disbursement without Collateral from January to the Current Quarter

The **CMSME (a+b+c+d+e)** totals shall equal the aggregate of Informal/Marginal Sector, Cottage, Micro, Small and Medium categories.

The **Grand Total of CMSME** shall equal the sum of all Manufacturing, Service and Trade sub-sectors and shall also reconcile with the aggregate of Man and Woman reported in the gender-wise section.

"Of which: Woman" represents the portion of the Grand Total of CMSME attributable to women entrepreneurs. Accordingly, the figures reported under this section shall be included in, and not reported in addition to, the corresponding CMSME totals.

All figures shall be reported in Taka (unit figure), and the number of enterprises shall be reported as whole numbers. Data reported in this table shall be consistent with the corresponding CMSME information submitted to Bangladesh Bank and shall reconcile with the related Islamic Banking investment data reported in other regulatory returns.

4.15 Table–I8: Investments (Outstanding) in Industry – For NBFCs

The NBFC Code, NBFC Name, Reporting Month, and Reporting Submission Date shall be auto-populated, provided that the respective NBFC has already furnished the required information in Table–B1. NBFCs shall enter data only in the designated blank (uncolored) cells.

This table shall capture industry-wise outstanding investments/financing of NBFCs. The investment portfolio shall be classified according to the type of industry in which the customer operates or for which the investment/financing has been provided. The total investment reported in Table I-8 shall be reconciled with the total investment reported in Table I-1. The information relating to Disbursement, Recovery, Investment Classification Status, and Overdue Amount under this table shall be reported in accordance with the definitions and concepts prescribed for Table-I2. The reporting NBFC shall classify outstanding investments according to the following major industrial categories:

1. Manufacturing/Manufacturing Companies
Investment provided to manufacturing industries shall be reported under relevant sub-categories, including:

- Ready-made Garments Industries
- Textile Mills
- Spinning Mills
- Steel Engineering & Metallic Products
- Pharmaceutical Industries
- Paper and Paper Manufacturing Industries
- Chemical and Chemical Products Industries
- Printing & Dyeing Industries
- Sugar Mills
- Ship Building Industries
- Other Industries not mentioned above

2. Gas/Electricity/Power Generating Companies
Investment provided to energy and power-related industries shall be reported under this category, including:

- Production, supply and distribution of power in the private sector
- LP Gas Companies
- Oxygen Gas Companies
- Other Gas Companies
- Other Electricity/Power Generating Companies

3. Service Industries
Investment provided to service-related industries shall be reported under relevant sub-categories, including:

- Construction Companies

- Road Transport Companies (including Rent-a-Car)
- Water Transport/Ocean Shipping Business
- Air Transport
- IT-based Activities
- Freight Forwarders
- Housing Companies or Societies/Land Developers
- Residential Hotels (including 3-star & above)
- Tourism Industry
- Other Service Providing Organizations

4. Agro-based and Agro-processing Industry

Investment provided to agro-based and agro-processing industries shall be reported under relevant sub-categories, including:

- Meat Processing
- Tea Processing Industries
- Processing of Prawn/Shrimp and Other Fish and Freezing
- Manufacturing of Agricultural Machinery
- Fish Feed and Fish Meal Processing for Poultry and Livestock
- Fruits Processing including Vegetables (Tomato, Guava, Jackfruit, Litchi, Pineapple, Coconut etc.)
- Manufacturing of Flour, Sujee (Flour Mills)
- Manufacturing of Unani and Ayurvedic Medicines/Herbal Cosmetics
- Other Agro-based/Processing Industries

5. Others n.i.e.

Report investments provided to industries that cannot be classified under the above-mentioned categories.

4.16 Table-E1: e-Banking and e-Commerce Information-1 (For Banks)

(Applicable only for Conventional Banks with Islamic Branches/Windows for reporting Islamic Banking Information)

This table shall capture information on e-banking, e-commerce, digital financial services, and special financial inclusion initiatives relating to the Islamic banking operations of the reporting bank. This table shall be completed only by Conventional Banks having Islamic Branches/Windows for reporting Islamic Banking information. Banks shall enter data only in the designated blank (uncolored) cells. The information shall be reported under the following categories-

1. ATM, POS, CDM and CRM Statistics

This section shall capture the number of electronic banking service points relating to Islamic banking operations.

The following information shall be reported separately for Urban, Rural, and Total:

- ATM – Automated Teller Machine.
- POS – Point of Sale Terminal.
- CDM – Cash Deposit Machine.

- CRM – Cash Recycling Machine.

Information shall be reported as at the end of the reporting month.

2. School Banking Statistics

This section shall capture information on School Banking accounts maintained under Islamic banking operations. The following information shall be reported:

- Number of Male Accounts.
- Number of Female Accounts.
- Total Number of Accounts.
- Outstanding Deposit Balance (Taka in unit).

Each item shall be reported separately for Urban, Rural, and Total. Information shall be reported as at the end of the reporting month.

3. Mobile Financial Services (MFS) Statistics – Part 1

This section shall capture the outstanding position of Mobile Financial Services (MFS) relating to Islamic banking operations. The following information shall be reported separately for Urban, Rural, and Total:

- Number of MFS Agents.
- Number of Male MFS Accounts.
- Number of Female MFS Accounts.
- Number of Other MFS Accounts.
- Total Number of MFS Accounts.

Information shall be reported as at the end of the reporting month.

4. Mobile Financial Services (MFS) Statistics – Part 2

This section shall capture transaction statistics relating to Mobile Financial Services. The following information shall be reported for each transaction category-

- Number of Transactions
- Amount (Taka in unit)

The transaction categories are as follows,

- All Transactions
- Cash In
- Cash Out
- P2P (Person-to-Person)
- Merchant Payment
- G2P (Government-to-Person)
- Salary Disbursement
- Talk-time Purchase
- Utility Bill Payment
- Float Amount

The Float Amount shall be reported as the outstanding float balance as at the end of the reporting month. All other transaction numbers and amounts shall relate to transactions conducted during the reporting month.

5. Special Accounts Statistics

This section shall capture information on special financial inclusion accounts maintained under Islamic banking operations.

The following information shall be reported separately for Urban, Rural, and Total:

- Farmers' Tk. 10 Accounts.
- Social Safety Accounts.
- Hardcore Poor Accounts.
- Total Special Accounts.
- Outstanding Balance of Total Special Accounts (Taka in unit).
- Subsidy Disbursement (Taka in unit).

The number of accounts and outstanding balances shall be reported as at the end of the reporting month. Subsidy Disbursement shall represent the amount disbursed during the reporting month.

Information reported shall be consistent with the reporting bank's books of accounts, management information systems, and other regulatory returns submitted to Bangladesh Bank.

4.17 Table-E2: e-Banking and e-Commerce Information-2 (For Banks)

(Applicable only for Conventional Banks with Islamic Branches/Windows for reporting Islamic Banking Information)

This table shall capture information on digital banking transactions and payment services relating to the Islamic banking operations of the reporting bank. This table shall be completed only by Conventional Banks having Islamic Branches/Windows for reporting Islamic Banking information. Banks shall enter data only in the designated blank (uncolored) cells. The information shall be reported under the following categories-

1. Internet Banking Transaction Statistics

This section shall capture information relating to Internet Banking customers and transactions. The following information shall be reported:

- **Internet Banking Customers** – The total number of registered Internet Banking customers as at the end of the reporting month.
- **Transactions** – The total number and corresponding amount (Taka in unit) of Internet Banking transactions conducted during the reporting month.

2. Local and Foreign Currency Transaction Statistics by Cards

This section shall capture card-based transaction statistics according to the currency of the transaction. The following information shall be reported separately for:

- Local Transactions

- Foreign Currency Transactions
- Total Transactions

For each category, both the number of transactions and the transaction amount (Taka in unit) shall be reported. Foreign currency transaction amounts shall be converted into Bangladesh Taka (BDT) using the exchange rate applied by the reporting bank at the time of processing or settlement. Information shall relate to transactions conducted during the reporting month.

3. Interbank Transaction Statistics

This section shall capture inter-bank payment transactions relating to Islamic banking operations.
The following information shall be reported separately for:

- MICR Cheques
- Non-MICR Cheques
- Electronic Funds Transfer (EFT)
- Real Time Gross Settlement (RTGS)

For each transaction category, the number of transactions and the corresponding transaction amount (Taka in unit) shall be reported. Information shall relate to transactions conducted during the reporting month.

4. Issued Cards and Transaction Statistics

This section shall capture information on cards issued and card transactions relating to Islamic banking operations.
The following information shall be reported:

- Number of Issued Cards (Net), classified into:
    - ✓ Debit Cards
    - ✓ Credit Cards
    - ✓ Prepaid Cards
- Debit Card Transactions – Number and amount of transactions.
- Credit Card Transactions – Number and amount of transactions.
- Prepaid Card Transactions – Number and amount of transactions.

The Number of Issued Cards (Net) shall be reported as at the end of the reporting month. Card transaction statistics shall be reported during the reporting month.

5. ATM, POS, CRM and e-Commerce Transaction Statistics by Cards

This section shall capture card-based transaction statistics by delivery channel. The following information shall be reported separately for,

- ATM Transactions
- POS Transactions
- CRM Transactions
- e-Commerce Transactions
- Total Transactions

For each category, the number of transactions and the corresponding transaction amount (Taka in unit) shall be reported. Information shall relate to transactions conducted during the reporting month.

Information reported shall be consistent with the reporting bank's books of accounts, management information systems, and other regulatory returns submitted to Bangladesh Bank.

4.18 Table-E: e-Commerce Information (For NBFCs)

This table shall capture information on e-commerce, digital financial services, and special financial inclusion initiatives relating to the Islamic operations of the reporting NBFC. This table shall be completed only by both Full-fledged Islamic NBFCs and Conventional NBFCs having Islamic Branches/Windows for reporting Islamic Banking information. NBFCs shall enter data only in the designated blank (uncolored) cells. The information shall be reported under the following categories if it is relevant to the NBFCs operation under the regulations of Bangladesh Bank.

1. ATM, POS, CDM and CRM Statistics

This section shall capture the number of electronic banking service points relating to Islamic banking operations.

The following information shall be reported separately for Urban, Rural, and Total-

- ATM – Automated Teller Machine.
- POS – Point of Sale Terminal.
- CDM – Cash Deposit Machine.
- CRM – Cash Recycling Machine.

Information shall be reported as at the end of the reporting month.

3. Mobile Financial Services (MFS) Statistics – Part 1

This section shall capture the outstanding position of Mobile Financial Services (MFS) relating to Islamic banking operations. The following information shall be reported separately for Urban, Rural, and Total:

- Number of MFS Agents.
- Number of Male MFS Accounts.
- Number of Female MFS Accounts.
- Number of Other MFS Accounts.
- Total Number of MFS Accounts.

Information shall be reported as at the end of the reporting month.

4. Mobile Financial Services (MFS) Statistics – Part 2

This section shall capture transaction statistics relating to Mobile Financial Services. The following information shall be reported for each transaction category:

- Number of Transactions
- Amount (Taka in unit)

The transaction categories are-

- All Transactions
- Cash In
- Cash Out

- P2P (Person-to-Person)
- Merchant Payment
- G2P (Government-to-Person)
- Salary Disbursement
- Talktime Purchase
- Utility Bill Payment
- Float Amount

The Float Amount shall be reported as the outstanding float balance as at the end of the reporting month. All other transaction numbers and amounts shall relate to transactions conducted during the reporting month.

4. Issued Cards and Transaction Statistics

This section shall capture information on cards issued and card transactions relating to Islamic banking operations.

The following information shall be reported:

- Number of Issued Cards (Net), classified into:
    - ✓ Debit Cards
    - ✓ Credit Cards
    - ✓ Prepaid Cards
- Debit Card Transactions – Number and amount of transactions.
- Credit Card Transactions – Number and amount of transactions.
- Prepaid Card Transactions – Number and amount of transactions.

The Number of Issued Cards (Net) shall be reported as at the end of the reporting month. Card transaction statistics shall be reported during the reporting month.

5. ATM, POS, CRM and e-Commerce Transaction Statistics by Cards

This section shall capture card-based transaction statistics by delivery channel. The following information shall be reported separately for:

- ATM Transactions
- POS Transactions
- CRM Transactions
- e-Commerce Transactions
- Total Transactions

For each category, the number of transactions and the corresponding transaction amount (Taka in unit) shall be reported. Information shall relate to transactions conducted during the reporting month.

Information reported shall be consistent with the reporting bank's books of accounts, management information systems, and other regulatory returns submitted to Bangladesh Bank.

4.19 Table-A: Agent Banking Information

(Applicable only for Conventional Banks with Islamic Branches/Windows for reporting Islamic Banking Information)

This table shall capture both division-wise and location-wise (Urban and Rural) information relating to Agent Banking activities for banks only. Banks shall enter data only in the designated blank (uncolored) cells. The information shall be reported under the following category:

1. Division-wise and Urban-Rural Agent and Outlet Information

The following information shall be reported in this table:

- Number of Agents
- Number of Outlets

The number of agents and the number of outlets shall be reported separately for each of the eight administrative divisions of Bangladesh and further classified by urban and rural locations. All information in this table shall be reported as

- ✓ During the Reporting Month, where number of new agents/outlets added during the reporting month shall be reported and
- ✓ As at the End of the Reporting Month basis, where total agents/outlets existing as of the last day of the reporting month shall be reported.

No transaction-related information is required under this table.

2. Agent Banking Statistics: Agent & Outlet Information

The following information shall be reported in this table:

- Number of Agents
- Number of Outlets
- Male Account
- Female Account
- Other Account

The number of agents, outlets, male, female and other accounts shall be classified by urban and rural locations. All information in this table shall be reported as-on the last day of reporting month basis.

3. Agent Banking Statistics: Transaction Statistics (Amount in unit Tk)

The following information shall be reported in this table:

- Deposit Balance
- Number of Transaction
- Amount of Transaction
- Loan Disbursement

- Utility Bill Payments
- Inward Foreign Remittance

All information shall be classified by Urban and Rural locations. Deposit Balance shall be reported as of the last day of the reporting period. All transaction-related information, such as the number and amount of transactions, loan disbursements, utility bill payments, and inward foreign remittances, shall be reported for the reporting month.

4.20 Table-C: Information on Corporate Social Responsibility (CSR)

This table shall cover information relating to Corporate Social Responsibility (CSR) activities, classified by both the source of funds and the expenditure incurred for bank/NBFC. The information shall be reported on a during-the-reporting-month basis for the current reporting month, along with the corresponding cumulative position as of the previous month. Banks and NBFCs shall enter data only in the designated blank (uncolored) cells.

Both the source of funds and the expenditure information shall be reported under the following category:

1. **Source of Fund:** The source of funds for Corporate Social Responsibility (CSR) activities shall be reported under the following categories:
   i. Bank's own portion for CSR
   ii. Zakat
      - ✓ Bank's portion
      - ✓ Zakat on the equity of the bank
      - ✓ Zakat collected from depositors
      - ✓ Zakat collected by the bank as intermediary
      - ✓ Others
   iii. Sadaqah collected by the bank as intermediary
   iv. Derived Systemic Income
   v. Compensation charges
   vi. Interest recovered from Bangladesh Bank
   vii. Interest recovered from foreign trade
   viii. Other Shariah unapproved income
      - ✓ Doubtful income
      - ✓ Tainted income
      - ✓ Others
   ix. Business Development & Other Sources
2. **Expenditure:** The expenditure incurred for Corporate Social Responsibility (CSR) activities shall be reported under the following categories-
   i. Social welfare
   ii. Natural Disaster
   iii. Environment development

iv. Education
v. Poverty alleviation
vi. Human Resources Development
vii. Institutional capability Building
viii. Donation
ix. Social Development
   - ✓ Education and Training
   - ✓ Development for youth
   - ✓ Income generating activities
x. Hibah
xi. Waqf
xii. Other Shariah Approved activities

Reporting of Amounts

The following columns shall be completed:

- **Amount (As on Previous Month) [January to Previous Month]** – Cumulative amount from 1 January up to the end of the month immediately preceding the reporting month.
- **Amount (During the Reporting Month)** – Amount received or expended during the reporting month only.
- **Amount (As on Reporting Month) [January to Reporting Month]** – Cumulative amount from 1 January up to the end of the reporting month, which will be automatically calculated.

Accordingly,
Amount (As on Reporting Month) = Amount (As on Previous Month) + Amount (During the Reporting Month).

4.21 Table G-1: Information on the Activities of Shariah Supervisory Committee

This table shall capture information relating to the governance, supervisory activities, findings, and recommendations of the Shariah Council/Board (SC) of the bank/NBFC. The information shall be reported on a quarterly basis and shall reflect the status and activities of the SC during the reporting quarter.

The following information shall be reported:

1. **Name of the Shariah Council/Board (SC)** – The official name of the bank's Shariah Council/Board.

2. **Number of Members of the Shariah Supervisory Committee/Board** – The total number of SC members serving during the reporting quarter.

3. **Availability of Muraqib (Shariah Auditor)** – Indicate whether the SC has a designated Muraqib (Shariah Auditor) by reporting "Yes" or "No".

4. **Number of Meetings Held by the SC During the Quarter** – The total number of SC meetings conducted during the reporting quarter.

5. **Number of Bank Branches Supervised by the SC During the Quarter** – The total number of branches reviewed, inspected, or supervised by the SC during the reporting quarter.

6. **Findings of the SC from Supervision or Audit of Branches** – A summary of key observations, non-compliance issues, deficiencies, or other findings identified during branch supervision or Shariah audits.

7. **Suggestions/Guidelines Provided by the SC** – A summary of recommendations, corrective measures, guidance, or directives issued by the SC to improve Shariah compliance and operational practices.

8. **External Shariah Supervision Arrangement** – Indicate whether the bank's activities are supervised by any external Shariah Council or advisory body by reporting "Yes" or "No". Where applicable, the name of the external body may be provided.

9. **Shariah Rating Arrangement** – Indicate whether the bank's activities are assessed or rated by any Shariah rating agency by reporting "Yes" or "No". Where applicable, the name of the rating agency may be provided.

10. **Presentation of SC Review to the Board** – Indicate whether there is a provision to present the quarterly, half-yearly, or annual review report of the SC in the meetings of the Board of Directors by reporting "Yes" or "No".

All qualitative information reported under findings, recommendations, and supervisory arrangements shall be concise, relevant, and based on activities undertaken during the reporting quarter.

4.22 Table G-2: Information on the Members of Shariah Supervisory Committee (SSC) and Higher Management of the Bank

This table shall cover information relating to the members of the Shariah Supervisory Committee (SSC) and the higher management personnel responsible for Islamic Banking operations of the bank/NBFC. The information shall be reported on a quarterly basis and shall reflect the position as of the reporting date.

A. Information on the Members of Shariah Supervisory Committee (SSC)

This section shall provide details of Chairman and all members of the Shariah Supervisory Committee/Board serving during the reporting quarter. The following information shall be reported for each member:

1. **Position at Shariah Board** – Designation or role of the member in the SSC as following:

   - ✓ Chairman
   - ✓ Vice Chairman

- ✓ Member Scretary
- ✓ Head of Sharia Sercretariate
- ✓ Chief Muraqib / Head of Internal Shariah Audit
- ✓ Members

2. **Name** – Full name of the SSC member.

3. **Contact Address, Mobile Number and E-mail** – Current contact details of the member, including residential or correspondence address, mobile number, and e-mail address.

4. **Educational Qualification Including Islamic Banking-Related Certification, if Any (with the Name of Institution)** – Academic qualifications and professional certifications relevant to Islamic Banking, Shariah, finance, economics, law, or related disciplines, along with the names of the awarding institutions.

5. **Profession Including Office Address** – Current profession or occupation of the member and the corresponding office address.

All serving SSC members during the reporting quarter shall be reported individually.

B. Information on the Higher Management of the Bank Concerning Islamic Banking

This section shall provide information on the key members of the bank's higher management who are involved in the oversight, management, and operation of Islamic Banking activities.

The following information shall be reported for each individual:

1. **Position at Bank** – Official designation within the bank as following:

- ✓ Chairman
- ✓ Vice Chairman
- ✓ Managing Director & CEO
- ✓ Head of Islamic Banking
- ✓ Chief Finance Officer (CFO)

2. **Name** – Full name of the officer. Mention the designation for head of Islamic banking.

3. **Contact Address, Mobile Number and E-mail** – Current official contact details, including address, mobile number, and e-mail address.

4. **Educational Qualification Including Islamic Banking-Related Certification, if any (with the Name of Institution)** – Academic and professional qualifications, including Islamic Banking-related certifications and the names of the awarding institutions.

5. **Office Address** – Official office address of the concerned officer.

All information reported in this table shall be accurate, complete, and updated as of the last date of the reporting quarter. Any changes in SSC membership or higher management personnel during the reporting quarter should be reflected in the reported information.

4.23 Table G-3: Information on Shariah-Compliant Corporate Governance

This table shall capture information relating to the Shariah-compliant corporate governance framework of the bank/NBFC. The information shall be reported on a quarterly basis and shall reflect the position as of the last date of the reporting quarter, except where the information specifically relates to activities conducted during the reporting quarter. Banks and NBFCs shall enter data only in the designated blank (uncolored) cells.

The following information shall be reported,

1. Board of Directors (According to the Bank Company Act, 1991 and relevant circulars/directives issued by Bangladesh Bank)

- **a) Number of Members** – The total number of members serving on the Board of Directors as of the last date of the reporting quarter.
- **b) Number of Meetings Held During the Quarter** – The total number of Board meetings conducted during the reporting quarter.

2. Executive Committee (EC)

- **a) Number of Members** – The total number of members serving on the Executive as of the last date of the reporting quarter
- **b) Number of Meetings Held During the Quarter** – The total number of Executive Committee meetings conducted during the reporting quarter.

3. Audit Committee

The following information relating to the Shariah governance and audit framework shall be reported by indicating "Yes" or "No", as applicable,

- **a) Whether Shariah Compliance is Observed in the Auditing Framework** – Indicate whether Shariah compliance considerations are incorporated into the bank's/NBFC's audit framework.
- **b) Whether the Bank/NBFC Has a Shariah Audit Manual** – Indicate whether a formal Shariah Audit Manual has been approved and implemented.
- **c) Whether there is a Separate Shariah Secretariat to Assist the SSC** – Indicate whether a dedicated Shariah Secretariat exists to support the Shariah Supervisory Committee (SSC).
- **d) Whether Shariah Compliance is observed in the Accounting System** – Indicate whether the bank's accounting and financial reporting systems incorporate Shariah compliance requirements.
- **e) Whether External Shariah Audit Firms are engaged to Conduct Audit** – Indicate whether any external Shariah audit firm has been engaged to conduct independent Shariah audits or reviews.

4. Policy, Technique and Other Information Disclosure

a) Classification of Shareholders – Indicate whether the bank maintains a classification of shareholders and provide a brief description, where applicable.
b) Amount of Honorarium for Each Member of the Board of Directors – Report the honorarium paid or payable to each member of the Board of Directors during the reporting quarter.
c) Amount of Honorarium for Each Member of the Executive Committee – Report the honorarium paid or payable to each member of the Executive Committee during the reporting quarter.
d) Amount of Monthly Honorarium for Each Member of the Shariah Council (Tk.) – Report the fixed monthly honorarium paid or payable to each member of the Shariah Supervisory Committee/Shariah Council, in Taka, during the reporting period.
e) Amount of Honorarium per Meeting for Each Member of the Shariah Council (Tk.) – Report the honorarium paid or payable to each member of the Shariah Supervisory Committee/Shariah Council, in Taka, for each meeting attended during the reporting period.

All information reported in this table shall be consistent with the bank's approved governance structure, policies, financial records, and Shariah governance framework. Any changes in governance arrangements during the reporting quarter shall be reflected in the reported information.

4.24 Table T1: Training & Knowledge-Sharing Programmes on Islamic Banking and Finance Organized by the Reporting Bank/NBFC

This table shall capture information relating to training, seminars, workshops, conferences, symposiums, lecture series, Continuing Professional Development (CPD) programs, and public awareness campaigns on Islamic Banking and Finance organized or sponsored by the bank/NBFC during the reporting quarter. Banks and NBFCs shall enter data only in the designated blank (uncolored) cells. The information shall be reported on a quarterly basis and shall include both national and international events, where applicable.

The following information shall be reported for each category of event-

- Seminar
  - ✓ National
  - ✓ International
- Workshop
  - ✓ National
  - ✓ International
- Conference
  - ✓ National
  - ✓ International
- Symposium
- Lecture Series
  - ✓ National

    - ✓ International
- Training
- Continuing Professional Development (CPD) Programme
- Public awareness campaign

For each event category, the following information shall be reported-

- **Subject**– The title, topic, or area of focus of the event.
- **Duration** – The total duration of the training programme, expressed in both number of days and total training hours, based on the official duration specified by the organizer.
- **Number of Participants** – The total number of participants who attended the event.

4.25 Table T-2: Training & Knowledge-Sharing Programmes on Islamic Banking & Finance Organized by External Institutions (BIBM,BBTA,CPD etc)

This table shall capture information on training programmes, courses, workshops, seminars, certification programmes, and other learning activities related to Islamic Banking and Finance attended by the bank's/NBFC's employees and organized by external institutions during the reporting quarter. Such institutions may include, but are not limited to, Bangladesh Institute of Bank Management (BIBM), Bangladesh Bank Training Academy (BBTA), Centre for Policy Dialogue (CPD), universities, professional bodies, training institutes, regulatory authorities, and other local or international organizations. Banks and NBFCs shall enter data only in the designated blank (uncolored) cells.

The following information shall be reported for each training programme attended by the bank's/NBFC's employees:

- **Course Name** – The official title or name of the training programme, course, workshop, seminar, certification programme, or other learning activity.
- **Training Period (From–To)** – The commencement and completion dates of the training programme.
- **Course Duration** – The total duration of the training programme, expressed in both number of days and total training hours, based on the official duration specified by the organizer.
- **Number of Participants** – The total number of employees of the reporting bank/NBFC who attended the training programme.
- **Mode of Training** – The mode in which the training programme was conducted, namely Physical, Online, or Hybrid.
- **Organizer** – The full name of the institution or organization that organized or conducted the training programme.
- **Remarks** – Any additional relevant information, such as certification awarded, overseas training, jointly organized programmes, sponsorship, or other pertinent remarks.

4.26 Table-R: Information of Publications related to Islamic Finance Published by the Company during the Quarter

This table shall capture information on publications related to Islamic Banking, Islamic Finance, Shariah governance, Shariah compliance, Islamic financial products, Islamic economics, and other relevant areas of Islamic finance that were published by the company during the reporting quarter. Banks and NBFCs shall enter data only in the designated blank (uncolored) cells. The information shall be reported under the following publication categories-

- Books
- Journals
- Research Papers
- In-house Magazines
- Brochures/Folders
- Manuals
- Survey-Based Research
  - ✓ Ongoing
  - ✓ Final
- Other Publications

For each publication category following information shall be given:

- **Title/Name of Publication** – The title or name of the publication.
- **Brief Description** – The "Brief Description" column shall contain a concise summary of the publication, including its principal subject matter, objective, or scope. The description shall not merely repeat the title of the publication.
- **Remarks (if any)** – Any additional relevant information relating to the publication.

APPENDIX

1. **STD Circular Letter No. 02: Regarding the submission of Islamic Financial Transactions related data through new data template, dated 06 February 2022.**

৫০১১৯

বাংলাদেশ ব্যাংক
(সেন্ট্রাল ব্যাংক অব বাংলাদেশ)
প্রধান কার্যালয়
মতিঝিল, ঢাকা-১০০০
বাংলাদেশ।

মুজিব শতবর্ষ MUJIB 100

এসটিডি সার্কুলার পত্র নং-০২

০৬ ফেব্রুয়ারি, ২০২২
তারিখঃ-------------------
২৩ মাঘ, ১৪২৮

ব্যবস্থাপনা পরিচালক / প্রধান নির্বাহী কর্মকর্তা
বাংলাদেশে কার্যরত সকল ইসলামিক ব্যাংক/
ইসলামিক ব্যাংকিং শাখা/ ইসলামিক ব্যাংকিং উইন্ডো
প্রধান কার্যালয়।

বিষয়ঃ Islamic Financial Transactions সংশ্লিষ্ট তথ্য নতুন Template এর মাধ্যমে মাসিক ভিত্তিতে দাখিল প্রসঙ্গে।

প্রিয় মহোদয়,

সাম্প্রতিক সময়ে বাংলাদেশে ইসলামিক ব্যাংকের সংখ্যা বৃদ্ধির সাথে সাথে যথাযথ পরিভাষায় ইসলামিক ব্যাংক সম্পর্কিত তথ্য সংগ্রহ ও পর্যবেক্ষণ করার আবশ্যিকতা তৈরি হয়েছে। অত্র বিভাগের ইসলামিক ব্যাংকিং এন্ড ফাইন্যান্স ডাটাবেইজ ইউনিট কর্তৃক Islamic Financial Transactions সংশ্লিষ্ট তথ্য যথাযথ পরিভাষায় ও সঠিকতার সাথে সংকলন করার জন্য বাংলাদেশে কার্যরত সকল ইসলামিক ব্যাংক, ইসলামিক Branch/Window সংশ্লিষ্ট ব্যাংকসমূহের জন্য একটি Data Template প্রস্তুত করা হয়েছে।

বর্ণিত Data Template এর মাধ্যমে জানুয়ারী, ২০২২ হতে ইসলামিক ব্যাংকিং এন্ড ফাইন্যান্স সংক্রান্ত তথ্য নিয়মিতভাবে মাসিক/ত্রৈমাসিক (প্রযোজ্য ক্ষেত্রে) ভিত্তিতে পরবর্তী মাসের ১৫ তারিখের মধ্যে পরিসংখ্যান বিভাগের ইসলামিক ব্যাংকিং এন্ড ফাইন্যান্স ডাটাবেইজ ইউনিটে দাখিল করার জন্য সংশ্লিষ্ট সকল ইসলামিক ব্যাংক, ইসলামিক Branch/Window সংশ্লিষ্ট ব্যাংককে নির্দেশ প্রদান করা যাচ্ছে।

উল্লেখ্য, প্রাথমিকভাবে ইসলামিক ব্যাংকসমূহের তথ্যের একটি Time Series তৈরী করার লক্ষ্যে এককালীন বাৎসরিক ভিত্তিতে ২০০৯-১০ থেকে ২০২০-২১ অর্থবৎসর পর্যন্ত ও মাসিক/ত্রৈমাসিক (প্রযোজ্য ক্ষেত্রে) ভিত্তিতে ২০২০-২১ ও ২০২১-২২ অর্থবৎসরের তথ্য প্রদান করার জন্য অনুরোধ করা হলো।

অনুগ্রহপূর্বক প্রাপ্তি স্বীকার করবেন এবং সংশ্লিষ্ট সকলকে বিষয়টি অবহিত করবেন।

ধন্যবাদান্তে,

(ড. মোহাম্মদ আমির হোসেন, CSAA)
মহাব্যবস্থাপক, পরিসংখ্যান বিভাগ
ফোন-৯৫৩০২৪৫।

ফোন ঃ ৮৮-০২-৯৫৫০৪৪৮, ৯৫৫৪৮৯৬, আইপি ঃ ৮৮-০২-৫৫৬৬৫০০১-৬, ফ্যাক্স ঃ ৮৮-০২-৯৫৩০৪৭৯, www.bb.org.bd

2. **STD Circular No. 01: Regarding the submission of Islamic Financial Transactions related data by NBFCs through data template, dated 15 January 2025.**

৫০১১৯

বাংলাদেশ ব্যাংক
(সেন্ট্রাল ব্যাংক অব বাংলাদেশ)
প্রধান কার্যালয়
মতিঝিল, ঢাকা-১০০০
বাংলাদেশ।

পরিসংখ্যান বিভাগ

পরিসংখ্যান বিভাগ সার্কুলার নং-০১

১৫ জানুয়ারি, ২০২৫
তারিখঃ-------------------
১ মাঘ, ১৪৩১

ব্যবস্থাপনা পরিচালক/প্রধান নির্বাহী কর্মকর্তা
বাংলাদেশে কার্যরত সকল ইসলামিক ফাইন্যান্স কোম্পানি/শাখা/উইন্ডো।

প্রিয় মহোদয়,

ইসলামিক ফাইন্যান্স কোম্পানি/শাখা/উইন্ডো কর্তৃক Islamic Financial Transactions সংশ্লিষ্ট তথ্য Data Template এর মাধ্যমে মাসিক ভিত্তিতে দাখিল প্রসঙ্গে।

সাম্প্রতিক সময়ে বাংলাদেশে ইসলামিক ফাইন্যান্স কোম্পানির সংখ্যা বৃদ্ধির সাথে সাথে যথাযথ পরিভাষায় ইসলামিক ফাইন্যান্স কোম্পানি সম্পর্কিত তথ্য সংগ্রহ ও পর্যবেক্ষণ করার আবশ্যিকতা তৈরি হয়েছে। অত্র বিভাগের ইসলামিক ব্যাংকিং এন্ড ফাইন্যান্স ডাটাবেইজ (আইবিএফডি) ইউনিট কর্তৃক Islamic Financial Transactions সংশ্লিষ্ট তথ্য যথাযথ পরিভাষায় ও সঠিকতার সাথে সংকলন করার জন্য বাংলাদেশে কার্যরত সকল ইসলামিক ফাইন্যান্স কোম্পানি/শাখা/উইন্ডো সমূহের সংযুক্ত Data Template অনুযায়ী তথ্য সংগ্রহের প্রয়োজনীয়তা পরিলক্ষিত হয়।

এ বিষয়ে Data Template এর মাধ্যমে Islamic Financial Transactions সংক্রান্ত তথ্য নিয়মিতভাবে মাসিক/ত্রৈমাসিক (প্রযোজ্য ক্ষেত্রে) ভিত্তিতে পরবর্তী মাসের ১৫ তারিখের মধ্যে সকল ইসলামিক ফাইন্যান্স কোম্পানি/শাখা/উইন্ডো সমূহকে পরিসংখ্যান বিভাগের ইসলামিক ব্যাংকিং এন্ড ফাইন্যান্স ডাটাবেইজ (আইবিএফডি) ইউনিটে দাখিল করতে হবে।

এ নির্দেশনা অবিলম্বে কার্যকর হবে।

অনুগ্রহপূর্বক প্রাপ্তি স্বীকার করবেন এবং সংশ্লিষ্ট সকলকে বিষয়টি অবহিত করবেন।

ধন্যবাদান্তে,

(মোঃ মাসুদ আকতার তালুকদার)
পরিচালক (পরিসংখ্যান)
ফোন-৯৫৩০২৩৮।

ফোন ঃ ৮৮-০২-৯৫৫০৪৪৮, ৯৫৫৪৮৯৬, আইপি ঃ ৮৮-০২-৫৫৬৬৫০০১-৬, ফ্যাক্স ঃ ৮৮-০২-৯৫৩০৪৭৯, www.bb.org.bd

3. Data Reporting Template for Banks

List of Data Tables

(To fill for Islamic Banking Information only)

Sl	Name of The Tables
1	Table B-1: Balance Sheet
2	Table B-2: Income Statement
3	Table B-3: Operational and Institutional Information
4	Table D-1: Mode-wise Deposits and Profit Rates
5	Table D-2: Mode-wise Deposits (outstanding) classified by Sector
6	Table D-3: Division & District-wise Deposits (Outstanding) by Urban and Rural Areas
7	Table D-4: Deposits distributed by Size of Accounts
8	Table I-1: Mode-wise Investment & Weighted Average Annual Mark-up /Profit Rate
9	Table I-2: Economic Purpose-wise Investments (outstanding)
10	Table I-3: Sector-wise Investments (outstanding)
11	Table I-4: Investment on Special Scheme (Outstanding)
12	Table I-5: Investments distributed by Size of Accounts
13	Table I-6: Mode-wise investment & Markup in Agriculture, Fishing & Livestock
14	Table I-7: CMSME Investment Position
15	Table E-1: e-Banking and e-Commerce Information-1
16	Table E-2 : e-Banking and e-Commerce Information - 2
17	Table A: Agent Banking Information
18	Table C: Information on Corporate Social Responsibility (CSR)
19	Table G-1: Information on the Activities of Shariah Supervisory Committee
20	Table G-2: Information of the Members of Shariah Supervisory Committee & Higher Mangement of the Bank
21	Table G-3: Information on Shariah Compliant Corporate Governance
22	Table T-1: Training & Knowledge-Sharing Programmes on Islamic Banking and Finance Organized by the Reporting Bank/NBFC
23	Table-T-2: Training & Knowledge-Sharing Programmes on Islamic Banking & Finance Organized by External Institutions (BIBM,BBTA,CPD etc)
24	Table-R: Information on Publications Related to Islamic Banking and Finance Published by the Reporting Bank During the Reporting Quarter

Table B-1: Balance Sheet

(Monthly Reporting)

Bank Code:
Bank Name:
Reporting Month:
Report Submission Date:

(Taka in Units)

Sl	Particulars	Amount
1	**Total Assets**	**0**
	1.1 Cash in hand (including foreign currency)	
	1.2 Balances with Bangladesh Bank (including foreign currency)	
	1.3 Balances with Sonali Bank PLC Acting as Agent of Bangladesh Bank (including foreign currency)	
	1.4 Balances with other banks & financial institutions	0
	a) In Bangladesh	0
	i) With Banks	
	ii) With Non Bank Depository Corporations (NBDCs)	
	iii) Others	
	b) Outside Bangladesh	
	1.5 Investment in shares & securities	0
	a) SUKUK Holdings (both public and private)	
	b) Islamic Bond Holdings	
	c) Other Shari'ah Compliant Securities	
	1.6 Investment (Including EDF, Refinance/Prefinace)	0
	a) General Investment etc.(Shari'ah Compliant Financing)	0
	i) Principal	
	ii) Accrued Profit	
	b) Bills purchased	0
	i) Foreign Bills	
	ii) Inland Bills	
	1.7 Fixed Assets	
	1.8 Other Assets n.i.e.	
2	**Total Shareholders' equity & Liabilities**	**0**
	2.1 Shareholders' equity	0
	a) Paid-up capital	
	b) Statutory reserve	
	c) Retained earnings	
	d) Others	
	2.2 Liabilities	0
	a) Deposits and other accounts (excluding EDF)	0
	i) Profit Sharing Investment Accounts (PSIAs)	0
	Mudaraba savings deposits	
	Mudaraba term deposits	
	Accrued Profit payable (excluding inter-bank)	
	Inter-bank deposits (including it's accrued profit payable)	
	Other deposits	
	ii) Other Remunerative Funding (Murabaha, Tawarruq etc.)	
	iii) Non-Remunerating Funding (Current A/C, Al Wadeah A/C etc.)	
	b) Shares & securities Issued	0
	i) SUKUK Issued	
	ii) Islamic Bond Issued	
	iii) Other Shari'ah Compliant Securities Issued	
	c) Deferred tax liabilities	
	d) Borrowings against Islamic Banks Liquidity Facility (IBLF)	
	e) Borrowings against Mudarabah Liquidity Support (MLS)	
	f) Borrowings against Special Liquidity Support (SLS)	
	g) Other liabilities n.i.e. (including EDF)	

Note:
1. Conventional Banks having islamic Branches/windows will provide their islamic banking related data only.
2. Total Assets" & "Total Shareholders' equity & Liabilities" must be equal.

3. Assets & Liabilities related information should be reported in outstanding basis.
4. Total Asset/Liabilities should be matched with SBS-1 returns (submitted to Statistics Department) except Contingent Liability and OBU.
5. Staff Loan should be included in 1.6 (a).
6. In Inter-bank deposits, any amount with Samabaya Bank Ltd. should not be included.

Name (Reporting Officer-1):	
Designation:	
Mobile Number:	
E-mail Address:	
Name (Reporting Officer-2):	
Designation:	
Mobile Number:	
E-mail Address:	
Name (Head of Reporting / Head of Islamic Banking Division):	
Designation:	
Mobile Number:	
E-mail Address:	
Name (Managing Director):	
Mobile Number:	
E-mail Address:	
Office Address (in English):	
Office Address (in Bengali):	

Table B-2: Income Statement

(Monthly Reporting)

Bank Code:		
Bank Name:		
Reporting Month:		
Report Submission Date:		

(Taka in Units)

Sl	Particulars	Amount (Cumulative) (January to Reporting Month)
1	**Total Operating Income**	**0**
	1.1 Net Investment Income (a-b)	**0**
	a) Income from Investment	0
	i) Bai Mode (e.g. Bai-Murabaha, Bai-Muajjal, Bai- Salam, Bai-Istisna, Bai-Istijrar, etc.)	
	ii) Ijarah Mode (e.g. Ijarah)	
	iii) Share Mode (e.g. Mudarabah, Musarakah, etc.)	
	iv) Hybrid (e.g. HPSM)	
	v) Others n.i.e.	
	b) Profit paid on deposits	
	1.2 Income from Shares & Securities	**0**
	a) SUKUK (both public and private)	
	b) Islamic Bond	
	c) Other Shari'ah Compliant Securities	
	1.3 Commission, exchange and brokerage income	**0**
	a) Commission income	
	b) Exchange and brokerage income	
	c) Compensation income	
	1.4 Other operating income n.i.e.	
2	**Total Operating Expenses**	**0**
	2.1 Salary and allownces	
	2.2 Rent, taxes, insurance, electricity	
	2.3 Legal expenses	
	2.4 Postage, stamps and telecommunicaion etc.	
	2.5 Stationary, printing and advertisement etc.	
	2.6 Chief executive's salary and fees	
	2.7 Director's fees and expenses	
	2.8 Sharia'h Committee's fees and expenses	
	2.9 Auditors' fees	
	2.10 Charges on investment losses	
	2.11 Zakat expenses	
	2.12 Depreciation and repairs of banks' assets	
	2.13 Other expenses n.i.e.	
3	**Profit/loss before provision**	**0**
4	**Total provisions and other adjustable income**	**0**
	4.1 Provision for investments & off-balance sheet exposures	
	4.2 Provision for diminution in value of investments in shares	
	4.3 Provision for Shari'ah Non-compliance Income (If any)	
	4.4 Other provisions n.i.e.	
5	**Total profit/loss before taxes**	**0**
6	**Provision for taxation**	**0**
	6.1 Current tax	
	6.2 Deferred tax	
7	**Net profit/loss after taxation**	**0**

Note: 1. Income from Inter-bank Investment should be included in 1.1(a) according to mode.
2. Profit paid on Interbank deposit should be included in 1.1(b].

Table B-3: Operational and Institutional Information

(Monthly Reporting)

Bank Code:
Bank Name:
Reporting Month:
Report Submission Date:

(Foreign exchange transactions shall be reported in USD on a monthly flow basis, while all other items shall be reported in BDT or number, as applicable, on an end-month basis)

Sl	Particulars		Amount / Number
1	**Foreign Exchange Transactions**	(During the Month)	**USD 0**
	1.1 Export Receipts (Excluding local exports)	(During the Month)	**USD 0**
	a) Murabaha		
	b) Mudarabah		
	c) Musharakah		
	d) Wakalah		
	e) Kafalah		
	f) Others		
	1.2 Import Payments (Excluding local Imports)	(During the Month)	**USD 0**
	a) Murabaha		
	b) Mudarabah		
	c) Musharakah		
	d) Wakalah		
	e) Kafalah		
	f) Others		
	1.3 Worker's Remittances (Inward)	(During the Month)	
	1.4 Other Foreign Transactions	(During the Month)	
2	**Total Manpower (Cocerned with Islamic Banking operation)**		**0**
	Of which: Employees with Specialized Qualifications in Islamic Finance*		
	2.1 Executives & Officers		0
	a) Head Office		
	b) Branch offices		
	2.2 Others (Sub Staff) (Those who have Provident fund facility and retirement benefits)		0
	a) Head Office		
	b) Branch offices		
	2.3 Temporary Employees (Those who doesn't have Provident fund facility and retirement benefits)		0
	a) Head Office		
	b) Branch offices		
3	**Number of Islamic Banking Branches/Windows (including SME/Agriculture Branches)**		**0**
	Of which: SME/Agriculture Branches among total Branches/Windows		
	3.1 Urban		0
	a) Branches		
	b) Windows		
	3.2 Rural		0
	a) Branches		
	b) Windows		
	Sub Branches (Operating under Islamic Branches/windows)		
	Agent Banking Outlets (Operating under Islamic Branches/windows)		
4	**Investment Deposit Ratio (IDR)**	(4.1 / 4.2)	**0.00%**
	4.1) IDR Assets [Excluding inter-bank, Refinance/Prefinance, EDF & Accrued Profit]	[(a-i-ii-iii) + b + c]	0
	a) General Investment [Table B1{1.6(a)}]		0
	Less: i) Customer investments/financing under EDF facilities		
	ii) Customer investments/financing under refinance and prefinance facilities		
	iii) Accrued Profit		0
	b) Bills purchased		0
	c) Others (if any, Please specify)		
	4.2) IDR liabilities [Excluding inter-bank & EDF]	[(a-i) + b + c + d]	0

	a) Total Time and Demand Liabilities [Table B1{2.2(a)}]	0
	Less i) Inter-bank deposits (including it's accrued profit payable)	0
	b) Inter-bank Deposit Surplus**	
	c) Bond Surplus ***	
	d) Others (if any, Please specify)	
5	**Liquidity Surplus (+) or Shortfall (-)****** (5.2 - 5.1)	**0**
	5.1 Required SLR	
	5.2 Total of all SLR components (including CRR surplus / shortfall)	
6	**Customer Sukuk Investments Facilitated by the Bank*******	
7	**Profit Equilization Reserve (PER); if any**	
8	**Investment Risk Reserve (IRR); if any**	

Note :

1. In 4. Investment Deposit Ratio (IDR) shpuld be reported according to BB's Asset-Liability Management (ALM) Guidelines (specifically BRPD Circular No. 2 of 2016 and subsequent amendments -14)
2. PER and IRR should be reported in ending balance.
3. In 1.3, only Wage Earners' Remittance / Worker's Remittance should be reported.
4. In 3, Number of Islamic Banking Branches/Windows should be matched with reporting to BRPD & SME centre should not be included in 3.
5. * Number of employees having CSAA/CIPA and/or with specialized Islamic finance qualification (six months or longer) from reputed institutions.
6. **Interbank Deposit Surplus = (Deposits from Other Banks)−(Deposits Kept with Other Banks); if the result is negative, it is treated as zero.
7. ***Bond Surplus = (Amount Raised through Bonds)−(Investment in Other Banks' Bonds); if the result is negative, it is treated as zero.
8. ****as per DB-4(C/I) and DB-5(C/I) statements in accordance with DOS Circular No. 01 dated 19/01/2014 and subsequent amendments (DOS Circular Letter No. 23 dated 07 October 2018).
9. *****This item shall capture the Sukuk investments made by customers through the reporting bank where the bank acts as an intermediary, distributor, agent, or custodian. The information shall not represent the bank's own investment in Sukuk reported in the balance sheet (Table-B1,1.5,a).

Table D-1: Mode-wise Deposits and Profit Rates

(Monthly Reporting)

Bank Code:
Bank Name:
Reporting Month:
Report Submission Date:

Sl	Particulars	Number of Account (Outstanding)	Amount (Outstanding) (Taka in Units)	Profit Rate (%) (Upto two decimal places) (for example: 2.00 , 3.75 etc.)	Agreed % of Profit (if any)	
					Customer	Bank
A.	**Al - Wadeeah Current Account (AWCA)**					
	of which: Profits Distributed (if any)					
B.	**Mudaraba Deposits (1+2+… … +6)**	**0**	**0**			
1	Mudaraba Savings Accounts (MSA)					
2	Mudaraba Term Deposits (MTDR)	0	0			
	i) For 1 month					
	ii) For More than 1 months to less than 3 months					
	iii) For 3 months					
	iv) For More than 3 months to less than 6 months					
	v) For 6 months to less than 1 year					
	vi) For 1 year to less than 2 years					
	vii) For 2 years to less than 3 years					
	viiii) For 3 years to less than 5 years					
	ix) For 5 years and above					
3	Mudaraba Special Notice Accounts (MSNA)					
4	Mudaraba Recurring Deposits	0	0			
	i) Mudaraba Pension Savings Scheme					
	ii) Mudaraba Hajj Savings Scheme					
	iii) Mudaraba Marriage/Muhor Savings Scheme					
	iv) Mudaraba Education Savings Scheme					
	v) Mudaraba Housing Savings Scheme					
	vi) Mudaraba Farmers Savings Scheme					
	vii) Mudaraba Lakhpati Savings Scheme					
	viii) Mudaraba Millionaire Savings Scheme					
	ix) Mudaraba Kotipoti Savings Scheme					
	x) Mudaraba Woman Savings Scheme					
	xi) Other Mudaraba Recurring Deposits (n.i.e.)					
5	Mudaraba Waqf Cash Deposit Accounts (MWCDA)					
6	Mudaraba Other Deposit Accounts n.i.e.					
C.	**Deposits against Mudaraba Savings Bonds (1+2)**	**0**	**0**			
1	Mudaraba Savings Bond (MSB)					
2	Mudaraba NRB Savings Bond (MNSB)					
D.	**Foreign Currency Deposit Accounts (1+2+… …+7)**	**0**	**0**			
1	Non-resident FC Deposit Accounts (NFCD)					
2	Resident FC Deposit Accounts (RFCD)					
3	Convertible Taka Account of Foreigners					
4	Non-resident Investment Taka Account (NITA)					
5	Private Foreign Currency Account					
6	Vostro A/C of Foreign Bank Branches & Correspondents					
7	ERQ Account					
E.	**Other Deposits (1+2+…….+5)**	**0**	**0**			
1	Quard-e-Hasan Deposits					
2	Non-Mudaraba Special Scheme Deposits					
3	Sundry Deposit					
4	Margin Deposit : Letters of Credit , Bank Guarantees etc.					

5	Other Deposits n.i.e					
Total : (A+B+C+D+E)		**0**	**0**			

Note :

1. Inter-bank deposits (including it's accrued profit payable) and Shares & securities Issued (Sheet B-1. 2.2(b)) should not be reported here. But any balances with Samabay Bank should be reported.
2. Profit payable/Profit accrued should be included.
3. Borrowings against IBLF / MLS / SLS should not be included here.
4. EDF should not be included here.

5. In case of different rates for same product, the rate will be weighted average rate and that will be calculated by the following formula -

$$R = \frac{\sum_{i=1}^{n} F_i X_i}{\sum_{i=1}^{n} Fi}, where,\ Fi = Amount\ and\ Xi = Rate$$

6. 1. In B(6) & E(5), Weighted Average Profit Rate should be reported if any.

Table D-2: Mode-wise Deposits (outstanding) classified by Sector

(Monthly Reporting)

Bank Code:
Bank Name:
Reporting Month:
Report Submission Date:

(Taka in Units)

Sl	Particulars	Government Sector		DMB	Other Public Sector					Private Sector							Total
		Presidency, PM's Office, Ministries & Govt. Offices	Autonomous & Semi-Autonomous Bodies	Deposit Money Banks	Local Authorities	Public Non-Financial Corporations	Non-Bank Depository Corporations-Public	Other Financial Intermediaries-Public	Insurance Companies & Pension Funds-Public	Non-Bank Depository Corporations-Private	Other Financial Intermediaries-Private	Insurance Companies & Pension Funds-Private	Financial Auxiliaries	Other Non-Financial Corporations-Private	Non-Profit Institutions Serving Household	Household Residents	
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16=(1+--+15)
A.	**Al - Wadeeah Current Account (AWCA)**																**0**
	of which: Profits Distributed (if any)																**0**
B.	**Mudaraba Deposits (1+2+… … +6)**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
1	Mudaraba Savings Accounts (MSA)																**0**
2	Mudaraba Term Deposits (MTDR)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	**0**
	i) For 1 month																**0**
	ii) For More than 1 months to less than 3 months																**0**
	iii) For 3 months																**0**
	iv) For More than 3 months to less than 6 months																**0**
	v) For 6 months to less than 1 year																**0**
	vi) For 1 year to less than 2 years																**0**
	vii) For 2 years to less than 3 years																**0**
	viiii) For 3 years to less than 5 years																**0**
	ix) For 5 years and above																**0**
3	Mudaraba Special Notice Accounts (MSNA)																**0**

4	Mudaraba Recurring Deposits	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	i) Mudaraba Pension Savings Scheme																**0**
	ii) Mudaraba Hajj Savings Scheme																**0**
	iii) Mudaraba Marriage/Muhor Savings Scheme																**0**
	iv) Mudaraba Education Savings Scheme																**0**
	v) Mudaraba Housing Savings Scheme																**0**
	vi) Mudaraba Farmers Savings Scheme																**0**
	vii) Mudaraba Lakhpati Savings Scheme																**0**
	viii) Mudaraba Millionaire Savings Scheme																**0**
	ix) Mudaraba Kotipoti Savings Scheme																**0**
	x) Mudaraba Woman Savings Scheme																**0**
	xi) Other Mudaraba Recurring Deposits (n.i.e.)																**0**
5	Mudaraba Waqf Cash Deposit Accounts (MWCDA)																**0**
6	Mudaraba Other Deposit Accounts n.i.e.																**0**
C.	**Deposits against Mudaraba Savings Bonds (1+2)**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
1	Mudaraba Savings Bond (MSB)																**0**
2	Mudaraba NRB Savings Bond (MNSB)																**0**
D.	**Foreign Currency Deposit Accounts (1+2+… …+7)**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
1	Non-resident FC Deposit Accounts (NFCD)																**0**
2	Resident FC Deposit Accounts (RFCD)																**0**
3	Convertible Taka Account of Foreigners																**0**
4	Non-resident Investment Taka Account (NITA)																**0**
5	Private Foreign Currency Account																**0**
6	Vostro A/C of Foreign Bank Branches & Correspondents																**0**
7	ERQ Account																**0**
E.	**Other Deposits (1+2+…….+5)**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
1	Quard-e-Hasan Deposits																**0**
2	Non-Mudaraba Special Scheme Deposits																**0**
3	Sundry Deposit																**0**
4	Margin Deposit : Letters of Credit , Bank Guarantees etc.																**0**
5	Other Deposits n.i.e																**0**
	Total : (A+B+C+D+E)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Note: **Grand Total**

1. The DMB column shall include only scheduled banks. Report balances with Samabay Bank Ltd. (if any) under the Private Sector column.

Table D-3: Division & District-wise Deposits (Outstanding) by Urban and Rural Areas

(Monthly Reporting)

Bank Code:
Bank Name:
Reporting Month:
Report Submission Date:

(Taka in Units)

Sl	Division/District	Deposits		Total
		Urban	Rural	
		1	2	3=(1+2)
Chattogram		**0**	**0**	**0**
1	Bandarban			0
2	Brahmanbaria			0
3	Chandpur			0
4	Chattogram			0
5	Cox'S Bazar			0
6	Cumilla			0
7	Feni			0
8	Khagrachari			0
9	Lakshmipur			0
10	Noakhali			0
11	Rangamati			0
Dhaka		**0**	**0**	**0**
12	Dhaka			0
13	Faridpur			0
14	Gazipur			0
15	Gopalganj			0
16	Kishoreganj			0
17	Madaripur			0
18	Manikganj			0
19	Munshiganj			0
20	Narayanganj			0
21	Narshingdi			0
22	Rajbari			0
23	Shariatpur			0
24	Tangail			0
Khulna		**0**	**0**	**0**
25	Bagerhat			0
26	Chuadanga			0
27	Jashore			0
28	Jhenaidah			0
29	Khulna			0
30	Kushtia			0
31	Magura			0
32	Meherpur			0
33	Narail			0
34	Satkhira			0
Rajshahi		**0**	**0**	**0**
35	Bogura			0
36	Chapainawabganj			0
37	Jaypurhat			0
38	Naogaon			0
39	Natore			0
40	Pabna			0
41	Rajshahi			0
42	Sirajganj			0

Barishal		**0**	**0**	**0**
43	Barguna			0
44	Barishal			0
45	Bhola			0
46	Jhalokathi			0
47	Patuakhali			0
48	Pirojpur			0
Sylhet		**0**	**0**	**0**
49	Habiganj			0
50	Moulvibazar			0
51	Sunamganj			0
52	Sylhet			0
Rangpur		**0**	**0**	**0**
53	Dinajpur			0
54	Gaibandah			0
55	Kurigram			0
56	Lalmonirhat			0
57	Nilphamari			0
58	Panchagarh			0
59	Rangpur			0
60	Thakurgaon			0
Mymensingh		**0**	**0**	**0**
61	Jamalpur			0
62	Mymensingh			0
63	Netrokona			0
64	Sherpur			0
Total		**0**	**0**	**0**

Table D-4: Deposits distributed by Size of Accounts

(Monthly Reporting)

Bank Code:
Bank Name:
Reporting Month:
Report Submission Date:

(Taka in Units)

Sl	Size of Accounts	Number of Accounts (Outstanding)	Amount (Outstanding)
1	Upto Tk. 50 thousands		
2	Above Tk. 50 thousands to Tk. 1 lac		
3	Above Tk. 1 lac to Tk. 5 lac		
4	Above Tk. 5 lac to Tk. 10 lac		
5	Above Tk. 10 lac to Tk.50 lac		
6	Above Tk. 50 lac to Tk.1 Crore		
7	Above Tk. 1 Crore to Tk. 5 Crore		
8	Above Tk. 5 Crore to Tk. 10 Crore		
9	Above Tk. 10 Crore to Tk. 50 Crore		
10	Above Tk. 50 Crore to Tk.100 Crore		
11	Above Tk. 100 Crore		
Total		**0**	**0**

Note: 1. Excluding Inter-bank and EDF.

Table I-1: Mode-wise Investments & Weighted Average Annual Mark-up /Profit Rate

(Including Bills, , Accrued Profit & balances with NBDCs and excluding Sukuk / Islamic Bond & inter-bank)

(Monthly Reporting)

Bank Code:
Bank Name:
Reporting Month:
Report Submission Date:

Sl	Particulars	Number of Account (Outstanding)	Amount (Outstanding) (Taka in Units)	Mark-up/Profit Rate (%) (Upto two decimal places) (for example: 9.00, 10.75 etc)	Commission/Agency Fee	
					(%) (Up to two decimal places)	Amount
1	Mudarabah					
2	Musharaka					
3	Diminishing Musharaka					
4	Bai - Murabaha					
5	Bai - Muajjal					
6	Bai - Salam					
7	Bai – Istisna					
8	Bai-Istijrar					
9	Ijarah	0	0			
	a) Operating Ijarah					
	b) Ijarah Muntahia Bittamleek (IMB)*					
10	(HPSM) Hire Purchase under Shirkatul Melk					
11	Muzara'ah					
12	Musaqat					
13	Kafalah					
14	Ju'alah					
15	Hawalah					
16	Wakalah					
17	Qard - e - Hasan	0	0			
	a) With Service Charge					
	b) Without Service Charge					
18	Islamic Credit Card	0	0			
	a) Qard-based					
	b) Ujrah-based					
	c) Tawarruq-based					
	d) Others n.i.e. (if any, specify here)					
19	MPI (Murabaha Post Import)					
20	IBP (Inland Bill Purchased)					
21	FBP (Foreign Bill Purchased)					
22	Any other mode (not shown above)					
GRAND TOTAL = B(1+2+…..+22)		**0**	**0**			

Note:

1. Information of Inter-bank Investment should not be reported here.
2. Accrued Profit Receivable should be reported.
3. Investment in shares & securities (sukuk, BGIIB etc.) should not be included here.
4. OBU should not be included.
5. Any amount with NBDCs(Non Bank Depository Corporation) should be included here
6. In case of different rates for same particulars, the rate will be weighted average rate and that will be calculated by the following formula -

$$R = \frac{\sum_{i=1}^{n} F_i X_i}{\sum_{i=1}^{n} Fi}, \text{ where, } Fi = Amount \text{ and } Xi = Rate$$

7. Wighted average profit rate should be given in 'Others' if any.
8. *Ijarah ending with ownership.

Table I-2: Economic Purpose-wise Investments (outstanding)

(Including Bills, , Accrued Profit & balances with NBDCs and excluding Sukuk / Islamic Bond & inter-bank)

(Monthly Reporting)

Bank Code:	
Bank Name:	
Reporting Month:	
Report Submission Date:	

(Taka in Units)

Sl	Economic Purpose	Disbursement (During the month)	Recovery (During the month)	Investment Classification Status									Overdue
				Classified				Unclassified				Total Outstanding	
				S.S (1)	D.F (2)	B/L (3)	Total (4)= (1+2+3)	SMA (5)	SD - 0 (6)	SD - 1 (7)	SD - 2 (8)		
A	Agriculture, Fishing & Forestry	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	a) Agriculture						0					0	
	b) Fishing						0					0	
	c) Forestry & logging						0					0	
B	**Industry (1+2+3)**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	1. Term Investment (Excluding Working Capital Financing)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	a) Large Industries						0					0	
	b) Small and Medium Industries						0					0	
	c) Cottage/ Micro Industries						0					0	
	d) Service Industries						0					0	
	2. Working Capital Financing	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	a) Large Industries						0					0	
	b) Small and Medium Industries						0					0	
	c) Cottage/ Micro Industries						0					0	
	d) Service Industries						0					0	
	3. CMSME Investment through NGO						**0**					**0**	
C	**Construction**						**0**					**0**	
D	**Transport**						**0**					**0**	
E	**Trade & Commerce**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	a) Wholesale and Retail Trade (CC, OD etc.)						0					0	
	b) Procurement by Government						0					0	
	c) Export Financing (PC, ECC etc.)						0					0	
	d) Import Financing (LIM, LTR, TR etc.)						0					0	
	e) Share Trading						0					0	
	f) Lease Financing						0					0	
	g) Other*						0					0	
F	**Other Institutional Qard/Investments**						**0**					**0**	
G	**Consumer Finance**						**0**					**0**	
H	**Miscellaneous (Poverty Alleviation and others)**						**0**					**0**	
	Grand Total (A+B+.....+H) =	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Note: * OD/Term/Demand Loan against Work Order/Pay Order/Earnest money for importer/Exporter/wholesale/trading concern/imported raw materials/tender bid (Other than construction)

Table I-3: Sector-wise Investments (outstanding)

(Including Bills, , Accrued Profit & balances with NBDCs and excluding Sukuk / Islamic Bond & inter-bank)

(Monthly Reporting)

Bank Code:	
Bank Name:	
Reporting Month:	
Report Submission Date:	

(Taka in Units)

Sl	Sector	Disbursement (During the month)	Recovery (During the month)	Investment Classification Status									Overdue
				Classified				Unclassified				Total Outstanding	
				S.S (1)	D.F (2)	B/L (3)	Total (4)= (1+2+3)	SMA (5)	SD - 0 (6)	SD - 1 (7)	SD - 2 (8)		
A	**Public Sector**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	a) Ministries and other Govt. office						0					0	
	b) Autonomous Bodies and Semi-Autonomous Bodies						0					0	
	c) Public Non-Financial Corporatins						0					0	
	d) Others						0					0	
B	**Private Sector**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	1. Non-Financial Corporations	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	a) Agriculture, Fishing & Livestock						0					0	
	b) Industrues	0	0	0	0	0	0	0	0	0	0	0	0
	i) Manufactures/Manufacturing Companies	0	0	0	0	0	0	0	0	0	0	0	0
	Textile Mills						0					0	
	Ready-made Garments Industries						0					0	
	Pharmaceutical Industries						0					0	
	Chemical and Chemical Products Industries						0					0	
	Others						0					0	
	ii) Gas/Electricity/Power Generating Companies						0					0	
	iii) Service Industries	0	0	0	0	0	0	0	0	0	0	0	0
	Hospitals, Clinics, Diagnostic Centers and Other Health Services						0					0	
	IT-based activities						0					0	
	Telecommunications						0					0	
	Transport						0					0	
	Housing Companies or Societies/Land Developers/Real Estate						0					0	
	Others						0					0	
	iv) Agro-based and agro-processing industry						0					0	
	v) Commerce & Trade (excluding individual businessmen)						0					0	

	v) Non Govt. Publicity & News Media						0					0	
	vi) Private Educational Institutions						0					0	
	vii) Others						0					0	
	2. Financial Corporatins						**0**					**0**	
	4. Non-profit Institutions Serving Households (NPISH)						**0**					**0**	
	5. Households (Individual Customers)						**0**					**0**	
	6. Others						**0**					**0**	
Grand Total (A+B)		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Table I-4: Investment on Special Scheme (Outstanding)

(Including Bills, , Accrued Profit & balances with NBDCs and excluding Sukuk / Islamic Bond & inter-bank)

(Monthly Reporting)

Bank Code:	
Bank Name:	
Reporting Month:	
Report Submission Date:	

(Taka in Units)

Sl	Particulars	Disbursement (During the month)	Recovery (During the month)	Investment Classification Status									Overdue
				Classified				Unclassified				Total Outstanding	
				S.S (1)	D.F (2)	B/L (3)	Total (4)= (1+2+3)	SMA (5)	SD - 0 (6)	SD - 1 (7)	SD - 2 (8)		
1	Green Finance						0					0	
2	Micro Finance						0					0	
3	Women Entrepreneurs Finance						0					0	
4	Rural Development Scheme						0					0	
5	Urban Poor Development Scheme						0					0	
6	Household Durables Scheme						0					0	
7	Investment Scheme for Doctors						0					0	
8	Transport Investment Scheme						0					0	
9	Small Business Investment Scheme						0					0	
10	Car Investment Scheme						0					0	
11	Housing Investment Scheme						0					0	
12	Palli Griho Nirman Prokalpa						0					0	
13	Other Scheme n.i.e						0					0	
14	Others general investment						0					0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Note: 1. General Investment, Refinance, Prefinance and EDF facilities should not be treated as separate investment schemes. These facilities should be reported under the relevant investment scheme/category based on the underlying purpose and nature of the financing.

2. Where an investment does not fall under any of the specified schemes above, it should be reported under “Other Scheme n.ie”.

Table I-5: Investments distributed by Size of Accounts

(Including Bills, , Accrued Profit & balances with NBDCs and excluding Sukuk / Islamic Bond & inter-bank)

(Monthly Reporting)

Bank Code:
Bank Name:
Reporting Month:
Report Submission Date:

(Taka in Units)

Sl	Size of Accounts	Number of Accounts	Amount (Outstanding)
1	Upto Tk. 50 thousands		
2	Above Tk. 50 thousands to Tk. 1 lac		
3	Above Tk. 1 lac to Tk. 5 lac		
4	Above Tk. 5 lac to Tk. 10 lac		
5	Above Tk. 10 lac to Tk.50 lac		
6	Above Tk. 50 lac to Tk.1 Crore		
7	Above Tk. 1 Crore to Tk. 5 Crore		
8	Above Tk. 5 Crore to Tk. 10 Crore		
9	Above Tk. 10 Crore to Tk. 50 Crore		
10	Above Tk. 50 Crore to Tk.100 Crore		
11	Above Tk. 100 Crore		
Total		**0**	**0**

Table I-6: Mode-wise investment & Markup in Agriculture, Fishing & Livestock

(Monthly Reporting)

Bank Code:
Bank Name:
Reporting Month:
Report Submission Date:

Sl	Investment Mode	Number of Accounts (Outstanding)	**Amount** (Outstanding) (Taka in Units)	**Mark-up Rate (%)** (Upto two decimal places) (For example: 9.00 , 10.75 etc.)
1	Mudarabah			
2	Musharaka			
3	Bai Murabaha			
4	Bai- Muajjal			
5	Bai - Salam			
6	Muzara'ah			
7	Musaqat			
8	Ijara			
9	HPSM			
10	Others			
Total		**0**	**0**	

Note:

1. In case of different rates for same product, the rate will be weighted average rate and that will be calculated by the following formula -

$$R = \frac{\sum_{i=1}^{n} F_i X_i}{\sum_{i=1}^{n} Fi}, where,\ Fi = Amount\ and\ Xi = Rate$$

2. Weighted Average Profit Rate should be given in Others if any.
3. Total should be matched with Table -I3 (Agriculture, Fishing & Livestock)

Table I-7: CMSME Investment Position

(Quarterly Reporting)

Bank Code:	
Bank Name:	
Reporting Month:	
Report Submission Date:	

(Taka in Units)

Category	Sub-Sector	Disbursement Current Quarter		Cumulative CMSME Loan Disbursement (January to Current Quarter)		Outstanding of CMSME Loan at the End of Current Quarter (as per CL)	Cumulative Disbursement to New Enterprises (January to Current Quarter)			Cumulative Rural Disbursement (January to Current Quarter)			Cumulative Recovery (January to Current Quarter)	Cumulative Disbursement Without Collateral (January to Current Quarter)		
		Number	Amount	Number	Amount		Number	Amount	Outstanding	Number	Amount	Outstanding		Number	Amount	Outstanding
a) Informal/ Marginal Sector	Manufacturing															
	Service															
	Trade															
b) Cottage	Manufacturing															
	Service															
	Trade															
c) Micro	Manufacturing															
	Service															
	Trade															
d) Small	Manufacturing															
	Service															
	Trade															
e) Medium	Manufacturing															
	Service															
	Trade															
CMSME (a+b+c+d+e)	**Manufacturing**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	Service	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	Trade	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Grand Total of CMSME		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Of which: Woman	Manufacturing															
	Service															
	Trade															

Category	Gender	Disbursement Current Quarter		Cumulative CMSME Loan Disbursement (January to Current Quarter)		Outstanding of CMSME Loan at the End of Current Quarter (as per CL)	Cumulative Disbursement to New Enterprises (January to Current Quarter)			Cumulative Rural Disbursement (January to Current Quarter)			Cumulative Recovery (January to Current Quarter)	Cumulative Disbursement Without Collateral (January to Current Quarter)		
		Number	Amount	Number	Amount		Number	Amount	Outstanding	Number	Amount	Outstanding		Number	Amount	Outstanding
a) Informal/ Marginal Sector	Man															
	Woman															
b) Cottage	Man															
	Woman															
c) Micro	Man															
	Woman															
d) Small	Man															
	Woman															
e) Medium	Man															
	Woman															
CMSME (a+b+c+d+e)	**Man**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	Woman	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Grand Total of CMSME		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Reference: Bangladesh Bank SME & Special Programmes Department (SMESPD) – CMSME Reporting Guidelines and Circulars (available at: https://www.bb.org.bd/smeportal/openpdf.php).

Table E-1: e-Banking and e-Commerce Information-1

(Applicable only for Conventional Banks with Islamic Branches/Windows for reporting Islamic Banking Information)

(Monthly Reporting)

Bank Code:	
Bank Name:	
Reporting Month:	
Report Submission Date:	

1. ATM, POS, CDM and CRM Statistics

Month Name	ATM			POS			CDM			CRM		
	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total
			0			**0**			**0**			**0**

Note: 1. ATM- Automated Teller Machine, POS- Point of Sale, CDM-Cash Deposit Machine, CRM- Cash Recycling Machine

2. Reporting should be as at the end of the Reporting Month basis

2. School Banking Statistics

Month Name	Number of Male Accounts.			Number of Female Accounts			Total Number of Accounts			Outstanding Deposit Balance (Tk. In unit)		
	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total
			0			**0**	0	0	**0**			**0**

Note: Reporting should be as at the end of the Reporting Month basis

3. Mobile Financial Services (MFS) Statistics: Part-1

Month Name	Number of MFS Agents			Number of Male MFS Accounts			Number of MFS Female Account			Number of MFS Other Account			Total Number of MFS Accounts		
	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total
			0			**0**			**0**			**0**	0	0	**0**

Note: Reporting should be as at the end of the Reporting Month basis

4. Mobile Financial Services (MFS) Statistics: Part-2

(Amount in unit TK.)

Month Name	All Transaction		Cash In		Cash Out		P2P		Merchant Payment		G2P		Salary Disbursement		Talktime Purchase		Utility Bill Payment		Float Amount
	No. of Transactions	Amount	No. of Transactions	Amount	No. of Transactions	Amount	No. of Transactions	Amount	No. of Transactions	Amount	No.	Amount	No. of Transactions	Amount	No. of Transactions	Amount	No. of Transactions	Amount	

Note: 1.P2P-Person to Person, G2P-Government to Person

2. Float Amount is as on basis and rest amounts are during the month basis.

5. Special Accounts Statistics

Month Name	Farmers 10 Tk A/C			Social Safety A/C			Hardcore Poor A/C			Total Special A/C			Balance of Total Special A/C (Tk. in unit)			Subsidy Disbursement (Tk. in unit)		
	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total
			0			**0**			**0**	0	0	**0**			**0**			**0**

Note: Subsidy disbursement is during the month basis and the rests are as at the end of the Reporting Month basis.

Table E-2: e-Banking and e-Commerce Information - 2

(Applicable only for Conventional Banks with Islamic Branches/Windows for reporting Islamic Banking Information)

(Monthly Reporting)

Bank Code:	
Bank Name:	
Reporting Month:	
Report Submission Date:	

1. Internet Banking Transaction Statistics

(Amount in unit TK.)

Month Name	Internet Banking Customers*	Transactions**	
	No.	No.	Amount

Note: * Reporting should be as at the End of the Reporting Month basis
** Reporting should be during the month basis

2. Local and Foreign Currency Transaction Statistics by Cards

(Amount in unit TK.)

Month Name	Local Transaction		Foreign Currency Transaction		Total Transaction	
	No.	Amount	No.	Amount	No.	Amount
					0	**0**

Note: 1. Foreign Currency Transaction Volume has been converted to BDT
2. Reporting should be during the month basis

3. Inter-bank Transaction Statistics

(Amount in unit TK.)

Month Name	MICR Cheque		Non-MICR Cheque		EFT		RTGS	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount

Note: Reporting should be during the month basis

4. Issued Cards and Transaction Statistics

(Amount in unit TK.)

Month Name	No. of Issued Cards (Net)			Debit Card Transaction		Credit Card Transaction		Prepaid Card Transaction	
	Debit	Credit	Prepaid	No.	Amount	No.	Amount	No.	Amount

Note: Issued Cards are As at the End of the Reporting Month basis and rests are during the month basis

5. ATM, POS, CRM and e-Commerce Transaction Statistics by Cards

(Amount in unit TK.)

Month Name	ATM Transaction		POS Transaction		CRM Transaction		e-Commerce Transaction		Total Transaction	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
									0	**0**

Note: 1. MICR= Magnetic Ink Character Recognition, EFT= Electronic Funds Transfer, RTGS= Real Time Gross Settlement; EFT and MICR excluding Bangladesh Bank and Bangladesh Samabaya Bank Ltd.
2. Reporting should be during the month basis

Table A: Agent Banking Information

(Applicable only for Conventional Banks with Islamic Branches/Windows for reporting Islamic Banking Information)

(Monthly Reporting)

Bank Code:	
Bank Name:	
Reporting Month:	
Report Submission Date:	

1. Division-wise and Urban-Rural Agent & Outlet Information

Division	Number of Agent						Number of Outlet					
	New agents added During the Reporting Month*			Total agents As at the End of the Reporting Month**			New outlets added During the Reporting Month*			Total outlets As at the End of the Reporting Month**		
	Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
BARISHAL			**0**			**0**			**0**			**0**
CHATTOGRAM			**0**			**0**			**0**			**0**
DHAKA			**0**			**0**			**0**			**0**
KHULNA			**0**			**0**			**0**			**0**
MYMENSINGH			**0**			**0**			**0**			**0**
RAJSHAHI			**0**			**0**			**0**			**0**
RANGPUR			**0**			**0**			**0**			**0**
SYLHET			**0**			**0**			**0**			**0**
Grand Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

2. Agent Banking Statistics: Agent & Outlet Information

Month Name	Number of Agent			Number of Outlet			Number of Male Account			Number of Female Account			Others Account			Total Account		
	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total
			0			**0**			**0**			**0**			**0**	0	0	**0**

Note: Reporting should be as at the end of the reporting month

3. Agent Banking Statistics: Transaction Statistics

(Amount in unit TK.)

Month Name	Deposit Balance			No. of Transaction			Amount of Transaction			Loan Disbursement			Utility Bill Payments			Inward Foreign Remittance		
	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total
			0			**0**			**0**			**0**			**0**			**0**

Note: Deposit Balance is as at the End of the Reporting Month basis and rest amounts are during the month basis

Table C: Information on Corporate Social Responsibility (CSR)

(Monthly Reporting)

Bank Code:	
Bank Name:	
Reporting Month:	
Report Submission Date:	

(Taka in Units)

Sl	Investment Mode	Amount (As on Previous Month) (January to Previous Month)	Amount (During the Reporting Month)	Amount (As on Reprting Month) (January to Reporting Month)
		a	b	c = (a+b)
1	**Source of Fund**	**0**	**0**	**0**
	i. Bank's own portion for CSR			0
	ii. Zakat	0	0	0
	a) Bank's portion			0
	b) Zakat on the equity of the bank			0
	c) Zakat collected from depositors			0
	d) Zakat collected by the bank as intermediary			0
	e) Others			0
	iii. Sadaqah collected by the bank as intermediary			0
	iv. Derived Systemic Income			0
	v. Compensation charges			0
	vi. Interest recovered from BB			0
	vii. Interest recovered from foreign trade			0
	viii. Other Shariah unapproved income	0	0	0
	a) Doubtful income			0
	b) Tainted income			0
	c) Others			0
	ix. Business Development & Other Sources			0
2	**Expenditure**	**0**	**0**	**0**
	i. Social welfare			0
	ii. Natural Disaster			0
	iii. Environment development			0
	iv. Education			0
	v. Poverty alleviation			0
	vi. Human Resources Development			0
	vii. Institutional capability Building			0
	viii. Donation			0
	ix. Social Development	0	0	0
	a) Education and Training			0
	b) Development for youth			0
	c) Income generating activities			0
	x. Hibah			0
	xi. Waqf			0
	xii. Other Shariah Approved activities			0

Table G-1: Information on the Activities of Shariah Supervisory Committee (SSC)

(Quarterly Reporting)

Bank Code:	
Bank Name:	
Reporting Quarter	
Report Submission Date:	

Sl	Activities	Necessary Information
1	Name of the Shariah Council/Board (SC)	
2	Number of members of Shariah Supervisory Committee/Board	
3	Availability of Muraqib (Shariah Auditor) (Yes/No)	
4	Number of Meetings Held by the SC During the Quarter	
5	Number of Bank Branches Supervised by the SC During the Quarter	
6	Findings of the SC from Supervision or Audit of Branches	
7	Suggestions/Guidelines Provided by the SC	
8	External Shariah Supervision Arrangement (Yes/No)	
9	Shariah Rating Arrangement (Yes/No)	
10	Presentation of SC Review to the Board (Yes/No)	

Table G-2: Information of the Members of Shariah Supervisory Committee & Higher Mangement of the Bank

(Quarterly Reporting)

Bank Code:	
Bank Name:	
Reporting Quarter	
Report Submission Date:	

A. Information of the Members of Shariah Supervisory Committee :

Sl	Position at Shariah Board	Name	Contact address, Mobile Number and E-mail	Educational Qualification including Islamic Banking related Certification, if any (with the name of institution)	Profession including office address
1	Chairman				
2	Vice Chairman				
3	Member Sercretary				
4	Head of Sharia Sercretariate				
5	Chief Muraqib / Head of Internal Shariah Audit				
6	Member				
7	Member				
8	Member				
9	Member				
10	Member				
11	Member				
12	Member				
13	Member				

B. Information of the Higher Mangement of the Bank concerning with Islamic Banking

Sl	Position at Bank	Name	Contact address, Mobile Number and E-mail	Educational Qualification including Islamic Banking related Certification, if any (with the name of institution)	Office address
1	Chairman				
	Vice Chairman				
2	Managing Director & CEO				
4	Head of Islamic Banking				
5	Chief Finance Officer (CFO)				

Table G-3: Information on Shariah Compliant Corporate Governance

(Quarterly Reporting)

Bank Code:		
Bank Name:		
Reporting Month:		
Report Submission Date:		

Sl	Particulars	Necessary Information
1	**Board of Directors (According to the Bank Company Act. 1991 and Different circulars/directives issued by Bangladesh Bank)**	
	a) Number of Members	
	b) Number of Meetings held during the Quarter	
2	**Executive Committee (EC)**	
	a) Number of Members	
	b) Number of Meetings held during the Quarter	
3	**Audit Committee**	
4	a) Whether Shariah Compliance is Observed in the Auditing Framework	
	b) Whether the Bank/NBFC Has a Shariah Audit Manual	
	c) Whether there is a Separate Shariah Secretariat to Assist the SSC	
	d) Whether Shariah Compliance is observed in the Accounting System	
	e) Whether External Shariah Audit Firms are Engaged to Conduct Audit	
	Policy, technique and other information disclosure	
	a) Classification of Shareholders	
	b) Amount of honorarium for each member of the Board of Directors (Tk.)	
	c) Amount of honorarium for each member of the EC (Tk.)	
	d) Amount of monthly honorarium for each member of Shariah Council (Tk.)	
	e) Amount of honorarium per meeting for each member of Shariah Council (Tk.)	

Table T-1:Training & Knowledge-Sharing Programmes on Islamic Banking and Finance Organized by the Reporting Bank/NBFC

(Quarterly Reporting)

Bank Code:	
Bank Name:	
Report Submission Date:	

Sl	Particulars	Subject	Duration*		Number of Participants
			In no. of days	In hours	
1	Seminar (i+ii)		**0**	**0**	**0**
	i) National				
	ii) International				
2	Workshop (i+ii)		**0**	**0**	**0**
	i) National				
	ii) International				
3	Conference (i+ii)		**0**	**0**	**0**
	i) National				
	ii) International				
4	Symposium				
5	Lecture Series (i+ii)		**0**	**0**	**0**
	i) National				
	ii) International				
6	Training				
7	Continuing Professional Development (CPD) Programme				
8	Public awareness campaign				

*based on the officially approved duration .

Table-T-2: Training & Knowledge-Sharing Programmes on Islamic Banking & Finance Organized by External Institutions (BIBM,BBTA,CPD etc)

(Quarterly Reporting)

Bank Code:
Bank Name:
Report Submission Date:

SL	Course Name	Training Period (From–To)	Course Duration*		Number of Participants	Mode of Training (Physical/Online/Both)	Organizer	Remarks
			In no. of days	In hours				
1								
2								
3								
4								
5								
6								

Table-R: Information on Publications Related to Islamic Banking and Finance Published by the Reporting Bank During the Reporting Quarter

(Quarterly Reporting)

Bank Code:
Bank Name:
Report Submission Date:

Sl	Particulars	Title/Name of Publication	Brief Description	Date of Publications	Remarks
1	Books				
2	Journals				
3	Research Paper				
4	In House Magazine				
5	Brochure/ Folder				
6	Manuals				
7	Survey Based Research				
	a) On going				
	b) Final				
8	Other Publications				

4. Data Reporting Template for NBFCs

List of Data Tables

(To fill for Islamic Finance Information only)

Sl	Name of The Tables
1	Table B-1: Balance Sheet
2	Table B-2: Income Statement
3	Table B-3: Operational and Institutional Information
4	Table D-1: Mode-wise Deposits and Profit Rates
5	Table D-2: Mode-wise Deposits (outstanding) classified by Sector
6	Table D-3: Division & District-wise Deposits (Outstanding) by Urban and Rural Areas
7	Table D-4: Deposits distributed by Size of Accounts
8	Table I-1: Mode-wise Investment & Weighted Average Annual Mark-up /Profit Rate
9	Table I-2: Economic Purpose-wise Investments (Outstanding)
10	Table I-3: Sector-wise Investments (outstanding)
11	Table I-4: Investment on Special Scheme (Outstanding)
12	Table I-5: Investments distributed by Size of Accounts
13	Table I-6: Mode-wise investment & Markup in Agriculture, Fishing & Livestock
14	Table I-7: CMSME Investment Position
15	Table I-8: Investment (Outstanding) in Industry
17	Table E: e-Commerce Information
18	Table C: Information on Corporate Social Responsibility (CSR)
19	Table G-1: Information on the Activities of Shariah Supervisory Committee
20	Table G-2: Information of the Members of Shariah Supervisory Committee & Higher Mangement of the Company
21	Table G-3: Information on Shariah Compliant Corporate Governance
22	Table T-1: Training & Knowledge-Sharing Programmes on Islamic Banking and Finance Organized by the Reporting Company
23	Table-T-2: Training & Knowledge-Sharing Programmes on Islamic Banking & Finance Organized by External Institutions (BIBM,BBTA,CPD etc)
24	Table-R: Information on Publications Related to Islamic Banking and Finance Published by the Reporting Company During the Reporting Quarter

Table B-1: Balance Sheet

(Monthly Reporting)

NBFC Code:
NBFC Name:
Reporting Month:
Report Submission Date:

(Taka in Units)

Sl	Particulars	Amount
1	**Total Assets**	**0**
	1.1 Cash in hand (including foreign currency)	
	1.2 Balances with Bangladesh Bank (including foreign currency)	
	1.3 Balances with Sonali Bank PLC Acting as Agent of Bangladesh Bank (including foreign currency)	
	1.4 Balances with other banks & financial institutions	0
	a) In Bangladesh	0
	i) With Banks	
	ii) With Non Bank Depository Corporations (NBDCs)	
	iii) Others	
	b) Outside Bangladesh	
	1.5 Investment in shares & securities	0
	a) SUKUK Holdings (both public and private)	
	b) Islamic Bond Holdings	
	c) Other Shari'ah Compliant Securities	
	1.6 Investment (Including EDF, Refinance/Prefinace)	0
	a) General Investment etc.(Shari'ah Compliant Financing)	0
	i) Principal	
	ii) Accrued Profit	
	b) Bills purchased	0
	i) Foreign Bills	
	ii) Inland Bills	
	1.7 Fixed Assets	
	1.8 Other Assets n.i.e.	
2	**Total Shareholders' equity & Liabilities**	**0**
	2.1 Shareholders' equity	0
	a) Paid-up capital	
	b) Statutory reserve	
	c) Retained earnings	
	d) Others	
	2.2 Liabilities	0
	a) Deposits and other accounts (excluding EDF)	0
	i) Profit Sharing Investment Accounts (PSIAs)	0
	Mudaraba savings deposits	
	Mudaraba term deposits	
	Accrued Profit Payable (excluding inter-NBFC)	
	Inter-NBFC deposits (including it's accrued profit payable)	
	Other deposits	
	ii) Other Remunerative Funding (Murabaha, Tawarruq etc.)	
	iii) Non-Remunerating Funding (Current A/C, Al Wadeah A/C etc.)	
	b) Shares & securities Issued	0
	i) SUKUK Issued	
	ii) Islamic Bond Issued	
	iii) Other Shari'ah Compliant Securities Issued	
	c) Deferred tax liabilities	
	d) Borrowings against Islamic Banks Liquidity Facility (IBLF)	
	e) Borrowings against Mudarabah Liquidity Support (MLS)	
	f) Borrowings against Special Liquidity Support (SLS)	
	g) Other liabilities n.i.e. (including EDF)	

Note:
1. Conventional NBFCs having Islamic Branches/windows will provide their islamic finance related data only.
2. Total Assets" & "Total Shareholders' equity & Liabilities" must be equal.
3. Assets & Liabilities related information should be reported in outstanding basis.
4. Total Asset/Liabilities should be matched with NBFC-1 returns (submitted to Statistics Department) except Contingent Liability and

OBU.
5. Staff Loan should be included in 1.6 (a).

Name (Reporting Officer-1):	
Designation:	
Mobile Number:	
E-mail Address:	
Name (Reporting Officer-2):	
Designation:	
Mobile Number:	
E-mail Address:	
Name (Head of Reporting / Head of Islamic Finance Division):	
Designation:	
Mobile Number:	
E-mail Address:	
Name (Managing Director):	
Mobile Number:	
E-mail Address:	
Office Address (in English):	
Office Address (in Bengali):	

Table B-2: Income Statement

(Monthly Reporting)

NBFC Code:		
NBFC Name:		
Reporting Month:		
Report Submission Date:		
		(Taka in Units)
Sl	**Particulars**	**Amount (Cumulative) (January to Reporting Month)**
1	**Total Operating Income**	**0**
	1.1 Net Investment Income (a-b)	**0**
	a) Income from Investment	0
	i) Bai Mode (e.g. Bai-Murabaha, Bai-Muajjal, Bai- Salam, Bai-Istisna, Bai-Istijrar, etc.)	
	ii) Ijarah Mode (e.g. Ijarah)	
	iii) Share Mode (e.g. Mudarabah, Musarakah, etc.)	
	iv) Hybrid (e.g. HPSM)	
	v) Others n.i.e.	
	b) Profit paid on deposits	
	1.2 Income from Shares & Securities	**0**
	a) SUKUK (both public and private)	
	b) Islamic Bond	
	c) Other Shari'ah Compliant Securities	
	1.3 Commission, exchange and brokerage income	**0**
	a) Commission income	
	b) Exchange and brokerage income	
	c) Compensation income	
	1.4 Other operating income n.i.e.	
2	**Total Operating Expenses**	**0**
	2.1 Salary and allownces	
	2.2 Rent, taxes, insurance, electricity	
	2.3 Legal expenses	
	2.4 Postage, stamps and telecommunicaion etc.	
	2.5 Stationary, printing and advertisement etc.	
	2.6 Chief executive's salary and fees	

	2.7 Director's fees and expenses	
	2.8 Sharia'h Committee's fees and expenses	
	2.9 Auditors' fees	
	2.10 Charges on investment losses	
	2.11 Zakat expenses	
	2.12 Depreciation and repairs of banks' assets	
	2.13 Other expenses n.i.e.	
3	**Profit/loss before provision**	**0**
4	**Total provisions and other adjustable income**	**0**
	4.1 Provision for investments & off-balance sheet exposures	
	4.2 Provision for diminution in value of investments in shares	
	4.3 Provision for Shari'ah Non-compliance Income (If any)	
	4.4 Other provisions n.i.e.	
5	**Total profit/loss before taxes**	**0**
6	**Provision for taxation**	**0**
	6.1 Current tax	
	6.2 Deferred tax	
7	**Net profit/loss after taxation**	**0**

Note: 1. Income from Inter-NBFC Investment should be included in 1.1(a) according to mode.
2. Profit paid on Inter-NBFC deposit should be included in 1.1[b].

Table B-3: Operational and Institutional Information

(Monthly Reporting)

NBFC Code:
NBFC Name:
Reporting Month:
Report Submission Date:

(All should be reported in Unit Taka/In number and as at the end of the reporting month basis)

Sl	Particulars		Amount / Number
1	**Total Manpower (Cocerned with Islamic operation)**		**0**
	Of which: Employees with Specialized Qualifications in Islamic Finance*		
	1.1 Executives & Officers		0
	a) Head Office		
	b) Branch offices		
	1.2 Others (Sub Staff) (Those who have Provident fund facility and retirement benefits)		0
	a) Head Office		
	b) Branch offices		
	1.3 Temporary Employees (Those who doesn't have Provident fund facility and retirement benefits)		0
	a) Head Office		
	b) Branch offices		
2	**Number of Islamic Banking Branches/Windows (including SME/Agriculture Branches)**		**0**
	Of which: SME/Agriculture Branches among total Branches/Windows		
	2.1 Urban		0
	a) Branches		
	b) Windows		
	2.2 Rural		0
	a) Branches		
	b) Windows		
	Sub Branches (Operating under Islamic Branches/windows)		
	Agent Banking Outlets (Operating under Islamic Branches/windows)		
3	**Investment Deposit Ratio (IDR)**	(3.1 / 3.2)	**0.00%**
	3.1) IDR Assets [Excluding inter-NBFC, Refinance/Prefinance, EDF & Accrued Profit]	[(a-i-ii-iii) + b + c]	0
	a) General Investment [Table B1{1.6(a)}]		0
	Less: i) Customer investments/financing under EDF facilities		
	ii) Customer investments/financing under refinance and prefinance facilities		
	iii) Accrued Profit		0
	b) Bills purchased		0
	c) Others (if any, Please specify)		

	3.2) IDR liabilities [Excluding inter-NBFC & EDF]	[(a-i) + b + c + d]	0
	a) Total Time and Demand Liabilities [Table B1{2.2(a)}]		0
	Less i) Inter-NBFC deposits (including it's accrued profit)		0
	b) Inter-NBFC Deposit Surplus**		
	c) Bond Surplus ***		
	d) Others (if any, Please specify)		
4	**Liquidity Surplus (+) or Shortfall (-)********	(4.2 - 4.1)	**0**
	4.1) Required SLR		
	4.2) Total of all SLR components (including CRR surplus / shortfall)		
5	**Customer Sukuk Investments Facilitated by the NBFC*******!**		
6	**Profit Equilization Reserve (PER); if any**		
7	**Investment Risk Reserve (IRR); if any**		

Note :

1. In 3. Investment Deposit Ratio (IDR) shpuld be reported according to BB's Asset-Liability Management (ALM) Guidelines (specifically BRPD Circular No. 2 of 2016 and subsequent amendments -14)
2. PER and IRR should be reported in ending balance.
3. In 2, Number of Islamic Banking Branches/Windows should be matched with reporting to BRPD. Head Office & SME centre should not be included in 2.
4. * Number of employees having CSAA/CIPA and/or with specialized Islamic finance qualification (six months or longer) from reputed institutions.
5. **Interbank Deposit Surplus = (Deposits from Other Banks)−(Deposits Kept with Other Banks); if the result is negative, it is treated as zero.
6. ***Bond Surplus = (Amount Raised through Bonds)−(Investment in Other Banks' Bonds); if the result is negative, it is treated as zero.
7. ****as per DB-4(C/I) and DB-5(C/I) statements in accordance with DOS Circular No. 01 dated 19/01/2014 and subsequent amendments (DOS Circular Letter No. 23 dated 07 October 2018).
8. *****This item shall capture the Sukuk investments made by customers through the reporting NBFC where the bank acts as an intermediary, distributor, agent, or custodian. The information shall not represent the NBFC's own investment in Sukuk reported in the balance sheet (Table-B1,1.5,a).

Table D-1: Mode-wise Deposits and Profit Rates

(Monthly Reporting)

NBFC Code:
NBFC Name:
Reporting Month:
Report Submission Date:

Particulars	**Number of Account**	**Amount** (Outstanding) (Taka in Units)	**Profit Rate (%)** (Upto two decimal places) (for example: 2.00 , 3.75 etc.)	**Agreed % of Profit (if any)**	
				Customer	**Bank**
A. Al - Wadeeah Current & Cash Credit Account					
of which: Profits Distributed (if any)					
B. Mudaraba Deposits (1+2+3)	**0**	**0**			
1. Mudaraba Savings Deposits					
2. Mudaraba Fixed /Term Deposits	0	0			
i) For 1 month					
ii) For More than 1 months to less than 3 months					
iii) For 3 months					
iv) For More than 3 months to less than 6 months					
v) For 6 months to less than 1 year					
vi) For 1 year to less than 2 years					
vii) For 2 years to less than 3 years					
viii) Above 3 years (Including Monthly Benefit Scheme, Double/Triple Benefit Scheme, Ogrim Munafa etc.)					
3. Mudaraba Recurring Deposits	0	0			
i) Deposit Pension Scheme					
ii) Monthly Savings Scheme					
iii) Education Savings Scheme					
iv) Marrigae/Muhor Savings Scheme					
v) Hajj/Omrah Savings Scheme					

vi) House Owing Savings Scheme					
vii) Millionaire Deposit Scheme					
viii) Lakhopoti Deposit Scheme					
ix) Kotipoti Savings Scheme					
x) Woman Savings Scheme					
xi) Other Recurring Deposits					
C. Special Purpose Deposits	**0**	**0**			
a) Employees' Provident Fund/Pension Funds					
b) Contribution towards Insurance Funds					
c) Employees' Security/Guarantee Deposits					
d) Security Deposits					
e) Gift Certificate Deposits					
f) Cash Waqf Deposits					
g) Lease deposits					
h) Loan deposits					
i) Safety net deposits					
j) Sundry Deposits					
k) Excise Duty, VAT, Source Tax, Development Tax, Surcharge etc.					
l) Others					
D. Restricted (Blocked) Deposits					
Grand Total (A+B+C+D)	**0**	**0**			

Note :

1. Inter-NBFC deposits (including it's accrued profit payable) and Shares & securities Issued (Sheet B-1. 2.2(b)) should not be reported here. But any balances with Banks should be reported.
2. Accrued Profit payable should be included.
3. Borrowings against IBLF / MLS / SLS should not be included here.
4. EDF should not be included here.

1. In case of different rates for same product, the rate will be weighted average rate and that will be calculated by the following formula -

$$R = \frac{\sum_{i=1}^{n} F_i X_i}{\sum_{i=1}^{n} Fi}, \; where.\; Fi = Amount\ and\ Xi = Rate$$

6. 1. In case of 'Others', Weighted Average Profit Rate should be reported if any.

Table D-2: Mode-wise Deposits (outstanding) classified by Sector

(Monthly Reporting)

NBFC Code:	
NBFC Name:	
Reporting Month:	
Report Submission Date:	

(Taka in Units)

Particulars	Government Sector		DMB	Other Public Sector					Private Sector							Total
	Presidency, PM's Office, Ministries & Govt. Offices	Autonomous & Semi-Autonomous Bodies	Deposit Money Banks	Local Authorities	Public Non-Financial Corporations	Non-Bank Depository Corporations-Public	Other Financial Intermediaries-Public	Insurance Companies & Pension Funds-Public	Non-Bank Depository Corporations-Private	Other Financial Intermediaries-Private	Insurance Companies & Pension Funds-Private	Financial Auxiliaries	Other Non-Financial Corporations-Private	Non-Profit Institutions Serving Household	Household Residents	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16=(1+ --+15)
A. Al - Wadeeah Current & Cash Credit Account																**0**
of which: Profits Distributed (if any)																**0**
B. Mudaraba Deposits (1+2+3)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
1. Mudaraba Savings Deposits																**0**
2. Mudaraba Fixed /Term Deposits	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	**0**
i) For 1 month																**0**
ii) For More than 1 months to less than 3 months																**0**
iii) For 3 months																**0**
iv) For More than 3 months to less than 6 months																**0**
v) For 6 months to less than 1 year																**0**
vi) For 1 year to less than 2 years																**0**
vii) For 2 years to less than 3 years																**0**
viii) Above 3 years (Including Monthly Benefit Scheme, Double/Triple Benefit Scheme, Ogrim Munafa etc.)																**0**
3. Mudaraba Recurring Deposits	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	**0**

i) Deposit Pension Scheme																**0**
ii) Monthly Savings Scheme																**0**
iii) Education Savings Scheme																**0**
iv) Marrigae/Muhor Savings Scheme																**0**
v) Hajj/Omrah Savings Scheme																**0**
vi) House Owing Savings Scheme																**0**
vii) Millionaire Deposit Scheme																**0**
viii) Lakhopoti Deposit Scheme																**0**
ix) Kotipoti Savings Scheme																**0**
x) Woman Savings Scheme																**0**
xi) Other Recurring Deposits																**0**
C. Special Purpose Deposits	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
a) Employees' Provident Fund/Pension Funds																**0**
b) Contribution towards Insurance Funds																**0**
c) Employees' Security/Guarantee Deposits																**0**
d) Security Deposits																**0**
e) Gift Certificate Deposits																**0**
f) Cash Waqf Deposits																**0**
g) Lease deposits																**0**
h) Loan deposits																**0**
i) Safety net deposits																**0**
j) Sundry Deposits																**0**
k) Excise Duty, VAT, Source Tax, Development Tax, Surcharge etc.																**0**
l) Others																**0**
D. Restricted (Blocked) Deposits																**0**
Grand Total (A+B+C+D)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Note:

1. In *DMB* Column, only scheduled bank's information should be given. Balances with Samabay Bank Ltd (if any) should be reported in *Private Sector* Column.

Table D-3: Division & District-wise Deposits (Outstanding) by Urban and Rural Areas

(Monthly Reporting)

NBFC Code:
NBFC Name:
Reporting Month:
Report Submission Date:

(Taka in Units)

Sl	Division/District	Deposits		Total
		Urban	Rural	
		1	2	3=(1+2)
Chattogram		**0**	**0**	**0**
1	Bandarban			0
2	Brahmanbaria			0
3	Chandpur			0
4	Chattogram			0
5	Cox'S Bazar			0
6	Cumilla			0
7	Feni			0
8	Khagrachari			0
9	Lakshmipur			0
10	Noakhali			0
11	Rangamati			0
Dhaka		**0**	**0**	**0**
12	Dhaka			0
13	Faridpur			0
14	Gazipur			0
15	Gopalganj			0
16	Kishoreganj			0
17	Madaripur			0
18	Manikganj			0
19	Munshiganj			0
20	Narayanganj			0
21	Narshingdi			0
22	Rajbari			0
23	Shariatpur			0
24	Tangail			0
Khulna		**0**	**0**	**0**
25	Bagerhat			0
26	Chuadanga			0
27	Jashore			0
28	Jhenaidah			0
29	Khulna			0
30	Kushtia			0
31	Magura			0
32	Meherpur			0
33	Narail			0
34	Satkhira			0
Rajshahi		**0**	**0**	**0**
35	Bogura			0
36	Chapainawabganj			0
37	Jaypurhat			0
38	Naogaon			0
39	Natore			0
40	Pabna			0
41	Rajshahi			0
42	Sirajganj			0
Barishal		**0**	**0**	**0**
43	Barguna			0
44	Barishal			0
45	Bhola			0
46	Jhalokathi			0
47	Patuakhali			0

48	Pirojpur			0
Sylhet		**0**	**0**	**0**
49	Habiganj			0
50	Moulvibazar			0
51	Sunamganj			0
52	Sylhet			0
Rangpur		**0**	**0**	**0**
53	Dinajpur			0
54	Gaibandah			0
55	Kurigram			0
56	Lalmonirhat			0
57	Nilphamari			0
58	Panchagarh			0
59	Rangpur			0
60	Thakurgaon			0
Mymensingh		**0**	**0**	**0**
61	Jamalpur			0
62	Mymensingh			0
63	Netrokona			0
64	Sherpur			0
Total		**0**	**0**	**0**

Table D-4: Deposits distributed by Size of Accounts

(Monthly Reporting)

NBFC Code:
NBFC Name:
Reporting Month:
Report Submission Date:

(Taka in Units)

Sl	Size of Accounts	Number of Accounts (Outstanding)	Amount (Outstanding)
1	Upto Tk. 50 thousands		
2	Above Tk. 50 thousands to Tk. 1 lac		
3	Above Tk. 1 lac to Tk. 5 lac		
4	Above Tk. 5 lac to Tk. 10 lac		
5	Above Tk. 10 lac to Tk.50 lac		
6	Above Tk. 50 lac to Tk.1 Crore		
7	Above Tk. 1 Crore to Tk. 5 Crore		
8	Above Tk. 5 Crore to Tk. 10 Crore		
9	Above Tk. 10 Crore to Tk. 50 Crore		
10	Above Tk. 50 Crore to Tk.100 Crore		
11	Above Tk. 100 Crore		
Total		**0**	**0**

Note: 1. Excluding Inter-NBFC and EDF.

Table I-1: Mode-wise Investment & Weighted Average Annual Mark-up /Profit Rate

(Including Bills, Accrued Profit & balances with Banks and excluding Sukuk / Islamic Bond & inter-NBFC)

(Monthly Reporting)

NBFC Code:	
NBFC Name:	
Reporting Month:	
Report Submission Date:	

Sl	**Particulars**	**Number of Account** (Outstanding)	**Amount** (Outstanding) (Taka in Units)	**Mark-up/Profit Rate (%)** (Upto two decimal places) (for example: 9.00, 10.75 etc)	**Commission/Agency Fee**	
					(%) (Up to two decimal places)	**Amount**
1	Mudarabah					
2	Musharaka					
3	Diminishing Musharaka					
4	Bai - Murabaha					
5	Bai - Muajjal					
6	Bai - Salam					
7	Bai – Istisna					
8	Bai-Istijrar					
9	Ijarah	0	0			
	a) Operating Ijarah					
	b) Ijarah Muntahia Bittamleek (IMB)*					
10	(HPSM) Hire Purchase under Shirkatul Melk					
11	Muzara'ah					
12	Musaqat					
13	Kafalah					
14	Ju'alah					
15	Hawalah					
16	Wakalah					
17	Qard - e - Hasan	0	0			
	a) With Service Charge					
	b) Without Service Charge					
18	Islamic Credit Card	0	0			
	a) Qard-based					
	b) Ujrah-based					
	c) Tawarruq-based					
	d) Others n.i.e. (if any, specify here)					
19	MPI (Murabaha Post Import)					
20	IBP (Inland Bill Purchased)					
21	FBP (Foreign Bill Purchased)					
22	Any other mode (not shown above)					
	GRAND TOTAL = B(1+2+…..+22)	**0**	**0**			

Note:

1. Information of Inter-NBFC Investment should not be reported here.
2. Accrued Profit Receivable should be reported.
3. Investment in shares & securities (sukuk, BGIIB etc.) should not be included here.
4. OBU should not be included.
5. Any Investment with Banks should be included here

6. In case of different rates for same particulars, the rate will be weighted average rate and that will be calculated by the following formula

$$R = \frac{\sum_{i=1}^{n} F_i X_i}{\sum_{i=1}^{n} Fi}\ , where,\ Fi = Amount\ and\ Xi = Rate$$

7. Wighted average profit rate
8. *Ijarah ending with ownership.

Table I-2: Economic Purpose-wise Investments (Outstanding)

(Including Bills, Accrued Profit & balances with Banks and excluding Sukuk / Islamic Bond & inter-NBFC)

(Monthly Reporting)

NBFC Code:
NBFC Name:
Reporting Month:
Report Submission Date:

(Taka in Units)

Sl	Economic Purpose	Disbursement (During the month)	Recovery (During the month)	Outstanding Investments									Overdue
				Classified				Unclassified				Total Investments (9)= (4+5+6+7+8)	
				S.S (1)	D.F (2)	B/L (3)	Total (4)= (1+2+3)	SMA (5)	SD - 0 (6)	SD - 1 (7)	SD - 2 (8)		
A	**Agriculture, Fishing & Forestry**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	a) Agriculture						0					0	
	b) Fishing						0					0	
	c) Forestry & logging						0					0	
B	**Industry (1+2+3)**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
1	Term Investment (Excluding Working Capital Financing)	0	0	0	0	0	0	0	0	0	0	0	0
	a) Large Industries						0					0	
	b) Small and Medium Industries						0					0	
	c) Cottage/ Micro Industries						0					0	
	d) Service Industries						0					0	
2	Working Capital Financing	0	0	0	0	0	0	0	0	0	0	0	0
	a) Large Industries						0					0	
	b) Small and Medium Industries						0					0	
	c) Cottage/ Micro Industries						0					0	
	d) Service Industries						0					0	
3	Factoring												
C	**Construction**						**0**					**0**	
D	**Transport**						**0**					**0**	
E	**Trade & Commerce**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	a) Whole sale Trading						0					0	
	b) Retail Trading						0					0	
	c) Other Commercial lending (SOD)/ Local LC, TR etc.						0					0	
	e) Share Trading						0					0	
	f) Lease Financing						0					0	
F	**Other Institutional Qard/Investments**						**0**					**0**	
G	**Consumer Finance**						**0**					**0**	
H	**Miscellaneous (Poverty Alleviation and others)**						**0**					**0**	
	Grand Total (A+B+…..+H) =	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Table I-3: Sector-wise Investments (outstanding)

(Including Bills, Accrued Profit & balances with Banks and excluding Sukuk / Islamic Bond & inter-NBFC)

(Monthly Reporting)

NBFC Code:	
NBFC Name:	
Reporting Month:	
Report Submission Date:	

(Taka in Units)

Sl	Sector	Disbursement (During the month)	Recovery (During the month)	Outstanding Investments									Overdue
				Classified				Unclassified				Total Investments (9)= (4+5+6+7+8)	
				S.S (1)	D.F (2)	B/L (3)	Total (4)= (1+2+3)	SMA (5)	SD - 0 (6)	SD - 1 (7)	SD - 2 (8)		
A	**Public Sector**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	a) Government Sector						0					0	
	b) Other Public Sector (Other than Govt.)						0					0	
B	**Private Sector**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	a) Non-Financial Corporations	0	0	0	0	0	0	0	0	0	0	0	0
	i) Agriculture, Fishing & Livestock						0					0	
	ii) Industries						0					0	
	iii) Commerce & Trade (excluding individual businessmen)						0					0	
	iv) Non-Govt. Publicity & News Media						0					0	
	v) Private Educational Institutions						0					0	
	vi) Other Private Sector (Official Account n.i.e)						0					0	
	b) Financial Corporations	0	0	0	0	0	0	0	0	0	0	0	0
	i) Non - Bank Depository Corporations - Private						0					0	
	ii) Other Financial Intermediaries - Private						0					0	
	iii) Insurance Companies and Pension Funds - Private						0					0	
	iv) Financial Auxiliaries						0					0	
	v) Scheduled Banks						0					0	
	c) Foreign Offices/Embassies/Enterprises/Companies/Liaison Offices/Firms/NGOs						0					0	
	d) Non-profit institutions serving households (NPISH)						0					0	
	e) Households (Individual Customers)						0					0	
	f) Others n.i.e						0					0	
Grand Total (A+B)		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Table I-4: Investment on Special Scheme (Outstanding)

(Including Bills, Accrued Profit & balances with Banks and excluding Sukuk / Islamic Bond & inter-NBFC)

(Monthly Reporting)

NBFC Code:
IBFD321
Reporting Month:
IBFD321

(Taka in Units)

Sl	Particulars	Disbursement (During the month)	Recovery (During the month)	Investment Classification Status									Overdue
				Classified				Unclassified				Total Outstanding	
				S.S (1)	D.F (2)	B/L (3)	Total (4)= (1+2+3)	SMA (5)	SD - 0 (6)	SD - 1 (7)	SD - 2 (8)		
1	Green Finance						**0**					**0**	
2	Micro Finance						**0**					**0**	
3	Women Entrepreneurs Finance						**0**					**0**	
4	Rural Development Scheme						**0**					**0**	
5	Urban Poor Development Scheme						**0**					**0**	
6	Household Durables Scheme						**0**					**0**	
7	Investment Scheme for Doctors						**0**					**0**	
8	Transport Investment Scheme						**0**					**0**	
9	Small Business Investment Scheme						**0**					**0**	
10	Car Investment Scheme						**0**					**0**	
11	Housing Investment Scheme						**0**					**0**	
12	Palli Griho Nirman Prokalpa						**0**					**0**	
13	Other Scheme n.i.e						**0**					**0**	
14	Others general investment						**0**					**0**	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Note: 1. General Investment, Refinance, Prefinance and EDF facilities should not be treated as separate investment schemes. These facilities should be reported under the relevant investment scheme/category based on the underlying purpose and nature of the financing.

2. Where an investment does not fall under any of the specified schemes above, it should be reported under “Other Scheme n.ie”.

Table I-5: Investments distributed by Size of Accounts

(Including Bills, Accrued Profit & balances with Banks and excluding Sukuk / Islamic Bond & inter-NBFC)

(Monthly Reporting)

NBFC Code:	
NBFC Name:	
Reporting Month:	
Report Submission Date:	

(Taka in Units)

Sl	Size of Accounts	Number of Accounts	Amount (Outstanding)
1	Upto Tk. 50 thousands		
2	Above Tk. 50 thousands to Tk. 1 lac		
3	Above Tk. 1 lac to Tk. 5 lac		
4	Above Tk. 5 lac to Tk. 10 lac		
5	Above Tk. 10 lac to Tk.50 lac		
6	Above Tk. 50 lac to Tk.1 Crore		
7	Above Tk. 1 Crore to Tk. 5 Crore		
8	Above Tk. 5 Crore to Tk. 10 Crore		
9	Above Tk. 10 Crore to Tk. 50 Crore		
10	Above Tk. 50 Crore to Tk.100 Crore		
11	Above Tk. 100 Crore		
Total		**0**	**0**

Table I-6: Mode-wise investment & Markup in Agriculture, Fishing & Livestock

(Monthly Reporting)

NBFC Code:	
NBFC Name:	
Reporting Month:	
Report Submission Date:	

Sl	Investment Mode	**Number of Accounts** (Outstanding)	**Amount** (Outstanding) (Taka in Units)	**Mark-up Rate (%)** (Upto two decimal places) (For example: 9.00 , 10.75 etc.)
1	Mudarabah			
2	Musharaka			
3	Bai Murabaha			
4	Bai- Muajjal			
5	Bai - Salam			
6	Muzara'ah			
7	Musaqat			
8	Ijara			
9	HPSM			
10	Others			
Total		**0**	**0**	

Note:

1. In case of different rates for same product, the rate will be weighted average rate and that will be calculated by the following formula -

$$R = \frac{\sum_{i=1}^{n} F_i X_i}{\sum_{i=1}^{n} Fi}\ , where,\ Fi = Amount\ and\ Xi = Rate$$

2. Weighted Average Profit Rate should be given in Others if any.

3. Total should be matched with Table -I3 (Agriculture, Fishing & Livestock)

Table I-7: CMSME Investment Position

(Quarterly Reporting)

NBFC Code:
NBFC Name:
Reporting Month:
Report Submission Date:

(Taka in Units)

Category	Sub-Sector	Disbursement Current Quarter		Cumulative CMSME Loan Disbursement (January to Current Quarter)		Outstanding of CMSME Loan at the End of Current Quarter (as per CL)	Cumulative Disbursement to New Enterprises (January to Current Quarter)			Cumulative Rural Disbursement (January to Current Quarter)			Cumulative Recovery (January to Current Quarter)	Cumulative Disbursement Without Collateral (January to Current Quarter)		
		Number	Amount	Number	Amount		Number	Amount	Outstanding	Number	Amount	Outstanding		Number	Amount	Outstanding
a) Informal/ Marginal Sector	Manufacturing															
	Service															
	Trade															
b) Cottage	Manufacturing															
	Service															
	Trade															
c) Micro	Manufacturing															
	Service															
	Trade															
d) Small	Manufacturing															
	Service															
	Trade															
e) Medium	Manufacturing															
	Service															
	Trade															
CMSME (a+b+c+d+e)	**Manufacturing**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Service	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Trade	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Grand Total of CMSME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Of which: Woman	Manufacturing															
	Service															
	Trade															

Category	Gender	Disbursement Current Quarter		Cumulative CMSME Loan Disbursement (January to Current Quarter)		Outstanding of CMSME Loan at the End of Current Quarter (as per CL)	Cumulative Disbursement to New Enterprises (January to Current Quarter)			Cumulative Rural Disbursement (January to Current Quarter)			Cumulative Recovery (January to Current Quarter)	Cumulative Disbursement Without Collateral (January to Current Quarter)		
		Number	Amount	Number	Amount		Number	Amount	Outstanding	Number	Amount	Outstanding		Number	Amount	Outstanding
a) Informal/ Marginal Sector	Man															
	Woman															
b) Cottage	Man															
	Woman															
c) Micro	Man															
	Woman															
d) Small	Man															
	Woman															
e) Medium	Man															
	Woman															
CMSME (a+b+c+d+e)	**Man**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	Woman	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Grand Total of CMSME		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Reference: Bangladesh Bank SME & Special Programmes Department (SMESPD) – CMSME Reporting Guidelines and Circulars (available at: https://www.bb.org.bd/smeportal/openpdf.php).

Table I-8: Investment (Outstanding) in Industry

(Including Bills, Accrued Profit & balances with Banks and excluding Sukuk / Islamic Bond & inter-NBFC)

(Monthly Reporting)

NBFC Code:
NBFC Name:
Reporting Month:
Report Submission Date:

(Taka in Units)

Sl	Type of Industries	Disbursement (During the month)	Recovery (During the month)	Investment Classification Status									Overdue
				Classified				Unclassified				Total Investments (9)= (4+5+6+7+8)	
				S.S (1)	D.F (2)	B/L (3)	Total (4)= (1+2+3)	SMA (5)	SD - 0 (6)	SD - 1 (7)	SD - 2 (8)		
1	**Manufactures/Manufacturing Companies**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	Readymade Garments						0					0	
	Textile Mills						0					0	
	Spinning Mills						0					0	
	Steel Engineering & Metalic Products						0					0	
	Pharmaceuticals Industries						0					0	

	Paper and Paper Manufacturing Industries						0					0	
	Chemical and Chemical Products Industries						0					0	
	Printing & Dyeing Industries						0					0	
	Sugar Mills						0					0	
	Ship Building Industries						0					0	
	Other Industries not above mentioned						0					0	
2	**Gas/Electricity/Power Generating Companies**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	Production, supply and distribution of power in the private sector						0					0	
	LP Gas Companies						0					0	
	Oxygen Gas Companies						0					0	
	Other Gas Companies						0					0	
	Other Electricity/Power Generating Companies						0					0	
3	**Service Industries**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	Construction Companies						0					0	
	Road Transport Companies (including Rent -a - car)						0					0	
	Water Transport/ Ocean Shipping Business						0					0	
	Air Transport						0					0	
	IT-based activities						0					0	
	Freight Forwarders						0					0	
	Housing Companies or Societies/Land Developers						0					0	
	Residential Hotels (Including 3 star & Above)						0					0	
	Tourism Industry						0					0	
	Other Service Providing Organizations						0					0	
4	**Agro-based and agro-processing industry**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	Meat processing						0					0	
	Tea Processing industries						0					0	
	Processing of Prawn/Shrimp and other fishes and freezing.						0					0	
	Manufacturing of Agricultural Machinery						0					0	
	Fish feed and fish meal processing for poultry and livestock						0					0	
	Fruits processing including vegetables. (Tomato, guava, jackfruit, lichie, pineapple, coconut etc.)						0					0	
	Manufacturing of flour, sujee (Flour Mills)						0					0	
	Manufacturing of Unani and Ayurvedic Medicines/Herbal Cosmetics						0					0	
	Other Agro based/Processing Industries.						0					0	
5	**Others n.i.e**						**0**					**0**	
Grand Total (1+2+3+4+5)		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Table E: e-Commerce Information

(Monthly Reporting)

NBFC Code:
NBFC Name:
Reporting Month:
Report Submission Date:

1. ATM, POS, CDM and CRM Statistics

Month Name	ATM			POS			CDM			CRM		
	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total
			0			**0**			**0**			**0**

Note: 1. ATM- Automated Teller Machine, POS- Point of Sale, CDM-Cash Deposit Machine, CRM- Cash Recycling Machine
2. Reporting should be as at the end of the Reporting Month basis

2. Mobile Financial Services (MFS) Statistics: Part-1

Month Name	Number of MFS Agents			Number of Male MFS Accounts			Number of MFS Female Account			Number of MFS Other Account			Total Number of MFS Accounts		
	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total
			0			**0**			**0**			**0**	0	0	**0**

Note: Reporting should be as at the end of the Reporting Month basis

3. Mobile Financial Services (MFS) Statistics: Part-2

(Amount in unit TK.)

Month Name	All Transaction		Cash In		Cash Out		P2P		Merchant Payment		G2P		Salary Disbursement		Talktime Purchase		Utility Bill Payment		Float Amount
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	

Note: 1.P2P-Person to Person, G2P-Government to Person
2. Float Amount is as on basis and rest amounts are during the month basis.

4. Issued Cards and Transaction Statistics

(Amount in unit TK.)

Month Name	No. of Issued Islamic Cards (Net)		Islamic Credit Card Transaction		Other Islamic Card Transaction	
	Islamic Credit Cards	Others Islamic Cards	No.	Amount	No.	Amount

Note: Issued Cards are As at the End of the Reporting Month basis and **rests are during the month basis**

5. ATM, POS, CRM and e-Commerce Transaction Statistics by Cards

(Amount in unit TK.)

Month Name	ATM Transaction		POS Transaction		CRM Transaction		e-Commerce Transaction		Total Transaction	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
									0	**0**

Note: 1. Reporting should be during the month basis

Table C: Information on Corporate Social Responsibility (CSR)

(Monthly Reporting)

NBFC Code:	
NBFC Name:	
Reporting Month:	
Report Submission Date:	

(Taka in Units)

Sl	Investment Mode	Amount (As on Previous Month) (January to Previous Month)	Amount (During the Reporting Month)	Amount (As on Reprting Month) (January to Reporting Month)
		a	b	c = (a+b)
1	**Source of Fund**	**0**	**0**	**0**
	i. NBFC's own portion for CSR			0
	ii. Zakat	0	0	0
	a) NBFC's portion			0
	b) Zakat on the equity of the NBFC			0
	c) Zakat collected from depositors			0
	d) Zakat collected by the NBFC as intermediary			0
	e) Others			0
	iii. Sadaqah collected by the NBFC as intermediary			0
	iv. Derived Systemic Income			0
	v. Compensation charges			0
	vi. Interest recovered from BB			0
	vii. Interest recovered from foreign trade			0
	viii. Other Shariah unapproved income	0	0	0
	a) Doubtful income			0
	b) Tainted income			0
	c) Others			0
	ix. Business Development & Other Sources			0
2	**Expenditure**	**0**	**0**	**0**
	i. Social welfare			0
	ii. Natural Disaster			0
	iii. Environment development			0
	iv. Education			0
	v. Poverty alleviation			0
	vi. Human Resources Development			0
	vii. Institutional capability Building			0
	viii. Donation			0
	ix. Social Development	0	0	0
	a) Education and Training			0
	b) Development for youth			0
	c) Income generating activities			0
	x. Hibah			0
	xi. Waqf			0
	xii. Other Shariah Approved activities			0

Table G-1: Information on the Activities of Shariah Supervisory Committee

(Quarterly Reporting)

NBFC Code:		
NBFC Name:		
Reporting Quarter		
Report Submission Date:		

Sl	Activities	Necessary Information
1	Name of the Shariah Council/Board (SC)	
2	Number of members of Shariah Supervisory Committee/Board	
3	Availability of Muraqib (Shariah Auditor) (Yes/No)	
4	Number of Meetings Held by the SC During the Quarter	
5	Number of Company Branches Supervised by the SC During the Quarter	
6	Findings of the SC from Supervision or Audit of Branches	
7	Suggestions/Guidelines Provided by the SC	
8	External Shariah Supervision Arrangement (Yes/No)	
9	Shariah Rating Arrangement (Yes/No)	
10	Presentation of SC Review to the Board (Yes/No)	

Table G-2: Information of the Members of Shariah Supervisory Committee & Higher Management of the Company

(Quarterly Reporting)

NBFC Code:					
NBFC Name:					
Reporting Quarter					
Report Submission Date:					
A. Information of the Members of Shariah Supervisory Committee :					
Sl	**Position at Shariah Board**	**Name**	**Contact address, Mobile Number and E-mail**	**Educational Qualification including Islamic Finance related Certification, if any (with the name of institution)**	**Profession including office address**
1	**Chairman**				
2	**Vice Chairman**				
3	**Member Sercretary**				
4	**Head of Sharia Sercretariate**				
5	**Chief Muraqib / Head of Internal Shariah Audit**				
6	**Member**				
7	**Member**				
8	**Member**				
9	**Member**				
10	**Member**				
11	**Member**				
12	**Member**				
13	**Member**				
B. Information of the Higher Mangement of the Company concerning with Islamic Finance					
Sl	**Position at Company**	**Name**	**Contact address, Mobile Number and E-mail**	**Educational Qualification including Islamic Finance related Certification, if any (with the name of institution)**	**Office address**
1	**Chairman**				
	Vice Chairman				
2	**Managing Director & CEO**				
4	**Head of Islamic Finance**				
5	**Chief Finance Officer (CFO)**				

Table G-3: Information on Shariah Compliant Corporate Governance

(Quarterly Reporting)

NBFC Code:	
NBFC Name:	
Reporting Month:	
Report Submission Date:	

Sl	Particulars	Necessary Information
1	**Board of Directors (According to the Finance Company Act. 2023 and Different circulars/directives issued by Bangladesh Bank)**	
	a) Number of Members	
	b) Number of Meetings held during the Quarter	
2	**Executive Committee (EC)**	
	a) Number of Members	
	b) Number of Meetings held during the Quarter	
3	**Audit Committee**	
	a) Whether Shariah Compliance is Observed in the Auditing Framework	
	b) Whether the Company Has a Shariah Audit Manual	
	c) Whether there is a Separate Shariah Secretariat to Assist the SSC	
	d) Whether Shariah Compliance is observed in the Accounting System	
	e) Whether External Shariah Audit Firms are Engaged to Conduct Audit	
4	**Policy, technique and other information disclosure**	
	a) Classification of Shareholders	
	b) Amount of honorarium for each member of the Board of Directors (Tk.)	
	c) Amount of honorarium for each member of the EC (Tk.)	
	d) Amount of monthly honorarium for each member of Shariah Council (Tk.)	
	e) Amount of honorarium per meeting for each member of Shariah Council (Tk.)	

Table T-1: Training & Knowledge-Sharing Programmes on Islamic Finance Organized by the Reporting Company

(Quarterly Reporting)

NBFC Code:	
NBFC Name:	
Report Submission Date:	

Sl	Particulars	Subject	Duration*		Number of Participants
			In no. of days	In hours	
1	Seminar (i+ii)		**0**	**0**	**0**
	i) National				
	ii) International				
2	Workshop (i+ii)		**0**	**0**	**0**
	i) National				
	ii) International				
3	Conference (i+ii)		**0**	**0**	**0**
	i) National				
	ii) International				
4	Symposium				
5	Lecture Series (i+ii)		**0**	**0**	**0**
	i) National				
	ii) International				
6	Training				
7	Continuing Professional Development (CPD) Programme				
8	Public awareness campaign				

*based on the officially approved duration .

Table-T-2: Training & Knowledge-Sharing Programmes on Islamic Finance Organized by External Institutions (BIBM,BBTA,CPD etc)

(Quarterly Reporting)

NBFC Code:
NBFC Name:
Report Submission Date:

SL	Course Name	Training Period (From–To)	Course Duration*		Number of Participants	Mode of Training (Physical/Online/Both)	Organizer	Remarks
			In no. of days	In hours				
1								
2								
3								
4								
5								
6								
7								

Table-R: Information on Publications Related to Islamic Finance Published by the Reporting Company During the Reporting Quarter

(Quarterly Reporting)

NBFC Code:
NBFC Name:
Report Submission Date:

Sl	Particulars	Title/Name of Publication	Brief Description	Date of Publications	Remarks
1	Books				
2	Journals				
3	Research Paper				
4	In House Magazine				
5	Brochure/ Folder				
6	Manuals				
7	Survey Based Research				
	a) On going				
	b) Final				
8	Other Publications				

5. Detail List of Economic Sectors

The classifications of the economic sectors included in this reporting guideline shall be based on the sectoral classifications prescribed in the *Guideline to fill in the Banking Statistics returns-SBS-1, SBS-2 & SBS-3* and *Guidelines to fill in the NBFI returns-1, 2 & 3* issued by Statistics Department, Bangladesh Bank. The relevant sector-wise classifications have been reproduced herein for reporting purposes to ensure consistency in the classification and reporting of islamic financial data.

1. PUBLIC SECTOR (A+B)

A. GOVERNMENT SECTOR

I) Food Ministry (Including food divisions/directorates)

II) Presidency, Prime Minister's Office, Other Ministries, Parliament, Judiciary, all Directorates and Departments

a) Directorates, Departments and other Govt. offices

1. Directorate of Health
2. Directorate of Relief and Rehabilitation
3. Directorate of Primary Education
4. Department of National Savings
5. Directorate of Jute
6. Directorate of National Consumer Rights Protection
7. Directorate of Labour
8. Directorate of Land Record and Survey
9. Registration Directorate
10. Directorate of Public Health and Engineering
11. Directorate of Secondary and Higher Secondary Education
12. Directorate of Social Welfare
13. Directorate of Livestock
14. Directorate of Sports
15. Directorate of Archaeology
16. Directorate of Bangladesh Family Planning
17. Directorate of Printing, Stationery, Forms and Publication
18. Directorate of Nursing Services
19. Directorate of Meteorology
20. Directorate of Bangladesh Survey
21. Directorate of Archives and Libraries
22. Directorate of Govt. Accommodation
23. Urban Development Directorate
24. Directorate of Inspection and Audit of Ministry of Education
25. Directorate of Technical Education
26. Directorate General of Forces Intelligence (DGFI)
27. Directorate General of Drug Administration
28. Directorate General of Family Planning
29. Directorate General of Defence Purchase
30. Department of Local Government & Engineering (LGED)
31. Public Works Department
32. Department of Women Affairs
33. Department of Agricultural Extension

34. Department of Cooperative
35. Roads and Highway Department
36. Department of Youth Development
37. Press Information Department
38. Department of Mass Communication
39. Department of Film and Publications
40. Health Engineering Department
41. Department of Immigration and Passports
42. Department of Prisons
43. Department of Fire Service and Civil Defence
44. Department of Narcotics Control
45. Department of Patents, Designs and Trademarks
46. Department of Fisheries
47. Department of Livestock Services
48. Bangladesh Forest Department
49. Department of Shipping
50. Department of Disaster Management
51. Department of Architecture
52. Department of Explosives
53. Department of Agricultural Marketing
54. Bangladesh Education Engineering Department
55. Department of Environment
56. Department of Textiles
57. Office of the Thana Nirbahi Officer
58. Office of the District Commissioner
59. Office of the Divisional Commissioner
60. Office of the Chief Inspector of Boilers
61. Public Private Partnership (PPP) Authority
62. Copyright Office
63. Hajj Office
64. Disaster Management Bureau
65. Bureau of Manpower, Employment and Training (BMET)
66. Bureau of Non-formal Education
67. NGO Affairs Bureau
68. Bangladesh Bureau of Statistics (BBS)
69. Bangladesh Investment Development Authority (BIDA)
70. National Board of Revenue (NBR), Bangladesh
71. Bangladesh National Parliament (Jatio Sangshad Secretariat)
72. Bangladesh Missions in Abroad
73. Geological Survey of Bangladesh
74. Bangladesh Marine Academy
75. Bangladesh Govt. Press (BG Press)
76. Bangladesh Police
77. Special Security Force
78. Border Guard Bangladesh
79. Ansar and VDP

80. Rapid Action Battalion (RAB)
81. Bangladesh Coast Guard
82. Bangladesh Ordnance Factories
83. Bangladesh Army
84. Bangladesh Navy
85. Bangladesh Air Force
86. Bangladesh Secretariat
87. Office of the Commissioner of Taxes
88. Bangladesh Forms and Publications Office
89. Office of the Deputy Commissioner of Land
90. Bangladesh Supreme Court (Including High Court)
91. District Judge Court (Including Other Courts in District)
92. Directorate of Armed Forces Medical Services
93. Directorate of Government Transport
94. Directorate of Insurance
95. Department of Railway Inspection
96. Bangladesh Diplomatic Mission
97. National Broadcasting Authority
98. Aspire to Innovate (A2i)
99. Bangladesh Bureau of Educational Information and Statistics (BANBEIS)
100. Bangladesh Customs
101. Bangladesh Economic Zone Authority (BEZA)
102. Bangladesh Food Safety Authority
103. Bangladesh Planning Commission
104. Central Procurement Technical Unit (CPTU)
105. Compulsory Primary Education Implementation Monitoring Unit (CPEIMU)
106. Customs Excise & VAT Commissionerate
107. Customs Houses (Dhaka, Chattogram, Benapole etc.)
108. Department of Cyphers
109. Department of Information & Communication Technology
110. Department of Inspection for Factory and Establishment
111. Department of Military Lands & Cantonments
112. Department of Printing and Publications
113. Department of Public Libraries
114. Department of Social Services
115. Digital Security Agency
116. Directorate General of Medical Education (DGME)
117. Directorate General of Medical Service (DGMS)
118. Directorate General of National Security Intelligence (NSI)
119. Directorate of Information & Communication Technology
120. Directorate of Internal Audit under Ministry of Housing and Public Works
121. Directorate of Inter-Services Public Relations
122. Directorate of Seamen & Emigration Welfare
123. Directorate of Telecommunications
124. Fisheries and Livestock Information Department
125. Food Planning and Monitoring Unit (FPMU)

126. Governance Innovation Unit
127. Government Hospitals (Except medical College and Dental College)
128. Military Engineer Services (MES)
129. Mineral Resources Development Bureau
130. National Skills Development Authority
131. National Telecommunication Monitoring Centre (NTMC)
132. Office of the Attorney General
133. Office of the Chief Administrative Officer
134. Office of the Chief Controller of Defence Finance (CCDF)
135. Office of the Chief Controller of Imports & Exports
136. Office of the Chief Electric Inspector (EACEI)
137. Office of the Controller of Accounts (Revenue) Under Ministry of Land
138. Office of the Controller of Certifying Authorities (CCA)
139. The State Medical Faculty of Bangladesh
140. Transport & Equipment Maintenance Organization (TEMO)
141. Excise Duty, VAT, TAX etc. payable
142. Other Ministries, Directorates and Departments

b) Directorate of Bangladesh Post Office (Postal services)

c) Bangladesh Post Office (Savings Bank Scheme)

III) Autonomous and Semi-Autonomous Bodies

a) Text Book Board and Education Boards

1. National Curriculum and Text Book Board
2. Bangladesh Madrasha Education Board
3. Bangladesh Technical Education Board
4. Board of Intermediate and Secondary Educations

b) Government Educational Institutions

1. Government Schools, Colleges, University Colleges & Madrashas
2. Cadet Colleges
3. National University (NU), Gazipur
4. Bangladesh Open University (BOU)
5. Medical/Dental Colleges
6. Institutes of Technology (Including Polytechnic Institutes)
7. Bangladesh University of Engineering & Technology (BUET)
8. Bangladesh Medical University
9. University of Dhaka
10. University of Rajshahi
11. University of Chittagong
12. Jahangirnagar University
13. Khulna University
14. Shahjalal University of Science and Technology
15. Bangladesh Agricultural University, Mymensingh
16. Islamic University, Kushtia
17. Dhaka University of Engineering & Technology (DUET)
18. Chittagong University of Engineering & Technology (CUET)
19. Khulna University of Engineering & Technology (KUET)
20. Rajshahi University of Engineering & Technology (RUET)

21. Gazipur Agricultural University
22. Sher-e-Bangla Agricultural University
23. Hajee Mohammad Danesh Science & Technology University
24. Gopalganj Science & Technology University
25. Bangladesh Textile University
26. Bangladesh University of Professionals
27. University of Barisal
28. Begum Rokeya University, Rangpur
29. Chittagong Veterinary and Animal Sciences University
30. Comilla University
31. Jagannath University
32. Jatiya Kabi Kazi Nazrul Islam University, Mymensingh
33. Jessore Science & Technology University
34. Mawlana Bhashani Science & Technology University, Tangail
35. Pabna University of Science and Technology
36. Patuakhali University of Science and Technology
37. Sylhet Agricultural University
38. Other Public Educational Institutions

c) Academy, Research Institute, Development Institutes, Training Centre, and Council

1. Bangladesh Academy for Rural Development (BARD), Cumilla
2. Rural Development Academy (RDA), Bogura
3. Bangla Academy
4. Bangladesh Shilpakala Academy
5. Foreign Service Academy
6. Bangladesh Insurance Academy
7. Marine Fisheries Academy
8. National Academy for Planning & Development
9. Bangladesh Shishu Academy
10. National Academy for Primary Education (NAPE)
11. Bangladesh Cooperative Academy
12. Khudro Nri Gosthi Cultural Academy, Netrokona
13. National Training & Research Academy for Multilingual Shorthand, Bogura
14. National Academy for Educational Management (NAEM)
15. National Academy for Computer Training and Research (NACTAR)
16. Bangladesh Civil Service Administration Academy
17. Islamic Foundation, Bangladesh
18. Bangladesh Agricultural Research Institute (BARI)
19. Bangladesh Council of Scientific & Industrial Research (BCSIR)
20. Bangladesh Rice Research Institute (BRRI)
21. Bangladesh Standards & Testing Institution (BSTI)
22. National Institute of Population, Research & Training (NIPORT)
23. Institute of Public Health and Nutrition
24. National Institute of Cardiovascular Diseases
25. National Institute of Preventive & Social Medicine (NIPSOM)
26. Institute of Public Health and Hospital
27. National Institute of Disease of Chest & Hospital (NIDCH)

28. National Institute of Ophthalmology
29. National Institute of Traumatology & Orthopedic Rehabilitation (NITOR)
30. Bangladesh Jute Research Institute (BJRI)
31. Housing & Building Research Institute
32. Bangladesh Institute of Nuclear Agriculture, Mymensingh
33. Bangladesh Sugarcane Research Institute (BSRI)
34. Bangladesh Livestock Research Institute
35. Bangladesh Fisheries Research Institute (BFRI)
36. Bangladesh Tea Research Institute (BTRI)
37. Accident Research Institute (ARI), Bangladesh
38. Bangladesh Sericulture Research and Training Institute (BSRTI), Rajshahi
39. Bangladesh Forest Research Institute
40. River Research Institute
41. Bangladesh Institute of Bank Management (BIBM)
42. Bangladesh Health Professionals Institute (BHPI)
43. Bangladesh College of Physicians & Surgeons
44. Bangladesh Institute of Development Studies (BIDS)
45. Bangladesh Institute of International and Strategic Studies (BIISS)
46. Bangladesh Institute of Management (BIM)
47. Institute of Chartered Accountants of Bangladesh (ICAB)
48. Institute of Cost & Management Accountants of Bangladesh (ICMA)
49. Cultural Institute for Minorities (Rangamati, Bandarban, Khagrachari, etc.)
50. National Institute of Local Government
51. Press Institute of Bangladesh
52. National Institute of Mass Communication (NIMCO)
53. Nazrul Institute
54. International Mother Language Institute
55. Bangladesh Rural Development Training Institute (BRDTI)
56. Madrasha Teachers Training Institute (MTTI)
57. Judicial Administration Training Institute
58. National Legal Aid Institute
59. Bangladesh Foreign Trade Institute (BFTI)
60. Soil Resources Development Institute
61. Central Development Resources Development Institute
62. Institute of Water Modeling
63. National Maritime Institute
64. Bangladesh Petroleum Institute
65. National Institute of Biotechnology
66. Bangladesh Krira Shikkha Protisthan (BKSP)
67. Bangladesh Institute of Textile Technology (BITT), Tangail
68. Bangladesh Tourism Board
69. Bangladesh Industrial Technical Assistance Centre (BITAC), Tejgaon, Dhaka
70. National Book Centre, Bangladesh
71. Public Administration Training Centre, Savar & RPATC, Eskaton
72. Cox's Bazar Cultural Centre
73. Land Administration Training Centre (LATC)

74. Bangladesh Veterinary Council
75. Bangladesh Medical & Dental Council (BMDC)
76. Pharmacy Council of Bangladesh
77. Bangladesh Medical Research Council
78. Bangladesh Nursing Council
79. Jatiya Mohila Sangstha
80. Bangladesh National Social Welfare Council
81. Council of Bangladesh Institute of Technology
82. Bangladesh Agriculture Research Council (BARC)
83. National Sports Council (NSC)
84. Bangladesh Computer Council (BCC)
85. National Freedom Fighter Council
86. Central Public Library
87. Bangladesh National Museum
88. National Museum of Science & Technology
89. Bangladesh Space Research and Remote Sensing Organisation (SPARRSO)
90. Bangladesh Energy and Power Research Council (EPRC)
91. Bangladesh Film and Television Institute
92. Bangladesh Institute of Capital Market (BICM)
93. Bangladesh Institute of Research and Training on Applied Nutrition (BIRTAN)
94. Bangladesh Oceanographic Research Institute
95. Bangladesh Reference Institute for Chemical Measurements (BRICM)
96. Bangladesh Wheat and Maize Research Institute (BWMRI)
97. BIAM Foundation
98. Government Teachers Training Institutes/Colleges
99. Housing and Building Research Institute (HBRI)
100. Institute of Epidemiology, Disease Control and Research (IEDCR)
101. National Academy of Social Services
102. National Agriculture Training Academy (NATA)
103. National Electro-Medical Equipment Maintenance Workshop and Training Center
104. National Institute of Textile Engineering and Research (NITER)
105. National Institute of Youth Development
106. Rural Development Academy, Gopalganj
107. The Institute of Bankers, Bangladesh (IBB)
108. The Institute of Chartered Secretaries of Bangladesh (ICSB)
109. Other Councils/Institutes

d) Other Autonomous & Semi-autonomous Bodies (Commission, Authority, Development Board/Centre/Foundations etc.)

1. Bangladesh Atomic Energy Commission
2. Privatisation Commission
3. University Grants Commission of Bangladesh
4. Bangladesh Tariff Commission
5. Joint River Commission
6. Bangladesh National Commission of UNESCO
7. Bangladesh Energy Regulatory Commission (BERC)
8. National Human Rights Commission

9. Bangladesh Judicial Service Commission
10. Election Commission Bangladesh
11. Anti Corruption Commission
12. Bangladesh Telecommunication Regulatory Commission (BTRC)
13. Bangladesh Public Service Commission
14. Rajdhani Unnayan Kartripakkha (RAJUK)
15. Chittagong Development Authority (CDA)
16. Khulna Development Authority (KDA)
17. Rajshahi Development Authority (RDA)
18. Bangladesh Bridge Authority
19. Barind Multipurpose Development Authority (BMDA), Rajshahi
20. National Housing Authority
21. Bangladesh Export Processing Zone Authority (BEPZA)
22. Micro Credit Regulatory Authority (MRA)
23. Dhaka Transport Co-ordination Authority (DTCA)
24. Non-Government Teachers Registration and Certification Authority (NTRCA)
25. Insurance Development and Regulatory Authority (IDRA)
26. Bangladesh Road Transport Authority (BRTA)
27. Seed Certification Agency
28. Bangladesh Hi-Tech Park Authority
29. Agriculture Information Service
30. Office of the Comptroller and Auditor General of Bangladesh
31. Chittagong Hill Tracts Development Board
32. Bangladesh Handloom Board
33. Bangladesh Sericulture Board
34. Export Promotion Bureau
35. Bangladesh Rural Development Board (BRDB)
36. Bangladesh Haor and Wetland Development Board
37. Bangladesh Homoeopathic Board
38. Bangladesh Tobacco Development Board
39. Jute Industries Development Board
40. Bangladesh Applied Nutrition and Human Resources Development Board
41. Vested Property Management Board
42. Board of Unani and Ayurvedic Council
43. Bangladesh Sports Control Board
44. National Board of Abandoned Properties
45. Bangladesh Tea Plantation Employees' Provident Fund Trustee Board
46. Cotton Development Board
47. Bangladesh Accreditation Board
48. Land Reform Board
49. Land Appeal Board
50. Bangladesh Agricultural Development Corporation (BADC)
51. The Security Printing Corporation (Bangladesh) Ltd.
52. Chittagong Hill Tracts Regional Council
53. Rangamati Hill District Council
54. Khagrachori Hill District Council

55. Bandarban Hill District Council
56. Bangladesh National Medical Council
57. Bangladesh Press Council
58. Prime Minister's Relief Fund
59. Public Trust Funds
60. Welfare Funds
61. Development Funds
62. Benevolent Funds
63. Public Educational Funds
64. Development Works Program Fund
65. Horticulture Export Development Foundation (Hortex Foundation)
66. Bangladesh Folk Arts & Craft Foundation, Sonargaon
67. National Foundation for Research on Human Resources
68. National Foundation for Development of the Disabled Persons
69. Bangladesh NGO Foundation
70. Hindu Welfare Trust
71. Buddhist Welfare Trust
72. Christian Welfare Trust
73. Urban Development Trust
74. Sheikh Zayad Bin Sultan Al Nahian Trust (Bangladesh)
75. Office of the Bangladesh Waqf Administrator
76. Water Resources Planning Organisation (WARPO)
77. Executive Cell, BEPZA
78. Bangladesh National Science & Technical Documentation Centre (BANSDOC)
79. Bangladesh Overseas Employment Service Limited (BOESEL)
80. Investment Advisory Centre of Bangladesh
81. Bangladesh Girls' Guide Association
82. Bangladesh Scouts
83. Cyclone Preparedness Programme (CPP)
84. Registrar of Joint Stock Companies and Firms (RJSC)
85. Comprehensive Disaster Management Program
86. Bangladesh National Herbarium
87. Bangladesh Cricket Board
88. Bangladesh Chess Federation
89. Bangladesh Football Federation
90. Bangladesh Hockey Federation
91. Bangladesh Kabaddi Federation
92. Bangladesh Olympic Association
93. Bangladesh Shooting Federation
94. Bangladesh Swimming Federation
95. Government Projects and Programs
96. Bangladesh Securities And Exchange Commission (BSEC)
97. Bangladesh National Cadet Corps (BNCC)
98. Bangladesh Handloom Board
99. Cantonment Boards
100. Cox's Bazar Development Authority

101. Social Development Foundation (SDF)
102. Non Government Teacher Employee Retirement Benefit Board
103. Information Commission
104. Bangladesh Karmachari Kallyan Board (BKKB)
105. Tribal Refugee Affairs Task Force
106. Bangladesh Law Commission
107. Sustainable and Renewable Energy Development Authority (SREDA)
108. Bangladesh Competition Commission
109. Bangladesh Rubber Board
110. Wage Earners' Welfare Board (WEWB)
111. Bangladesh Food Safety Authority (BFSA)
112. Jatio Muktijoddha Council (Jamuka)
113. National River Conservation Commission
114. Bangladesh Atomic Energy Regulatory Authority
115. Bangladesh Film Archive
116. Bangladesh Film Certification Board
117. All Other Boards/Centres

e) Publicity and News Media

1. Bangladesh Television/BTV World/Sangshad Bangladesh TV
2. Bangladesh Sangbad Sangstha (BSS)
3. Bangladesh Betar

B. OTHER PUBLIC SECTOR

I) Public Non-financial Corporations

a) Bangladesh Textile Mills Corporation and Related Enterprises

1. Bangladesh Textile Mills Corporation
2. Bangladesh Textile Mills Corporation Related Enterprises

b) Bangladesh Sugar & Food Industries Corporation and Related Enterprises

1. Bangladesh Sugar & Food Industries Corporation
2. Bangladesh Sugar & Food Industries Related Enterprises
   i) Sugar Mills
   ii) Food and Allied Industries

c) Bangladesh Chemical Industries Corporation and Related Enterprises

1. Bangladesh Chemical Industries Corporation
2. Bangladesh Chemical Industries Corporation Related Enterprises
   i) Fertilizer, Chemical & Pharmaceutical Industries
   ii) Paper and Paper Board Industries

d) Bangladesh Steel & Engineering Corporation and Related Enterprises

1. Bangladesh Steel & Engineering Corporation
2. Bangladesh Steel & Engineering Corporation Related Enterprises
   i) Steel Mills
   ii) Engineering and Ship Building Industries

e) Bangladesh Jute Mills Corporation and Related Enterprises

1. Bangladesh Jute Mills Corporation (BJMC)
2. Bangladesh Jute Mills Corporation Related Enterprises

f) Bangladesh Petroleum Corporation and Bangladesh Oil, Gas & Mineral Corporation and Related Enterprises

1. Bangladesh Petroleum Corporation (BPC)
2. Bangladesh Petroleum Corporation related enterprises
3. Bangladesh Oil, Gas & Mineral Corporation (Petrobangla)
4. Bangladesh Oil, Gas & Mineral Corporation related enterprises
5. Hydrocarbon Unit, Bangladesh

g) Bangladesh Power Development Board & Related Enterprises

1. Bangladesh Power Development Board
2. Rural Electrification Board (REB)
3. Dhaka Electric Supply Authority (DESA)
4. Dhaka Electric Supply Company (DESCO)
5. Ashuganj Power Station Company Ltd (APSCL)
6. Electricity Generation Company of Bangladesh Ltd (EGCB)
7. North West Power Generation Company Ltd (NWPGC)
8. West Zone Power Distribution Company Ltd (WZPDCL)
9. Dhaka Power Distribution Company Ltd (DPDCL)
10. Power Grid Company of Bangladesh (PGCB)
11. Rural Power Company Ltd (RPCL)
12. Power Cell
13. Pally Bidyut Samities
14. BR POWERGEN Ltd.
15. Northern Electricity Supply Company Limited (NESCO)
16. Nuclear Power Plant Company Bangladesh Limited (NPCBL)
17. Rooppur Nuclear Power Plant
18. RPCL-Norinco Intl Power Limited
19. Other Enterprises of PDB

h) Other Non-financial Corporations – Public

1. Biman Bangladesh Airlines
2. Bangladesh Shipping Corporation
3. Trading Corporation of Bangladesh
4. Bangladesh Railway
5. Bangladesh Telecommunications Company Limited (BTCL) (Including Teletalk Bangladesh Ltd)
6. Bangladesh Road Transport Corporation (BRTC)
7. Bangladesh Forest Industries Development Corporation
8. Bangladesh Satellite Company Limited (BSCL)
9. Bangladesh Fish Development Corporation
10. Bangladesh Tea Board
11. Bangladesh Inland Water Transport Authority (BIWTA)
12. Bangladesh Inland Water Transport Corporation (BIWTC)
13. Bangladesh Water Development Board
14. WASA (Dhaka, Chittagong, Khulna, Barisal, Rajshahi, etc.)
15. Chittagong Port Authority
16. Mongla Port Authority
17. Bangladesh Land Port Authority
18. Payra Port Authority
19. Bangladesh Small & Cottage Industries Corporation (BSCIC)
20. Bangladesh Parjatan Corporation

21. Bangladesh Film Development Corporation
22. Civil Aviation Authority of Bangladesh
23. Bangladesh Freedom Fighters Welfare Trust
24. Telephone Shilpa Sangstha
25. Bangladesh Cable Industries Corporation
26. Bangladesh Tannery Industries Corporation
27. Bangladesh Services Ltd.
28. Hotels International Ltd. (3 Stars & above)
29. Dock Labour Management Board, Chittagong
30. Dock Labour Management Board, Bagerhat
31. Bangabandhu Sheikh Mujibur Rahman Novo Theatre
32. Bangladesh Submarine Cable Company Limited
33. Bangladesh Cable Shilpa Limited
34. Essential Drugs Company Limited
35. Khulna Shipyard Limited
36. Bangladesh Machine Tools Factory Limited
37. Airport
38. Bangladesh Data Center Company Limited (BDCCL)
39. Bangladesh Diesel Plant Limited
40. Bangladesh Milk Producer's Co-Operative Union Ltd (Milkvita)
41. Dhaka Mass Transit Company Limited (DMTCL)
42. Dockyard and Engineering Works Limited
43. Matarbari Port
44. Other Non-Financial Corporations-Public

II) Local Authorities

a) Zila Parishad
b) Municipal/City Corporation
c) Thana/Upazila Parishad
d) Union Parishad
e) Gram Parishad
f) Other Local Authorities

III) Non-Bank Depository Corporations (NBDC) – Public

a) Ansar-VDP Unnayan Bank
b) Karma Sangsthan Bank
c) Palli Sanchay Bank
d) Investment Corporation of Bangladesh (ICB)
e) Other Non-Bank Depository Corporations-Public

IV) Other Financial Intermediaries (OFI) except DMBs – Public

a) Bangladesh House Building Finance Corporation (HBFC)
b) ICB Capital Management Limited (ICML)
c) ICB Asset Management Company Limited (IAMCL/ICB AMC)
d) ICB Securities Trading Company Limited (ISTCL)
e) Infrastructure Development Company Limited (IDCOL)
f) Saudi Bangladesh Industrial and Agricultural Investment Company Limited (SABINCO)
g) Palli Karma-Sahayak Foundation (PKSF)
h) Equity Entrepreneurship Fund

i) Grihayan Tahabil
j) SME Foundation
k) Agrani SME Financing Company Limited
l) Bangladesh Infrastructure Finance Fund Limited (BIFFL)
m) Palli Daridro Bimochon Foundation (PDBF)
n) Small, Micro & Cottage Industries Foundation (SMCIF)
o) Small Farmer Development Foundation (SFDF)
p) Zakat Board Fund
q) Gratuity fund
r) Joyeeta Foundation
s) Infrastructure Investment Facilitation Company (IIFC)
t) The UAE-Bangladesh Investment Company Limited (UBICO)
u) National Pension Authority
v) Other Financial Intermediaries-Public

V) Insurance Companies and Pension Funds (ICPF) – Public

a) Sadharan Bima Corporation
b) Jiban Bima Corporation
c) Pension Funds / Provident Funds of Government Offices

VI) Deposit Money Banks (DMB) – Public

a) State Owned Banks
b) Specialized Banks
c) Bangladesh Samabaya Bank Ltd

3. PRIVATE SECTOR (Occupations/Activities)

A. NON-FINANCIAL CORPORATIONS

I. Agriculture, Fishing & Livestock

- Agricultural Farms (Nursery, Horticulture, Apiculture etc.)
- Fishing Farms (Hatchery, Shrimp Culture etc.)
- Dairy Farms
- Poultry Farms

II. Industries

a) Manufactures/Manufacturing Companies

1. Jute Mills/Jute products Manufacturing Industries (rope, thread, twain, canvass, bag, carpet, etc.)
2. Printing & Dyeing Industries
3. Spinning Mills
4. Weaving Mills
5. Tobacco Processing Industries
6. Cosmetics & Toiletries Industries
7. Rubber and Plastic Industries
8. Leather Products (bag, shoe etc.) Manufacturing Industries
9. Textile Mills
10. Paper and Paper Products Manufacturing Industries
11. Furniture, Fixture, Particle Boards and Other Wood Product Manufacturers
12. Ready-made Garments Industries
13. Hosiery Factories
14. Pharmaceutical Industries
15. Chemical and Chemical Products Industries

16. Cement Factories
17. Ceramic Industries
18. Bricks Manufacturers and Sand elevators
19. Glass and Glassware Products Factories
20. Soaps & Detergents Factories
21. Steel Engineering & Metallic Products Industries (Including Rerolling Mills)
22. Assembling Industry
23. Fertilizer Company
24. Sugar Mills
25. Beverage and Soft Drinks manufacturing Companies
26. Distilleries, Mineral & Drinking Water purifying industries
27. Leather Processing and Tanning (raw hide)
28. Packaging Industries including paper boards
29. Manufacturing of Electrical equipments & spares (cables, bulbs, switches etc.)
30. Manufacturing of Transport Equipments
31. Manufacturing of agro-equipments
32. Electronic Goods Manufacturing/Assembling Industries (TV, Computer etc.)
33. Ice Factory
34. Ship Building Industries
35. Ship Breaking Industries
36. Battery Manufacturing Industries
37. Garments Accessories manufacturing industries (Zipper, Button etc.)
38. Plastic, Polymer, polythene, synthetics and PVC industries
39. Cottage Industries
40. Saw Mills
41. Handloom Factories
42. Handicrafts Factories
43. EPZ Industries (Type A)
44. EPZ Industries (Type B)
45. EPZ Industries (Type C)
46. Economic Zone (Private)
47. 3D Printing and Additive Manufacturing
48. Adhesive and Sealant Manufacturing
49. Aerospace and Aircraft Products Manufacturing (aircraft, satellites, etc.)
50. Artificial Fiber Manufacturing (nylon, polyester)
51. Artificial Intelligence and Robotics Manufacturing
52. Audio and Musical Instrument Manufacturing
53. Automobile Manufacturing (cars, motorcycles, bicycles etc.)
54. Biotechnology and Bioengineering Products
55. Construction machinery and equipment Manufacturing Industries
56. Electric vehicle (EV) production
57. Explosives and Fireworks Manufacturing
58. Firearm and Ammunition Manufacturing
59. Foam and Mattress manufacturer
60. Industrial Machinery Manufacturing (CNC machines, robotics)
61. Jewelry and Precious Metal Manufacturing

62. Marine Equipment Manufacturing (fishing gear, diving equipment)
63. Medical Device Manufacturing (surgical instruments, prosthetics)
64. Melamine Products Manufacturer
65. Nanotechnology Product Manufacturing
66. Non-metallic Mineral Product Manufacturing (gypsum, lime)
67. Railway equipment manufacturing
68. Renewable Energy Equipment Manufacturing (solar panels, wind turbines)
69. Semiconductor Manufacturing (microchips, circuits)
70. Sports Equipment Manufacturing (bats, balls, fitness gear)
71. Stationery and Office Supply Manufacturing (pens, paper clips)
72. Toy Manufacturing (plastic toys, educational toys)
73. Waste Recycling and Processing (e-waste, plastic recycling)
74. Other Industries not above mentioned

b) Gas/Electricity/Power Generating Companies

1. Production, supply and distribution of power in the private sector
2. LP Gas Companies
3. Oxygen Gas Companies
4. Other Gas Companies
5. Other Electricity/Power Generating Companies

c) Service Industries

1. Road Transport Companies (including Rent-a-car and ride sharing services)
2. Water Transport
3. Air Transport
4. Construction Companies
5. Publishing Industries (including printing press)
6. Telecommunication (Mobile/cellular operators and private land phone)
7. Housing Companies or Societies/Land Developers
8. Warehouse
9. Buying House
10. Entertainment Services (Amusement Park, Theme park, Eco park, Zoo etc.)
11. Hospitals, Clinics, Diagnostic Centers and Other Health Services
12. IT-based activities (system analysis, design, developing system solutions, Grameen Solution, information service, Call centre service, offshore development centre, business process outsourcing, Cyber Cafes, Internet Service Providers etc.)
13. Courier Services & Express Mail Services
14. Restaurants /Fast Food
15. Photo Studios and Color labs
16. Travel Agencies/Overseas Employment / Aviation Service/ Immigration consultants/Ticket sales agent
17. Cold-Storages
18. Beauty Parlors/ Saloons/ Health Club/Fitness centre
19. Clearing and Forwarding (C & F) Agents
20. Testing Laboratory
21. Tourism Industry
22. Filling Stations (Petrol pump, CNG Station)
23. Private Inland Container Depot and Container Freight Station

24. Tank Terminal
25. Chain Super Market/Shopping Mall
26. Stone Crashers
27. Jewelry Services
28. Modernized Cleaning Service for High-rise Apartments, Commercial Building
29. Auto mobile service including CNG conversion centre
30. Advertising Industry and modeling (print modeling, TV commercials, ramp modeling, catwalk, fashion-show)
31. Outsourcing and Security Service (Private Security forces/manpower supply)
32. Residential Hotels (Including 3 star & Above)
33. Caterers /Decorators/Sound & Lighting rental business
34. Community Centers/Convention centers/Auditorium
35. Shipping Agency
36. Freight Forwarders
37. Indenting firms
38. Legal advisory Firms
39. Laundry Services
40. Private Survey Institutions
41. Sports and Event management organization
42. Tailoring, Embroidery Shop and Tailors
43. Satellite Cable Operator
44. Satellite Channel Distributor/Cinema Distributors
45. Audit and Accounting Firm/CA Firm/Credit Rating Company
46. Cinema Studio
47. Cinema Hall/Cineplex
48. Graphic Designers
49. Light Engineering and Metal-workshop
50. Consultancy & Supervisory Firms
51. Interior Design & Decorators and other consultancy firms
52. Contractor and Supplier firms
53. Hostel (Boys/Girls/Service Holders, etc.)
54. Residential and Rental Services (Villa, Nir, Mohol, etc.)
55. Technical / Vocational Training institutions
56. Other Service Providing Organisations

d) Agro-based and agro-processing industry

1. Processing of bread and biscuits, vermicelli, laccha, chanachur, noodles etc.
2. Processed fruit products (jam, jelly, juice, pickles, sarbat, syrup, sauce etc.)
3. Fruits processing including vegetables (Tomato, guava, jackfruit, lichie, pineapple, coconut etc.)
4. Manufacturing of flour, sujee (Flour Mills)
5. Processing of mushroom and spirulina
6. Starch, glucose and other dextrose product
7. Processing of potato products (chips, potato, flex, starch etc.)
8. Processing of powder spice
9. Manufacturing of Unani and Ayurvedic Medicines/Herbal Cosmetics
10. Fish feed and fish meal processing for poultry and livestock
11. Seed processing and preservation

12. Pulse Mills
13. Processing of rubber tape, shellac
14. Production of bamboo and cane furniture (excluding cottage industry)
15. Meat processing
16. Production of bio slurry, mixed manure and urea
17. Production of bio-pesticides, neem pesticides etc.
18. Sweetening products
19. Soya food production & processing
20. Mustard oil producing industry (if local variety is used)
21. Coconut oil production industries
22. Rice mills including puffed rice, chirra, fine rice, flavored rice etc.
23. Milk Processing Industries (Pasteurization, milk powder, ice-cream, condensed milk, sweet, cheese, butter, ghee, chocolate, curd etc.)
24. Food Processing Industry (PRAN, AFTAB, BD-Food etc.)
25. Salt Processing Industries
26. Tea processing industries
27. Refining and hydrogenation of edible oil, vanaspati, Ghee etc.
28. Processing of Prawn/Shrimp and other fishes and freezing
29. Other Agro based/Processing Industries

III. Commerce & Trade (excluding individual businessmen)

a) Importers
b) Exporters
c) Importers and Exporters
d) Whole Sale Traders
e) Retail Traders
f) E-Commerce/F-Commerce
g) Other Business Institutions/Organizations

IV. Non Govt. Publicity & News Media

a) Newspaper
b) Television
c) Radio
d) Online News Media

V. Private Educational Institutions

a) Private Schools, Colleges, University Colleges & Madrashas
b) Private Medical & Dental Colleges
c) Private Universities
d) Private Institute of IT, Engineering, etc.
e) Private Research Institutes (PRI, CPD, CEGIS, etc.)
f) Other Educational Institutions

VI. Other Private Sector

(Official Account n.i.e., Sundry Deposit, CIB Inquiry Charge, Clearing Adjustment Account, Inoperative Account, Suspense account etc.)

B. FINANCIAL CORPORATIONS

I. Non-Bank Depository Corporations – Private

a) Finance / Leasing Companies
b) Central Co-operative Bank

c) Land Mortgage Co-operative Bank
d) Other Co-operative Banks/Societies
e) Grameen Bank
f) NGO/Micro Credit Organizations (BRAC, ASA etc.)
g) Other Non-Bank Depository Corporations-Private

II. Other Financial Intermediaries – Private (Except DMBs)

a) Investment Companies
b) Leasing Companies (Non-depository)
c) Mutual Funds
d) Merchant Banks
e) Other Financial Intermediaries-Private

III. Insurance Companies and Pension Funds-Private

a) Life Insurance Companies
b) General Insurance Companies
c) Pension Funds /Provident Funds/Gratuity fund, etc. of Private Organizations

IV. Financial Auxiliaries

a) Money Changers
b) Stock Exchanges (DSE, CSE, etc.)
c) Brokerage Houses/ (Share & Security Trading Houses)
d) Issue manager, Under-writer, Asset Management Company etc.
e) Central Depository Bangladesh Ltd. (CDBL)
f) Central Counterparty Bangladesh Limited (CCBL)
g) Other Financial Auxiliaries/Services (Such as bKash, Nagad, Rocket, Upay, CellFin, etc.)

V. Deposit Money Banks (DMB)-Private

a) Private Banks (Conventional)
b) Private Banks (Islamic)
c) Foreign Banks

C. Foreign Offices/Embassies/Enterprises/Companies/Liaison Offices/Firms/NGOs
(Excluding Multinational Companies incorporated in Bangladesh)

D. Non-profit Institutions Serving Households (NPISH)

i) Mosques
ii) Temples, Churches & the like
iii) Sports Clubs
iv) Other Clubs
v) Theatre & Cultural Organizations
vi) Political Parties
vii) Trade Unions
viii) District/Upazila Associations
ix) Professional Associations (Doctors, Engineers, Statisticians, Economists etc.)
x) Chambers of Industries
xi) Other Associations, n.e.s.
xii) Trust fund & Other Non-profit Organizations
xiii) The Cemetery, Graveyards etc.
xiv) Other Non-profit institutions serving Households

E. Households (Individual Customers)

i) Farmer/Fishermen
ii) Businessmen/Industrialists
iii) Wage Earners (Bangladeshi National Working/ residing Abroad)
iv) Service Holders (Salaried Person)
v) Professionals and Self-employed Persons (Such as Doctors, Lawyers, Contractors, Taxi Drivers, Architects, Consultants, etc.)
vi) Foreign Individuals
vii) Housewives
viii) Students
ix) Minor/Autistics/Disabled and other dependent persons
x) Retired Persons
xi) Old/Widowed/Distressed person
xii) Land Lords/Ladies
xiii) Freelancers
xiv) Other Local Individuals not mentioned above

F. Informal/Marginal Entrepreneurs/Enterprises

6. Detail List of Economic Purposes

The classifications of the economic purposes included in this reporting guideline shall be based on the economic purpose-wise classifications prescribed in the *Guideline to fill in the Banking Statistics returns-SBS-1*, *SBS-2 & SBS-3* and *Guidelines to fill in the NBFI returns-1*, *2 & 3* issued by Statistics Department, Bangladesh Bank. The relevant economic purpose-wise classifications have been reproduced herein for reporting purposes to ensure consistency in the classification and reporting of islamic financial data.

A. Agriculture, Fishing and Forestry

1. Agriculture

a) Cultivation

1. Food Crops (Paddy, Wheat, Maize, Corn etc.)
2. Cash Crops (Jute, Cotton, Tobacco, Sugarcane, Grass etc.)
3. Lentils (Mug, Masur, Kalai etc.)
4. Oil Seeds (Soybean, Mustard oil, Peanut etc.)
5. Spices (Onion, Garlic, Ginger etc.)
6. Vegetables and Vegetables seeds
7. Salt
8. Medicinal Plants/Herbs
9. Flowers
10. Other Crops

b) Plantation

1. Tea
2. Rubber
3. Sericulture
4. Horticulture (Mango, Banana, Pine apple, Coconut etc.)
5. Apiculture
6. Tissue Culture
7. Nursery

8. Other Plantations

c) Agricultural Machineries and Implements

1. Shallow/Deep Tube Well (Including Solar Energy Pump)
2. Low Lift Pumps/Other Pumps
3. Tractors/Power Tillers
4. Ploughing Cattle
5. Bio-gas Plant
6. Green House
7. Crop/Dairy storage
8. Combine Harvester/Thresher/Reaper/Processing Machines
9. Other Machineries and Implements

d) Feed, Fertilizers and Pesticides

e) Livestock

1. Dairy Farming
2. Poultry Farming
3. Purchase/development/rearing of Cattle/Goat
4. Other Livestock

f) Agricultural/Dairy/Poultry Product Preservation in Cold Storage

g) Agriculture Loan Disbursed through NGOs

2. Fishing

1. Inland Fishing/Fisheries (Other than Shrimp Culture) including pond fishing
2. Marine Fishing
3. Shrimp/Prawn Culture (including hatchery)
4. Purchase of Fishing Equipments (Trawler, Boat, Net etc.)
5. Other Fishing

3. Forestry and Logging

B. Industry

1. Term Loan (Other than Working Capital Financing)

1. Industrial Credit (Large Industry)
2. Industrial Credit (Small and Medium Industry)
3. Industrial Credit (Cottage and Micro Industry)
4. Service Industries

2. Working Capital Financing (Excluding Export & Import Financing)

1. Industrial Credit (Large Industry)
2. Industrial Credit (Small and Medium Industry)
3. Industrial Credit (Cottage and Micro Industry)
4. Service Industries

3. CMSME Loan Disbursed through NGO

C. Construction

1. Housing (Commercial) for Developer/Contractor
2. Infrastructure Development (Road, Culvert, Bridge, Tower etc.)
3. Renovation or Repairing or Extension of Commercial Buildings
4. Commercial Building (Market, Factory, Hotel, Cold storage, Warehouse etc.)
5. Establishment of Solar Panel
6. Effluent Treatment Plant
7. Loan against Work Order/Pay Order/Earnest Money (For Construction Purpose Only)

8. Water-works
9. Sanitary Services
10. Agricultural Infrastructure Construction (Cow/Poultry Shed etc.)

D. Transport

1. Road Transport (excluding Personal vehicle & Lease finance)
2. Water Transport (excluding Fishing Boats)
3. Air Transport

E. Trade & Commerce

1. Wholesale and Retail Trade (CC, OD etc.)

1. Wholesale Trading
2. Retail Trading
3. Other Commercial Lending

2. Procurement by Government

1. Jute
2. Paddy/Rice
3. Wheat
4. Pulses
5. Edible Oil
6. Sugar
7. Onion/Garlic/Ginger/Spice
8. Fertilizer & Seeds
9. Other Crops/Commodities

3. Export Financing (PC, ECC etc.)

a) Jute and Jute Products

1. Raw Jute
2. Jute Goods

b) Tea

c) Hides and Skins

d) Ready-made Garments (Knitwear and Woven Garments)

e) Leather and Leather Products

f) Textile and Textile Products (Home Textiles and Others)

g) Non-traditional Items

1. Fish, Shrimps, Prawns etc.
2. Handicrafts
3. Frozen Foods (Fruits, Vegetables etc.)
4. Medicines
5. Bicycles and Related Accessories
6. Other Non-traditional Items

h) Other Exported Items

4. Import Financing (LIM, LTR, TR etc.)

1. Food Items
2. Fuel Petroleum, Petroleum Products, LPG, LNG, Crude Oil, Furnace Oil etc.
3. Machineries and Implements
4. Textile and Textile Products
5. Electric and Electronic Goods & Spares
6. Sanitary Goods Including Tiles, Stones & Clinkers

7. Cosmetics & Crockery
8. Medicine and Surgical Instruments
9. New Automobiles/Vehicles
10. Reconditioned Automobiles/Vehicles
11. Chemicals (except Medicine)
12. Iron, Steel and Other Base Metals and Products
13. Paper and Printed Papers
14. Computer and Accessories
15. Wood & Logging
16. Plastic & Plastic Products (including toys)
17. Leather and Leather Products
18. Poultry Feeds
19. Cattle Feeds
20. Coal
21. Ship
22. Fish Feed/Fishing Equipment
23. Rubber and Rubber Products
24. Fertilizer
25. Spares and Parts of Automobiles and Machine
26. Other Imported Items

5. Share Trading

6. Lease Financing/Leasing

7. OD/Term/Demand Loan against Work Order/Pay Order/Earnest Money for Importer/Exporter/Wholesale/Trading Concern/Imported Raw Materials/Tender Bid (Other than Construction)

F. Other Institutional Loan

1. Loan to Financial Corporations

1. Credit to NBFIs
2. Credit to Insurance Companies
3. Credit to NGOs (Excluding Agriculture and CMSME Loan)
4. Credit to Merchant Banks/Brokerage Houses
5. Credit to Co-operative Banks/Societies
6. Credit to Financial Auxiliaries/Other Financial Service Providers

2. Financing to Educational Institutions

3. Housing Loan for Individuals under a Corporate Agreement with their Employing Institutions

4. Credit to Institutions against FDR, DPS, etc. (except Financial Corporations)

5. Credit to Public Entity

G. Consumer Finance

1. Doctors Loan/Professional Loans/Freelancer Loan
2. Flat Purchase and Renovation/Interior Remodeling
3. Transport Loan (Motor Car/Motor Cycle/Personal Vehicles etc.)
4. Consumer Goods (TV, Fridge, Air Cooler, Computer/Laptop, Home Appliances and Electronics, Furniture etc.)
5. Credit Cards
6. Educational Expenses
7. Treatment Expenses

8. Marriage Expenses
9. Land Purchase
10. Loan against Salary
11. Loan against PF/Pension/Allowances etc.
12. Personal Loan against DPS, MSS etc.
13. Personal Loan against FDR, MBS, DBS etc.
14. Travelling/Holiday Loan
15. Residential House Building Construction in Urban Areas for Individuals
16. Residential House Building Construction in Rural Areas for Individuals
17. Renovation or Repairing or Extension House Buildings
18. Individual Loan Disbursed through Mobile Financial Service Providers
19. Other Personal Loans

H. Miscellaneous

1. Private Welfare and Development Activities
2. Advances for Special Credit Program (Special Economic Zone, EPZ, Youth Development etc.)
3. Swanirvar
4. Poverty Alleviation Program
5. Other Loans not mentioned above

7. The definitions and classifications of industries (Large, Small and Medium, Cottage/Micro, Service)

The definitions and classifications of these industries shall be based on Chapter-3 of the Ministry of Industries publication titled "Industrial Policy, 2016", the relevant provisions of which are reproduced herein for reporting purposes.

Large Industry

In manufacturing, large industry will be deemed to comprise enterprises with either the value (replacement cost) of fixed assets excluding land and building in excess of Tk. 500 million or with more than 300 workers.

Medium Industry

In manufacturing, medium industry will be deemed to comprise enterprises with either the value (replacement cost) of fixed assets excluding land and building excess of Tk. 150 million and not more than Tk. 500 million or with between 121 and 300 workers. If on one criterion, a firm fall into the 'medium' category, while it falls into 'large' category based on the other criterion, the firm will be deemed as in the 'large' category.

Small Industry

In manufacturing, small industry will be deemed to comprise enterprises with either the value (replacement cost) of fixed assets excluding land and building between Tk. 7.5 million and less than Tk. 150 million or with between 31 and 120 workers. If on one criterion, a firm fall into the 'small' category, while it falls into 'medium' category based on the other criterion, the firm will be deemed as in the 'medium' category.

Micro Industry

In manufacturing, micro industry will be deemed to comprise enterprises with either the value (replacement cost) of fixed assets excluding land and building between Tk. 1.0 million and less than Tk. 7.5 million or manpower between 16 and 30 or less. If on one criterion, a firm fall into the ‘micro’ category, while it falls into ‘small’ category based on the other criterion, the firm will be deemed as in the ‘small’ category.

Cottage Industry

Cottage industry is a family oriented/dominated industry with either the value (replacement cost) of fixed assets excluding land and building less than a million taka or manpower not more than 15 including household members. If on one criterion, a firm fall into the ‘cottage’ category, while it falls into ‘micro’ category based on the other criterion, the firm will be deemed as in the ‘micro’ category of manufacturing.

Service Sector

Any service activities or business operations carried out through the use of machinery, equipment, fixed assets, intellectual resources, or skilled manpower for the purpose of earning income shall be included under the service sector. The list of service sectors is provided in Annex-3.2 of the Ministry of Industries publication titled “Industrial Policy, 2016” which is reproduced here.

1. Information Technology (IT) and related activities, such as system analysis, design, solution system development, IT services, call center services, offshore development centers (ODC), business process outsourcing (BPO), etc.
2. Agricultural activities, such as poultry farming, fisheries, floriculture and vegetable cultivation, fish hatcheries, fish preservation and marketing, etc.
3. Housing and construction industry.
4. Foreign employment
5. Entertainment industry
6. Ginning and baling
7. Hospitals and clinics
8. Nuclear and analytical services (e.g., nuclear medical services)
9. Tourist and Services
10. Development of human resources, including high intelligence and skilled manpower knowledge Society
11. Various types of testing laboratories
12. Photography
13. Telecommunication
14. Transport and communication
15. Warehousing
16. Engineering consultancy
17. Filling stations (petrol pumps, CNG/LPG stations, conversion centers)
18. Private inland container depots and container freight stations
19. Truck terminals
20. Chain super market/shopping malls
21. Aviation services

22. Inspection and testing services
23. Regional/Local feeder vessel and coastal cargo transportation industry
24. Dry docking and Ship repair industries
25. Modernizing Cleaning servicing for High-rising Apartments and Commercial Buildings
26. Auto mobile servicing
27. Technical vocational institutes
28. Advertisement of Industrial Sector and Modeling such as- Print Modeling, TV Commercials, Ramp Modeling (Fashion)
29. Research and development for high-quality seeds
30. Outsourcing and security services (supply of guards/labor on a contractual basis)
31. Sea-going launch operation business
32. Cinema/Film industry
33. News paper industry